Stanbic Bank The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the Bank for the quarter ended 31st March 2020



I	STATEMENT OF FINANCIAL POSITION	March 2020 SHS '000 (Unaudited)	December 2019 SHS '000 (Audited)	March 201 SHS '00 (Unaudited
A	Assets	2 270 520	2.727100	1 070 50
l 2	Cash (local and foreign) Balances due from Central Bank of Kenya	2,370,520 21,742,211	2,737,198 24,021,388	1,870,56 14,972,69
3	Kenya Government securities held for dealing purposes	39,698,749	24,654,477	40,331,29
4 5	Financial assets at fair value through profit and loss Investment securities:	-	-	1
	a) Held to maturity: a. Kenya Government securities	14,543,744	14,803,464	21,409,91
	b. Other securities	14,545,744	661,295	689,42
	b) Available for sale:	22.265.224	- 20 402 E44	25 110 02
	a. Kenya Government securities b. Other securities	23,265,224	20,403,544	25,110,82
6	Deposits and balances due from local banking institutions	10,694,949	7,124,815	615,10
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	1,396,884	3,712,601	4,174,16
9	Loans and advances to customers (net)	161,791,023	152,813,955	144,703,70
10 11	Balances due from banking institutions in the group Investment in associates	19,067,151	27,515,448	16,817,45
12	Investment in subsidiary companies	2	2	
13 14	Investment in joint ventures Investment properties	-	-	
15	Property and equipment	3,617,155	3,617,011	3,265,26
16 17	Prepaid lease rentals Intangible assets	44,302 796,723	45,040 862,394	47,25 1,013,78
18	Deferred tax asset	3,956,388	4,396,400	3,288,63
19 20	Retirement benefit asset Other assets	6,666,305	5,336,104	6,557,83
20 21	Total Assets	309,651,330	292,705,136	284,867,9
В	Liabilities			
22	Balances due to Central Bank of Kenya	-	-	
23 24	Customer deposits Deposits and balances due to local banking institutions	202,748,338 2,257,025	193,513,508 103,620	190,578,49 5,609,37
25	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad	12,593,296	11,898,768	16,244,64
26	Other money markets deposits	17027700	12.052.672	11 CE1 40
27 28	Borrowed funds Balances due to banking institutions in the group	17,027,708 23,230,569	13,952,672 18,550,455	11,651,42 13,784,74
29	Taxation payable	593,791	388,812	2,009,70
30 31	Dividends payable Deferred tax liability	13,827	-	
32	Retirement benefit liabilities	-	-	
33 34	Other liabilities Total Liabilities	10,625,889 269,090,443	15,357,461 253,765,296	8,153,49 248,031,8 9
		209,090,443	255,765,296	240,031,03
C 35	Capital Resources Paid up / assigned capital	3,411,549	3,411,549	3,411,54
36	Share premium / (discount)	3,444,639	3,444,639	3,444,63
37 38	Revaluation reserve Retained earnings	114,936 31,512,038	114,936 30,010,858	122,59 28,444,57
39	Statutory loan loss reserve	938,245	938,245	938,24
40	Other reserves	(960,520)	(1,080,387)	(825,55)
41 42	Proposed dividends Capital grants	2,100,000	2,100,000	1,300,00
43	Shareholders' Funds	40,560,887	38,939,840	36,836,05
44 45	Minority interest Total Liabilities & Shareholders' Funds	309.651.330	292,705,136	284,867,95
II	STATEMENT OF COMPREHENSIVE INCOME			
1				
1	Interest Income			
1.1	Loans and advances	3,631,297	15,737,457	
1.1 1.2	Loans and advances Government securities	899,622	4,089,916	1,104,00
1.1 1.2 1.3 1.4	Loans and advances Government securities Deposits and placements with banking institutions Other interest income	899,622 255,564	4,089,916 578,009	1,104,00 109,94
1.1 1.2 1.3 1.4 1.5	Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total Interest income	899,622	4,089,916	1,104,00 109,94
1.1 1.2 1.3 1.4 1.5	Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total Interest income Interest Expenses	899,622 255,564 - 4,786,483	4,089,916 578,009 - 20,405,382	1,104,00 109,94 5,154,6 2
1.1 1.2 1.3 1.4 1.5	Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total Interest income	899,622 255,564	4,089,916 578,009	1,104,00 109,94 5,154,62 1,195,49
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	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	899,622 255,564 - 4,786,483 1,328,871 160,197 248,224	4,089,916 578,009 - 20,405,382 5,293,550 1,399,439 972,109	1,104,00 109,94 5,154,62 1,195,49 330,49 203,39
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098	1,104,00 109,94 5,154,62 1,195,49 330,49 203,39 1,729,38
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	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	899,622 255,564 - 4,786,483 1,328,871 160,197 248,224	4,089,916 578,009 - 20,405,382 5,293,550 1,399,439 972,109	3,940,68 1,104,00 109,94 5,154,62 1,195,49 330,49 203,39 1,729,38 3,425,24
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4	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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24
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	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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284	1,104,00 109,94 5,154,62 1,195,49 330,49 203,39 1,729,38
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 4.4	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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469	1,104,00 109,94 5,154,62 1,195,49 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05
