Stanbic Bank Kenya Limited

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the quarter ended 31 March 2019



A ASSTS The continuing and a second prompt of the continuing and a se	l.	STATEMENT OF FINANCIAL POSITION	March 2019 SHS '000 (Unaudited)	December 2018 SHS '000 (Audited)	March 2018 SHS '000 (Unaudited)
Balances due from Central Bank of Konya 1,4972,697 20,033.372 6,492.511 4,126.81 5 1,126.81 5			1 870 567	2 024 503	1 791 316
Financial associa at fair value through profit and loss	2		14,972,697		6,492,511
Investment securities 21.00.9.14 22.401.9.84 14.528.189 14.5	3				
A Remya Doverniment securities 24,009.442 22,401,846 14,525,8189 b. Other accurries 60,9428 70,701111 741,225,8189 b. Other accurries 60,9428 70,70111 741,225,8189 b. Other accurries 60,9428 70,70111 741,225,8189 b. Other accurries 60,9428 70,70111 741,225,8189 c. Other accurries 60,9428 60,9429 c. Other proposite and balances due from banking institutions 61,642 66,73,223 60,300,972 60,3	5		14	- 14	11,021
D. Other securities Sept. 28 709.111 741.299				-	-
b) Available for sale:					
Combined to the company of the com		b) Available for sale:	009,428	709,111	741,259
Deposits and balences due from local baseing institutions Deposits and balences due from baseing 41/188 66/323 60/323			25,110,827	17,851,517	32,259,055
Institutions abroad 1,14,106	6		615,102	661,520	920,898
Section Sect	7		4.174.168	6.673.823	6.030.972
10 Balances due from banking institutions in the group 16,817/452 20,959.23 1.296,790 2 1 12,907.90 2 1	8		-	-	16,698
Investment in associates					
Investment in subsidiary companies 2 2 2 2 2 2 2 2 2			10,017,452	20,959,255	1,290,790
Investment properties		Investment in subsidiary companies	2	2	2
Prepaid lease reinals			-	-	
International asset 1013/878 1032/610 1023/458 Deferred tax asset 3.286.538 3.205,539 3.174,861 2.00					
Betterment benefit asset					
20 Other assets			3,288,638	3,205,939	3,174,851
Balances due to Central Bank of Kenya 190,578,499 197,914,513 147,68,795 150,6795 150,67937 150,6793 175,6795 150,67937 150,67937 175,6795 150,67937 175,6795 150,67937 175,6795 150,67937 175,6795 150,67937 175,6795 150,67937 175,6795 150,67937 175,6795 150,67937 175,6793 150,67			6,557,838	5,265,128	5,637,118
22 Balances due to Central Bank of Kerya 190.578.499 1979.14.513 147768.795 20 20 20 20 20 20 20 2	21	TOTAL ASSETS	284,867,951	280,953,012	248,985,926
22 Balances due to Central Bank of Kerya 190.578.499 1979.14.513 147768.795 20 20 20 20 20 20 20 2	R	LIABILITIES			
24 Deposits and balances due to local banking institutions 5,00,377 643 7,546,095 25 Deposits and balances due to banking institutions abroad 16,244,645 4,365,03 16,150,821 26 Deposits and balances due to banking institutions in the group 13,784,745 15,926,194 23,327,327 27 Tavation payable 2,009,705 1,097,202 894,482 28 Balances due to banking institutions in the group 13,784,745 15,926,194 23,327,327 28 Deposits payable 2,009,705 1,097,202 894,482 29 Deposits payable 2,009,705 1,097,202 894,482 20 Deposits payable 2,009,705 1,097,202 894,482 20 Deposits payable 2,009,705 1,097,202 894,482 21 Deposits payable 2,009,705 1,097,202 894,482 22 Deposits payable 3,009,705 1,097,202 249,362,296 215,937,300 23 Clark Illabilities 3,135,499 6,329,061 7,200,369 24 Deposits payable 3,009,706 3,441,639 3,444,63	22	Balances due to Central Bank of Kenya		-	-
25 Deposits and balances due to banking institutions abroad 16,244,645 14,366,503 16,150,821 20,493,723 20,503,705 10,503,603 16,150,821 20,493,723 20,503,705 10,972,02 24,327,393 20,503,705 10,972,02 24,327,393 20,503,705 10,972,02 24,327,393 20,503,705 10,972,02 24,327,393 20,503,705 10,972,02 24,327,393 20,503,705 10,972,02 24,327,393 20,503,705					
22 Balances due to banking institutions in the group 13,784,745 159,561,394 24,327,392 13,784,745 159,561,394 24,327,392 13,784,745 159,561,394 24,327,392 13,784,745 159,762 159,720 894,482 13,784,745 159,761,394 24,327,390 159,720 894,482 159,720 894,482 159,770 159,770 159,	25	Deposits and balances due to banking institutions abroad			
28 Balances due to banking institutions in the group 1378.4745 15.926.194 24.327.399 30 Dividends payable 2.009.705 1.097.202 894.482 31 Dividends payable 3.000 1.097.202 894.482 32 Dividends payable 3.000 1.000 7.003.693 33 Olfher Ilabilities 8.153.499 24.502.296 215.937.300 34 TOTAL LIABILITIES 248.031.899 246.932.296 215.937.300 C CAPITAR RESOURCES 3.411.549			11 651 420	10.728.180	- 12 049 339
Dividents payable	28	Balances due to banking institutions in the group	13,784,745	15,926,194	24,327,399
Deferred tax fiability			2,009,705	1,097,202	894,482
