## Standard Chartered Bank Kenya Limited The Board of Directors of Standard Chartered Bank Kenya Limited is pleased to announce the un-audited



results of the Bank and the Group for the six n	•								Chartered <b>S</b>				
STATEMENT OF FINANCIAL POSITION	BANK				GROUP				OTHER DISCLOSURES		BA	BANK	
	30.06.2019 KShs. 000	31.03.2019 KShs. 000	31,12,2018 KShs, 000	30,06,2018 KShs, 000	30,06,2019 KShs, 000	31,03,2019 KShs, 000	31.12.2018 KShs. 000	30.06.2018 KShs. 000		30.06.2019		31.12.2018	30.06.2018
	KShs. 000 Un-audited	KShs. 000 Un-audited	KShs. 000 Audited	KShs. 000 Un-audited	KShs. 000 Un-audited	KShs. 000 Un-audited	KShs. 000 Audited	KShs. 000 Un-audited		KShs. 000 Un-audited		KShs. 000 Audited	KShs. 000 Un-audited
ASSETS									1) NON-PERFORMING LOANS AND ADVANCES	Un-audited	Un-audited	Audited	Un-audited
Cash (both local and foreign) Balances due from Central Bank of Kenya	2,763,647 14,114,437	2,723,967 28,067,294	3,579,449 16,704,262	5,768,666 13,306,767	2,763,647 14,114,437	2,723,967 28,067,294	3,579,449 16,704,262	5,768,666	(a) Gross non-performing loans and advances	19,788,405	21,208,732	21,660,851	18,547,487
Kenya Government securities and other securities held for dealing purposes	4,556,128	5,771,489	3,936,835	4,798,930	4,556,128	5,771,489	3,936,835	4 700 000	(b) Less: Interest in suspense (c) Total non-performing loans and advances (a-b)	7,146,100 <b>12,642,305</b>	8,197,999 13,010,733	7,789,581 13,871,270	6,820,457 11,727,030
Financial assets at fair value through profit and loss	452,755	460,995	393,620	989,781	452,755	460,995	393,620	000 701	(d) Less: Loan loss provisions	7,864,209	8,028,618	6,724,460	7,088,093
Investment securities: a) Amortised Cost:									(e) Net non-performing loans and advances (c-d)	4,778,096	4,982,115	7,146,810	4,638,937
i. Kenya Government securities	_	-	-	-	-	-	-		(f) Realizable value of securities (g) Net NPLs Exposure (e-f)	3,387,741 <b>1,390,355</b>	3,643,480 1,338,635	2,649,475	4,590,474 48,463
ii. Other securities	-	Ξ.	Ξ.	Ξ.	-	E	=	-	2) INSIDER LOANS AND ADVANCES				
b) Fair Value through other comprehensive income (FVOCI):     i. Kenya Government securities	96,957,395	103.069.053	93,745,440	115,103,062	98,008,575	104,193,149	94,749,090	116,136,514	(a) Directors, shareholders and associates	51,447	57,997	46,134	48,276
ii. Other securities	18,800	18,263	18,814	8,530	18,800	18,263	18,814	0.500	(b) Employees (c) Total insider loans and advances	6,518,468 <b>6,569,915</b>	6,314,183 6,372,180	6,582,941 6,629,075	6,198,871 <b>6,247,147</b>
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	5,682,108 141,646	3,577,209 111,208	5,868,647 147,399	7,539,054 60,220	5,682,108 141,646	3,577,209 111,208	5,868,647 147,399	7,539,054	3) OFF-BALANCE SHEET ITEMS				
Tax recoverable	630,096	111,208	350,921	60,220	657,277	4,439	398,697	40.054	(a) Letters of credit, guarantees and acceptances     (b) Forwards, swaps and options	51,876,610 77,652,518	45,506,586 124,060,762	46,000,041 68,801,264	45,107,608 141,379,387
Loans and advances to customers (net)	120,064,909	117,564,368	118,651,550		120,064,909	117,564,368		111,748,653	(c) Other contingent liabilities	- 17,002,010	124,000,702	-	-
Balances due from banking institutions in the group Investments in associates	38,056,527	28,710,814	31,739,282	26,265,433	38,056,527	28,682,143	31,468,359		(d)Total contingent liabilities	129,529,128	169,567,348	114,801,305	186,486,995
Investments in associates Investments in subsidiary companies	141,243	141,243	141,243	141,243	_	-	-		4) CAPITAL STRENGTH (a) Core capital	36,137,129	36,425,604	35,459,462	34,731,286
Investments in joint ventures	-	-	-	-	-	-	-		(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000
Investment properties Property and equipment	3,699,871	3,669,827	3,071,308	3,192,926	3,699,871	3,669,827	3,071,308	0.400.000	(c) Excess / (deficiency) (a-b)	35,137,129	35,425,604	34,459,462	33,731,286
Prepaid lease rentals	236,167	236,898	237,630	239,094	236,167	236,898	237,630	239,094	d) Supplementary capital (e) Total capital (a+d)	6,882,732 <b>43,019,861</b>	6,184,917 <b>42,610,521</b>	6,317,316 41,776,778	6,255,836 <b>40,987,122</b>
Intangible assets	2,470,596	1,751,998	1,829,701	2,013,159	2,470,596	1,751,998	1,829,701	2,013,159	(f) Total risk weighted assets	231,854,209	226,560,453	214,581,735	220,137,355
Deferred tax asset Retirement benefit asset	1,036,854	1,225,996	1,082,980	1,349,558	1,100,711	1,287,367	1,144,461	1,356,574	(g) Core capital / total deposit liabilities	15.81%	15.65%	15.81%	15.05%
Other assets	2,449,274	3,125,552	3,191,921	2,524,554	2,518,816	3,245,741	3,204,201	2,548,885	(h) Minimum statutory ratio  (i) Excess /(deficiency) (g-h)	8.00% 7.81%	8.00% 7.65%	8.00% 7.81%	8.00% 7.05%
TOTAL ASSETS	293,472,453	300,226,174	284,691,002	295,049,630	294,542,970	301,366,355	285,404,023	295,955,246	(i) Excess /(deficiency) (g-n) (j) Core capital / total risk weighted assets	7.81% 15.59%	7.65% 16.08%	7.81% 16.52%	7.05% 15.78%
LIABILITIES Balances due to Central Bank of Kenya		≘	=	≘	_	=	=	-	(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%
Customer deposits	228,499,892	232,774,655	224,284,420	230,845,308	228,499,892	232,774,655	224,284,420	230,845,308	(I) Excess / (deficiency) (j-k)	5.09%	5.58%	6.02%	5.28%
Deposits and balances due to local banking institutions	2,552,239	22,447	13,420	1,033,401	2,552,239	22,447	13,420	1,055,401	(m)Total capital/total risk weighted assets (n) Minimum statutory ratio	18.55% 14.50%	18.81% 14.50%	19.47% 14.50%	18.62% 14.50%
Deposits and balances due to foreign banking institutions Other money market deposits	292,304	259,610 -	142,539	164,306	292,304	259,610 -	142,539	104,300	(o) Excess / (deficiency) (m-n)	4.05%	4.31%	4.97%	4.12%
Borrowed funds		-	-	-	-	-	-	_	(p) Adjusted core capital/ total deposit liabilities*	15.88%	15.70%	15.91%	15.32%
Balances due to banking institutions in the group	10,017,850	8,697,866 871 321	9,220,590	9,713,692 92,832	9,396,304	8,189,006 994,469	8,546,722 69,699	0,100,042		15.65% 18.62%	16.13% 18.96%	16.63% 19.68%	16.07% 19.01%
Tax payable Dividends payable	589,520	871,321 -	-	92,832	589,520	994,469	69,699	-	5) LIQUIDITY				
Deferred tax liability	-	-	-	-	-	-	-	-	(a) Liquidity ratio (b) Minimum statutory ratio	67.23% 20.00%	71.72% 20.00%	66.61% 20.00%	71.31% 20.00%
Retirement benefit liability Other liabilities	230,207 6,096,076	222,691 9,756,239	215,175 5,478,579	176,817 9,806,209	230,207 6,108,799	222,691 9,770,050	215,175 5,492,660	1/0,01/	(a) E / (a) f - i ) (a b)	47.23%	51.72%	46.61%	20.00% 51.31%
