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

STATEMENT OF FINANCIAL POSITION		BANK		GROUP		
STATEMENT OF FINANCIAL POSITION	31.03.2020 KShs. '000	31.12.2019 KShs. '000 Audited	31.03.2019 KShs. '000	31.03.2020 KShs. '000	31.12.2019 KShs. '000	31.03.2019 KShs. '000
ASSETS	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
Cash (both local and foreign)	3,067,013 26,084,004	3,288,211	2,723,967	3,067,013 26,084,004	3,288,211 17,333,002	2,723,967 28,067,294
Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	5,700,682	17,333,002 1,938,728	28,067,294 5,771,489	5,700,682	1,938,728	5,771,489
Financial Assets at fair value through profit and loss	1,136,077	809,581	460,995	1,136,077	809,581	460,99
Investment Securities:						
a) Amortised cost: i. Kenya Government securities	_	_			_	
ii. Other securities	-	-	-		-	
b) Fair Value through other comprehensive income (FVOCI):						
i. Kenya Government securities	89,265,796	96,545,418	103,069,053	89,265,796	97,671,849	104,193,14
ii. Other securities Deposits and balances due from local banking institutions	5,426,208	18,354 7,580,585	18,263 3,577,209	5,426,208	18,354 7,580,585	18,26 3,577,20
Deposits and balances due from banking institutions abroad	372,310	153,871	111,208	372,310	153,871	111,20
Tax recoverable	521,253	1,025,900	-	542,086	1,091,528	4,43
_oans and advances to customers (net)	125,536,619	128,690,341	117,564,368	125,536,619	128,690,341	117,564,36
Balances due from banking institutions in the group nvestments in associates	42,588,217	33,118,334	28,710,814	42,563,715	31,799,225	28,682,14
nvestments in subsidiary companies	141,243	141,243	141,243		-	
nvestments in joint ventures	-	-	-		-	
nvestment properties		-	-		-	
Property and equipment	3,771,025	3,893,947	3,669,827	3,771,025	3,893,947	3,669,82
Prepaid lease rentals ntangible assets	3,149,574	2,731,693	236,898 1,751,998	3,149,574	2,731,693	236,89 1,751,99
Deferred tax asset	1,192,521	1,537,998	1,225,996	1,279,662	1,641,887	1,287,36
Retirement benefit asset	-	-	-		-	
Other assets	3,479,471	3,488,697	3,125,552	3,582,654	3,496,254	3,245,74
OTAL ASSETS	311,432,013	302,295,903	300,226,174	311,477,425	302,139,056	301,366,35
Alabilities Balances due to Central Bank of Kenya		_	_		_	
Customer deposits	243,550,712	228,433,515	232,774,655	243,550,712	228,433,515	232,774,65
Deposits and balances due to local banking institutions	209,368	7,817,724	22,447	209,368	7,817,724	22,44
Deposits and balances due to foreign banking institutions	474,818	209,980	259,610	474,818	209,980	259,61
Other money market deposits Borrowed funds		-	-		-	
Balances due to banking institutions in the group	11,857,831	11,837,084	8,697,866	11,089,621	11,122,125	8,189,00
Tax payable		-	871,321	31,107	-	994,46
Dividends payable	404,429	412,358	-	404,429	412,358	
Deferred tax liability	-	-	-			
Retirement benefit liability	274,162 5,591,805	267,394	222,691	274,162	267,394	222,69
Other liabilities FOTAL LIABILITIES	262,363,125	6,096,338 255,074,393	9,756,239 252,604,829	5,611,177 261,645,394	6,115,433 254,378,529	9,770,05 252,232,92
SHAREHOLDERS' FUNDS	202,300,125	200,014,000	202,004,020	201,040,004	254,576,528	202,202,32
Paid up/Assigned Capital	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,55
Share premium/ (Discount)	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,42
Revaluation reserves	729,801 28,736,546	732,195 27,129,743	739,377	729,801 29,499,689	732,195 27,690,235	739,37 30,338,19
Retained earnings/ (Accumulated losses) Statutory loan loss reserves	1,681,216	1,477,402	28,815,089 51,103	1,681,216	1,477,402	51,10
Other Reserves (Fair value)	1,009,793	924,070	1,449,512	1,009,793	902,595	1,438,48
Proposed dividends	5,237,349	5,237,349	4,893,838	5,237,349	5,237,349	4,893,83
Capital grants	1,884,203	1,930,771	1,882,446	1,884,203	1,930,771	1,882,44
TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	49,068,888 311,432,013	47,221,510 302,295,903	47,621,345 300,226,174	49,832,031 311,477,425	47,760,527 302,139,056	49,133,42 301,366,35
STATEMENT OF COMPREHENSIVE INCOME	311,402,010		300,220,174	311,477,423	GROUP	301,300,33
NTEREST INCOME		BANK				
Loans and advances					anoo!	
Government securities	3.183.421	13.406.673	3.423.371	3.183.421		3.423.37
Deposits and placements with banking institutions	3,183,421 2,508,367	13,406,673 10,484,602	3,423,371 2,700,789	3,183,421 2,521,241	13,406,673 10,596,127	
	2,508,367 336,081		2,700,789 208,631	2,521,241 336,081	13,406,673	2,726,77 208,63
Other Interest Income	2,508,367 336,081 73,762	10,484,602 1,078,961 190,691	2,700,789 208,631 29,733	2,521,241 336,081 73,762	13,406,673 10,596,127 1,078,961 190,691	2,726,77 208,63 29,73
Other Interest Income	2,508,367 336,081	10,484,602 1,078,961	2,700,789 208,631	2,521,241 336,081	13,406,673 10,596,127 1,078,961	2,726,77 208,63 29,73
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES	2,508,367 336,081 73,762 6,101,631	10,484,602 1,078,961 190,691 25,160,927	2,700,789 208,631 29,733 6,362,524	2,521,241 336,081 73,762 6,114,505	13,406,673 10,596,127 1,078,961 190,691 25,272,452	2,726,77 208,63 29,73 6,388,51
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits	2,508,367 336,081 73,762	10,484,602 1,078,961 190,691	2,700,789 208,631 29,733	2,521,241 336,081 73,762	13,406,673 10,596,127 1,078,961 190,691	3,423,37 2,726,77 208,63 29,73 6,388,51 1,294,37 3,31
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940	2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56
Other Interest Income OTAL INTEREST INCOME NTEREST EXPENSES Outsomer deposits Deposits and placements from banking institutions Other Interest expenses OTAL INTEREST EXPENSES	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287	2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,2 5