33 Other liabilities	31	Deferred tax liability	-	-	-
TOTAL LIABILITIES	32 33		8 153 499	6 329 061	7200 369
Second	34	TOTAL LIABILITIES			
Second	c	CAPITAL RESOLIRCES			
37 Revaluation reserve 122.598 122.598 122.598 122.598 122.598 122.598 122.598 122.598 122.598 122.595 123.535	35	Paid up / assigned capital			
Retained earnings 28,444,577 26,381,053 25,235,018					
Other reserves	38	Retained earnings		26,381,053	
1					(765 178)
SHAREHOLDERS'FUNDS 36,836,052 34,590,716 33,048,626	41				
Minority interest			36.836.052	34.590.716	33.048.626
II. STATEMENT OF COMPREHENSIVE INCOME	44	Minority interest	-	-	-
Interest income	45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	28 <i>1</i> 1 867 951	28N 953 N12	248.985.926
1.1 Loans and advances			204,007,551	200,555,012	
1.2 Government securities 1.104,007 4.344,018 1.214,048 1.3 Deposits and placements with banking institutions 109,942 335,152 18,747 14. Other interest income 5.154,629 18,879,221 4,564,970 2. INTEREST EXPENSES	II.	STATEMENT OF COMPREHENSIVE INCOME	204,007,331	200,333,012	
1.3 Deposits and placements with banking institutions 109,942 335,152 18,747	1.	INTEREST INCOME			
Interest income	1. 1.1	INTEREST INCOME Loans and advances	3,940,680	14,200,051	3,332,175
2.1 Customer deposits 1.195.491 4.538.917 1.077.812 2.2 Deposits and placements from banking institutions 330.490 1.935.371 470.521 2.3 Other interest expenses 203.399 682.725 144.630 2.4 Total interest expenses 1.729.380 7.157.013 1.692.963 3.8 Total interest expenses 1.729.380 7.157.013 3.8 Total interest expenses 1.729.380 7.727.277 7.727.777 7.727.	1.1 1.2 1.3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions	3,940,680 1,104,007	14,200,051 4,344,018	3,332,175 1,214,048
2.1 Customer deposits 1.195.491 4.538.917 1.077.812 2.2 Deposits and placements from banking institutions 330.490 1.935.371 470.521 2.3 Other interest expenses 203.399 682.725 144.630 2.4 Total interest expenses 1.729.380 7.157.013 1.692.963 3.8 Total interest expenses 1.729.380 7.157.013 3.8 Total interest expenses 1.729.380 7.727.277 7.727.777 7.727.	1.1 1.2 1.3 1.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	3,940,680 1,104,007 109,942	14,200,051 4,344,018 335,152	3,332,175 1,214,048 18,747
2.3 Office interest expenses 203.399 682.725 144.630 2.4 Total interest expenses 1,729,380 7,157,013 1,692,963 3.45,249 11,722,208 2,872,007 3. NET INTEREST INCOME 4. NON-INTEREST INCOME 4. NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances 96,619 286,904 66,130 42.0 Office fees and commissions 1,585,054 3,727,237 975,406 3,727,237 975,406 3,727,237 975,406 43.5 Foreign exchange trading income 1,688,407 3,057,889 793,005 44.0 Dividend income 122,637 2,353,017 9,447,79 44.5 Other income 122,637 2,353,017 9,447,79 44.5 Other income 3,272,717 9,425,047 2,779,380 5. TOTAL OPERATING INCOME 6,697,966 21,147,255 5,651,387 5. TOTAL OPERATING EXPENSES 6. Loan loss provision 631,507 1,734,296 63,439 63.2 Staft costs 1,417,413 5,595,977 1,496,846 63.2 Directors emoluments 41,254 87,634 19,430 64.0 Rental charges 37,650 402,745 100,526 65.0 Depreciation on property and equipment 180,418 415,413 101,843 66.4 Mortisation charges 33,650 402,745 100,526 65.7 Depreciation on property and equipment 180,418 415,413 101,843 66.7 Other expenses 1,203,399 3,921,424 1,015,758 6.8 Total other operating expenses 1,203,399 3,921,424 1,015,758 6.8 Total other operating expenses 3,549,830 12,349,293 2,854,568 7. Profit / (loss) after exceptional items 3,148,136 8,785,218 2,753,107 1,926,225 1. Minority interest 2,298,601 6,176,072 1,926,225 1. Minority interest 1,203,203 1. Minority interest 1,204,204,205 1. Minority in	1. 1.1 1.2 1.3 1.4 1.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income	3,940,680 1,104,007 109,942	14,200,051 4,344,018 335,152	3,332,175 1,214,048 18,747
3. NET INTEREST INCOME 3,425,249 11,722,208 2,872,007 4. NON-INTEREST INCOME 96,619 286,904 66,130 4.1 Fees and commissions on loans and advances 96,619 286,904 66,130 4.2 Other fees and commissions 1,585,054 3,727,237 975,406 4.3 Foreign exchange trading income 1,468,407 3,057,889 793,065 4.4 Dividend income 1,263,7 2,353,017 944,779 4.5 Other income 122,637 2,353,017 944,779 4.5 Other income 122,637 2,353,017 944,779 4.5 Other income 1,22,637 2,353,017 944,779 4.6 Total non-interest income 3,272,717 9,425,047 2,779,380 5. TOTAL OPERATING INCOME 6,697,966 21,147,255 5,651,387 6. OTHER OPERATING EXPENSES 1,417,413 5,595,977 1,496,846 6.3 Directors emoluments 41,254 87,634 19,430 6.2 Staff costs 1,417,413 5,595,977 1,496,846 6.3 Directors emoluments 41,254 87,63	1. 1.1 1.2 1.3 1.4 1.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES	3,940,680 1,104,007 109,942 5,154,629	14,200,051 4,344,018 335,152 18,879,221	3,332,175 1,214,048 18,747 4,564,970
