Stanbic Bank

Sept 2016
SHS '000Jun 2016
SHS '000Mar 2016
SHS '000(Unaudited)(Unaudited)(Unaudited)

The Board of Directors of Stanbic Bank Kenya Limited is pleased to announce the unaudited results of the bank for the period ended 30 September 2016

Dec 2015 SHS '000 SHS '000 (Audited) (Unaudited)

1		(Unaudited)				
	STATEMENT OF FINANCIAL POSITION					
A	ASSETS	1 170 000	1.615.642	1 022 040	2 6 2 6 0 1 1	1 001 751
1 2	Cash (local and foreign) Balances due from Central Bank of Kenya	1,179,928 9,574,732	1,615,642 10,306,159	1,922,040 16,839,976	2,626,011 8,653,871	1,901,751 28,574,218
3 4	Kenya Government securities held for dealing purposes Financial assets at fair value through profit and loss	19,465,077 171,854	25,901,678 164,741	18,571,517 194,842	16,065,972 185,072	12,922,491 204,640
5	Investment securities:	1,1,001	10 10/12	10 1,0 12	100,072	20 1,0 10
	a) Held to maturity: a. Kenya Government securities			-		-
	b. Other securities b) Available for sale:	1.1		-		-
	a. Kenya Government securities b. Other securities	35,090,790 14,205	33,362,699 26,516	38,558,269 29,350	32,328,600 58,752	18,267,933 245,601
6	Deposits and balances due from local banking institutions	2,760,244	1,712,821	3,423,418	10,155,629	8,060,259
7 8	Deposits and balances due from banking institutions abroad Tax recoverable	1 7,307,751 36,177	7,825,286	8,975,520	8,357,211 365,574	16,168,034 872,562
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	106,675,316 37,357,681	108,486,104 2,662,511	103,560,807 6,301,832		104,730,329 2,376,943
11	Investment in associates				-	
12 13	Investment in subsidiary companies Investment in joint ventures	12	12	12	12	102
14 15	Investment properties Property and equipment	- 2,151,227	2,196,026	- 2,171,577	- 2,237,967	- 2,616,980
16	Prepaid lease rentals	54,639	55,378	56,116	56,854	57,593
17 18	Intangible assets Deferred tax asset	359,195 966,738	374,962 807,926	387,312 562,717	413,660 434,248	185,233 613,602
19 20	Retirement benefit asset Other assets	- 6,701,321	۔ 6,796,277	- 6,732,440	- 6,988,266	- 10,369,437
21	TOTAL ASSETS	229,866,887	202,294,738		198,578,014	208,167,708
в	LIABILITIES					
22 23	Balances due to Central Bank of Kenya Customer deposits	- 139,398,034	- 114,780,743	- 108,797,579	- 108,130,026	- 113,557,352
24	Deposits and balances due to local banking institutions	245,485	269,086	1,754,622	281,369	811,250
25 26	Deposits and balances due to banking institutions abroad Other money markets deposits	31,115,777	30,662,579	36,026,668	32,869,447 -	21,059,480
27 28	Borrowed funds Balances due to banking institutions in the group	7,195,237 13,095,133	6,485,422 12,920,706	6,691,240 16,877,649	6,482,063 14,813,449	6,690,622 30,663,579
29	Taxation payable	1,111,512	795,836	395,416	80,305	
30 31	Dividends payable Deferred tax liability	1	700,000	1,934,737	1	
32 33	Retirement benefit ¹ liabilities Other liabilities	- 9,159,747	- 8,024,327	- 8,735,764	- 7,670,805	- 8,530,385
<u>34</u>	TOTAL LIABILITIES	201,320,925	174,638,699		170,327,464	181,312,668
С	CAPITAL RESOURCES					
35 36	Paid up / Assigned capital Share premium / (Discount)	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639	3,411,549 3,444,639
37 38	Revaluation reserve	122,598	122,598	122,598	122,598	122,598
39	Retained earnings Statutory loan loss reserve	21,370,664	20,382,824	19,854,412	19,024,785 195,697	19,814,234 395,400
40 41	Other reserves Proposed dividends	196,512	294,429	240,872	116,545 1,934,737	(333,380)
42	Capital grants			-	-	-
43	SHAREHOLDERS' FUNDS Minority interest	28,545,962	27,656,039	27,074,070	28,250,550	26,855,040
44 45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	229,866,887	202,294,738	208,287,745	198,578,014	208,167,708
44 45	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	229,866,887	202,294,738	208,287,745	198,578,014	208,167,708
44 45 II 1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME					
44 45 II	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	9,285,792	6,120,684	3,059,527 1,228,014	10,486,033	7,593,222
44 45 II 1.1 1.2 1.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions			3,059,527		
44 45 II 1.1 1.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	9,285,792 3,594,882	6,120,684 2,463,058 244,831	3,059,527 1,228,014 150,987	10,486,033 2,842,722 1,336,788	7,593,222 1,875,702
44 45 1 1.1 1.2 1.3 1.4 1.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income	9,285,792 3,594,882 288,545 -	6,120,684 2,463,058 244,831	3,059,527 1,228,014 150,987	10,486,033 2,842,722 1,336,788	7,593,222 1,875,702 1,026,060