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME/(LOSS)	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940	2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,2 5
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Deter Interest expenses FOTAL INTEREST EXPENSES RET INTEREST INCOME/(LOSS) NON-INTEREST INCOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287	2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES HET INTEREST INCOME/(LOSS) HON-INTEREST INCOME Foes and commissions on loans and advances	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640	2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 5,799,959 19,472,493	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL 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)	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026	2,700,789 208,631 29,733 6,362,524 1,299,708 3,314 111,567 1,414,589 4,947,935	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493	2,726,77 208,63 29,73 6,388,51 1,294,97 3,31 111,56 1,409,25 4,979,25
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME/(LOSS) HON-INTEREST INCOME Ges and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovidend Income	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77
Other Interest Income OTAL INTEREST INCOME INTEREST EXPENSES Oustomer deposits Oustomer deposits OTAL INTEREST expenses OTAL INTEREST EXPENSES INTEREST INCOME/(LOSS) ION-INTEREST INCOME Gees and commissions on loans and advances Other fees and commissions oreign exchange trading income/ (loss) Oividend Income Other income	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 183,065 1,395,933 4,705,698 73,474 806,437 695,237	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026	2,726,77 208,63 29,73 6,388,51 1,294,37 3,33 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77
Other Interest Income OTAL INTEREST INCOME NTEREST EXPENSES Quatomer deposits Deposits and placements from banking institutions Other Interest expenses OTAL INTEREST EXPENSES LIET INTEREST INCOME Gees and commissions on loans and advances Other fees and commissions foreign exchange trading income/ (loss) Dividend Income OTAL NON-INTEREST INCOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 -329,821	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62
Other Interest Income OTAL INTEREST INCOME NTEREST EXPENSES Outsomer deposits Deposits and placements from banking institutions Other Interest expenses OTAL INTEREST EXPENSES LET INTEREST INCOME/(LOSS) JON-INTEREST INCOME dees and commissions on loans and advances Other fees and commissions orietien exchange trading income/ (loss) Dividend Income OTAL NON-INTEREST INCOME OTAL NON-INTEREST INCOME OTAL OPERATING INCOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 183,065 1,395,933 4,705,698 73,474 806,437 695,237	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62
Other Interest Income OTAL INTEREST INCOME NTEREST EXPENSES Outsomer deposits Deposits and placements from banking institutions Other Interest expenses OTAL INTEREST EXPENSES HET INTEREST INCOME/LOSS) ION-INTEREST INCOME Gees and commissions on loans and advances Other fees and commissions Oreign exchange trading income/ (loss) Iovidend Income OTAL NON-INTEREST INCOME OTAL NON-INTEREST INCOME OTAL OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING INCOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 -329,821	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,86
Other Interest Income OTAL INTEREST INCOME INTEREST EXPENSES Outsomer deposits Deposits and placements from banking institutions Deposit Interest EXPENSES DET INTEREST EXPENSES DIVINITEREST INCOME Deposition of the placement of the	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 183,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019	2,726,77 208,63 29,73 6,388,51 1,294,37 3,33 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES MET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions or loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovividend Income OTAL NON-INTEREST INCOME FOTAL OPERATING INCOME TOTHER OPERATING INCOME DITHER OPERATING EXPENSES Loan loss provision Staff costs Oirectors' emoluments	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME/LOSS) NON-INTEREST INCOME These and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME FOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 183,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 - 299,040 2,235,613 6,958,767	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019	2,726,77 208,63 29,73 6,388,51 1,294,97 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Tees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217	2,726,77 208,63 29,73 6,388,51 1,294,97 3,31 111,56 1,409,26 4,979,26 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,76 77,66 153,20