A. NON-INTEREST INCOME	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521
A. NON-INTEREST INCOME	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630
Fees and commissions on loans and advances 96,619 286,904 66,130	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963
4.3 Foreign exchange trading income 1,468,407 3,057,889 793,065 4.4 Dividend income 1,268,407 3,057,889 793,065 4.5 Other income 122,637 2,353,017 944,779 4.6 Total non-interest income 122,637 9,425,047 2,779,380 5. TOTAL OPERATING INCOME 6,697,966 21,147,255 5,651,387 6. OTHER OPERATING EXPENSES 6,10 Loan loss provision 631,507 1,734,296 63,439 6.2 Staff costs 1,417,413 5,595,977 1,496,846 6.3 Directors emoluments 41,254 87,634 19,430 6.4 Rental charges 37,650 402,745 100,522 6.5 Depreciation on property and equipment 180,418 415,413 101,843 6.6 Amortisation charges 3,8189 191,804 56,730 6.7 Other expenses 1,203,399 3,921,424 1,015,758 6.8 Total other operating expenses 3,549,830 12,349,293 2,854,568 7. Profit / (loss) before tax and exceptional items 3,148,136 8,785,218 2,759,619 8. Exceptional items 3,148,136 8,785,218 2,753,107 9. Profit / (loss) after exceptional items 3,148,136 8,785,218 2,753,107 10. Current tax 87,406 (22,786) 64,157 12. Profit / (loss) after tax and exceptional items 2,298,601 6,176,072 1,926,225 15. Other comprehensive income 15.1 Gains / (loss) after tax, exceptional items and minority interest 15. Other comprehensive income 15.2 Fair value changes in available for sale financial statements of foreign operations 4,304,107 4,307,107 4,	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 3.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963
4.5 Other income 122,637 2,353,017 944,779	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 3.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007
4.6 Total non-interest income 122,637 2,353,017 944,779 4.6 Total non-interest income 3,272,717 9,425,047 2,779,380 5. TOTAL OPERATING INCOME 6,697,966 21,147,255 5,651,387 6. OTHER OPERATING EXPENSES 6,697,966 21,147,225 5,651,387 6.1 Loan loss provision 631,507 1,734,296 63,439 6.2 Staff costs 1,417,413 5,595,977 1,496,846 6.3 Directors emoluments 41,254 87,634 19,430 6.4 Rental charges 37,650 402,745 100,522 6.5 Depreciation on property and equipment 180,418 415,413 101,843 6.6 Amortisation charges 38,189 191,804 56,730 6.7 Other expenses 1,203,399 3,921,424 1,015,758 6.8 Total other operating expenses 3,148,136 8,797,962 2,796,819 7. Profit / (loss) before tax and exceptional items 3,148,136 8,785,218	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 3. 4. 4.1 4.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007
5. TOTAL OPERATING INCOME 6,697,966 21,147,255 5,651,387 6. OTHER OPERATING EXPENSES 6.1 Loan loss provision 631,507 1,734,296 63,439 6.2 Staff costs 1,417,413 5,995,977 1,496,846 6.3 Directors emoluments 41,254 87,634 19,430 6.4 Rental charges 37,650 402,745 100,522 6.5 Depreciation on property and equipment 180,418 415,413 101,843 6.6 Amortisation charges 3,8189 191,804 56,730 6.7 Other expenses 1,203,399 3,921,424 1,015,758 6.8 Total other operating expenses 3,148,136 8,797,962 2,796,819 7. Profit / (loss) before tax and exceptional items 3,148,136 8,797,962 2,796,819 8. Exceptional items 3,148,136 8,787,962 2,796,819 9. Profit / (loss) after exceptional items 3,148,136 8,785,218 2,753,107 10. Current tax	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 4.1 4.2 4.3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007
6.1 Loan loss provision 6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Armortisation charges 6.7 Other expenses 6.8 Total other operating expenses 7. Profit / (loss) before tax and exceptional items 8. Jaka, 134, 136 8. Profit / (loss) after tax, exceptional items 9. Profit / (loss) after tax, exceptional items 1. Deferred tax 1. Deferr	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 3. 4.1 4.2 4.3 4.4 4.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065
6.1 Loan loss provision 6.2 Staff costs 6.2 Staff costs 7. Profit / (loss) before tax and exceptional items 8. Exceptional items 9. Profit / (loss) after tax and exceptional items 1.0 Current tax 1.0 Current tax 1.0 Current tax 1.0 Profit / (loss) after tax and exceptional items 1.0 Current tax 1.0 Cu	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 3. 4.1 4.2 4.3 4.4 4.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065