44 45 11 1.1 1.2 1.3 1.4 1.5 2.1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES Customer deposits	9,285,792 3,594,882 288,545 13,169,219 2,835,328	6,120,684 2,463,058 244,831 	3,059,527 1,228,014 150,987 	10,486,033 2,842,722 1,336,788 14,665,543 3,300,543	7,593,222 1,875,702 1,026,060
44 45 1 1.1 1.2 1.3 1.4 1.5 2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest income INTEREST EXPENSES	9,285,792 3,594,882 288,545 	6,120,684 2,463,058 244,831 	3,059,527 1,228,014 150,987 	10,486,033 2,842,722 1,336,788 14,665,543	7,593,222 1,875,702 1,026,060
44 45 11 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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	9,285,792 3,594,882 288,545 13,169,219 2,835,328 1,468,808	6,120,684 2,463,058 244,831 - 8,828,573 2,021,628 993,863	3,059,527 1,228,014 150,987 	10,486,033 2,842,722 1,336,788 14,665,543 3,300,543 1,351,727	7,593,222 1,875,702 1,026,060 10,494,984 2,180,340 897,776
44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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	9,285,792 3,594,882 288,545 13,169,219 2,835,328 1,468,808 553,696	6,120,684 2,463,058 244,831 8,828,573 2,021,628 993,863 417,237	3,059,527 1,228,014 150,987 	10.486,033 2,842,722 1,336,788 14,665,543 3,300,543 1,351,727 838,413	7,593,222 1,875,702 1,026,060 10,494,984 2,180,340 897,776 626,172
44 45 I 1.1 1.2 1.3 1.4 2.2 2.3 2.4 3 4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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	9,285,792 3,594,882 288,545 13,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387	6,120,684 2,463,058 244,831 	3,059,527 1,228,014 150,987 	10,486,033 2,842,722 1,336,788 14,665,543 3,300,543 1,351,727 838,413 5,490,683 9,174,860	7,593,222 1,875,702 1,026,060 10,494,984 2,180,340 897,776 626,172 3,704,288 6,790,696
44 45 II 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3 4 4.1 4.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Rees and commissions on loans and advances Other fees and commissions	9,285,792 3,594,882 288,545 13,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821	6,120,684 2,463,058 244,831 	3.059,527 1.228,014 150,987 4,438,528 1.009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021	7,593,222 1,875,702 1,026,060 10,494,984 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740
44 45 11 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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	9,285,792 3,594,882 288,545 	6.120,684 2.463,058 244,831 2.021,628 933,863 417,237 3,432,728 5,395,845 129,826	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439	10,486,033 2,842,722 1,336,788 14,665,543 3,300,543 1,351,727 <u>838,413</u> 5,490,683 9,174,860 175,346	7,593,222 1,875,702 1,026,060 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235
44 45 II 1.1 1.2 1.3 1.4 1.5 2.1 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 RON-INTEREST INCOME Fees and commissions on loans and advances Other des and commissions Foreign exchange trading income Dividend income Other income	9,285,792 3,594,882 288,545 3,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701	6,120,684 2,463,058 244,831 8,828,573 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,26 1,178,753 1,499,457 1,001,133	3.059,527 1.228,014 150,987 4,438,528 1.009,884 439,420 209,176 1.658,480 2,780,048 53,439 575,118 976,772 302,826	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689	7.593,222 1.875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1.856,564
44 45 II 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Rees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Total non-interest income	9,285,792 3,594,882 288,545 288,545 13,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122	6,120,684 2,463,058 244,831 	3.059,527 1.228,014 150,987 4,438,528 1.009,884 439,420 209,176 1.658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149	7,593,222 1,875,702 1,026,060 2,180,340 2,180,340 2,180,340 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074