TOTAL LIABILITIES	248,278,088	252,604,829	239,354,723		247,669,265	252,232,928		251,313,732			-		
SHAREHOLDERS' FUNDS									*The adjusted capital ratios include the expected cr				ne with
Paid up / Assigned capital Share premium/(Discount)	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	1,997,553 7,792,427	the Central Bank of Kenya guidance note issued in	April 2018 on ii	mplementation (	ot IHRS 9.	
Revaluation reserves	736,983	739,377	741,771	746,559	736,983	739,377	741,771		CONSOLIDATED SUMMARISED STATEMENT OF C	HANGES IN EC	YUITY		
Retained earnings/(Accumulated Losses)	28,449,892	28,815,089	26,663,820	27,672,658	30,127,641	30,338,196	27,977,099	29,113,477	Share		Other Retain	ned Proposed	t
Statutory loan loss reserve Other reserves (Fair Value)	759,286	51,103	-	-	759,286	51,103	=	-			erves earnin	ngs dividends	
	1,763,683	1,449,512	1,315,278	1,306,352	1,765,274	1,438,487	1,305,108	1,289,982			s. 000 KShs. 0	000 KShs. 000	0 KShs. 000
Proposed dividends	1,800,862	4,893,838	4,893,838	1,800,862	1,800,862	4,893,838	4,893,838	1,800,862	KShs. 000 KSi	hs. 000 KShs			
Proposed dividends Capital grants	1,800,862 1,893,679	4,893,838 1,882,446	4,893,838 1,931,592	1,800,862 1,900,654	1,800,862 1,893,679	4,893,838 1,882,446	4,893,838 1,931,592	1,800,862 1,900,654	KShs. 000 KSi At 1 January 2019 1,997,553 7,7	hs. 000 KShs	s. 000 KShs. 0 8,471 27,977,0	099 4,893,838	8 46,639,388
Proposed dividends	1,800,862	4,893,838	4,893,838	1,800,862 1,900,654 <b>43,217,065</b>	1,800,862	4,893,838	4,893,838	1,800,862 1,900,654 <b>44,641,514</b>	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period -	ths 000 KShs 792,427 3,976	78,471 27,977,0 - 4,705,9	<b>4,893,838</b>	<b>4,705,902</b>
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY	1,800,862 1,893,679 <b>45,194,365</b>	4,893,838 1,882,446 <b>47,621,345</b>	4,893,838 1,931,592 <b>45,336,279</b>	1,800,862 1,900,654 <b>43,217,065</b>	1,800,862 1,893,679 <b>46,873,705</b>	4,893,838 1,882,446 <b>49,133,427</b>	4,893,838 1,931,592 <b>46,639,388</b>	1,800,862 1,900,654 <b>44,641,514</b>	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period Other comprehensive income Total comprehensive income	Shs. 000 KShs 792,427 3,976 - - - - 1,214	8,471 27,977,0 - 4,705,9 4,664 (754,4)	<b>98</b> ) 4,893,838	4,705,902 460,166
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,800,862 1,893,679 <b>45,194,365</b>	4,893,838 1,882,446 <b>47,621,345</b>	4,893,838 1,931,592 <b>45,336,279</b>	1,800,862 1,900,654 <b>43,217,065</b>	1,800,862 1,893,679 <b>46,873,705</b>	4,893,838 1,882,446 <b>49,133,427</b>	4,893,838 1,931,592 <b>46,639,388</b>	1,800,862 1,900,654 <b>44,641,514</b>	KShs. 000   KSi	Shs. 000 KShs 792,427 3,976 - - - - 1,214	78,471 27,977,0 - 4,705,9	<b>98</b> ) 4,893,838	<b>4,705,902</b>
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	1,800,862 1,893,679 <b>45,194,365</b> <b>293,472,453</b> 6,737,713	4,893,838 1,882,446 <b>47,621,345</b> <b>300,226,174</b> 3,423,371	4,893,838 1,931,592 45,336,279 284,691,002	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713	4,893,838 1,882,446 <b>49,133,427</b> <b>301,366,355</b> 3,423,371	4,893,838 1,931,592 46,639,388 285,404,023	1,800,862 1,900,654 <b>44,641,514</b> <b>295,955,246</b> 6,747,971	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period - Other comprehensive income Total comprehensive income for the period  Total contributions by and	6hs. 000 KShs 792,427 3,976 - - - 1,214 - 1,214	8,471 27,977,0 - 4,705,9 4,664 (754,4)	4,893,838 902 98) 104	4,705,902 460,166 5,166,068
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	1,800,862 1,893,679 <b>45,194,365</b> <b>293,472,453</b> 6,737,713 5,391,914	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334	1,800,862 1,900,654 <b>44,641,514</b> <b>295,955,246</b> 6,747,971 6,420,541	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period - Total comprehensive income for the period  Total contributions by and distributions to owners	hs. 000 KShs 792,427 3,976 - 1,216 - 1,216 - (37		4,893,838 302 98) 404 (3,092,976	4,705,902 460,166 5,166,068
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances	1,800,862 1,893,679 <b>45,194,365</b> <b>293,472,453</b> 6,737,713	4,893,838 1,882,446 <b>47,621,345</b> <b>300,226,174</b> 3,423,371	4,893,838 1,931,592 45,336,279 284,691,002	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713	4,893,838 1,882,446 <b>49,133,427</b> <b>301,366,355</b> 3,423,371	4,893,838 1,931,592 46,639,388 285,404,023	1,800,862 1,900,654 <b>44,641,514</b> <b>295,955,246</b> 6,747,971 6,420,541	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period - Cother comprehensive income for the period Total contributions by and distributions to owners	ins. 000 KShs 792,427 3,976 - - - 1,216 - - (37	8,471 27,977,0 - 4,705,9 4,664 (754,4) 4,664 3,951,4 7,913) (1,800,80	4,893,838 302 98) 404 (3,092,976	8 46,639,388 - 4,705,902 - 460,166 - 5,166,068 6) (4,931,751)
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME  Loans and advances Government securities Deposits and placements with banking institutions Other interest income  Total interest income	1,800,862 1,893,679 <b>45,194,365</b> <b>293,472,453</b> 6,737,713 5,391,914 472,676	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676	4,893,838 1,882,446 <b>49,133,427</b> <b>301,366,355</b> 3,423,371 2,726,778 208,631	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145	1,800,862 1,900,654 <b>44,641,514</b> <b>295,955,246</b> 6,747,971 6,420,541 223,223	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period - Cother comprehensive income for the period Total contributions by and distributions to owners		8,471 27,977,0 - 4,705,9 4,664 (754,4) 4,664 3,951,4 7,913) (1,800,80	4,893,838 302 98) 404 (3,092,976	8 46,639,388 - 4,705,902 - 460,166 - 5,166,068 6) (4,931,751)
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other interest income	1,800,862 1,893,679 <b>45,194,365</b> <b>293,472,453</b> 6,737,713 5,391,914 472,676 76,156	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013	1,800,862 1,893,679 46,873,705 294,542,970 6,797,713 5,445,787 472,676 76,156	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733	13,127,082 12,459,334 650,145 634,363	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748	At 1 January 2019 1,997,553 7,7  Net profit for the period Other comprehensive income Total contributions by and distributions to owners At 30 June 2019 1,997,553 7,7		. KShs. 0 . (754.44 . (765.4.44 . (764.44 . (764.44	999 4,893,836 902 98) 104 62) (3,092,976 641 1,800,862	46,639,388 - 4,705,902 - 460,166 - 5,166,068 6) (4,931,751) 2 46,873,705