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 4.4	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 Foreign exchange trading income Dividend income	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775	1,104,00 109,94 5,154,62 1,195,49 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40
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 4.3 4.4 4.5	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 Foreign exchange trading income Dividend income Other income	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835	1,104,00 109,94 5,154,62 1,195,44 330,45 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7
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 4.4 4.5 5	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 Foreign exchange trading income Dividend income Other income Total non-Interest Income	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048	1,104,00 109,94 5,154,62 1,195,44 330,45 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5 5	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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7 6,697,96
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.1 4.5 4.6 5 5 5	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 Operating Income Other Operating Expenses Loan loss provision Staff costs	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7: 6,697,96
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 4.3 4.4 4.5 6 6.1 6.2 6.3	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 on Foreign exchange trading income Dividend income Other income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors emoluments	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7 6,697,96
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 4.4 4.5 6.1 6.2 6.3 6.4	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 Foreign exchange trading income Dividend income Other income Total operating Income Other Operating Expenses Loan loss provision Staff costs Directors emoluments Rental charges	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,63 1,585,05 1,468,40 122,63 3,272,73 6,697,96
1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5	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 on Foreign exchange trading income Dividend income Other income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors emoluments	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399	1,104,00 109,94 5,154,62 1,195,44 330,44 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7 6,697,96 631,50 1,417,4 41,21 37,65 180,4
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 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7	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 Operating Income Other Operating Expenses Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Other expenses	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,66 1,585,05 1,468,40 122,63 3,272,7: 6,697,96 631,50 1,417,4: 41,25 37,65 180,4: 38,18 1,203,33
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 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	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 operating expenses Other operating expenses	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40
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 4.3 4.4 4.5 5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	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 operating expenses Total other operating expenses Total other operating expenses Total other operating expenses Total other operating expenses	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7: 6,697,96 631,50 1,417,41 41,25 37,65 180,41 38,18 1,203,39
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.6 6.7 6.8 7	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 Foreign exchange trading income Dividend income Other income Total non-Interest 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 Profit / (loss) before tax and exceptional items Exceptional items	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725 3,238,684 2,126,704	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162)	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,77 6,697,96 631,50 1,417,41 41,25 37,65 180,41 38,18 1,203,38 3,549,83 3,148,13
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 4.4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8	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 operating expenses Total other operating expenses Total other operating expenses Total other operating expenses Total other operating expenses	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 1,200,692 50,644 64,776 1,098,725 3,238,684 2,126,704	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162) 7,466,500	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7; 6,697,96 631,56 1,417,41 41,25 37,65 180,41 38,18 1,203,39 3,549,83 3,148,13
1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.6 6.7 6.8 7	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 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 Dother expenses Total other operating expenses Total other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725 3,238,684 2,126,704	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162)	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7: 6,697,96 631,50 1,417,41 41,25 37,65 180,41 38,18 1,203,39 3,549,83