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES INTEREST INCOME/(LOSS) HON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Oividend Income OTAL NON-INTEREST INCOME FOTAL OPERATING INCOME FOTAL OPERATING INCOME OTHER OPERATING EXPENSES LOAN IOSS provision Staff costs Oirectors' emoluments Rental charges Depreciation charges on property and equipment Honortisation charges Other operating expenses	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES JET INTEREST INCOME Foes and commissions on loans and advances Other fees and commissions Other fees and co	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 695,237 48,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,085 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME FOR and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Oividend Income FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME FOTAL OPERATING EXPENSES Loan loss provision Staff costs Sertal charges Depreciation charge on property and equipment whortisation charges Other operating expenses Fotal Other Operating Expenses Fotal Other Operating Expenses Fotal Other Operating Expenses Fotal Other Operating Expenses	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES UNIT INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Tees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovidend Income Other income FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Other of costs Other deposition of the property and equipment Amortisation charges Other operating expenses Fotal Other Operating Expenses	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 695,237 48,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,085 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18 3,543,69
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Tees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovidend Income Other income FOTAL OPERATING INCOME FOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Other deposition of the property and equipment Amortisation charges Other operating expenses Foreit/ (loss) before tax and exceptional items Profit/ (loss) after exceptional items	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354	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 65,786 677,692 153,202 78,435 1,219,472 3,822,541 3,227,613	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 189,955 1,461,245 4,045,137 2,913,630	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18 3,543,69
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovividend Income Other income FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME OTHER OPERATING EXPENSES Our loss provision Staff costs Oirectors' emoluments Rental charges Ober calidation charge on property and equipment Amortisation charges Other Operating expenses Fotal Other Operating Expenses Fotal Other Operating Expenses Forofit/ (loss) before tax and exceptional items Corrent tax Deferred tax	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (506,238)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283)	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,26 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,66 153,20 78,43 1,194,80 3,826,18 3,543,69 (1,333,95) 200,06
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES INTINTEREST INCOME ICOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481)	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)	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474)	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462)	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,26 76,36 1,232,87 817,77 263,61 2,390,62 7,369,86 415,13 1,841,16 65,78 77,66 153,26 78,43 1,194,86 3,826,18 3,543,66 (1,333,95 200,06
OTAL INTEREST INCOME NTEREST EXPENSES Sustomer deposits Deposits and placements from banking institutions Other Interest expenses OTAL INTEREST EXPENSES DIET INTEREST INCOME/LOSS) IOO-INTEREST INCOME/LOSS) IOO-INTEREST INCOME Dees and commissions on loans and advances Other fees and commissions oreign exchange trading income/ (loss) Invidend Income OTAL NON-INTEREST INCOME OTAL NON-INTEREST INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES Oan loss provision staff costs identication charges Depreciation charge on property and equipment mortisation charges Dether operating expenses Otal Other Operating Expenses Frofit/ (loss) before tax and exceptional items incortiv (loss) after exceptional items filicority Interest	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283)	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	2,726,77 208,65 29,75 6,388,51 1,294,37 3,37 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,86 415,13 1,841,16 65,76 77,66 153,20 78,43 1,194,80 3,543,66 (1,333,95 200,06 2,409,80
OTAL INTEREST INCOME NTEREST EXPENSES Subtomer deposits Deposits and placements from banking institutions Dither Interest expenses OTAL INTEREST EXPENSES LIET INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) ION-INTEREST INCOME Ees and commissions on loans and advances Dither fees and commissions Oreign exchange trading income/ (loss) Dividend Income Dither income OTAL NON-INTEREST INCOME OTAL OPERATING INCOME OTAL OPERATING INCOME OTAL OPERATING EXPENSES Oan loss provision taff costs Directors' emoluments Detectors' emoluments Detection charges Depreciation charges De	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (506,238)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283)	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,86 415,13 1,841,16 65,78 77,66 153,20 78,43 1,194,80 3,543,69 (1,333,95) 20,0,62 2,409,80
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES MET INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovividend Income FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME TOTHER OPERATING INCOME Other operating expenses Other objection charge on property and equipment Amortisation charges Other operating expenses Fotal Other Operating Expenses Foreit/ (loss) before tax and exceptional items Current tax Profit/ (loss) after tax and exceptional items Current tax Profit/ (loss) after tax, exceptional items and minority interest CUTHER COMPREHENSIVE INCOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283)	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18 3,543,69 (1,333,95) 20,0,66 2,409,80
