Standard Chartered Bank Kenya Limited

The Board of Directors of Standard Chartered Bank Kenya Limited is pleased to announce the audited results of the Bank and the Group for the year ended 31 December 2021

STATEMENT OF EINANCIAL POSITI

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		NK	GRO	
	31.12.2021 KShs. '000	31.12.2020 KShs. '000	31.12.2021 KShs. '000	31.12.20 KShs. '0
ASSETS	Audited	Audited	Audited	Audi
Cash (both local and foreign)	3,623,968	3,675,054	3,623,968	3,675,
Balances due from Central Bank of Kenya	20,076,483	16,944,010	20,076,483	16,944,
Kenya Government and other securities held for dealing purposes	4,580,708	4,926,569	4,580,708	4,926,
inancial assets at fair value through profit and loss	486,538	760,132	486,538	760
nvestment securities:				
a) Amortised cost:				
i. Kenya Government securities	-	-	-	
ii. Other securities	-	-	-	
b) Fair value through other comprehensive income (FVOCI)				
i. Kenya Government securities	91,014,905	94,852,653	91,014,905	94,852,
ii. Other securities	-	-	-	
Deposits and balances due from local banking institutions	2,195,493	7,361,658	2,195,493	7,361,
Deposits and balances due from banking institutions abroad	233,558	171,538	233,558	171,
Tax recoverable	913,568	340,116	1,007,877	441
oans and advances to customers (net)	125,974,590	121,524,227	125,974,590	121,524,
Balances due from banking institutions in the group	72,303,668	63,104,628	71,991,928	62,756
nvestments in associates	-	-	-	
nvestments in subsidiary companies	145,243	141,243	-	
nvestments in joint ventures	-	-	-	
nvestment properties	-	-		
Property and equipment	3,418,034	3,855,942	3,418,034	3,855,
Prepaid lease rentals	-	-	-	
ntangible assets	3,898,841	3,022,992	3,898,841	3,022,
Deferred tax asset	2,417,167	2,457,372	2,479,484	2,536,
Retirement benefit asset	-	-	-	
Other assets	3,828,722	2,734,723	3,889,531	2,776,
TOTAL ASSETS	335,111,486	325,872,857	334,871,938	325,605,
IABILITIES				
Balances due to Central Bank of Kenya	-	-	-	
Customer deposits	265,469,114	256,497,530	265,469,114	256,497,
Deposits and balances due to local banking institutions	109,570	164,664	109,570	164,
Deposits and balances due to foreign banking institutions	273,644	288,964	273,644	288,
Dther money market deposits	-			,
Borrowed funds		-	-	
Balances due to banking institutions in the group	10,714,736	12,166,804	9,631,154	11,208,
Fax payable	274,868	12,100,004	361,913	11,200,
Dividends payable	239,936	262,105	239,936	262
	237,730	202,103	237,730	202
Deferred tax liability	-	-	-	1/2
Retirement benefit liability	32,277	163,717	32,277	163
Dther liabilities	5,517,946	6,110,443	5,540,224	6,129,
FOTAL LIABILITIES	282,632,091	275,654,227	281,657,832	274,715,
SHAREHOLDERS' FUNDS				
Paid up/assigned capital	2,169,253	2,169,253	2,169,253	2,169,
ihare premium/ (discount)	7,792,427	7,792,427	7,792,427	7,792,
Revaluation reserves	889,290	899,621	889,290	899
Retained earnings/ (accumulated losses)	32,566,322	31,208,789	33,301,033	31,880
Statutory loan loss reserves	1,249,844	969,283	1,249,844	969,
Other reserves (fair value)	526,664	1,158,562	526,664	1,158,
Proposed dividends	5,374,599	4,135,431	5,374,599	4,135
Capital grants	1,910,996	1,885,264	1,910,996	1,885,
TOTAL SHAREHOLDERS' EQUITY	52,479,395	50,218,630	53,214,106	50,890,
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	335,111,486	325,872,857	334,871,938	325,605,
STATEMENT OF COMPREHENSIVE INCOME				
NTEREST INCOME				
oans and advances	11,795,572	12,309,387	11,795,572	12,309
Government securities	9,153,619	9,555,744	9,153,619	9,568
Deposits and placements with banking institutions	1,309,460	1,439,857	1,309,460	1,439
Dther interest income	25,900	416,551	25,900	416
Total interest income	22,284,551	23,721,539	22,284,551	23,734
NTEREST EXPENSES	22,204,331	23,721,337	22,204,331	20,7 04
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Customer demosite		4 32E 0E1	2 121 500	4 210
	3,148,625	4,235,951	3,121,588	4,218,
Customer deposits Deposits and placements from banking institutions	80,299	82,533	80,299	82
Deposits and placements from banking institutions Dther interest expenses	80,299 273,240	82,533 316,704	80,299 273,240	82 316,
Deposits and placements from banking institutions Dther interest expenses Fotal interest expenses	80,299 273,240 3,502,164	82,533 316,704 4,635,188	80,299 273,240 3,475,127	82 316, 4,617,
Deposits and placements from banking institutions Dther interest expenses Fotal interest expenses NET INTEREST INCOME/(LOSS)	80,299 273,240	82,533 316,704	80,299 273,240	4,218, 82, 316, 4,617, 19,117
Deposits and placements from banking institutions Dther interest expenses Total interest expenses VET INTEREST INCOME/(LOSS) VON-INTEREST INCOME	80,299 273,240 3,502,164 18,782,387	82,533 316,704 4,635,188 19,086,351	80,299 273,240 3,475,127 18,809,424	82 316, 4,617, 19,117
Deposits and placements from banking institutions Dther interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) ON-INTEREST INCOME Fees and commissions on loans and advances	80,299 273,240 3,502,164 18,782,387 361,771	82,533 316,704 4,635,188 19,086,351 272,288	80,299 273,240 3,475,127 18,809,424 361,771	82 316, 4,617, 19,117 272,
Deposits and placements from banking institutions Dther interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) ON-INTEREST INCOME Fees and commissions on loans and advances Dther fees and commissions	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450	82 316, 4,617, 19,117 272, 4,260,