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314	13,127,082 12,459,344 66,39,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214	KShs. 000 KSi At 1 January 2019 1,997,553 7,7  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019 1,997,553 7,7		8,471 27,977,0 - 4,705,9 4,664 (754,4) 4,664 3,951,4 7,913) (1,800,80	999 4,893,836 902 98) 404 62) (3,092,976 541 1,800,862	8 46,639,388 - 4,705,902 - 460,166 - 5,166,068 3) (4,931,751) 2 46,873,705 3 30,06,2018
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960	At 1 January 2019 1,997,553 7,7  Net profit for the period Other comprehensive income Total contributions by and distributions to owners At 30 June 2019 1,997,553 7,7		KShs. 0 KShs. 0 7,977,0 4,705,9 4,705,9 4,705,9 4,705,9 4,705,9 4,705,9 4,705,9 1,70,913 (1,800,84 7,913) (1	302 4,893,836 302 98) 104	8 46,639,388 - 4,705,902 - 460,166 - 5,166,068 3) (4,931,751) 2 46,873,705 3 30,06,2018
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314	13,127,082 12,459,344 66,39,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF C FOR THE PERIOD ENDED		KShs. 0 KShs. 0 KShs. 0 (754.4" 4,664 3,951,4 (7,913) (1,800.8) (1,5222 30,06.20" KShs. 0 (7,914) (1,9	302 4,893,836 302 98) 104	8 46,639,388 - 4,705,902 - 460,166 - 5,166,068 6) (4,931,751) 2 46,873,705 3 30,06,2018 KShs. 000
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859	1,800,862 1,893,679 46,873,705 294,542,970 6,797,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF C FOR THE PERIOD ENDED  Net cash from operating activities		KShs. 0 KShs. 0 7,977,0 4,705,2 4,664 4,664 3,951,4 7,913) (1,800,81 5,5,222 30,127,6 30,06,20 KShs. 0 Un-audite	999 4,893,838 902 939) 404 62) (3,092,976 641 1,800,862 19 31,12,2018 00 KShs. 000 ed Audited 146 37,028,210	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  3 30,06,2018 KShs. 000 Un-audited 0 30,373,640
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 970,260 7,474,627 19,396,297	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF C FOR THE PERIOD ENDED		KShs. 0 KShs. 0 7,977,0 4,705,2 4,664 4,664 3,951,4 4,664 3,951,4 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1	999 4,893,838 902 98) 104 104 2. (3,092,976 341 1,800,862 199 31.12.2018 KShs. 000 Audited 37,028,210 90) (204,417	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 Un-audited 0 30,373,640  7) (65,719)
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859	1,800,862 1,893,679 46,873,705 294,542,970 6,797,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF C FOR THE PERIOD ENDED  Net cash from operating activities		8.000 KShs. 0 7.977,0 4,705,9 4,705,9 (754,4) 4,664 3,951,4 30,127,6 30,06,20 KShs. 0 Un-audit 7,437,1 (1,116,19	999 4,893,838 902 988 9404 62) (3,092,976 6341 1,800,862 199 31,12,2018 600 Kshs. 000 ed Audited 446 37,028,210 90) (204,417 64) (6,136,706	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  3 30,06,2018  KShs. 000 Un-audited 0 30,373,640  2') (65,719) (4,366,781)
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430	3,423,371 2,700,789 208,631 1,299,708 3,314 111,567 1,414,589 4,947,935	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930 326,081 4,081,334 2,843,768 208,460	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF C FOR THE PERIOD ENDED  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities		8.000 KShs. 0 8,471 27,977,0 4,705,2 (754,4) 4,664 3,951,4 (7,913) (1,800,8) 30,127,6 30,06,20 KShs. 0 Un-audit 7,437,1 (1,116,19 (4,452,7)	302 988) 4,893,836 302 988) 404	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30.06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430	4,893,838 1,882,446 47,621,345 300,226,174 3,423,371 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935 76,362 944,444 817,773 263,640	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930 326,081 4,081,334 2,843,768 208,460 953,777	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 545,993	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 263,615	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875 127,352 2,821,839 1,391,464 479,960	At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Net CONSOLIDATED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMARISE		8. 000 KShs. 0 8,471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 8,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,19 (4,452,7) 1,868,1	302 4,893,838 302 988) 1004 1004 1005 1005 1005 1005 1005 1005	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018 6 KShs. 000 1 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140 6 7,515,505
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430	3,423,371 2,700,789 208,631 1,299,708 3,314 111,567 1,414,589 4,947,935	4,893,838 1,931,592 45,336,279 284,691,002 13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930 326,081 4,081,334 2,843,768 208,460	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF CFOR THE PERIOD ENDED  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents		8. 000 KShs. 0 8.471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 6,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,18 (4,452,7) 1,868,1 38,202,5	302 4,893,838 302 98) 104 104 105 106 106 106 106 106 106 106 106 106 106	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6 (4,931,751) 2 46,873,705  8 30.06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140 6 7,515,505
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) SONON-INTEREST INCOME/(LOSS) Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029	4,893,838 1,882,446 47,621,345 300,226,174 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935 76,362 944,444 817,773 - 263,640 2,102,219 7,050,154	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 208,460 208,470 8,413,420 27,704,350	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 - 263,615 2,390,624 7,369,881	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875 127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF CFOR THE PERIOD ENDED  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents		8. 000 KShs. 0 8.471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 6,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,18 (4,452,7) 1,868,1 38,202,5	302 4,893,838 302 98) 104 104 105 106 106 106 106 106 106 106 106 106 106	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6 (4,931,751) 2 46,873,705  8 30,06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140 6 7,515,505
