STANBIC BANK

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the half year ended 30 June 2022



	STATEMENT OF FINANCIAL POSITION	June 2022 SHS '000 (Unaudited)	March 2022 I SHS '000 (Unaudited)	December 2021 SHS '000 (Audited)	June 2021 SHS '000 (Unaudited)	ш	OTHER DIS
	ASSETS Cash (local and foreign)	2,207,179	3,509,521	3,865,846	2,309,552	1) a)	NON-PERFOR Gross non-per
	Balances due from Central Bank of Kenya Kenya Government securities held for dealing purposes	24,385,255 2,990,191	13,042,835 13,689,171	17,885,321 18,535,483	12,395,820 30,918,605	b)	Less: Interest in
	Financial assets at fair value through profit and loss	-	-		-	c)	Total non-perf
	Investment securities: a) Held to maturity:			-	-	d)	Less: loan loss
	a. Kenya Government securities b. Other securities	25,833,042 253,339	23,877,369 258,608	21,525,594 253,422	22,660,814 76,309	e)	Net non-perfo
	b) Available for sale:		-	-	-	f) g)	Discounted val
	a. Kenya Government securities b. Other securities	23,211,279 204,144	21,626,070 175,053	19,066,939 153,953	28,557,599	2)	INSIDER LOAI
	Deposits and balances due from local banking institutions	7,313,347	4,506,029	8,375,734	2,635,471	a)	Directors, share
	Deposits and balances due from banking institutions abroad Tax recoverable	3,291,709	5,149,601	11,649,371	9,379,185	b)	Employees
	Loans and advances to customers (net)	217,097,260	206,459,922	185,312,511	165,146,375	c)	Total Insider I
	Balances due from banking institutions in the group Investment in associates	6,790,049	21,647,713	17,581,571	30,548,265	3)	OFF BALANCE
	Investment in subsidiary companies	2	2	2	2	a)	Letters of credi
	Investment in joint ventures Investment properties		-	-	-	b) c)	Forwards, swap Other continge
	Property and equipment	2,972,035 37.657	2,923,761 38,395	2,952,122 39,133	3,211,944 40,610	d)	Total continge
	Prepaid lease rentals Intangible assets	902,631	945,143	940,690	840,691	4)	CAPITAL STR
	Deferred tax asset	6,342,369	5,830,512	5,653,362	5,453,741	a)	Core capital
	Retirement benefit asset Other assets	8,741,975	7,341,300	5,408,005	5,780,101	b)	Minimum statu
_	TOTAL ASSETS	332,573,463	331,021,005	319,199,059	319,955,084	c)	Excess / (Def
	LIABILITIES					d)	Supplementar
	Balances due to Central Bank of Kenya Customer deposits	- 242,065,543	- 235,113,851	- 239.869.088	- 228,919,457	e)	Total capital (a
	Deposits and balances due to local banking institutions	96	2,477,736	91,036	9,407,183	f) g)	Total risk weigh
	Deposits and balances due to banking institutions abroad Other money markets deposits	4,578,058	10,845,468	2,423,833	5,599,131	g) h)	Minimum statu
	Borrowed funds	9,089,785	12,200,708	10,629,770	12,029,428	i)	Excess / (Defi
	Balances due to banking institutions in the group Taxation payable	17,958,739 1,047,705	9,623,834 3,135,000	9,816,411 1,760,403	12,476,228 1,183,464	j)	Core capital /
	Dividends payable	-	-	-	-	k)	Minimum statu
	Deferred tax liability Retirement benefit liabilities	1	1		1	I)	Excess / (Defi
	Other liabilities	9,521,763	9,072,608	8,096,273	6,729,114	m)	Total capital /
	TOTAL LIABILITIES	284,261,689	282,469,205	272,686,814	276,344,005	n)	Minimum statu
	CAPITAL RESOURCES					o)	Excess / (Defi Adjusted Core
	Paid up / assigned capital Share premium / (discount)	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639	p) q)	Adjusted Core
	Revaluation reserve	95,781	97,696	99,612	103,443	r)	Adjusted Total
	Retained earnings Statutory loan loss reserve	42,393,611 738,241	40,245,961 270,194	38,406,545	37,587,644	5)	LIQUIDITY
	Other reserves	(1,772,047)	(1,718,239)	(1,650,100)	(1,636,196)	a)	Liquidity ratio
	Proposed dividends Capital grants		2,800,000	2,800,000	700,000	b)	Minimum statu
	SHAREHOLDERS' FUNDS	48,311,774	48,551,800	46,512,245	43,611,079	c)	Excess / (Defi
	Minority interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	332,573,463	331,021,005	319,199,059	319,955,084		e Adjusted Cap e issued in Apri
	STATEMENT OF COMPREHENSIVE INCOME						
	INTEREST INCOME Loans and advances	8,664,199	4,119,411	15,061,273	7,101,269	MF	SSAGE FRO
	Government securities	2,262,248	1,045,649	4,630,819	2,430,992		
	Deposits and placements with banking institutions Other interest income	301,644	105,431	432,833	252,247		above staten acts from the
	Total interest income	11,228,091	5,270,491	20,124,925	9,784,508	onci o	
	INTEREST EXPENSES						set of unaud
	Customer deposits	2,698,117	1,273,432	5,419,732	2,826,110		tution's webs