Deposits and placements from banking institutions Dther interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME ees and commissions on loans and advances Dther fees and commissions oreign Exchange trading income/ (loss)	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960	80,299 273,240 3,475,127 18,809,424 361,771	82 316, 4,617,
Deposits and placements from banking institutions Dther interest expenses Total interest expenses HET INTEREST INCOME/(LOSS) HON-INTEREST INCOME ees and commissions on loans and advances Dther fees and commissions foreign Exchange trading income/ (loss) Dividend income	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137	82,533 316,704 4,635,188 19,086,351 272,288 2,9%,858 2,606,960 624,095	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583	82 316, 4,617, 19,117 272, 4,260, 2,606,
Deposits and placements from banking institutions Dther interest expenses Total interest expenses HET INTEREST INCOME/(LOSS) HON-INTEREST INCOME ees and commissions on loans and advances Dther fees and commissions foreign Exchange trading income/ (loss) Dividend income	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191	82 316, 4,617, 19,117 272, 4,260, 2,606,
Deposits and placements from banking institutions Dther interest expenses Total interest expenses VET INTEREST INCOME/(LOSS) VON-INTEREST INCOME ees and commissions on loans and advances Dther fees and commissions foreign Exchange trading income/ (loss) Dividend income Dther income	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137	82,533 316,704 4,635,188 19,086,351 272,288 2,9%,858 2,9%,858 2,606,960 624,095	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150,
Deposits and placements from banking institutions Other interest expenses Total interest expenses IET INTEREST INCOME/(LOSS) OD-INTEREST INCOME Gees and commissions on loans and advances Other fees and commissions Greign Exchange trading income/ (loss) Oividend income Total non-interest income	80,299 273,240 3,502,164 18,782,387 3,61,771 3,418,457 3,770,583 747,137 1,148,193	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150, 8,289
Deposits and placements from banking institutions Dther interest expenses Total interest expenses IET INTEREST INCOME/(LOSS) ODN-INTEREST INCOME ees and commissions on loans and advances Dther fees and commissions foreign Exchange trading income/ (loss) Dividend income Dther income Total non-interest income TOTAL OPERATING INCOME	80,299 273,240 3,502,164 18,782,387 3,61,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 622,095 1,181,307 7,681,508	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191 10,354,995	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150, 8,289
Deposits and placements from banking institutions Dther interest expenses Total interest expenses IET INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) Concerned and advances Dther fees and commissions Coreign Exchange trading income/ (loss) Dividend income Dther income Cotal non-interest income TOTAL OPERATING INCOME DTHER OPERATING EXPENSES	80,299 273,240 3,502,164 18,782,387 3,61,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 622,095 1,181,307 7,681,508	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191 10,354,995	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406,
Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits institutions Deposits institutions Deposits institutions Deposits and commissions Deposits and commissions Depo	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191 10,354,995 29,164,419	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882
Deposits and placements from banking institutions Other interest expenses otal interest expenses HET INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) GON-INTEREST INCOME ees and commissions on loans and advances Other fees and commissions oreign Exchange trading income/ (loss) Other fees and comme Therest income Total operating INCOME OTAL OPERATING EXPENSES oan loss provision taff costs	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191 10,354,995 29,164,419 2,081,628	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677
Deposits and placements from banking institutions Other interest expenses otal interest expenses IET INTEREST INCOME/(LOSS) ODN-INTEREST INCOME ees and commissions on loans and advances Other fees and commissions oreign Exchange trading income/ (loss) Otividend income Otal non-interest income otal non-interest income OTAL OPERATING INCOME OTHER OPERATING EXPENSES ooan loss provision taff costs Directors' emoluments	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179
Deposits and placements from banking institutions Other interest expenses idal interest expenses IET INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) IDN-INTEREST INCOME/(LOSS) Obter fees and commissions on loans and advances Other fees and commissions oreign Exchange trading income/ (loss) Oividend income Other income IDN INTEREST INCOME IDN INTEREST INCOME IDTLE OPERATING EXPENSES oan loss provision taff costs Directors' emoluments tental charges	80,299 273,240 3,502,164 18,782,387 3,61,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216
Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits INCOME/(LOSS) DON-INTEREST INCOME/(LOSS) DON-INTEREST INCOME/(LOSS) DON-INTEREST INCOME des and commissions on loans and advances Dother fees and commissions oreign Exchange trading income/ (loss) Dividend income Deter income Deter income Dother income Dother income Dother income Dother income Dother income Dother once Dother Stations Dother Stations Divident of the stations Dother Stations Divident of the stations Divident of th	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1/48,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 715
Deposits and placements from banking institutions Other interest expenses obal interest expenses IET INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) ees and commissions on loans and advances Other fees and commissions oreign Exchange trading income/ (loss) Widend income Othal norme Othal OPERATING INCOME OTAL OPERATING EXPENSES oan loss provision taff costs Directors' emoluments ental charges Deprecidation charges on property and equipment	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 3,882,158 7,574,257 179,916 216,339 715,471 793,112	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 715 793
Deposits and placements from banking institutions Other interest expenses otal interest expenses IET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) Obtain fees and commissions on loans and advances Other fees and commissions oreign Exchange trading income/ (loss) Other income Other income Other income Other income OTAL OPERATING INCOME OTHER OPERATING EXPENSES Oan loss provision taff costs Directors' emoluments Iental charges Depreciation charges Other operating expenses	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 779,3112 6,388,295	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,58 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,856	82 316, 4,677, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 7,97 216, 7,97 216, 7,97 216, 7,97 179 216, 7,97 7,97 179 216, 7,97 7
Deposits and placements from banking institutions Dther interest expenses Stall interest expenses IET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) Dther faes and commissions on loans and advances Dther faes and commissions oreign Exchange trading income/ (loss) Dividend income Dther income Stall non-interest income DTHER OPERATING INCOME Stall non-interest income DTHER OPERATING EXPENSES Stall come Sta	80,299 273,240 3,502,164 18,782,387 3,61,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366	82 316, 4,677, 19,117 272, 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677, 179 216, 715 27,407, 179 216, 715 216, 217,407, 179 216, 217,407, 179 216, 217,407, 179 216, 217,407, 216,717, 217,407, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717,717, 216,717,717, 216,717,717,717,717,717,717,717,717,717,7
Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits income/(LOSS) DON-INTEREST INCOME/(LOSS) DON-INTEREST INCOME/(LOSS) DON-INTEREST INCOME/(LOSS) Deposits and commissions oreign Exchange trading income/ (loss) Dividend income Deposits income OTAL OPERATING INCOME OTAL OPERATING EXPENSES oan loss provision toff costs Directors' emoluments tental charges Depreciation charges on property and equipment umortisation charges Dether operating expenses tofal other operating expenses tofal/(loss) before tax and exceptional items	80,299 273,240 3,502,164 18,782,387 3,61,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 779,3112 6,388,295	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,58 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,856	82 316, 4,677, 19,117 272, 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677, 179 216, 715 27,407, 179 216, 715 216, 217,407, 179 216, 217,407, 179 216, 217,407, 179 216, 217,407, 216,717, 217,407, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717,717, 216,717,717, 216,717,717,717,717,717,717,717,717,717,7
Deposits and placements from banking institutions Deter interest expenses otal interest expenses IET INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) Dohn interest expenses ees and commissions on loans and advances Dividen faces and commissions oreign Exchange trading income/ (loss) Dividen income Otal non-interest income TOTAL OPERATING INCOME DTHER OPERATING EXPENSES oan loss provision taff costs Directors' emoluments tental charges Depreciation charge on property and equipment umortisation charges Dther operating expenses otal other operating expenses	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 3,882,158 3,882,158 2,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - - 1,1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,856 16,566,366	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 715 799 216, 715 799 6,546 20,010, 7,396,
Deposits and placements from banking institutions Dehen interest expenses ideal interest expenses IET INTEREST INCOME/(LOSS) IOON-INTEREST INCOME/(LOSS) Down and advances Deher fees and commissions foreign Exchange trading income/ (loss) Dividend income Deher income Deher income Deher income Dether income DEMER OPERATING INCOME DEMER OPERATING EXPENSES acon loss provision taff costs Directors' emoluments Lentral charges Depreciation charges on property and equipment vmortisation charges Deher operating expenses Total Ore parating expenses Total (loss) before tax and exceptional items ixceptional items trofit/ (loss) after exceptional items	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 2553,946 936,026 5,821,126 16,087,024 12,141,504	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 3,882,158 7,574,257 179,916 216,339 7,15,471 793,112 6,388,295 19,749,548 7,018,311	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1,48,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 255,841 553,946 936,026 6,197,855 16,566,366 12,598,053	82 316, 4,617, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 715 792; 6,544 (20,010, 7,396, 7,396,
Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits and placements from banking institutions definitions on loans and advances Deposits and commissions oreign Exchange trading income/ (loss) Dividend income Deposits and commissions oreign Exchange trading income/ (loss) Dividend income Deposits income Otal non-interest income Otal non-interest income Otal non-interest income Otal non-interest income OTAL OPERATING INCOME DTHER OPERATING EXPENSES oon loss provision taff costs Directors' emoluments lental charges Depreciation charges Depreciation charges Depreciation charges Dether operating expenses otal other operating expenses tofit/ (loss) before tax and exceptional items ixceptional items Durent tax	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 2,59,841 5,53,946 936,026 5,821,126 16,087,024 12,141,504 	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 6324,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 (2,776,037)	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,450 3,770,450 11,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,856 16,566,366 12,598,053 	82 316, 4,677, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 719 216, 719 216, 719 216, 7,396, (3,027, (3,027,
Deposits and placements from banking institutions Deher interest expenses Total interest expenses INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME Tees and commissions on loans and advances Deher fees and commissions Toreign Exchange trading income/ (loss) Dividend income Dividend income Total non-interest income Total non-interest income TOTAL OPERATING INCOME DTHER OPERATING INCOME DTHER OPERATING INCOME DTHER OPERATING SEXENSES Loan loss provision Itaff costs Directors' emoluments Teatal charges Depreciation charge on property and equipment Amortisation charges Depreciation charges Depreciation charges Total other operating expenses Total other operating expenses Total other operating expenses Total other operating expenses Total other operating exceptional items Exceptional items Durent tax Deferred tax	80,299 273,240 3,502,164 18,782,387 3,512,154 3,513,710,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 - - 12,141,504 (2,847,546) (313,422)	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 - - 7,018,311 (2,776,037) 1,087,227	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 - - - 12,598,053 (3,224,275) (3229,397)	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 79; 26,544 20,010, 7,396, (3,027, 1,071
Deposits and placements from banking institutions Deter interest expenses otal interest expenses IET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) Obtainterest expenses ees and commissions on loans and advances Dther fees and commissions oreign Exchange trading income/ (loss) Dividend income Otal non-interest income Otal operating EXPENSES oan loss provision toff costs Directors' emoluments tental charges Depreating expenses tofal on-parating expenses tofal other generating expenses tofic/(loss) after exceptional items xceptional items toreit (loss) after tax and exceptional items	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 2,59,841 5,53,946 936,026 5,821,126 16,087,024 12,141,504 	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 6324,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 (2,776,037)	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,450 3,770,450 11,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,856 16,566,366 12,598,053 	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 79; 26,544 20,010, 7,396, (3,027, 1,071
Deposits and placements from banking institutions Dether interest expenses Stal interest expenses Iter INTEREST INCOME/(LOSS) ODN-INTEREST INCOME/(LOSS) Dobarding interest expenses ees and commissions on loans and advances Dther fees and commissions foreign Exchange trading income/ (loss) Dividend income Obtal non-interest income TOTAL OPERATING INCOME OTAL OPERATING EXPENSES .coan loss provision itaff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Difael one-interest and exceptional items exceptional items vaceptional items vaceptional items vaceptional items vofit/ (loss) after exceptional items Deferred tax vofit vofits) in tere and exceptional items Durier tox	80,299 273,240 3,502,164 18,782,387 3,512,154 3,513,710,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 - - 12,141,504 (2,847,546) (313,422)	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 - - 7,018,311 (2,776,037) 1,087,227	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 - - - 12,598,053 (3,224,275) (3229,397)	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 79; 26,544 20,010, 7,396, (3,027, 1,071