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income Total Non-Interest income	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 546,086 4,169,294 13,951,029	4,893,838 1,882,446 47,621,345 300,226,174 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935 76,362 944,444 817,773 263,640 2,102,219 7,050,154	4,893,838 1,931,592 45,336,279 284,691,002 12,376,736 650,145 634,363 26,788,326 6,458,457 976,260 7,497,396 19,290,930 326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332 4,255,521	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 263,615 2,390,624 7,369,881	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875 127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF CFOR THE PERIOD ENDED  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents		8. 000 KShs. 0 8.471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 6,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,18 (4,452,7) 1,868,1 38,202,5	302 4,893,838 302 98) 104 104 105 106 106 106 106 106 106 106 106 106 106	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6 (4,931,751) 2 46,873,705  8 30,06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140 6 7,515,505
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 546,086 4,169,294 13,951,029	4,893,838 1,882,446 47,621,345 300,226,174 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935 76,362 944,444 817,773 263,640 2,102,219 7,050,154	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380 1,266,286 3,243,926 149,003	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 263,615 2,390,624 7,369,881	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875 127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF CFOR THE PERIOD ENDED  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents		8. 000 KShs. 0 8.471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 6,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,18 (4,452,7) 1,868,1 38,202,5	302 4,893,838 302 988) 1004 1004 1000 1000 1000 1000 1000 100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6 (4,931,751) 2 46,873,705  8 30,06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140 6 7,515,505
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 . 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 62,679 976,260 7,497,396 19,290,930 326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380	1,800,862 1,893,679 46,873,705 294,542,970 6,797,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 263,615 2,390,624 7,369,881 415,139 1,841,163 65,786 77,656	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520 1,930,511 7,365,038 299,160 564,142	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875 127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490 1,266,286 3,326,247 149,003 272,459	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMARISED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMAR		8. 000 KShs. 0 8.471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 6,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,18 (4,452,7) 1,868,1 38,202,5	302 4,893,838 302 988) 1004 1004 1000 1000 1000 1000 1000 100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6 (4,931,751) 2 46,873,705  8 30,06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140 6 7,515,505
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 546,086 4,169,294 13,951,029	4,893,838 1,882,446 47,621,345 300,226,174 2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935 76,362 944,444 817,773 263,640 2,102,219 7,050,154	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380 1,266,286 3,243,926 149,003	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215	4,893,838 1,882,446 49,133,427 301,366,355 3,423,371 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 263,615 2,390,624 7,369,881	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520	1,800,862 1,900,654 44,641,514 295,955,246 6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875 127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  CONSOLIDATED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMARISED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMAR	ins. 000 KShs 792,427 3,976 - 1,216 - 1,216 - (37 792,427 5,156  CASH FLOWS	8. 000 KShs. 0 8,471 27,977,0 4,705,9 4,664 3,951,4 7,913) (1,800,81 6,5,222 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,11) (4,452,7) 1,868,1 38,202,5 40,070,7	302 988 4,893,838 4 1002 988 1004 1004 1005 1005 1005 1005 1005 1005	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  3) (4,931,751) 2 46,873,705  3 30,06,2018 KShs, 000 1 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140  7,515,505 2 33,456,645
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) STORIGH EVEN SHARE AND ADVANCES Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 4,713,188 14,559,215 378,942 3,529,804 127,518 14,806 318,659 291,179 2,838,036	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 77,656 77,656 153,202 78,435 1,194,804	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520 1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718	At 1 January 2019  At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions The PERIOD ENDED  The Cash from operating activities Net cash used in investing activities Net cash used in investing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment of an	ins. 000 KShs 792,427 3,976 1,21- 1,21- (37 792,427 5,15)  CASH FLOWS	8. 600 KShs. 0 8,471 27,977,0 4,705,2 4,664 3,951,4 4,664 3,951,4 30,127,6 30,06,20 KShs. 0 Un-audite 7,437,1 (1,116,18 (4,452,7) 1,868,1 38,202,5 40,070,7	999 4,893,838 902 988 904 908 909 1004 1004 11,800,862	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 Un-audited 0 30,373,640  7 (4,366,781) 7 25,941,140 5 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative,