	Deposits and placements from banking institutions					moun	
-	Other interest expenses	221,803	109,301 143,975	411,925 415,960	228,027 195,778		
_	Other interest expenses Total interest expenses		109,301 143,975 1,526,708	411,925 415,960 6,247,617	228,027 195,778 3,249,915	They	
		221,803 259,829	143,975	415,960	195,778	They West	r may also be tlands.
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME	221,803 259,829 3,179,749 8,048,342	143,975 1,526,708 3,743,783	415,960 6,247,617 13,877,308	195,778 3,249,915 6,534,593	They West The f	r may also be tlands.
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances	221,803 259,829 3,179,749 8,048,342 95,693	143,975 1,526,708 3,743,783 66,767	415,960 6,247,617 13,877,308 233,730	195,778 3,249,915 6,534,593 103,884	They West The f	r may also be tlands. financial stat
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	221,803 259,829 3,179,749 8,048,342	143,975 1,526,708 3,743,783	415,960 6,247,617 13,877,308	195,778 3,249,915 6,534,593	They West The f beha	r may also be tlands. financial stat llf by:-
_	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065	They West The f beha	r may also be tlands. financial stat llf by:-
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046	143,975 1,526,708 3,743,783 66,767 1,103,545	415,960 6,247,617 13,877,308 233,730 3,449,796	195,778 3,249,915 6,534,593 103,884 1,781,717	They West The f beha Cha Chie	r may also be tlands. financial stat If by:- Irles Mudiwa
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 - 140,799	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 - 437,323	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130	They West The f beha Cha Chie	r may also be tlands. financial stat If by:- rles Mudiwa ef Executive
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income Total OPERATING INCOME OTHER OPERATING EXPENSES	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 140,799 3,030,242	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- riles Mudiwa of Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other non-interest income Total non-interest income OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 - 140,799 3,030,242 6,774,025 4,91,250 1,693,411	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- riles Mudiwa of Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 324,418 6,586,173 14,634,515 998,325	143,975 1,526,708 3,743,783 666,767 1,103,545 1,719,131 140,799 3,030,242 6,774,025 491,250	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 437,323 10,391,158 24,268,466 2,106,027	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rles Mudiwa ef Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other new Other new Total non-interest income Total non-interest income OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 4,166,016 4,166,016 4,166,016 4,166,016 4,166,016 998,325 3,451,878 81,774	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 140,799 3,030,242 6,774,025 4,91,250 1,693,411 52,295 1,693,411 52,295 1,93,739	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 ,106,027	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- riles Mudiwa of Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other neme Total non-interest income Other NoPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 81,774 391,381 159,130	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 - 140,799 3,030,242 6,774,025 6,774,025 491,250 1,693,411 52,295 - 193,739 67,688	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 11,160,542 2,923,693 71,420 - - - - - - - - - - - - -	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rles Mudiwa ef Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other new Other new Total non-interest income Total non-interest income OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 4,166,016 4,166,016 4,166,016 4,166,016 4,166,016 998,325 3,451,878 81,774	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 140,799 3,030,242 6,774,025 4,91,250 1,693,411 52,295 1,693,411 52,295 1,93,739	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 ,106,027	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rles Mudiwa ef Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total on-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Other operating expenses Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 6,586,173 14,634,515 998,325 3,451,878 81,774 81,774 81,774	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 - 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 - 193,739 67,688 1,350,404	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 10,391,158 24,268,466 2,106,027 6,182,325 126,402 2,106,027 6,182,325 126,402 2,23,72 263,72 263,72 263,72 263,72	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rles Mudiwa ef Executive cas Kombo
