

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 2023

	BANK		GROUP	
	31.12.2023	31.12.2022	31.12.2023	31.12.20
	KShs '000 Audited	KShs '000 Audited	KShs '000 Audited	KShs '0 Audit
SSETS	2 22 / 27 /	0.457.045	2 22 / 27 /	0.455.0
ash (both local and foreign) alances due from Central Bank of Kenya	3,996,876 38,904,879	3,457,845 19,799,461	3,996,876 38,904,879	3,457,8 19,799,4
enya Government and other securities held for dealing purposes	5,740,496	965,720	5,740,496	965,7
nancial assets at fair value through profit and loss	953,023	421,705	953,023	421,7
estment Securities:	755,025	421,703	755,025	721,7
) Amortised cost:				
i. Kenya Government securities	-	-	-	
ii. Other securities	-	-	-	
) Fair value through other comprehensive income (FVOCI) i. Kenya Government securities	63,834,200	104,731,162	63,834,200	104,731,1
ii. Other securities	03,834,200	104,731,102	03,034,200	104,731,1
Peposits and balances due from local banking institutions	3,339,369	-	3,339,369	
eposits and balances due from banking institutions abroad	618,409	428,089	618,409	428,0
ax recoverable	1,052,843	913,568	1,185,327	1,022,6
oans and advances to customers (net)	163,161,777	139,412,560	163,161,777	139,412,5
alances due from banking institutions in the group evestments in associates	129,675,405 -	96,602,123	129,253,610	96,121,1
evestments in subsidiary companies	145,243	145,243	-	
vestments in joint ventures		, -	-	
vestment properties	-	-	-	
roperty and equipment	3,168,118	3,182,732	3,168,118	3,182,7
repaid lease rentals	- F 014 F94	- 4,103,224	F 014 F94	4 102 2
ntangible assets Deferred tax asset	5,016,586 3,624,168	4,027,556	5,016,586 3,664,743	4,103,2 4,117,7
etirement benefit asset	-	-,027,550	-	7,117,7
Other assets	6,047,186	3,439,658	6,124,762	3,495,9
OTAL ASSETS	429,278,578	381,630,646	428,962,175	381,260,0
ABILITIES		/ 000 0 / 0		/ 000 -
alances due to Central Bank of Kenya ustomer deposits	- 342,853,241	6,992,340 278,879,309	- 342,853,241	6,992,3 278,879,3
ustomer deposits reposits and balances due to local banking institutions	4,167,441	6,286,259	4,167,441	6,286,2
eposits and balances due to foreign banking institutions	159,604	201,865	159,604	201,8
ther money market deposits	-	-	-	'/-
orrowed funds	-	-	-	
alances due to banking institutions in the group	10,368,876	13,459,665	9,757,711	12,717,3
ax payable	192 220	2,654,111 211,412	192 220	2,655,0
ividends payable eferred tax liability	182,320 -	211,412	182,320	211,4
etirement benefit liability	48,892	96,428	48,892	96,4
ther liabilities	10,239,896	17,068,249	10,260,699	17,083,2
OTAL LIABILITIES	368,020,270	325,849,638	367,429,908	325,123,2
HAREHOLDERS' FUNDS	04/00=0	0.1/0.000	24/225	
aid up/assigned capital hare premium/(discount)	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,2 7,792.4
evaluation reserves	7,772,427	878,959	7,772,427	7,792,4 878,9
etained earnings/(accumulated losses)	40,544,690	35,487,033	40,818,649	35,842,7
tatutory loan loss reserves	· · · · -	2,255,690	· -	2,255,6
Other reserves (fair value)	(753,453)	(871,188)	(753,453)	(871,18
roposed dividends	8,775,254	6,130,300	8,775,254	6,130,3
Capital grants	2,000,055 61,258,308	1,938,534	2,000,055	1,938,5
'OTAL SHAREHOLDERS' EQUITY 'OTAL LIABILITIES AND SHAREHOLDERS' EQUITY	429,278,578	55,781,008 381,630,646	61,532,267 428,962,175	56,136,7 381,260,0
TATEMENT OF COMPREHENSIVE INCOME				
TATEMENT OF COMPREHENSIVE INCOME NTEREST INCOME				
NTEREST INCOME oans and advances	18,128,727	12,731,113	18,128,727	
NTEREST INCOME oans and advances overnment securities	8,267,420	10,298,361	8,267,420	10,298,
NTEREST INCOME coans and advances covernment securities deposits and placements with banking institutions		10,298,361 2,422,813		10,298, 2,422,
NTEREST INCOME oans and advances overnment securities peposits and placements with banking institutions other interest income	8,267,420 5,956,023	10,298,361 2,422,813 20,757	8,267,420 5,956,023	10,298,3 2,422,8 20,7
NTEREST INCOME cons and advances covernment securities leposits and placements with banking institutions where interest income cotal interest income	8,267,420	10,298,361 2,422,813	8,267,420	10,298, 2,422,i 20,7
NTEREST INCOME coans and advances covernment securities deposits and placements with banking institutions their interest income otal interest income NTEREST EXPENSES	8,267,420 5,956,023	10,298,361 2,422,813 20,757	8,267,420 5,956,023	10,298, 2,422, 20,7 25,473, 0
NTEREST INCOME cans and advances iovernment securities reposits and placements with banking institutions other interest income otal interest income NTEREST EXPENSES ustomer deposits reposits and placements from banking institutions	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325	10,298, 2,422, 20,7 25,473,0 2,594, 279,2
ATEREST INCOME cans and advances overnment securities eposits and placements with banking institutions otal interest income otal interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions other interest expenses	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989	10,298, 2,422, 20,7 25,473,0 2,594, 279,7 376,
ATEREST INCOME cans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses	8,267,420 5,956,023 32,352,170 2,612,431 154,325 261,989 3,028,745	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249, 5
ATEREST INCOME coans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses ET INTEREST INCOME/(LOSS)	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249, 5
NTEREST INCOME coans and advances covernment securities deposits and placements with banking institutions other interest income otal interest income NTEREST EXPENSES ustomer deposits deposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ION-INTEREST INCOME	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087	10,298, 2,422, 20,7 25,473, 0 2,594, 279,2 376, 3,249,5 22,223, 0
ATEREST INCOME coans and advances covernment securities deposits and placements with banking institutions other interest income otal interest income ATEREST EXPENSES ustomer deposits deposits and placements from banking institutions other interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME dees and commissions on loans and advances	8,267,420 5,956,023 32,352,170 2,612,431 154,325 261,989 3,028,745	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083	10,298, 2,422, 20,, 25,473,0 2,594, 279, 376, 3,249, 5 22,223,0