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total other operating expenses	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326 6,458,457 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783	1,800,862 1,900,654 43,217,065 295,049,630 6,747,971 6,386,119 223,223 350,013 13,707,326 3,370,293 31,214 508,960 3,910,467 9,796,859 127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380 1,266,286 3,243,926 149,003 271,752 220,003 271,752 220,003 271,752 220,003 271,752 220,003 271,752 220,003 271,7552	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,616 2,390,624 7,369,881  415,139 1,841,163 65,786 77,656 153,202 78,435 1,194,804 3,826,185	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520 1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 16,750,904	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601	At 1 January 2019  At 1 January 2019  1,997,553  7,7  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  1,997,553  7,7  CONSOLIDATED SUMMARISED STATEMENT OF C  FOR THE PERIOD ENDED  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment non-voting, non-participating and non-convertible prefer	interim dividend cant of an in	8. 600 KShs. 0.  8.471 27,977,0  4,705,2  (754,4) 4,664 3,951,4  30,127,6  30,06,20° KShs. 0,0 Un-audite 7,437,1  (1,116,19 (4,452,7) 1,868,1 38,202,5 40,070,7	999 4,893,836 902 998) 1004 62) (3,092,976 6341 1,800,862 199 31,12,2018 00 KShs. 000 ed Audited 37,028,210 90) (204,417 64) (6,136,706 192 30,687,087 692 7,515,506 764 38,202,592	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140  5 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) STORIGH EVEN SHARE AND ADVANCES Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 4,713,188 14,559,215 378,942 3,529,804 127,518 14,806 318,659 291,179 2,838,036	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 77,656 77,656 153,202 78,435 1,194,804	4,893,838 1,931,592 46,639,388 285,404,023 13,127,082 12,459,334 650,145 634,363 26,870,924 6,435,688 62,679 976,260 7,474,627 19,396,297 326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520 1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  TOTAL CONSOLIDATED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED SUMMARISED STATEMENT OF CONSOLIDATED SUMMARISED	interim dividend control of an interim dividend control of an interim dirence shares for share. Both dividence control of an interim dirence shares for share. Both dividence control of an interim dirence shares for share. Both dividence shares for share. Both dividence shares for share. Both dividence shares for shares for share. Both dividence shares for share. Both dividence shares for share. Both dividence shares for share	8. 600 KShs. 0 8,471 27,977,0 4,705,2 4,664 4,664 3,951,4 7,913) (1,800,81 5,5222 30,127,6 30,06,20° KShs. 0 Un-audite 7,437,1 (1,116,19 4,452,7( 1,868,1 38,202,5 40,070,7	999 4,893,836 902 998) 1004 62) (3,092,976 6341 1,800,862 199 31,12,2018 00 KShs. 000 ed Audited 37,028,210 90) (204,417 64) (6,136,706 192 30,687,087 692 7,515,506 764 38,202,592	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018 KShs. 000 Un-audited 0 30,373,640  7) (65,719) (4,366,781) 7 25,941,140  5 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Forfit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 677,656 153,202 78,435 1,194,804 3,826,185 3,543,696	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 11,846,616	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Net cash June 2019  Net cash from operating activities Net cash used in investing activities Net cash used in investing activities Increase in cash and cash equivalents Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment on an The Directors are also pleased to announce the payment on-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share register at the close of but the shareholders on the share	interim dividend of an interim dividend of an interim dividend of at of an interim dividend of a far an interim dividend of an interim di	S. 000 KShs. 0  8,471 27,977,0  4,705,2  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20  KShs. 0  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7	999 4,893,838 902 988 9404 962 1002 988 962 11,800,862	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  3) (4,931,751) 2 46,873,705  3 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) STOTAL OPERATING INCOME TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 (2,191,812)	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180)	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244)	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590 7,982,445 6,069,935 (1,947,796)	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 1,595,430 - 545,993 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271 (2,367,833)	4,893,838 1,882,446 49,133,427 301,366,355 2,726,778 208,631 29,733 6,388,513 1,294,375 3,314 111,567 1,409,256 4,979,257 76,362 1,232,874 817,773 263,615 2,390,624 7,369,881 415,139 1,841,163 65,786 77,656 153,202 78,435 1,194,804 3,826,183 3,543,696 (1,333,959)	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 16,750,904 11,846,616 (3,587,864)	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727)	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Net cash used in investing activities Net cash used in investing activities Net cash used in infancing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment onon-voting, non-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each is the shareholders on the share register at the close of but These financial statements are extracts from the boot the statements are extracts from the boot These financial statements are extracts from the boot These financial statements are extracts from the boot These financial statements are extracts from the boot the statements are extracts from the boot These financial statements are extracts from the boot These financi	interim dividend cont of an interim dividend cont of an interim dividend cont of an interim dividence shares for inshare. Both dividualiness on 23 Sepoks of the institu	xs. 600 KShs. 6. 68,471 27,977,0 (754,44 4,664 3,951,4 6,652) 30,127,6 (754,44 4,664 4,664 3,951,4 6,664 4,6	999 4,893,838 902 988 904 908 909 1004 1004 1005 1007 1007 1007 1007 1007 1007 1007	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 Un-audited 0 30,373,640  7 (4,366,781) 7 25,941,140 6 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating 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 Ourrent tax Deferred tax Profit / (loss) after tax and exceptional items	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 677,656 153,202 78,435 1,194,804 3,826,185 3,543,696	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 11,846,616	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490 1,266,286 3,326,247 149,003 271,885 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443)	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Net cash used in investing activities Net cash used in investing activities Net cash used in infancing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment onon-voting, non-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each is the shareholders on the share register at the close of but These financial statements are extracts from the boot the statements are extracts from the boot These financial statements are extracts from the boot These financial statements are extracts from the boot These financial statements are extracts from the boot the statements are extracts from the boot These financial statements are extracts from the boot These financi	interim dividend cont of an interim dividend cont of an interim dividend cont of an interim dividence shares for inshare. Both dividualiness on 23 Sepoks of the institu	xs. 600 KShs. 6. 