	Total interest expenses NET INTEREST INCOME Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 - - - - - - - - - - - - - - - - - - -	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,313 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 193,739 67,688 1,350,404 3,848,787 2,925,238	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 4,205,754 5,169,362 14,700,942 9,567,524	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,433 7,096,435 4,675,954	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- riles Mudiwa of Executive cas Kombo
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Obter expenses Total other operating expenses Total other operating expenses Porfit / (loss) before tax and exceptional items Exceptional items Proofit / (loss) after exceptional items Current tax	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 - 324,418 6,586,173 14,634,515 998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 998,325 3,451,878 8,1774 - 998,325 3,451,878 8,1774 - 998,520 8,068,008 6,566,507 - 6,566,507 (2,460,026)	143.975 1,526,708 3,743,783 66,767 1,103.545 1,719,131 140,799 3,030,242 6,774,025 4,91,250 1,693,411 52,295 193,739 67,688 1,350,404 3,848,787 2,925,238 (990,852)	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 283,754 5,169,362 14,700,942 9,567,524 9,567,524 (3,296,674)	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 7,1,420 387,248 128,609 2,424,923 7,096,433 7,096,435 4,675,954 4,675,954 (2,003,416)	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rifes Mudiwa of Executive cas Kombo rector
	Total interest expenses NET INTEREST INCOME Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other news Other news Total non-interest income Total non-interest income OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 - - - - - - - - - - - - - - - - - - -	143,975 1,526,708 3,743,783 66,767 1,103,545 1,719,313 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 193,739 67,688 1,350,404 3,848,787 2,925,238	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 4,205,754 5,169,362 14,700,942 9,567,524	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 500,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 387,248 128,609 2,424,923 7,096,433 7,096,435 4,675,954	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rifes Mudiwa of Executive cas Kombo rector
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Defered tax Minority interest	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 - 324,418 6,586,173 14,634,515 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,068,008 6,566,507 - 6,566,507 (2,460,026) 6,67,298	143.975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 140,799 3,030,242 6,774,025 4,91,250 1,693,411 52,295 2,295 193,739 67,688 1,350,404 3,848,787 2,925,238 (990,852) 175,759 2,110,145 2,101,145	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 283,754 5,169,362 14,700,942 9,567,524 9,567,524 (3,296,674) 795,647 795,647	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,00,130 5,237,796 11,772,389 1,160,542 2,923,693 7,1,420 387,248 128,609 2,424,923 7,096,433 7,096,435 4,675,954 4,675,954 (2,003,416) 707,727 3,380,265 5,380,265 1,160,542 2,923,693 1,160,542 2,424,923 7,096,435 1,160,542 2,424,923 7,096,435 1,160,542 2,424,923 7,096,435 1,172,180	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rifes Mudiwa of Executive cas Kombo rector
	Total interest expenses NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other rises and commissions Foreign exchange trading income Dividend income Other rises Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Deferred tax Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 4,166,016 4,166,016 4,166,016 1,000,00 998,325 3,451,878 8,1774 998,325 3,451,878 8,1774 1,000,028 6,566,507 (2,460,026) 6,67,298	143,975 1,526,708 3,743,783 6,66,767 1,103,545 1,719,131 - 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 - 193,739 6,768 8,1350,404 3,848,787 2,925,238 (990,852) 175,759	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 2,106,027 6,182,325 126,402 2,263,754 5,169,362 14,700,942 9,567,524 (3,296,674) 795,647	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,00,130 5,237,796 11,772,389 1,160,542 2,923,693 7,1420 11,772,389 2,424,923 7,096,435 4,675,954 4,675,954 	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rifes Mudiwa of Executive cas Kombo rector