44 45 II 1.1 1.2 1.3 1.4 1.5 2.1 2.2.3 2.4 4 4.1 4.2 4.3 4.4 4.5 4.6 5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME	9,285,792 3,594,882 288,545 3,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701	6,120,684 2,463,058 244,831 8,828,573 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,26 1,178,753 1,499,457 1,001,133	3.059,527 1.228,014 150,987 4,438,528 1.009,884 439,420 209,176 1.658,480 2,780,048 53,439 575,118 976,772 302,826	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689	7.593,222 1.875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1.856,564
44 45 II 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 6 6.1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 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 OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743	6,120,684 2,463,058 2,44,831 2,021,628 933,863 417,237 3,432,728 5,395,845 1,299,856 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003	3,059,527 1,228,014 150,987 4,438,528 1,009,884 433,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770
44 45 11 1.1 1.2 1.3 14 15 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 RON-INTEREST INCOME Fees and commissions on loans and advances Other income Uther income Total non-interest income Total OPERATING INCOME OTAL OPERATING INCOME COTAL OPERATING EXPENSES Loan loss provision Staff costs	9,285,792 3,594,882 288,545 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,26 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970	3.059,527 1.228,014 150,987 4,438,528 1.009,884 439,420 209,176 1.658,480 2,780,048 53,439 575,118 976,772 - 302,826 1,908,155 4,688,203 568,161 1,143,224	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477	7,593,222 1,875,702 1,0240,6060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638
44 45 II 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 INTELEST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Total one-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges	9,285,792 3,594,882 288,545 288,545 13,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819	6,120,684 2,463,058 2,44,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374	7,593,222 1,875,702 1,026,060 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 5 69,914 3,450,638 191,439 299,843
44 45 I 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 5 6 6.12 6.3 6.4 6.6	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Comparison of the 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 Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other incores Total ono-interest income Total cores Total OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges	9,285,792 3,594,882 288,545 13,169,219 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094	6,120,684 2,463,058 2,44,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 1,29,858 193,287 174,534 58,668	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 344,955 110,349	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293
44 45 II 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3 4.4 4.5 6 6.1 6.2 6.4 6.5 6.6 6.7	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Total OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417	6,120,684 2,463,058 2,44,831 2,021,628 933,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 1,800,944	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 74,340 103,886 85,533 29,244 850,311	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 1,000,743 4,580,477 289,374 1,000,743 4,580,697 344,955 110,349 2,556,395	7,593,222 1,875,702 1,026,060 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254
44 45 11 1.1 1.2 2.3 2.4 3 4.1 4.2 4.3 4.1 4.2 4.3 4.4 4.5 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.5 6.6 6.6 6.5 6.6 6.5 6.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal 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 Total other operating expenses	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 1,800,944 5,613,264	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 74,340 103,886 85,533 29,244 85,5331	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 10,349 5,100,743 4,580,477 289,374 10,349 2,556,395 9,271,990	7,593,222 1,875,702 10,494,984 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623
44 45 II 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 3 4.4 4.5 6 6.1 6.2 6.4 6.5 6.6 6.7	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Total OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417	6,120,684 2,463,058 2,44,831 2,021,628 933,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 1,800,944	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 74,340 103,886 85,533 29,244 850,311	10.486.033 2.842,722 1.336,788 3.300,543 1.351,727 838,413 5.490,683 9,174,860 175,346 2.446,021 3.098,093 1,454,689 7,174,149 16,349,009 1,000,743 4.580,477 289,374 4.580,477 289,374 10,349,697 344,955 110,349 9,271,990 7,077,019	7,593,222 1,875,702 1,026,060 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254