Deposits and placements from banking institutions Dether interest expenses Stal interest expenses Iter INTEREST INCOME/(LOSS) ODN-INTEREST INCOME/(LOSS) Dobarding interest expenses ees and commissions on loans and advances Dther fees and commissions foreign Exchange trading income/ (loss) Dividend income Obtal non-interest income TOTAL OPERATING INCOME OTAL OPERATING EXPENSES .coan loss provision itaff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Difael one-interest and exceptional items exceptional items vaceptional items vaceptional items vaceptional items vofit/ (loss) after exceptional items Deferred tax vofit vofits) in tere and exceptional items Durier tox	80,299 273,240 3,502,164 18,782,387 3,512,154 3,513,710,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 - - 12,141,504 (2,847,546) (313,422)	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 - - 7,018,311 (2,776,037) 1,087,227	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 - - - 12,598,053 (3,224,275) (3229,397)	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 79; 26,544 20,010, 7,396, (3,027, 1,071
Deposits and placements from banking institutions Definiterest expenses obal interest expenses IET INTEREST INCOME/(LOSS) ONN-INTEREST INCOME/(LOSS) Obal interest expensions oreign Exchange trading income/ (loss) Widend income Dther income Otal non-interest income Otal non-interest income OTAL OPERATING INCOME DTHER OPERATING EXPENSES can loss provision taff costs Directors' emoluments tental charges Depreciation charges Deter operating expenses total one-interest income Ortic ors' emoluments tental charges Depreciation charges Depreciation charges Deter operating expenses total (loss) before tax and exceptional items xceptional items broit/ (loss) after exceptional items vurrent tax Defered tax troit/ (loss) after tax and exceptional items befored tax tortif, (losse) fore thar and exceptional items barrent tax Definered tax <tr< td=""><td>80,299 273,240 3,502,164 18,782,387 3,512,154 3,513,710,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 - - 12,141,504 (2,847,546) (313,422)</td><td>82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 - - 7,018,311 (2,776,037) 1,087,227</td><td>80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 - - - 12,598,053 (3,224,275) (3229,397)</td><td>82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 79; 6,544 (3,027, 1,071 5,440</td></tr<>	80,299 273,240 3,502,164 18,782,387 3,512,154 3,513,710,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 2,64,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 - - 12,141,504 (2,847,546) (313,422)	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 - - 7,018,311 (2,776,037) 1,087,227	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - 1,1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 - - - 12,598,053 (3,224,275) (3229,397)	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 79; 6,544 (3,027, 1,071 5,440
Deposits and placements from banking institutions Dther interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) ON-INTEREST INCOME Tees and commissions on loans and advances Dther fees and commissions	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 (2,847,546) (313,422) 8,980,536	82,533 316,704 4,635,188 19,086,351 272,288 2,966,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 7,154,257 179,916 216,339 7,154,257 179,916 216,339 7,154,257 179,749,548 7,018,311 (2,776,037) 1,087,227 5,329,501	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,58 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 553,946 553,946 553,946 553,946 16,566,366 12,598,053 (3,224,275) (329,939) 9,043,839	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 216 719 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 719 216 719 719 216 719 719 216 719 719 216 719 719 20,010, 7,396, 7,396, 7,396, 7,396, 7,397 107 7,396, 7,396, 7,397 7,397 7,107 7,396, 7
Deposits and placements from banking institutions Deter interest expenses Ord Interest expenses VET INTEREST INCOME/(LOSS) ObvintEREST INCOME/(LOSS) Obvinterest expenses Ver fees and commissions on loans and advances Dive fees and commissions Foreign Exchange trading income/ (loss) Dividend income Dividend income Other Interest income Otal non-interest income Otal non-interest income Otal on-interest income Otal other operating EXPENSES Otal other operating expenses Other operating expenses Other operating expenses Otal o	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 (2,847,546) (313,422) 8,980,536	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 (2,776,037) 1,087,227 5,329,501	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,58 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 553,946 553,946 553,946 553,946 16,566,366 12,598,053 (3,224,275) (329,939) 9,043,839	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 715 216 719 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 216 719 719 216 719 719 216 719 719 216 719 719 216 719 719 20,010, 7,396, 7,396, 7,396, 7,396, 7,397 107 7,396, 7,396, 7,397 7,397 7,107 7,396, 7
Deposits and placements from banking institutions Deter interest expenses Staf interest expenses Iter INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) Dohe interest expenses Staf and commissions on loans and advances Dividend income Dividend income Obtainterest income Total non-interest income Total operating expenses Total operating expenses Directors' emoluments Lend charges Deprecting expenses Total other operating expenses<	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 (2,847,546) (313,422) 8,980,536	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 715,471 793,112 6,388,295 19,749,548 7,018,311 (2,776,037) 1,087,227 5,329,501	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,58 1,148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 553,946 553,946 553,946 553,946 16,566,366 12,598,053 (3,224,275) (329,939) 9,043,839	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 719 216 719 26,544 20,010, 7,396, (3,027, 1,071 5,440