	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 324,418 6,586,173 14,634,515 998,325 3,451,878 8,1774 - - - - - - 6,566,507 (2,460,026) 667,298 4,773,779	143.975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 2,295 193,739 67,688 1,350,404 3,848,787 2,925,238 (990,852) 175,759 2,110,145	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 283,754 5,169,362 14,700,942 9,567,524 9,567,524 (3,296,674) 795,647 7,066,497	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,00,130 5,237,796 11,772,389 1,160,542 2,923,693 71,420 337,248 1,160,542 2,923,693 71,420 337,248 1,160,542 2,923,693 7,096,435 4,675,954 4,675,954 4,675,954 4,675,954 4,675,954 3,380,265	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- rifes Mudiwa of Executive cas Kombo rector
	Total interest expenses NET INTEREST INCOME Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other new Other sepenses Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 - 324,418 6,586,173 14,634,515 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,1774 - 9998,325 3,451,878 8,068,008 6,566,507 - 6,566,507 (2,460,026) 6,67,298	143.975 1,526,708 3,743,783 66,767 1,103,545 1,719,131 140,799 3,030,242 6,774,025 4,91,250 1,693,411 52,295 2,295 193,739 67,688 1,350,404 3,848,787 2,925,238 (990,852) 175,759 2,110,145 2,101,145	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 283,754 5,169,362 14,700,942 9,567,524 9,567,524 (3,296,674) 795,647 795,647	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,00,130 5,237,796 11,772,389 1,160,542 2,923,693 7,1,420 387,248 128,609 2,424,923 7,096,433 7,096,435 4,675,954 4,675,954 (2,003,416) 707,727 3,380,265 5,380,265 1,160,542 2,923,693 1,160,542 2,424,923 7,096,435 1,160,542 2,424,923 7,096,435 1,160,542 2,424,923 7,096,435 1,172,180	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- riles Mudiwa of Executive cas Kombo ctor
	Total interest expenses NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other neces and commissions Foreign exchange trading income Dividend income Other neces Total non-interest income Total OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Quirrent tax Deferred tax Profit / (loss) after tax, and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains / (losse)s) from translating the financial statements of foreign operations	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 	143.975 1,526,708 3,743,783 6,66,767 1,103,545 1,719,131 - 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 2,103,739 67,688 1,350,404 3,848,787 2,925,238 (990,852) 175,759 2,110,145 (68,139)	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 263,754 5,169,362 14,700,942 9,567,524 9,567,524 9,567,524 9,567,524 	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,237,796 11,772,389 1,160,542 2,923,693 71,420 2,923,693 71,420 2,424,923 7,096,435 4,675,954 4,675,954 4,675,954 	They West The f beha Cha Chie	r may also be tlands. financial stat lif by:- rles Mudiwa ef Executive cas Kombo ctor From From BRIGIE WOLLD RECOR
1 1 2 3 4 5	Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Other expenses Total other operating expenses Other expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Minority interest Profit / (loss) after tax, exceptional items and minority interest Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment	221,803 259,829 3,179,749 8,048,342 95,693 2,000,046 4,166,016 	143.975 1,526,708 3,743,783 6,66,767 1,103,545 1,719,131 - 140,799 3,030,242 6,774,025 491,250 1,693,411 52,295 2,103,739 67,688 1,350,404 3,848,787 2,925,238 (990,852) 175,759 2,110,145 (68,139)	415,960 6,247,617 13,877,308 233,730 3,449,796 6,270,309 6,270,309 437,323 10,391,158 24,268,466 2,106,027 6,182,325 126,402 263,754 5,169,362 14,700,942 9,567,524 9,567,524 9,567,524 9,567,524 	195,778 3,249,915 6,534,593 103,884 1,781,717 2,852,065 5,237,796 11,772,389 1,160,542 2,923,693 71,420 2,923,693 71,420 2,424,923 7,096,435 4,675,954 4,675,954 4,675,954 	They West The f beha Cha Chie	r may also be tlands. financial stat ilf by:- r les Mudiwa of Executive cas Kombo