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.5 6.6 6.5 6.6 6.5 6.6 6.7 7 8 8	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 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 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 Deferred tax Profit / (loss) after tax and exceptional items	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725 3,238,684 2,126,704 (160,950)	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162) 7,466,500 (2,442,274)	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7: 6,697,96 631,50 1,417,4: 41,22 37,66 180,4: 38,18 1,203,39 3,549,83 3,148,13 (936,94 87,40
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 3 4 4.1 4.2 4.3 4.4 5 6.6 6.3 6.4 6.5 6.6 6.6 6.6 6.7 7 8 8 9 9	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 Foreign exchange trading income Dividend income Other 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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 1,200,692 50,644 64,776 1,098,725 3,238,684 2,126,704 (160,950) (436,281) 1,529,473	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162) 7,466,500 (2,442,274) 1,197,718 6,222,144	1,104,00 109,94 5,154,62 1,195,44 330,45 203,35 1,729,38 3,425,24 96,66 1,585,05 1,468,40 122,63 3,272,7 6,697,96 1,417,4 1,412,4 37,65 180,4 38,16 1,203,35 3,148,13 (936,94 8,746 2,298,66
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1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 8 9 9	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 Foreign exchange trading income Dividend income Other 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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 1,200,692 50,644 64,776 1,098,725 3,238,684 2,126,704 (160,950) (436,281) 1,529,473	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162) 7,466,500 (2,442,274) 1,197,718 6,222,144	1,104,00 109,94 5,154,62 1,195,44 330,49 203,33 1,729,38 3,425,24 96,66 1,585,06 1,468,40 122,63 3,272,7 6,697,96 631,50 1,417,44 41,28 37,66 180,44 38,18 1,203,38 3,148,13 (936,94 87,40 2,298,60
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1.1 1.2 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.4.1 4.5 6 6.1 6.2 6.6 6.7 6.8 7 8 8 9 10 11 11 15 15.1 15.1 15.2 15.3	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 Foreign exchange trading income Dividend income Other 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 Frofit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) 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 Gains / (losses) from translating the 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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725 3,238,684 2,126,704 (160,950) (436,281) 1,529,473 (79,295) 58,122 (17,443)	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,665 (2773,162) 7,466,500 (2,442,274) 1,197,918 6,222,144 (86,015) 11,723	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7: 6,697,96 631,50 1,417,41 41,25 37,65 180,41 38,18 1,203,39 3,148,13 (936,94 2,298,60 (130,17) 87,51
1.1 1.2 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 6 6 6.1 6.2 6.3 6.6 6.7 6.8 7 8 8 9 10 11 12 15.1 15.2 15.3 15.5 16	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 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 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 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 other comprehensive income Other comprehensive income for the year net of tax	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 1,098,725 3,238,684 2,126,704 1,098,725 3,238,684 2,126,704 1,529,473 (79,295) 58,122 (17,443) (38,616)	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,662 (773,162) 7,466,500 (2,442,274) 1,197,918 6,222,144 (86,015) 11,723	1,104,00 109,94 5,154,62 1,195,44 330,49 203,39 1,729,38 3,425,24 96,61 1,585,05 1,468,40 122,63 3,272,7: 6,697,96 631,50 1,417,41 41,22 37,65 180,41 38,18 1,203,39 3,549,83 3,148,13 (936,94 2,298,60 (130,17' 87,5)
1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.6 6.6 6.7 6.8 7 8 8 9 10 11 11 15 15 16 16 16 16 16 16 16 16 16 16	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 Foreign exchange trading income Dividend income Other 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 Frofit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after tax and exceptional items Exceptional items Profit / (loss) after tax, exceptional items Minority interest Profit / (loss) 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 Gains / (losses) from translating the 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	899,622 255,564 4,786,483 1,328,871 160,197 248,224 1,737,292 3,049,191 88,802 961,224 1,202,321 63,850 2,316,197 5,365,388 617,038 1,200,692 50,644 207,109 64,476 1,098,725 3,238,684 2,126,704 (160,950) (436,281) 1,529,473 (79,295) 58,122 (17,443)	4,089,916 578,009 20,405,382 5,293,550 1,399,439 972,109 7,665,098 12,740,284 346,969 4,137,469 4,863,775 1,457,835 10,806,048 23,546,332 2,614,456 5,564,545 134,879 67,399 805,348 198,343 5,921,700 15,306,670 8,239,665 (2773,162) 7,466,500 (2,442,274) 1,197,918 6,222,144 (86,015) 11,723	1,104,0(109,94 5,154,62 1,195,4,330,45 203,33 1,729,38 3,425,24 96,6 1,585,06 1,468,4(122,6; 3,272,7 6,697,96 631,50 1,417,4 41,29 37,66; 33,549,83 3,148,13 (936,94 8,744 2,298,66 (130,17 87,5