68,471 27,977,0 (754,44 4,664 3,951,4 6,652) 30,127,6 (754,44 4,664 4,664 3,951,4 6,664 4,6	999 4,893,838 902 988 904 908 909 1004 1004 1005 1007 1007 1007 1007 1007 1007 1007	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 Un-audited 0 30,373,640  7 (4,366,781) 7 25,941,140 6 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Ourrent tax Deferred tax Profit / (loss) after tax and exceptional items OTHER COMPREHENSIVE INCOME	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 - 6,387,196 (2,191,812) 146,048 4,341,432	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231)	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 271,752 220,003 271,752 220,003 210,888 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913)	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271 (2,367,833) 153,464	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881 415,139 1,841,163 65,786 77,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 9,53,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 16,750,904 11,846,616 (3,587,864) (159,559)	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748 3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490 1,266,286 3,326,247 149,003 271,885 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443)	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions to owners At 30 June 2019  Total contributions to owners At 30 June 2019  Total contributions Total contribution	interim dividend cont of an interim dividend control contr	8. 000 KShs. 0.  8.471 27,977,0  4,705,9  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20°  KShs. 0.  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7	999 4,893,838 902 988 904 908 909 1004 1004 1005 1007 1007 1007 1007 1007 1007 1007	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  6) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 Un-audited 0 30,373,640  7 (4,366,781) 7 25,941,140 6 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 totober 2019 totother 2019 totother serious constitution's
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) STORE AND COMPREHENSIONS Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges 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 OTHER COMPREHENSIVE INCOME Gains / (losses) from translating the financial statements of foreign operations	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 (2,191,812) 146,048 4,341,432	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,815,615 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545 2,199,978	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231) 7,875,092	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913) 4,117,226	1,800,862 1,893,679 46,873,705 294,542,970  6,737,713 5,445,787 472,676 76,156 12,732,332  2,602,577 7,654 276,074 2,886,305 9,846,027  160,858 2,410,907 1,595,430	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 677,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069 2,409,806	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 11,846,616 (3,587,864) (159,559) 8,099,193	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443) 4,466,719	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Net cash June 2019  Net cash from operating activities Net cash used in investing activities Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment at the rate of 6% per annum on the issue price of each at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but These financial statements are extracts from the boo website www.sc.com/ke/investor-relations. They me StandardChartered@Chiromo, 48 Westlands Road.  Mr. Patrick Obath	interim dividend of the formation of the institutional valso be account.	8. 000 KShs. 0.  8.471 27,977,0  4,705,9  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20°  KShs. 0.  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7	199 4,893,838 1902 1988 1904 1004 1062 11,800,862 11,800,862 11,800,862 1090 10,100,100,100,100,100,100,100,100,100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  7 (65,719) (4,366,781) 7 25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to  the institution's ffice located at
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Ourrent tax Deferred tax Profit / (loss) after tax and exceptional items OTHER COMPREHENSIVE INCOME	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,678,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 - 6,387,196 (2,191,812) 146,048 4,341,432	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231)	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 271,752 220,003 271,752 220,003 210,888 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913)	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271 (2,367,833) 153,464	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881 415,139 1,841,163 65,786 77,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 9,53,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 16,750,904 11,846,616 (3,587,864) (159,559)	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443) 4,466,719	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Net cash used in investing activities Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment onn-voting, non-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but These financial statements are extracts from the boo website www.sc.com/ke/investor-relations. They me StandardChartered@Chiromo, 48 Westlands Road.  Mr. Patrick Obath Board Chairman	interim dividend of the formation of the institutional valso be account.	8. 000 KShs. 0 8.471 27,977,0 4,705,2 4,664 3,951,4 4,664 3,951,4 7,913) (1,800,81 8,55,222 30,127,6  30,06,20° KShs. 0 Un-audite 7,437,1 (1,116,19 (4,452,7) 1,868,1 38,202,5 40,070,7  of KShs. 5.00 per of kShs	199 4,893,838 1902 1988 1904 1004 1062 11,800,862 11,800,862 11,800,862 1090 10,100,100,100,100,100,100,100,100,100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  7 (65,719) (4,366,781) 7 25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to  the institution's ffice located at