44 45 1 1.1 1.2 2.3 2.4 3 4.4.1 4.2.2 3.3 4.4.1 4.5 5 6 6.1 6.6.3 6.6.6 6.7 8 9	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Total on-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Profit / (Loss) before tax and exceptional items Profit / (Loss) after exceptional items Profit / (Loss) after exceptional items Profit / (Loss) after exceptional items	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 -	6,120,684 2,463,058 2,44,831 	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 850,311 2,854,699 1,833,504	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 1,000,743 4,556,395 110,349 2,556,395 9,271,990 7,077,019	7,593,222 1,875,702 1,026,060 2,180,340 8,97776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147
44 45 11 1.1 1.2 1.3 1.4 2.1 2.2 2.3 4 4.1 2.2 2.2 2.4 3 4.1 4.2 4.3 4.4 5 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7 6.8 8	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 RON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Other income Total OPERATING INCOME TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Other expenses Total ther operating expenses Profit / (Loss) before tax and exceptional items Exceptional items	9,285,792 3,594,882 288,545 288,545 288,545 288,545 288,545 288,548 288,548 288,548 288,548 288,548 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 2(22,725 88,094 3,785,417 9,495,116 4,884,393	6,120,684 2,463,058 2,44,831 2,021,628 933,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 5,613,264 3,591,750 1,606,517	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 74,340 103,886 85,533 29,244 855,331 2,854,699 1,833,504 1,833,504 813,845	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 344,955 110,349 2,556,395 9,271,990 7,077,019	7,593,222 1,875,702 1,026,060 1,026,060 1,026,060 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147
44 45 II 1.1 1.2 2.3 2.4 3 4.4 4.5 6 6.12 6.3 6.45 6.65 6.7 8 9 10 12	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Other income Total non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Other expenses Total other operating expenses Total other operating expenses Total other operating expenses Profit / (Loss) before tax and exceptional items Profit / (Loss) after tax and exceptional items Profit / (Loss) after tax and exceptional items Profit / (Loss) after tax and exceptional items	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 1,985,927	6,120,684 2,463,058 2,44,831 	3,059,527 1,228,014 150,987 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 850,311 2,854,699 1,833,504	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 344,955 110,349 2,556,395 9,271,990 7,077,019 1,360,980	7,593,222 1,875,702 1,026,060 2,180,340 8,97776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147
44 45 II 1.1 1.2 2.3 2.4 3 4.4.4 4.5 6 6.1.1 6.3.3 6.4.4 6.6.7 7 8 9 101 12 13	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal 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 Iotal on-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Depreciation on property and equipment Amortisation charges Other expenses Profit / (Loss) after exceptional items Minority interest Minority interest Marcina items Minority interest Marcina items Minority interest Marcina items	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 - 4,884,393 1,985,927 (518,117)	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,845 1,298,845 1,001,133 3,809,169 9,205,014 874,003 2,381,970 1,298,858 193,287 174,534 5,866 3 ,264 3,591,750 	3,059,527 1,228,014 150,987 - - 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 - 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 850,311 2,854,699 1,833,504 - 1,833,504 813,845 (168,162)	10.486.033 2.842.722 1.336.788 3.300.543 1.351.727 838.413 5.490.683 9.174.860 175.346 2.446.021 3.098.093 1.454.689 7.174.149 16.349.009 1.000.743 4.580.477 289.374 4.580.477 289.374 9.2556.395 9.271.990 7.077.019 7.077.019 7.077.019 7.077.019	7,593,222 1,875,702 1,026,060 10,494,984 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 80,293 2,604,254 7,445,623 4,202,147 - - - 4,202,147 - - - - - - - - - - - - -