Deposits and placements from banking institutions Deter interest expenses Stal interest expenses VET INTEREST INCOME/(LOSS) ODN-INTEREST INCOME/(LOSS) Doth interest expenses Stal interest expenses Deter fees and commissions on loans and advances Dividen faceme Dividen income Deter frees and commissions Foreign Exchange trading income/ (loss) Dividen income Obter income Total one-interest income TOTAL OPERATING EXPENSES Loan loss provision Rental charges Derectors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Defit/ (loss) before tax and exceptional items Exceptional items Profit/ (loss) after exceptional items Deferred tax Profit/ (losses) from translating the financial statements of foreign operations Cair value changes in financial assets at FVOCI Evaluations surplus on property, plant and equipment Hore of other comprehensive income	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 (2,847,546) (313,422) 8,980,536 (910,725) - (910,725)	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 7,15,471 7,9312 6,388,295 19,749,548 7,018,311 (2,776,037) 1,087,227 5,329,501	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - - 1,1148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 (3,224,275) (322,939) 9,043,839 - - (910,725) - - (910,725)	82 316, 4,617, 19,117 272 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677 179 216 719 216 715 799 6,544 20,010, 7,396, (3,027, 1,071 5,440
Deposits and placements from banking institutions Dther interest expenses obal interest expenses IteT INTEREST INCOME/(LOSS) ONN-INTEREST INCOME/(LOSS) Obal interest expenses tets and commissions on loans and advances Dther fees and commissions oreign Exchange trading income/ (loss) Widend income Dther income Otal non-interest income OTAL OPERATING INCOME DTHER OPERATING EXPENSES coan loss provision taff costs Vinectors' emoluments tental charges Depreciation charges Depreciation charges Dather operating expenses tofal (loss) before tax and exceptional items xceptional items traffit (loss) after exceptional items Dather operating expenses tofalt/(loss) after tax and exceptional items Varient tax Defered tax traffit (loss) after tax and exceptional items Dather operating operation is exsets at FVOCI tevaluction surplus on property, plant and equipment hare of other comprehensive income Gains/(losses) from translati	80,299 273,240 3,502,164 18,782,387 3,512,164 3,512,164 3,512,171 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 (2,847,546) (313,422) 8,980,536 (313,422) 8,980,536	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 7,15,471 7,93,112 6,388,295 19,749,548 7,018,311 (2,776,037) 1,087,227 5,329,501	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,53 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,856 16,566,366 12,598,053 (3,224,275) (329,939) 9,043,839	82 316, 4,677, 19,117 272, 4,260, 2,606, 1,150, 8,289 27,406, 3,882 7,677, 179 216, 719 216, 719 216, 719 216, 7396, (3,027, 1,071, 5,440 347 249 (177,0 420
Deposits and placements from banking institutions Deter interest expenses Stafi interest expenses Iter INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) Dohn interest expenses ees and commissions on loans and advances Dather fees and commissions oreign Exchange trading income/ (loss) Dividend income Otal non-interest income Otal operating EXPLANGE Otal non-interest income OTAL OPERATING EXPENSES oan loss provision taff costs Directors' emoluments tental charges Depreciation charge on property and equipment wmortisation charges Dift (loss) before tax and exceptional items xceptional items traft (costs) after exceptional items warent tax Deferred tax trofit/ (loss) after tax and exceptional items Difter (losse) from translating the financial statements of foreign operations air value changes in financial assets at FVOCI tevaluation surplus on property, plant and equipment hare of other comprehensive income	80,299 273,240 3,502,164 18,782,387 361,771 3,418,457 3,770,583 747,137 1,148,193 9,446,141 28,228,528 2,081,628 6,169,873 264,584 259,841 553,946 936,026 5,821,126 16,087,024 12,141,504 (2,847,546) (313,422) 8,980,536 (910,725) - (910,725)	82,533 316,704 4,635,188 19,086,351 272,288 2,996,858 2,606,960 624,095 1,181,307 7,681,508 26,767,859 3,882,158 7,574,257 179,916 216,339 7,15,471 7,9312 6,388,295 19,749,548 7,018,311 (2,776,037) 1,087,227 5,329,501	80,299 273,240 3,475,127 18,809,424 361,771 5,074,450 3,770,583 - - 1,1148,191 10,354,995 29,164,419 2,081,628 6,272,205 264,864 259,841 553,946 936,026 6,197,855 16,566,366 12,598,053 (3,224,275) (322,939) 9,043,839 - - (910,725) - - (910,725)	82 316, 4,677, 19,117 272, 4,260, 2,606, 1,150 8,289 27,406, 3,882 7,677, 179 216, 715 27,407, 179 216, 715 216, 217,407, 179 216, 217,407, 179 216, 217,407, 179 216, 217,407, 216,717, 217,407, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717, 216,717,717, 216,717,717, 216,717,717,717,717,717,717,717,717,717,7