6.2 Staff costs 6.3 Directors emoluments 6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.6 Amortisation charges 6.7 Other expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 6.9 Profit / (loss) before tax and exceptional items 6.0 Exceptional items 6.1 Exceptional items 6.2 Exceptional items 7. Profit / (loss) after exceptional items 8. Exceptional items 8. Exceptional items 9. Profit / (loss) after tax and exceptional items 9. Profit / (loss) after tax and exceptional items 9. Profit / (loss) after tax and exceptional items 9. Profit / (loss) after tax and exceptional items 9. Profit / (loss) after tax and exceptional items 9. Profit / (loss) after tax and exceptional items 9. Profit / (loss) after tax, exceptional items 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax, exceptional items and minority interest 9. Profit / (loss) after tax,	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 2.4 3. 4.1 4.2 4.3 4.4 4.5 4.6 5.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380
6.4 Rental charges 6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 7. Profit / (loss) before tax and exceptional items 8. Exceptional items 8. Exceptional items 9. Profit / (loss) after exceptional items 9. Al48,136 12,744) 12,744) 12,744) 13,712) 10. Current tax 12,744) 10. Current tax 12,744) 10. Current tax 13,148,136 148,736 15,746,072 15,756,072 16,757 16,757 17. Profit / (loss) after tax and exceptional items 15,16 Gains / (loss) after tax, exceptional items and minority interest 15,17 15,757 16,757 17,757 18,757 19,75	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.23 2.4 3. 4.1 4.2 4.3 4.45 4.6 5. 6.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 INCOME	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387
6.5 Depreciation on property and equipment 6.6 Amortisation charges 6.7 Other expenses 6.8 Total other operating expenses 7. Profit / (loss) before tax and exceptional items 8. Exceptional items 8. Exceptional items 9. Profit / (loss) after exceptional items 1.03.399 1.2349,293 2.854,568 7. Profit / (loss) before tax and exceptional items 1.148,136 1.158,218 1.158,2796,219 1.10 Current tax 1.11 Cyperred tax 1.12 Profit / (loss) after tax and exceptional items 1.12 Profit / (loss) after tax, exceptional items 1.13 Minority interest 1.14 Profit / (loss) after tax, exceptional items and minority interest 1.15 Cyperred tax 1.16 Cyperred tax 1.17 Cyperred tax 1.18 Cyperred tax 1.19 Cyperred tax 1.10 Cyperred tax 1.10 Cyperred tax 1.10 Cyperred tax 1.11 Cyperred tax 1.12 Cyperred tax 1.12 Cyperred tax 1.13 Cyperred tax 1.14 Cyperred tax 1.15 Cyperred tax 1.16 Cyperred tax 1.17 Cyperred tax 1.18 Cyperred tax 1.18 Cyperred tax 1.19 Cyperred tax 1.10 Cyperred tax 1.1	1. 1.1 1.2 1.3 1.4 1.5 2. 2.1 2.2 2.3 3. 4. 4.1 4.2 4.3 4.45 4.6 6.1 6.1 6.2	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846
6.7 Other expenses 1,203,399 3,921,424 1,015,758 6.8 Total other operating expenses 3,549,830 12,349,293 2,854,568 7. Profit / (loss) before tax and exceptional items 3,148,136 8,797,962 2,796,819 8. Exceptional items	1. 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.5 4.6 6.1 6.2 6.3 6.6 6.3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 INCOME OTHER OPERATING SEPENSES Loan loss provision Staff costs Directors emoluments	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,637	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430
6.8 Total other operating expenses 3,549,830 12,349,293 2,854,568 7. Profit / (loss) before tax and exceptional items 3,148,136 8,797,962 2,796,819 8. Exceptional items - (12,744) (43,712) 9. Profit / (loss) after exceptional items 3,148,136 8,785,218 2,753,107 10. Current tax (936,941) (2,586,360) (891,039) 11. Deferred tax 87,406 (22,786) 64,157 12. Profit / (loss) after tax and exceptional items 2,298,601 6,176,072 1,926,225 13. Minority interest - - - - 14. Profit / (loss) after tax, exceptional items and minority interest 2,298,601 6,176,072 1,926,225 15. Gains / (losses) from translating the financial statements of foreign operations (130,179) (268,351) (36,314) 15.2 Fair value changes in available for sale financial assets 87,517 (354,811) (287,682) 15.3 Revaluation surplus on property, plant and equipment - -	1. 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3.4 4.4 4.5 5.6.6.2 6.3 6.4 6.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,7417,413 41,254 37,650 180,418	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,415	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,438 63,438 1,496,846 19,430 100,522 101,843