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) STOTE (LOSS) NON-INTEREST INCOME/(LOSS) OTHER (LOSS) Dividend income Other income Total OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items Current tax Deferred tax Profit / (loss) after tax and exceptional items Grant / (loss) after tax and exceptional items Fair value changes in financial assets at FVOCI Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	1,800,862 1,893,679 45,194,365 293,472,453  6,737,713 5,391,914 472,676 76,156 12,678,459  2,612,996 7,654 276,074 2,896,724 9,781,735  160,858 1,866,920 1,595,430 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 (2,191,812) 146,048 4,341,432	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545 2,199,978	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231) 7,875,092	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 271,752 220,003 271,752 220,003 210,885 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913) 4,117,226	1,800,862 1,893,679 46,873,705 294,542,970 6,737,713 5,445,787 472,676 76,156 12,732,332 2,602,577 7,654 276,074 2,886,305 9,846,027 160,858 2,410,907 1,595,430 4,713,188 14,559,215 378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271 (2,367,833) 153,464 4,705,902	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881 415,139 1,841,163 65,786 77,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069 2,409,806	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 16,750,904 11,846,616 (3,587,864) (159,559) 8,099,193	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443) 4,466,719	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Net cash June 2019  Net cash from operating activities Net cash used in investing activities Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment at the rate of 6% per annum on the issue price of each at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but These financial statements are extracts from the boo website www.sc.com/ke/investor-relations. They me StandardChartered@Chiromo, 48 Westlands Road.  Mr. Patrick Obath	interim dividend cont of an interim dividend control of an inter	8. 000 KShs. 0.  8.471 27,977,0  4,705,9  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20°  KShs. 0.  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7   of KShs. 5.00 per cividend on the nor the period 31 Deceined	199 4,893,838 1902 1988 1904 1004 1062 11,800,862 11,800,862 11,800,862 1090 10,100,100,100,100,100,100,100,100,100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  7 (65,719) (4,366,781) 7 25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to  the institution's ffice located at
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) SOURT (See and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items OTHER COMPREHENSIVE INCOME Gains / (losses) from translating the financial statements of foreign operations Fair value changes in financial assets at FVOCI Revaluation surplus on property, plant and equipment	1,800,862 1,893,679 45,194,365 293,472,453 6,737,713 5,391,914 472,676 76,156 12,676,459 2,612,996 7,654 276,074 2,896,724 9,781,735 160,858 1,866,920 1,595,430 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 (2,191,812) 146,048 4,341,432	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,815,615 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545 2,199,978	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231) 7,875,092	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913) 4,117,226	1,800,862 1,893,679 46,873,705 294,542,970  6,737,713 5,445,787 472,676 76,156 12,732,332  2,602,577 7,654 276,074 2,886,305 9,846,027  160,858 2,410,907 1,595,430	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 677,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069 2,409,806	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 564,142 441,602 397,107 5,753,344 11,846,616 (3,587,864) (159,559) 8,099,193	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443) 4,466,719	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January  Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment on-voting, non-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but These financial statements are extracts from the boo website www.sc.com/ke/investor-relations. They me StandardChartered@Chiromo, 48 Westlands Road.  Mr. Patrick Obath Board Chairman  26 August 2019  Standard Chartered Bank Kenya Limited is regulated by	interim dividend cont of an interim dividend control of an inter	8. 000 KShs. 0.  8.471 27,977,0  4,705,9  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20°  KShs. 0.  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7   of KShs. 5.00 per cividend on the nor the period 31 Deceined	199 4,893,838 1902 1988 1904 1004 1062 11,800,862 11,800,862 11,800,862 1090 10,100,100,100,100,100,100,100,100,100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  7 (65,719) (4,366,781) 7 25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to  the institution's ffice located at
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Poreign exchange trading income/(loss) Dividend income Other fees and commissions Foreign exchange trading income/(loss) Dividend income Total Non-Interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total other operating expenses Profit / (loss) before tax and exceptional items Exceptional items Profit / (loss) after exceptional items OTHER COMPREHENSIVE INCOME Gains / (losses) from translating the financial statements of foreign operations Fair value changes in financial assets at FVOCI 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 period/year net of tax Total comprehensive income for the period/year	1,800,862 1,893,679 45,194,365 293,472,453  6,737,713 5,391,914 472,676 76,156 12,676,459  2,612,996 7,654 276,074 2,896,724 9,781,735  160,858 1,866,920 1,595,430 - 546,086 4,169,294 13,951,029 378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 (2,191,812) 146,048 4,341,432 640,579 (192,174) 448,405 4,789,837	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 