		March 2020	December 2019	March 2019
Ш	OTHER DISSURGED	SHS '000	SHS '000	SHS '000
	OTHER DISCLOSURES	(Unaudited)	(Audited)	(Unaudited)
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)			
a)	Gross non-performing loans and advances	21,050,512	19,345,012	16,738,098
b)	Less: Interest in suspense	4,720,407	4,096,473	3,207,626
c)	Total non-performing loans and advances (a-b)	16,330,105	15,248,539	13,530,472
d)	Less: loan loss provision	7,756,941	6,948,155	6,236,158
e)	Net non-performing Loans (c-d)	8,573,164	8,300,384	7,294,314
f)	Discounted value of securities	8,573,164	8,300,384	7,294,314
g)	Net NPLs exposure (e-f)	-	-	
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES			
a)	Directors, shareholders and associates	98,824	86,615	941,685
b)	Employees	3,716,196	3,894,366	4,148,310
c)	Total Insider loans, advances and other facilities	3,815,020	3,980,981	5,089,995
3)	OFF BALANCE SHEET			
a)	Letters of credit, guarantees, acceptances	67,612,470	69,391,552	76,997,192
b)	Forwards, swaps and options	177,948,907	179,895,845	151,456,903
c)	Other contingent liabilities	-	-	-
d)	Total contingent liabilities	245,561,377	249,287,397	228,454,095
4)	CAPITAL STRENGTH			
a)	Core capital	37,407,452	36,148,884	34,151,464
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	36,407,452	35,148,884	33,151,464
d)	Supplementary capital	7,583,400	7,537,732	8,129,609
e)	Total capital (a + d)	44,990,852	43,686,616	42,281,073
f)	Total risk weighted assets	252,401,613	238,222,002	229,803,668
g)	Core capital / total deposit liabilities	17.7%	18.4%	17.6%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	9.7%	10.4%	9.6%
j)	Core capital / total risk weighted assets	14.8%	15.2%	14.9%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%
1)	Excess / (Deficiency)	4.3%	4.7%	4.4%
m)	Total capital / total risk weighted assets	17.8%	18.3%	18.4%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%
0)	Excess / (Deficiency)	3.3%	3.8%	3.9%
p)	Adjusted Core Capital/Total Deposit Liabilities*	18.9%	19.7%	18.4%
q)	Adjusted Core Capital/Total Risk Weighted Assets*	15.8%	16.2%	15.5%
r)	Adjusted Total Capital/Total Risk Weighted Assets*	18.8%	19.4%	19.1%
5)	LIQUIDITY	23.070	22.170	23.270
a)	Liquidity ratio	54.4%	58.4%	55.9%
b)	Minimum statutory ratio	20.0%	20.0%	20.0%
-7	A CONTRACTOR OF THE CONTRACTOR	20.070	20.070	20.070

*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

Director

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the records of the Bank. This set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the

They 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 14th May 2020 and signed on its behalf by:

Company Secretary

Charles Mudiwa Kitili Mbathi Chief Executive Chairman Dorcas Kombo L.N Mbindyo