8. Exceptional items - (12,744) (43,712) 9. Profit / (loss) after exceptional items 3,148,136 8,785,218 2,753,107 10. Current tax (936,941) (2,586,360) (891,039) 11. Deferred tax 87,406 (22,786) 64,157 12. Profit / (loss) after tax and exceptional items 2,298,601 6,176,072 1,926,225 13. Minority interest - - - - 14. Profit / (loss) after tax, exceptional items and minority interest 2,298,601 6,176,072 1,926,225 15. Other comprehensive income - - - - 15.1 Gains / (losses) from translating the financial sasets statements of foreign operations (130,179) (268,351) (36,314) 15.2 Fair value changes in available for sale financial assets statements of foreign operations 87,517 (354,811) (287,682) 15.3 Revaluation surplus on property, plant and equipment - - - 15.4 Share of other comprehensive income of associates	1. 1.1 1.2 1.3 1.4 1.5 2. 2.3 2.4 3. 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors e moluments Rental charges Depreciation on property and equipment Amortisation charges	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730
8. Exceptional items - (12,744) (43,712) 9. Profit / (loss) after exceptional items 3,148,136 8,785,218 2,753,107 10. Current tax (936,941) (2,586,360) (891,039) 11. Deferred tax 87,406 (22,786) 64,157 12. Profit / (loss) after tax and exceptional items 2,298,601 6,176,072 1,926,225 13. Minority interest - - - - 14. Profit / (loss) after tax, exceptional items and minority interest 2,298,601 6,176,072 1,926,225 15. Other comprehensive income - - - - 15.1 Gains / (losses) from translating the financial sasets statements of foreign operations (130,179) (268,351) (36,314) 15.2 Fair value changes in available for sale financial assets statements of foreign operations 87,517 (354,811) (287,682) 15.3 Revaluation surplus on property, plant and equipment - - - 15.4 Share of other comprehensive income of associates	1. 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.5 6.6 6.7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758
10 Current tax (936,941) (2,586,360) (891,039) 11 Deferred tax 87,406 (22,786) (64,157) 12 Profit / (loss) after tax and exceptional items 2,298,601 (1,76,072) (1,926,225) 13 Minority interest 14 Profit / (loss) after tax, exceptional items and minority interest 15 Other comprehensive income 15 Gains / (losses) from translating the financial statements of foreign operations (130,179) (268,351) (36,314) 15 Fair value changes in available for sale financial assets 87,517 (354,811) (287,682) 15 Share of other comprehensive income of associates 15 Share of other comprehensive income of associates 16 Other comprehensive income (18,297) (33,451) (11,831) 17 Total comprehensive income for the year net of tax (60,959) (589,711) (311,831) 18 EARNINGS PER SHARE - BASIC & DILUTED 13.48 36,21 11.29	1. 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3. 4.1 4.2 4.5 6.6 6.1 6.5 6.6 6.5 6.6 6.7 6.8	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions or loans and income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Total other operating expenses	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568
1. Deferred tax 87,406 (22,786) 64,157 12. Profit / (loss) after tax and exceptional items 2,298,601 6,176,072 1,926,225 13. Minority interest 14. Profit / (loss) after tax, exceptional items and minority interest 2,298,601 6,176,072 1,926,225 15. Other comprehensive income	1. 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3. 4.1 4.2 4.5 6.6 6.1 6.5 6.6 6.5 6.6 6.7 6.8	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-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 INCOME OTHER OPERATING SYPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Total other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,419,293 191,804 3,921,424 12,349,293 8,797,962 (12,744)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712)
13. Minority interest Profit / (loss) after tax, exceptional items and minority interest 14. Profit / (loss) after tax, exceptional items and minority interest 15. Other comprehensive income 15.1 Gains / (losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assets 15.3 Revaluation surplus on property, plant and equipment 15.4 Share of other comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income 16. Other comprehensive income for the year net of tax 17. Total comprehensive income for the year net of tax 18. EARNINGS PER SHARE - BASIC & DILUTED 18. EARNINGS PER SHARE - BASIC & DILUTED 19. (130,179) (268,351) (36,314) (287,682) (354,811) (287,682) (354,81	1. 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.5 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7. 8. 9.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 exceptional items	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941)	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712) 2,753,107