67,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545 2,199,978	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 953,777 8,413,420 27,704,350  1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231) 7,875,092  6771,930 17,1579) 400,351 8,275,443	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,362 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913) 4,117,226	1,800,862 1,893,679 46,873,705 294,542,970  6,737,713 5,445,787 472,676 76,156 12,732,332  2,602,577 7,654 276,074 2,886,305 9,846,027  160,858 2,410,907 1,595,430 - 545,993 4,713,188 14,559,215  378,942 3,529,804 127,518 154,806 318,659 291,179 2,838,036 7,638,944 6,920,271 (2,367,833) 153,464 4,705,902  667,380  (197,214) 460,166 5,166,068	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 677,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069 2,409,806	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 6564,142 441,602 397,107 5,753,344 11,846,616 (3,587,864) (159,559) 8,099,193  569,533  (170,859) 388,674 8,497,867	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 - 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443) 4,466,719  371,208 - (111,362) 259,846 4,726,565	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January  Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment on-voting, non-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but These financial statements are extracts from the boo website www.sc.com/ke/investor-relations. They me StandardChartered@Chiromo, 48 Westlands Road.  Mr. Patrick Obath Board Chairman  26 August 2019  Standard Chartered Bank Kenya Limited is regulated by	interim dividend cont of an interim dividend control of an inter	8. 000 KShs. 0.  8.471 27,977,0  4,705,9  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20°  KShs. 0.  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7   of KShs. 5.00 per cividend on the nor the period 31 Deceined	199 4,893,838 1902 1988 1904 1004 1062 11,800,862 11,800,862 11,800,862 1090 10,100,100,100,100,100,100,100,100,100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  3) (4,931,751) 2 46,873,705  46,873,705  3 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to the institution's ffice located at
Proposed dividends Capital grants TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY  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 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) STORE AND	1,800,862 1,893,679 45,194,365 293,472,453  6,737,713 5,391,914 472,676 76,156 12,678,459  2,612,996 7,654 276,074 2,896,724 9,781,735  160,858 1,866,920 1,595,430  546,086 4,169,294 13,951,029  378,942 3,472,356 127,518 154,716 318,659 291,179 2,820,463 7,563,833 6,387,196 (2,191,812) 146,048 4,341,432 640,579 (192,174)	4,893,838 1,882,446 47,621,345 300,226,174  3,423,371 2,700,789 208,631 29,733 6,362,524  1,299,708 3,314 111,567 1,414,589 4,947,935  76,362 944,444 817,773 263,640 2,102,219 7,050,154  415,139 1,812,815 65,786 77,692 153,202 78,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545 2,199,978	4,893,838 1,931,592 45,336,279 284,691,002  13,127,082 12,376,736 650,145 634,363 26,788,326  6,458,457 62,679 976,260 7,497,396 19,290,930  326,081 4,081,334 2,843,768 208,460 207,491,350 1,930,511 7,185,924 299,160 563,191 441,602 397,107 5,453,288 16,270,783 11,433,567 (3,343,244) (215,231) 7,875,092	1,800,862 1,900,654 43,217,065 295,049,630  6,747,971 6,386,119 223,223 350,013 13,707,326  3,370,293 31,214 508,960 3,910,467 9,796,859  127,352 2,256,373 1,391,464 480,332 4,255,521 14,052,380  1,266,286 3,243,926 149,003 271,752 220,003 210,885 2,620,590 7,982,445 6,069,935 (1,947,796) (4,913) 4,117,226	1,800,862 1,893,679 46,873,705 294,542,970  6,737,713 5,445,787 472,676 76,156 12,732,332  2,602,577 7,654 276,074 2,886,305 9,846,027  160,858 2,410,907 1,595,430	4,893,838 1,882,446 49,133,427 301,366,355  3,423,371 2,726,778 208,631 29,733 6,388,513  1,294,375 3,314 111,567 1,409,256 4,979,257  76,362 1,232,874 817,773 263,615 2,390,624 7,369,881  415,139 1,841,163 65,786 77,656 153,202 78,435 1,194,804 3,826,185 3,543,696 (1,333,959) 200,069 2,409,806	4,893,838 1,931,592 46,639,388 285,404,023  13,127,082 12,459,334 650,145 634,363 26,870,924  6,435,688 62,679 976,260 7,474,627 19,396,297  326,081 5,077,993 2,843,768 953,381 9,201,223 28,597,520  1,930,511 7,365,038 299,160 654,142 441,602 397,107 5,753,344 11,846,616 (3,587,864) (159,559) 8,099,193	1,800,862 1,900,654 44,641,514 295,955,246  6,747,971 6,420,541 223,223 350,013 13,741,748  3,358,699 31,214 508,960 3,898,873 9,842,875  127,352 2,821,839 1,391,464 479,960 4,820,615 14,663,490  1,266,286 3,326,247 149,003 272,459 220,003 210,885 2,647,718 8,092,601 6,570,889 (2,098,727) (5,443) 4,466,719	At 1 January 2019  At 1 January 2019  Net profit for the period Other comprehensive income Total comprehensive income for the period  Total contributions by and distributions to owners At 30 June 2019  Total contributions by and distributions to owners At 30 June 2019  Net cash from operating activities  Net cash used in investing activities Net cash used in financing activities Increase in cash and cash equivalents  Cash and cash equivalents at 1 January  Cash and cash equivalents  The Directors are pleased to announce the payment of an The Directors are also pleased to announce the payment on-voting, non-participating and non-convertible prefer at the rate of 6% per annum on the issue price of each at the shareholders on the share register at the close of but These financial statements are extracts from the boo website www.sc.com/ke/investor-relations. They me StandardChartered@Chiromo, 48 Westlands Road.  Mr. Patrick Obath Board Chairman  26 August 2019  Standard Chartered Bank Kenya Limited is regulated by	interim dividend cont of an interim dividend control of an inter	8. 000 KShs. 0.  8.471 27,977,0  4,705,9  4,664 3,951,4  7,913) (1,800,81  8,55,222 30,127,6  30,06,20°  KShs. 0.  Un-audite 7,437,1  (1,116,19 (4,452,7)  1,868,1  38,202,5  40,070,7   of KShs. 5.00 per cividend on the nor the period 31 Deceined	199 4,893,838 1902 1988 1904 1004 1062 11,800,862 11,800,862 11,800,862 1090 10,100,100,100,100,100,100,100,100,100	8 46,639,388  - 4,705,902 - 460,166 - 5,166,068  5) (4,931,751) 2 46,873,705  8 30,06,2018  KShs. 000 1 Un-audited 0 30,373,640  7 (65,719) (4,366,781) 7 25,941,140 7,515,505 2 33,456,645  KShs. 5.00. on-cumulative, 29 June 2019 ctober 2019 to  the institution's ffice located at