ш	OTHER DISCLOSURES	June 2022 SHS '000 (Unaudited)	March 2022 SHS '000 (Unaudited)	December 2021 SHS '000 (Audited)	June 2021 SHS '000 (Unaudited)
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)				
a)	Gross non-performing loans and advances	24,089,845	24,560,873	22,503,800	20,716,692
b)	Less: Interest in suspense	4,610,544	4,776,202	4,261,365	3,349,946
c)	Total non-performing loans and advances (a-b)	19,479,301	19,784,671	18,242,435	17,366,746
d)	Less: loan loss provision	8,871,859	9,750,798	8,816,785	7,262,915
e)	Net non-performing Loans (c-d)	10,607,442	10,033,873	9,425,650	10,103,831
f)	Discounted value of securities	10,607,442	10,033,873	9,425,650	10,103,831
g)	Net NPLs exposure (e-f)	-	-	-	-
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES			-	-
a)	Directors, shareholders and associates	286,941	231,585	222,781	206,515
b)	Employees	4,241,034	4,284,380	4,204,284	4,219,271
c)	Total Insider loans, advances and other facilities	4,527,975	4,515,965	4,427,065	4,425,786
3)	OFF BALANCE SHEET				
a)	Letters of credit, guarantees, acceptances	81,994,658	75,058,351	78,712,554	70,703,160
b)	Forwards, swaps and options	120,491,770	127,922,124	127,930,440	116,520,908
c)	Other contingent liabilities	-		-	-
d)	Total contingent liabilities	202,486,428	202,980,475	206,642,994	187,224,068
4)	CAPITAL STRENGTH				
a)	Core capital	45,206,832	44,821,271	44,135,643	42,584,475
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	44,206,832	43,821,271	43,135,643	41,584,475
d)	Supplementary capital	6,778,468	6,046,415	5,699,641	5,444,519
e)	Total capital (a + d)	51,985,300	50,867,686	49,835,284	48,028,994
f)	Total risk weighted assets	321,769,464	311,866,054	288,178,397	265,126,992
g)	Core capital / total deposit liabilities	18.1%	18.2%	18.2%	18.2%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	10.1%	10.2%	10.2%	10.2%
j)	Core capital / total risk weighted assets	14.0%	14.4%	15.3%	16.1%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	3.5%	3.9%	4.8%	5.6%
m)	Total capital / total risk weighted assets	16.2%	16.3%	17.3%	18.1%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%
o)	Excess / (Deficiency)	1.7%	1.8%	2.8%	3.6%
p)	Adjusted Core Capital/Total Deposit Liabilities*	18.1%	18.2%	18.3%	18.4%
q)	Adjusted Core Capital/Total Risk Weighted Assets*	14.0%	14.4%	15.4%	16.2%
r)	Adjusted Total Capital/Total Risk Weighted Assets*	16.2%	16.3%	17.3%	18.3%
5)	LIQUIDITY				
a)	Liquidity ratio	35.9%	40.0%	47.9%	53.3%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%
c)	Excess / (Deficiency)	15.9%	20.0%	27.9%	33.3%

he Adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance ote issued in April 2018 on implementation of IFRS 9

ESSAGE FROM THE DIRECTORS

above statement of financial position, statement of comprehensive income and other disclosures are racts from the records of the Bank

s set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the titution's website www.stanbicbank.co.ke

ey may also be accessed at the institution's head office located at Stanbic Centre, Chiromo Road, stlands.

financial statements were approved by the Board of Directors on 17th August 2022 and signed on its half by:-

41.43 20.52

19.82 4.10

12.37 0.00

27.99 0.00

Kitili Mbathi Chairman

> Janet Kabiru Ag. Company Secretary



Stanbic Bank Kenya Limited is licensed and regulated by the Central Bank of Kenya

EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED

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