14. Profit / (loss) after tax, exceptional items and minority interest 15. Other comprehensive income 15.1 Gains / (losses) from translating the financial statements of foreign operations statements of foreign operations 15.2 Fair value changes in available for sale financial assets statements on the foreign operations are represented by the financial assets statements on the foreign operations are represented by the financial assets statements on the financial assets statements of statements on the financial assets statements of statement	1. 1.1 1.2 1.3 1.4 1.5 2. 2.3 2.4 4.5 4.6 6.5 6.6 6.7 6.8 9. 10. 11.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions or loans and income Dividend income Total non-interest income TOTAL OPERATING 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 exceptional items Deferred tax Deferred tax	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 437,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 100,522 101,843 100,522 101,843 56,730 1,015,758 2,796,819 2,796,819 (43,712) 2,753,107 (891,039) 64,157
I5. Other comprehensive income 15.1 Gains / (losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available for sale financial assets statements of their comprehensive income of associates 15.3 Revaluation surplus on property, plant and equipment 15.4 Share of other comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income 16. Other comprehensive income for the year net of tax 17. Total comprehensive income for the year of tax search as the components of tax relating to the year of tax search as the components of tax search as the component of tax search as tax search as tax search as the component of tax se	1. 1.1. 1.2 1.3 1.4 1.5 2. 2.3 2.4 3. 4.4 4.5 6.5 6.6 6.7 6.8 8. 9. 10. 11. 12. 13.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 INCOME OTHER OPERATING SEYPENSES 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 Everred tax Deferred tax Profit / (loss) after tax and exceptional items Minority interest	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 437,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 100,522 101,843 100,522 101,843 56,730 1,015,758 2,796,819 2,796,819 (43,712) 2,753,107 (891,039) 64,157
15.1 Gains / (losses) from translating the financial statements of foreign operations (130,179) (268,351) (36,314) 15.2 Fair value changes in available for sale financial assets 87,517 (354,811) (287,682) 15.3 Revaluation surplus on property, plant and equipment - - - 15.4 Share of other comprehensive income of associates - - - 15.5 Income tax relating to components of other comprehensive income (18,297) 33,451 12,165 16. Other comprehensive income for the year net of tax (60,959) (589,711) (311,831) 17. Total comprehensive income for the year 2,237,642 5,586,361 1,614,394 18. EARNINGS PER SHARE - BASIC & DILUTED 13,48 36,21 11,29	1. 1.1. 1.2 1.3 1.4 1.5 2. 2.3 2.4 3. 4.4 4.5 6.5 6.6 6.7 6.8 8. 9. 10. 11. 12. 13.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions or 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 and exceptional items Minority interest Profit / (loss) after tax, exceptional items and	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,743 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,788,218 (2,586,360) (22,786) 6,176,072	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 101,5758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225
statements of foreign operations (130,179) (258,351) (36,314) 15.2 Fair value changes in available for sale financial assets 87,517 (354,811) (287,682) 15.3 Revaluation surplus on property, plant and equipment	1. 1.1 1.2 1.3 1.4 1.5 2. 2.3 2.4 4.5 4.6 6.6 6.6 6.7 6.8 9.0 10. 11. 12. 13. 14.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions on loans 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, exceptional items Minority interest Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) after tax, exceptional items Profit / (loss) after tax, exceptional items	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,743 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,788,218 (2,586,360) (22,786) 6,176,072	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 101,5758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225