Other Interest Income FOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES NET INTEREST INCOME Gees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Other fees and commissions FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME DITHER OPERATING EXPENSES Loan loss provision Staff costs Oirectors' emoluments Rental charges Other operating expenses Fotal Other Operating Expens	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738)	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283)	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 - 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378	2,726,77 208,63 29,73 6,388,51 1,294,37
Other Interest Income FOTAL INTEREST INCOME NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses FOTAL INTEREST EXPENSES OTHER INTEREST INCOME/LOSS) NON-INTEREST INCOME/LOSS) NON-INTEREST INCOME Tees and commissions Foreign exchange trading income/ (loss) Other income FOTAL NON-INTEREST INCOME FOTAL NON-INTEREST INCOME FOTAL OPERATING INCOME FOTAL OPERATING EXPENSES Coan loss provision Staff costs Directors' emoluments Flental charges Depreciation charge on property and equipment Amortisation charges Fotal Other Operating Expenses Fotal Other Operating Expen	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283) 2,010,873	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773 - 8,236,773	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18 3,543,69 (1,333,954 200,06 2,409,80
Other Interest Income ITOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses ITOTAL INTEREST EXPENSES OTHER INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Tees and commissions Foreign exchange trading income/ (loss) Other income ITOTAL NON-INTEREST INCOME ITOTAL NON-INTEREST INCOME ITOTAL NON-INTEREST INCOME ITOTAL OPERATING INCOME INTEREST IN	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 183,065 1,395,933 4,705,698 73,474 806,437 695,237 239,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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 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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (\$86,474) (316,283) 2,010,873	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,86 415,13 1,841,16 65,78 77,66 153,20 78,43 1,194,80 3,826,18 3,543,69 (1,333,95) 200,06 2,409,80
Other Interest Income INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Ges and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Ovividend Income Other fees and commissions Foreign exchange trading income/ (loss) Ovividend Income Other income INTEREST INCOME	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283) 2,010,873 2,010,873	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773 8,236,773	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,76 77,65 153,20 7,843 1,194,80 3,826,18 3,543,69 (1,333,95) 200,06 2,409,80 210,15
Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other Interest expenses Other Interest expenses TOTAL INTEREST EXPENSES NET 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 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 Current tax Deferred tax Profit/ (loss) after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in 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 net of tax TOTAL COMPREHENSIVE INCOME For THE PERIOD	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 2329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 5,819,287 19,341,640 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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 77,692 153,202 278,435 1,219,472 3,822,541 3,227,613 (1,228,180) 200,545 2,199,978 - 2,199,978	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 199,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283) 2,010,873	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773 - 8,236,773 - (600,162) - 180,049 (420,113)	2,726,77 208,63 29,73 6,388,51 1,294,37 3,31 111,56 1,409,25 4,979,25 76,36 1,232,87 817,77 263,61 2,390,62 7,369,88 415,13 1,841,16 65,78 77,65 153,20 78,43 1,194,80 3,826,18 3,543,69 (1,333,954 200,06 2,409,80
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 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/ (loss) Dividend Income Other income Other income OTHER OPERATING 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 Current tax Deferred tax Profit/ (loss) after tax and exceptional items Minority Interest 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 of tax	2,508,367 336,081 73,762 6,101,631 1,203,930 28,938 163,065 1,395,933 4,705,698 73,474 806,437 695,237 - 329,821 1,904,969 6,610,667 428,006 1,713,044 37,329 48,971 161,177 169,955 1,428,986 3,987,468 2,623,199 (506,238) (308,738) 1,808,223 1,808,223	10,484,602 1,078,961 190,691 25,160,927 5,174,332 61,015 583,940 256,718 3,882,408 3,174,026 1,294,374 904,414 9,511,940 28,853,580 572,592 7,021,758 274,722 307,869 636,674 651,889 6,696,850 16,162,354 12,691,226 (3,981,481) 279,815 8,989,560	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	2,521,241 336,081 73,762 6,114,505 1,199,348 28,938 163,065 1,391,351 4,723,154 73,474 1,167,862 695,237 299,040 2,235,613 6,958,767 428,006 1,738,454 37,329 48,971 161,177 169,955 1,461,245 4,045,137 2,913,630 (586,474) (316,283) 2,010,873 2,010,873	13,406,673 10,596,127 1,078,961 190,691 25,272,452 5,155,004 61,015 583,940 5,799,959 19,472,493 256,718 4,892,262 3,174,026 904,414 9,227,420 28,699,913 572,592 7,136,019 274,722 308,217 636,674 651,889 6,945,943 16,526,056 12,173,857 (4,254,462) 317,378 8,236,773 8,236,773	2,726,7 208,6 29,7: 6,388,5 1,294,3 3,3 111,5 1,409,2 4,979,2 76,3 1,232,8 817,7 263,6 2,390,6; 7,369,8 415,1: 1,841,11 65,7; 77,6; 153,2(2) 78,4; 1,194,8; 3,826,1; 3,543,6; (1,333,95; 200,0) 2,409,8; 210,1; (63,04)