44 45 II 1.1 1.2 2.3 2.4 3 4.4 4.5 6 6.12 6.3 6.45 6.65 6.7 8 9 10 12	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Other income Total non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rental charges Other expenses Total other operating expenses Total other operating expenses Total other operating expenses Profit / (Loss) before tax and exceptional items Profit / (Loss) after tax and exceptional items Profit / (Loss) after tax and exceptional items Profit / (Loss) after tax and exceptional items	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 - 4,884,393 1,985,927 (518,117)	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,845 1,298,845 1,001,133 3,809,169 9,205,014 874,003 2,381,970 1,298,858 193,287 174,534 5,866 3 ,264 3,591,750 	3,059,527 1,228,014 150,987 - 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 - 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 850,311 2,854,699 1,833,504 - 1,833,504 813,845 (168,162)	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,6349,009 1,000,743 4,580,477 289,374 4,580,477 289,374 10,349,697 344,955 110,349 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036	7,593,222 1,875,702 1,026,060 10,494,984 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 80,293 2,604,254 7,445,623 4,202,147 - - - 4,202,147 - - - - - - - - - - - - -
44 45 II 1.1 1.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 6 6.12 6.3 6.45 6.67 6.8 9 10 11 12 13 14	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Other fees and commissions Foreign exchange trading income Other income Total non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER 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 Profit / (Loss) after tax and exceptional items Minority interest Other comprehensive income Other comprehensive income	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 1,985,927 (518,117) 3,416,583	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 193,287 174,534 58,663,264 3,591,750 1,606,517 (375,347) 2,360,580	3,059,527 1,228,014 150,987 	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 16,349,009 1,000,743 4,580,697 344,955 110,349 2,556,395 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036	7,593,222 1,875,702 1,026,060 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147 399,485 1,050,091 2,752,571
44 45 II 1.1 1.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 6 6.12 6.3 6.45 6.67 6.8 9 10 11 12 13 14	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Total ono-interest income Total ono-interest income Total ono-interest income Total OPERATING EXPENSES Loan loss provision Staff costs Depreciation on property and equipment Amortisation charges Other operating expenses Total totar operating expenses Profit / (Loss) after tax, and exceptional items Minority interest Profit / (Loss) after tax, exceptional items and minority interest Other comprehensive income Cother comprehensive income Cothe	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 1,81,557 302,819 2,62,725 88,094 3,785,417 9,495,116 4,884,393 1,985,927 (518,117) 3,416,583	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 129,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 1,800,944 5,613,264 3,591,750 1,606,517 (375,347) 2,360,580	3,059,527 1,228,014 150,987 1,228,014 4,338,528 1,009,884 4,33,420 209,176 1,658,480 2,780,048 5,3,439 5,75,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 4,688,203 568,161 1,143,224 4,688,203 568,161 1,143,224 4,850,311 2,854,699 1,833,504 1,187,821 1,187,821	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 344,955 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 2,40,242 80,293 2,604,254 7,445,623 4,202,147 399,485 1,050,091 2,752,571 2,752,571
44 45 II 1.1 1.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 6 6.12 6.3 6.45 6.6 6.7 8 9 10 12 13 14 15.1 15.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income Total interest expenses Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest expenses NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading inscince Diverdend income Total on-interest income Total OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors emoluments Rend charges Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Total other operating expenses Profit / (Loss) after exceptional items Exceptional items Profit / (Loss) after tax, exce	9,285,792 3,594,882 288,545 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 1,985,927 (518,117) 3,416,583	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,29,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 193,287 174,534 58,663,264 3,591,750 1,606,517 (375,347) 2,360,580	3,059,527 1,228,014 150,987 	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 16,349,009 1,000,743 4,580,697 344,955 110,349 2,556,395 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036	7,593,222 1,875,702 1,026,060 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147 399,485 1,050,091 2,752,571