15.2 Fair value changes in available for sale financial assets 87,517 (354,811) (287,682) 15.3 Revaluation surplus on property, plant and equipment - - - - 15.4 Share of other comprehensive income of associates - - - - 15.5 Income tax relating to components of other comprehensive income (18,297) 33,451 12,165 16. Other comprehensive income for the year net of tax (60,959) (589,711) (311,831) 17. Total comprehensive income for the year 2,237,642 5,586,361 1,614,394 18. EARNINGS PER SHARE - BASIC & DILUTED 13.48 36.21 11.29	1. 1.1 1.2 2. 1.3 1.4 1.5 2. 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.5 6.6 6.7 6.8 7. 8. 9. 10. 11. 12. 13. 14.	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,743 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,788,218 (2,586,360) (22,786) 6,176,072	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 101,5758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225
15.4 Share of other comprehensive income of associates 15.5 Income tax relating to components of other comprehensive income (18.297) 33.451 12.165 16. Other comprehensive income (60.959) (589.711) (311.831) 17. Total comprehensive income for the year 2,237.642 5,586,361 1,614,394 18. EARNINGS PER SHARE - BASIC & DILUTED 13.48 36.21 11.29	1. 1.1 1.2 1.3 1.4 4.5 4.6 6.7 6.8 9. 10. 11. 12. 13. 14. 15. 15.1	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions or loans and advances Other fees and commissions or loans and 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 Other comprehensive income Gains / (losses) from translating the financial statements of foreign operations	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601 2,298,601	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,419 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786) 6,176,072	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225
15.5 Income tax relating to components of other comprehensive income (18,297) 33,451 12,165 16. Other comprehensive income (60,959) (589,711) (311,831) 17. Total comprehensive income for the year 2,237,642 5,586,361 1,614,394 18. EARNINGS PER SHARE - BASIC & DILUTED 13,48 36,21 11,29	1. 1.1 1.2 1.3 1.4 1.5 2. 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5. 6.6 6.7 6.8 7. 8. 9. 10. 11. 12. 13. 14. 15. 15.1	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 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 Gains / (losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 437,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601 - 2,298,601	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786) 6,176,072 (268,351)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225 1,926,225
16. Other comprehensive income for the year net of tax (60,959) (589,711) (311,831) 17. Total comprehensive income for the year 2,237,642 5,586,361 1,614,394 18. EARNINGS PER SHARE - BASIC & DILUTED 13.48 36.21 11.29	1. 1.1 1.2 1.3 1.4 1.5 2.2 2.3 2.4 4.1 4.2 4.5 6.6 6.7 6.8 7. 10. 11. 12. 13. 14. 15. 15.1 15.1 15.1 15.2 15.3 15.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses 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 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 Share of other comprehensive income of associates	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 437,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601 - 2,298,601	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786) 6,176,072 (268,351)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225 1,926,225
17. Total comprehensive income for the year 2,237,642 5,586,361 1,614,394 18. EARNINGS PER SHARE - BASIC & DILUTED 13.48 36.21 11.29	1. 1.1 1.2 1.3 1.4 1.5 2.2 2.3 2.4 4.1 4.2 4.5 6.6 6.7 6.8 7. 10. 11. 12. 13. 14. 15. 15.1 15.1 15.1 15.2 15.3 15.4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 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 Minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and minority interest Profit / (loss) after tax, exceptional items and 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 Share of other comprehensive income of associates Income tax relating to components of	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601 2,298,601	14,200,051 4,344,018 3351,51 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786) 6,176,072 (268,351) (354,811)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,753,107 (891,039) 64,157 1,926,225 (36,314) (287,682)
	1. 1.1. 1.2. 2.1 3. 2.4 4.5 4.6 6.5 6.6 6.7 6.8 9. 10. 11. 12. 13. 14. 15. 15.1 15.1 15.5	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses 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, exceptional items Minority interest Profit / (loss) after tax, exceptional items Minority interest Other comprehensive income Gains / (losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income of other comprehensive income	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,414 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601 (130,179) 87,517 (18,297)	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,419,293 8,793,21,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786) 6,176,072 (268,351) (354,811)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712) 2,753,107 (891,039) 64,157 1,926,225 1,926,225 (36,314) (287,682)