DIVIDEND PER SHARE-DECLARED (KShs)



		Offartorea				
01	THER DISCLOSURES		BANK			
		31.03.2020 KShs. '000 Un-audited	31.12.2019 KShs. '000 Audited	31.03.2019 KShs. '000 Un-audited		
1)	NON-PERFORMING LOANS AND ADVANCES					
	a) Gross non-performing loans and advances	20,022,480	20,057,683	21,208,732		
	b) Less: Interest in suspense	7,830,322	7,788,053	8,197,999		
	c) Net Non-Performing Loans and Advances (a-b)	12,192,158	12,269,630	13,010,733		
	d) Less: Loan loss provisions	7,797,795	8,004,255	8,028,618		
	e) Net Non-Performing Loans (c-d)	4,394,363	4,265,375	4,982,115		
	f) Realizable Value of Securities	3,220,026	3,218,283	3,643,480		
	g) Net NPLs Exposure (e-f)	1,174,337	1,047,092	1,338,635		
2)	INSIDER LOANS AND ADVANCES					
	a) Directors, shareholders and associates	42,706	47,149	57,997		
	b) Employees	6,581,931	7,066,418	6,314,183		
	c) Total Insider Loans, Advances and Other Facilities	6,624,637	7,113,567	6,372,180		
3)	OFF-BALANCE SHEET ITEMS					
	a) Letters of credit, guarantees, acceptances	52,647,111	52,218,765	45,506,586		
	b) Forwards, swaps, and options	130,490,897	78,653,950	124,060,762		
	c) Other contingent Liabilities	-	-	-		
	d) Total Contingent Liabilities	183,138,008	130,872,715	169,567,348		
4)	CAPITAL STRENGTH					
	a) Core Capital	36,801,741	35,701,874	36,425,604		
	b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000		
	c) Excess/ (Deficiency)	35,801,741	34,701,874	35,425,604		
	d) Supplementary Capital	7,446,116	7,336,051	6,184,917		
	e) Total capital (a+d)	44,247,857	43,037,925	42,610,521		
	f) Total risk weighted assets	245,559,880	242,802,511	226,560,453		
	g) Core capital/total deposit liabilities	15.11%	15.63%	15.65%		
	h) Minimum Statutory Ratio	8.00%	8.00%	8.00%		
	i) Excess/ (Deficiency) (g-h)	7.11%	7.63%	7.65%		
	j) Core capital/total risk weighted assets	14.99%	14.70%	16.08%		
	k) Minimum Statutory Ratio	10.50%	10.50%	10.50%		
	I) Excess/ (Deficiency) (j-k)	4.49%	4.20%	5.58%		
	m) Total capital/total risk weighted assets	18.02%	17.73%	18.81%		
	n) Minimum Statutory Ratio	14.50%	14.50%	14.50%		
	o) Excess/ (Deficiency) (m-n)	3.52%	3.23%	4.31%		
	(p) Adjusted Core Capital/Total Deposit Liabilities*	15.15%	15.68%	15.70%		
	(q) Adjusted Core Capital/Total Risk Weighted Assets*	15.03%	14.75%	16.13%		
	(r) Adjusted Total Capital/Total Risk Weighted Assets*	18.06%	17.77%	18.96%		
5)	LIQUIDITY					
	a) Liquidity Ratio	67.58%	62.57%	71.72%		
	b) Minimum Statutory Ratio	20.00%	20.00%	20.00%		
	c) Excess/ (Deficiency) (a-b)	47.58%	42.57%	51.72%		