44 45 II 1.1 1.2 1.3 1.4 2.2 2.3 2.4 3 4.4 4.5 6 6.1 6.6.3 6.6.6 6.7 6.8 7 8 9 10 112 13 14 15.1 15.2 15.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Total ono-interest income Total ono-interest income Total ono-interest income Total opeRATING EXPENSES Loan loss provision Staff costs Depreciation on property and equipment Amortisation charges Other operating expenses Total other operating expenses Total tother operating expenses Profit / (Loss) before tax and exceptional items Minority interest Profit / (Loss) after tax, exceptional items and minority interest Other comprehensive income Gother comprehensive income Gother comprehensive income Cother comprehensive income C	9,285,792 3,594,885 288,545 288,545 288,545 288,545 288,545 288,548 288,548 288,548 288,548 2,853,828 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 302,819 37,854,817 37,854,817 34,165,833 34,165,833 34,165,833 34,165,5756	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 1,298,558 193,287 174,534 5,613,264 3,591,750 	3,059,527 1,228,014 150,987 - 4,438,528 1,009,884 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 85,533 29,244 85,533 1,833,504 - 1,833,504 813,845 (168,162) 1,187,821 - 1,187,821	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 16,349,009 1,000,743 4,580,477 289,374 10,349 2,556,395 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036 (1,025,822)	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,30,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147 - - - 2,752,571 75,672
44 45 II 1.1 1.2 1.3 1.4 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 7 8 9 10 112 13 14 15.1 15.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Composition of the 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 NON-INTEREST INCOME Total income 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 Other expenses Total oncharges Other expenses Total other operating expenses Total (Loss) after tax, exceptional items and minority interest Diff / (Loss) after tax, exceptional items And other operations Statements of foreign	9,285,792 3,594,882 288,545 288,545 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 1,201,743 3,672,761 181,557 302,819 262,725 88,094 4,884,393 1,985,927 (518,117) 3,416,583 1,985,927 (518,117) 3,416,583	6,120,684 2,463,058 244,831 2,021,628 993,863 417,237 3,432,728 5,395,845 1,298,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 1,298,558 193,287 174,534 5,613,264 3,591,750 	3.059,527 1.228,014 150,987 4.438,528 1.009,884 439,420 209,176 1.658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 850,311 2,854,699 1,833,504 1,833,504 1,833,504 1,187,821 1,187,821 1,187,821 (553,716) 156,250	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,6349,009 1,6349,009 1,000,743 4,580,477 289,374 10,349,255 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036 (1,025,822) (33,995)	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147
44 45 II 1.1 1.2 2.3 2.4 3 4.4.4 4.5 6 6.1 6.3 6.4 6.6.7 6.8 9 10 112 13.3 14 15.1 15.4 15.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal 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 onPERATING EXPENSES Loan loss provision Staff costs Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (Loss) after tax and exceptional items Minority interest Profit / (Loss) after tax, exceptional items and minority interest Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Comprehensive income of associates Comprehensive income of associates Comprehensive income Comprehensive incom	9,285,792 3,594,882 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 1,81,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 1,985,927 (518,117) 3,416,583 (565,756) 37,276 37,276	6,120,684 2,463,058 2,44,831 2,021,628 993,863 417,237 3,432,728 5,395,845 129,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 1,800,944 5,613,264 3,591,750 1,606,517 (375,347) 2,360,580 	3,059,527 1,228,014 150,987 - - - - - - - - - - - - - - - - - - -	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 344,955 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036 4,697,036 4,697,036 - 4,697,036	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 7,445,623 4,202,147 399,485 1,050,091 2,752,571 2,752,571 75,672 (650,893) - 140,165