	1. 1.1. 1.2 1.3 1.4. 1.5 1.6 1.6 1.7 1.6 1.7 1.6 1.7 1.6 1.7 1.6 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses 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 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 Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other comprehensive income for the year net of tax Total comprehensive income for the year	3,940,680 1,104,007 109,942 5,154,629 1,195,491 330,490 203,399 1,729,380 3,425,249 96,619 1,585,054 1,468,407 122,637 3,272,717 6,697,966 631,507 1,417,413 41,254 37,650 180,418 38,189 1,203,399 3,549,830 3,148,136 (936,941) 87,406 2,298,601 (130,179) 87,517 (18,297) (60,959) 2,237,642	14,200,051 4,344,018 335,152 18,879,221 4,538,917 1,935,371 682,725 7,157,013 11,722,208 286,904 3,727,237 3,057,889 2,353,017 9,425,047 21,147,255 1,734,296 5,595,977 87,634 402,745 415,413 191,804 3,921,424 12,349,293 8,797,962 (12,744) 8,785,218 (2,586,360) (22,786) 6,176,072 (268,351) (354,811)	3,332,175 1,214,048 18,747 4,564,970 1,077,812 470,521 144,630 1,692,963 2,872,007 66,130 975,406 793,065 944,779 2,779,380 5,651,387 63,439 1,496,846 19,430 100,522 101,843 56,730 1,015,758 2,854,568 2,796,819 (43,712) 2,753,107 (891),039) 64,157 1,926,225 (36,314) (287,682) 12,165 (311,831) 1,614,394

1111	OTHER	DISCL	OSLIBE	:0

		March 2019 SHS '000 (Unaudited)	December 2018 SHS '000 (Audited)	March 2018 SHS '000 (Unaudited)
1.	NON-PERFORMING LOANS AND ADVANCES (NPLs)			
a)	Gross non-performing loans and advances	16,738,098	16,644,228	10,391,897
b)	Less: Interest in suspense	3,207,626	2,792,113	1,908,556
c)	Total non-performing loans and advances (a-b)	13,530,472	13,852,115	8,483,34
d)	Less: loan loss provision	6,236,158	6,101,974	3,313,585
e)	Net non-performing Loans (c-d)	7,294,314	7,750,141	5,169,756
f)	Discounted value of securities	7,294,314	7,750,141	5,169,756
g)	Net NPLs exposure (e-f)	-	-	
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES			
a)	Directors, shareholders and associates	941,685	1,064,249	2,918,320
b)	Employees	4,148,310	4,194,627	4,098,039
c)	Total Insider loans, advances and other facilities	5,089,995	5,258,876	7,016,359
3)	OFF BALANCE SHEET			
a)	Letters of credit, guarantees, acceptances	76,997,192	78,372,537	52,639,36
b)	Forwards, swaps and options	151,456,903	138,103,511	117,975,730
c)	Other contingent liabilities	-	_	
d)	Total contingent liabilities	228,454,095	216,476,048	170,615,09
4)	CAPITAL STRENGTH			
a)	Core capital	34,151,464	33,237,245	31,128,094
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	33,151,464	32,237,245	30,128,094
d)	Supplementary capital	8,129,609	6,319,131	5,965,683
e)	Total capital (a + d)	42,281,073	39,556,376	37,093,77
f)	Total risk weighted assets	229,803,668	227,294,207	200,240,14
g)	Core capital / total deposit liabilities	17.6%	16.5%	20.5%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	9.6%	8.5%	12.5%
j)	Core capital / total risk weighted assets	14.9%	14.6%	15.5%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	4.4%	4.1%	5.0%
m)	Total capital / total risk weighted assets	18.4%	17.4%	18.5%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%
0)	Excess / (Deficiency)	3.9%	2.9%	4.0%
p)	Adjusted Core Capital/Total Deposit Liabilities*	18.4%	17.3%	21.49
q)	Adjusted Core Capital/Total Risk Weighted Assets*	15.5%	15.3%	16.19
r)	Adjusted Total Capital/Total Risk Weighted Assets*	19.1%	18.1%	19.0%
5)	LIQUIDITY			
a)	Liquidity ratio	55.9%	57.9%	63.6%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%
c)	Excess / (Deficiency)	35.9%	37.9%	43.6%

 $[\]label{thm:continuous} {\tt *The Adjusted Capital Ratios include the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9}$

MESSAGE FROM THE DIRECTORS

 $The above statement of financial position, statement of comprehensive income\ and\ other\ disclosures\ are\ extracts\ from\ the\ records\ of\ the\ re\ of\$

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

This may also be accessed at the institution's head office located at Stanbic Centre, Chiromo Road, Westlands. The financial statements were approved by the Board of Directors on 3 May 2019 and signed on its behalf by:-

Charles Mudiwa Fred N. Oijambo, MBS.SC **Chief Executive**

LN Mbindyo
Company Secretary Christopher Newson **Director**