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

Message from the Directors

With the rapidly unfolding economic crisis that has come out of the COVID-19 pandemic, 2020 performance will be impacted. The global economic outlook has worsened considerably since quarter one 2020 with GDP projection at minus three per cent from the initial projection of 3.3 per cent growth. In Kenya, the Central Bank of Kenya revised its GDP forecast down to 2.3 per cent from its 3.4 per cent outlook in

In response to the pandemic, we have invested over KShs 59 million to ensure the safety of our staff and enabling them to continue supporting our clients. This has been in the form of necessary technology, appropriate personal protective equipment and premises safety & hygiene measures.

Our digital investments have seen us offer over 70 services on the SC Mobile App, significantly reducing the need for clients to visit a branch. To support our clients, we have restructured facilities amounting to KShs 22 billion and extended KShs 1.6 billion of additional financing to SMEs that are at the forefront of fighting the pandemic. We remain committed to continue supporting our clients through the disruption.

For our wider community, we recently donated KShs 122 million to boost short-term emergency relief support to vulnerable communities. We commit to delivering longer-term assistance to our communities.

We remain alert and watchful to manage the rapidly evolving situation. We will continue to support our employees and clients, and to manage our risk, capital and liquidity with that view in mind.

These financial statements are extracts from the books of the institution and can be accessed on the institution's website www.sc.com/ke/investor-relations. They may also be accessed at the institution's head office located at 48 Westlands Road.

Patrick Obath Kariuki Ngari

Chairman Managing Director & Chief Executive Officer

28 May 2020

Standard Chartered Bank Kenya Limited is regulated by Central Bank of Kenya.