44 45 II 1.1 1.2 1.3 1.4 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 7 8 9 10 112 13 14 15.1 15.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal interest expenses Iotal interest expenses NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Other fees and commissions Foreign exchange trading income Dividend income Other income Iotal opeRATING EXPENSES Loan loss provision Staff costs Depreciation on property and equipment Amortisation charges Other operating expenses Iotal other operating expenses Profit / (Loss) before tax and exceptional items Minority interest Profit / (Loss) after tax, exceptional items Minority interest I	9,285,792 3,594,882 288,545 288,545 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 1,201,743 3,672,761 181,557 302,819 262,725 88,094 4,884,393 1,985,927 (518,117) 3,416,583 1,985,927 (518,117) 3,416,583	6,120,684 2,463,058 2,44,831 2,021,628 993,863 417,237 3,432,728 5,395,845 129,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 874,003 2,381,970 129,858 193,287 174,534 5,613,264 3,591,750 1,606,517 (375,347) 2,360,580 (497,812) 209,199 - 209,190 - 201,100 - 2,360,580 - 2,360 - 2,360,580 - 2,360,5	3.059,527 1.228,014 150,987 4.438,528 1.009,884 439,420 209,176 1.658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 74,340 103,886 85,533 29,244 850,311 2,854,699 1,833,504 1,833,504 1,833,504 1,187,821 1,187,821 1,187,821 (553,716) 156,250	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,374 389,374 389,374 389,374 1,000,743 4,556,395 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036 (1,025,822) (33,995) - 7,0719 (989,098)	7,593,222 1,875,702 1,026,060 1,026,060 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 1,192,535 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 80,293 2,604,254 7,445,623 4,202,147 399,485 1,050,091 2,752,571 2,752,571 75,672 (650,893) - 140,165 (435,056)
44 45 II 1.1 1.2 2.3 2.4 3 4.1 4.2.2 3.3 4.4 4.5 6 6.1 6.6.3 6.6.4 6.6.6 6.7 8 9 10 12 13 14 15.5 16	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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 Iotal 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 onPERATING EXPENSES Loan loss provision Staff costs Depreciation on property and equipment Amortisation charges Other expenses Total other operating expenses Profit / (Loss) after tax and exceptional items Minority interest Profit / (Loss) after tax, exceptional items and minority interest Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates Comprehensive income of associates Comprehensive income of associates Comprehensive income Comprehensive incom	9,285,792 3,594,882 288,545 288,545 288,545 288,545 2,835,328 1,468,808 553,696 4,857,832 8,311,387 196,063 1,693,821 2,077,537 2,100,701 6,068,122 14,379,509 1,201,743 3,672,761 181,557 302,819 262,725 88,094 3,785,417 9,495,116 4,884,393 1,985,927 (518,117) 3,416,583 1,985,927 (518,117) 3,416,583 (565,756) 37,276	6,120,684 2,463,058 2,44,831 2,021,628 993,863 417,237 3,432,728 5,395,845 129,826 1,178,753 1,499,457 1,001,133 3,809,169 9,205,014 874,003 2,381,970 129,858 193,287 174,534 58,668 1,800,944 5,613,264 3,591,750 1,606,517 (375,347) 2,360,580 	3,059,527 1,228,014 150,987 1,228,014 439,420 209,176 1,658,480 2,780,048 53,439 575,118 976,772 302,826 1,908,155 4,688,203 568,161 1,143,224 4,688,203 568,161 1,143,224 4,688,203 568,161 1,143,224 4,688,203 568,161 1,143,254,699 1,833,504 813,845 (168,162) 1,187,821 1,187,821 (553,716) 156,250 (38,438) (435,904)	10,486,033 2,842,722 1,336,788 3,300,543 1,351,727 838,413 5,490,683 9,174,860 175,346 2,446,021 3,098,093 1,454,689 7,174,149 16,349,009 1,000,743 4,580,477 289,374 389,697 344,955 9,271,990 7,077,019 1,360,980 1,019,003 4,697,036 4,697,036 4,697,036 - 4,697,036	7,593,222 1,875,702 1,026,060 2,180,340 897,776 626,172 3,704,288 6,790,696 130,235 1,677,740 1,856,564 4,857,074 11,647,770 569,914 3,450,638 191,439 299,843 249,242 7,445,623 4,202,147 399,485 1,050,091 2,752,571 2,752,571 75,672 (650,893) - 140,165