	31.12.2021 KShs. '000 Audited	31.12.2020 KShs. '000 Audited
1) NON-PERFORMING LOANS AND ADVANCES		
a) Gross non-performing loans and advances	23,283,164	22,337,323
b) Less: Interest in suspense	9,536,615	9,125,052
c) Net non-performing loans and advances (a-b)	13,746,549	13,212,271
d) Less: loan loss provisions	10,116,212	8,875,775
e) Net non-performing loans (c-d)	3,630,337	4,336,496
f) Realizable value of securities	3,207,852	3,798,832
g) Net NPLs exposure (e-f)	422,485	537,664
2) INSIDER LOANS AND ADVANCES		
a) Directors, shareholders and associates	76,112	90,944
b) Employees	6,506,261	6,640,032
c) Total insider loans, advances and other facilities	6,582,373	6,730,976
3) OFF-BALANCE SHEET ITEMS		
a) Letters of credit, guarantees, acceptances	67,705,074	66,035,54
b) Forwards, swaps and options	48,525,676	55,669,313
c) Other contingent liabilities	-	
d) Total contingent liabilities	116,230,750	121,704,854
4) CAPITAL STRENGTH		
a) Core capital	40,822,397	39,240,034
b) Minimum statutory capital	1,000,000	1,000,000
c) Excess/(deficiency)	39,822,397	38,240,034
d) Supplementary capital	5,847,299	6,435,788
e) Total capital (a+d)	46,669,696	45,675,822
f) Total risk weighted assets	262,840,012	247,250,634
g) Core capital/total deposit liabilities	15.37%	15.30%
h) Minimum statutory ratio	8.00%	8.00%
i) Excess/ (deficiency) (g-h)	7.37%	7.30%
j) Core capital/total risk weighted assets	15.53%	15.87%
k) Minimum statutory ratio	10.50%	10.50%
l) Excess/(deficiency) (j-k)	5.03%	5.37%
m) Total capital/total risk weighted assets	17.76%	18.47%
n) Minimum statutory ratio	14.50%	14.50%
o) Excess/(deficiency) (m-n)	3.26%	3.97%
p) Adjusted core capital/total deposit liabilities*	15.42%	15.34%
 q) Adjusted core capital/total risk weighted assets* 	15.57%	15.91%
r) Adjusted total capital/total risk weighted assets*	17.80%	18.52%
5) LIQUIDITY		
a) Liquidity ratio	70.73%	71.49%
b) Minimum statutory ratio	20.00%	20.00%
c) Excess/(deficiency) (a-b)	50.73%	51.49%