ш	OTHER DISCLOSURES					
1)	NON-PERFORMING LOANS AND ADVANCES (NPLs)					
a)	Gross non-performing loans and advances	6,271,921	5,906,263	5,239,284	4,858,392	4,055,943
b)	Less: Interest in suspense	1,109,215	939,254	794,752	687,954	588,626
c)	Total non-performing loans and advances (a-b)	5,162,706	4,967,009	4,444,532	4,170,438	3,467,317
d)	Less: loan loss provision	1,416,389	1,375,843	1,253,486	1,271,153	1,077,396
e)	Net non-performing loans (c-d)	3,746,317	3,591,166	3,191,046	2,899,285	2,389,921
f)	Discounted value of securities	3,746,317	3,591,166	3,191,046	2,899,285	2,389,921
g)	Net NPLs exposure (e-f)	-	-	-	-	-
2)	INSIDER LOANS, ADVANCES AND OTHER FACILITIES	700.000	055 466	1 000 005	1 5 40 000	1.624.160
a)	Directors, shareholders and associates	762,836	955,466	1,089,235	1,549,089	1,634,160
b)	Employees	3,833,360	3,616,990	3,660,683	3,710,047	3,638,472
c)	Total insider loans, advances and other facilities	4,596,196	4,572,456	4,749,918	5,259,136	5,272,632
3)	OFF BALANCE SHEET					
a)	Letters of credit, guarantees, acceptances	25,992,465	29,897,409	23,618,084	26,588,363	21,436,685
b)	Forwards, swaps and options	93,078,038	77,525,284	112,653,548	108,732,674	83,345,222
c)	Other contingent liabilities		-	-	-	-
d)	Total contingent liabilities	119,070,503	107,422,693	136,271,632	135,321,037	104,781,907
4)	CAPITAL STRENGTH					
a)	Core capital	26,518,560	26,058,722	26,116,689	25,880,973	25,294,135
b)	Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c)	Excess / (Deficiency)	25,518,560	25,058,722	25,116,689	24,880,973	24,294,135
d)	Supplementary capital	4,115,912	4,026,248	4,284,828	4,470,255	4,938,066
e)	Total capital (a + d)	30,634,472	30,084,970	30,401,517	30,351,228	30,232,201
f)	Total risk weighted assets	180,172,688	174,043,844	164,415,947	162,284,163	159,205,278
g)	Core capital / Total deposit liabilities	18.6%	22.0%	22.5%	23.5%	20.9%
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i)	Excess / (Deficiency)	10.6%	14.0%	14.5%	15.5%	12.9%
j)	Core capital / Total risk weighted assets	14.7%	15.0%	15.9%	15.9%	15.9%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%
I)	Excess / (Deficiency)	4.2%	4.5%	5.4%	5.4%	5.4%
m)	Total capital / Total risk weighted assets	17.0%	17.3%	18.5%	18.7%	19.0%
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%
o)	Excess / (Deficiency)	2.5%	2.8%	4.0%	4.2%	4.5%
E)						
5)	LIQUIDITY					
	Liquidity ratio	72.8%	67.0%	68.8%	73.7%	54.7%
a)			00.001	00.001	00.001	00.001
a) b) c)	Minimum statutory ratio Excess / (Deficiency)	20.0%	20.0%	20.0%	20.0%	20.0% 34.7%

 Sept 2016
 Jun 2016
 Mar 2016

 SHS '000
 SHS '000
 SHS '000

 (Unaudited)
 (Unaudited)
 (Unaudited)

Dec 2015 SHS '000 SHS '000 (Audited) (Unaudited)

MESSAGE FROM THE DIRECTORS

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

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

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 24th November 2016 and signed on its behalf by:

Philip Odera Chief Executive

F N Ojiambo, MBS, SC Chairman

Christopher Newson Director

L N Mbindyo Company Secretary