*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.

DVIDENDS

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The Board has resolved to recommend to the shareholders at the forthcoming Annual General Meeting, the payment of a final dividend of KShs 14.00 for every ordinary share of KShs 5.00. One interim dividend of KShs 5.00 for every ordinary share of KShs 5.00 was paid in December 2021. The total dividend, therefore, is KShs 19.00 (2020: KShs 10.50). The dividend will be payable to shareholders registered on the Company's Register at the close of business on 27 April 2022 and will be paid on or after 25 May 2022.

The directors are also pleased to announce the payment of the final dividend on the non-redeemable, non-cumulative, non-voting, non-participating and non-convertible preference shares for the period 30 June 2021 to 30 December 2021 at the rate of 6% per annum on the issue price of each share. The register will remain closed on 28 April 2022 for the preparation of dividend warrants.

NOTICE OF THE ANNUAL GENERAL MEETING Notice is hereby given that the thirty sixth Annual General Meeting of the shareholders of the Company will be held virtually on 25 May 2022. Further details of the virtual meeting will be published in due course.

MESSAGE FROM THE DIRECTORS The above statements of financial position and statements of comprehensive income are extracts of financial statements audited by Ernst & Young LLP. They can be accessed on the Company's website www.sc.com/ke/investor-relations. To get a full picture of the Group's performance, the complete set of audited financial statements will be available on www.sc.com/ ke/investor-relations after 30 April 2022 or from the Company Secretary at our offices at Standard Chartered @Chiromo, 48 Westlands Road.

The financial statements were approved by the Board of Directors on 14 March 2022 and signed on its behalf by:

Kellen Kariuki Chairperson



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



Jisort na pawa ya shilingi

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