ATEREST INCOME cans and advances overnment securities eposits and placements with banking institutions where interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions where interest expenses otal interest expenses otal interest expenses otTRINTEREST INCOME/(LOSS) ON-INTEREST INCOME eses and commissions on loans and advances where fees and commissions	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,5
INTEREST INCOME coans and advances covernment securities expensits and placements with banking institutions other interest income otal interest income INTEREST EXPENSES ustomer deposits exposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses IET INTEREST INCOME/(LOSS) ON-INTEREST INCOME eees and commissions on loans and advances other fees and commissions oreign exchange trading income/(loss) invidend income	8,267,420 5,956,023 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,9 22,223,0 221,8 4,251,9 5,973,2
INTEREST INCOME coans and advances covernment securities deposits and placements with banking institutions obther interest income otal interest income NTEREST EXPENSES ustomer deposits deposits and placements from banking institutions obther interest expenses otal interest expenses IET INTEREST INCOME/(LOSS) ON-INTEREST INCOME dees and commissions on loans and advances other fees and commissions oreign exchange trading income/(loss) ividend income other (loss)/income	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988)	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,9 22,223,0 221,8 4,251,5 5,973,2
INTEREST INCOME coans and advances iovernment securities deposits and placements with banking institutions where interest income otal interest income INTEREST EXPENSES ustomer deposits deposits and placements from banking institutions where interest expenses otal interest expenses INTEREST INCOME/(LOSS) ION-INTEREST INCOME/(LOSS) ION-INTEREST INCOME dees and commissions on loans and advances where fees and commissions oreign exchange trading income/(loss) invidend income where (loss)/income otal non-interest income	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,9 5,973,2 1,306,8
PATEREST INCOME coans and advances covernment securities deposits and placements with banking institutions other interest income cotal interest income cotal interest expenses duther interest expenses cotal interest expenses cotal interest expenses cotal interest expenses cotal interest income (CLOSS) CON-INTEREST INCOME/(LOSS) CON-INTEREST INCOME dees and commissions on loans and advances other fees and commissions oreign exchange trading income/(loss) dividend income bither (loss)/income otal non-interest income OTAL OPERATING INCOME	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988)	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,9 5,973,2 1,306,8
PATEREST INCOME coans and advances covernment securities teposits and placements with banking institutions their interest income cotal interest income ATEREST EXPENSES ustomer deposits teposits and placements from banking institutions their interest expenses cotal interest expenses cotal interest expenses ter interest income/(LOSS) CON-INTEREST INCOME/(LOSS) CON-INTEREST INCOME tees and commissions on loans and advances their fees and commissions coreign exchange trading income/(loss) ividend income their (loss)/income cotal non-interest income OTAL OPERATING INCOME THER OPERATING EXPENSES	8,267,420 5,956,023 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,284 33,510,336	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586	10,298, 2,422,4 20,7 25,473,0 2,594,5 279,2 376, 3,249,9 22,223,0 221,8 4,251,9 5,973,2 11,306,8 11,753,9 33,977,0
ATEREST INCOME coans and advances overnment securities eposits and placements with banking institutions wither interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions wither interest expenses otal interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME eses and commissions on loans and advances wither fees and commissions oreign exchange trading income/(loss) ividend income wither (loss)/income otal operating income	8,267,420 5,956,023 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586	10,298, 2,422, 20,7 25,473,0 2,594,5 279,2 376, 3,249,9 22,223,0 221,8 4,251,9 5,973,2 11,753,5 33,977,0
ATEREST INCOME cons and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses sotal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME ees and commissions on loans and advances there fees and commissions oreign exchange trading income/(loss) ividend income ther (loss)/income otal non-interest income OTAL OPERATING INCOME ITHER OPERATING EXPENSES ona loss provision taff costs	8,267,420 5,956,023 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,284 33,510,336	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,9 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,9 33,977,0
ATEREST INCOME cans and advances overnment securities eposits and placements with banking institutions there interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions there interest expenses total interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME ees and commissions on loans and advances there fees and commissions or loans and advances oreign exchange trading income/(loss) ividend income other (loss)/income otal non-interest income OTAL OPERATING INCOME THER OPERATING EXPENSES ona loss provision taff costs irectors' emoluments	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,993 40,937,408 3,379,996 7,776,473	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,5 33,977,0
PATEREST INCOME coans and advances covernment securities leposits and placements with banking institutions leposits and placements with banking institutions leposits and placements leposits deposits leposits and placements from banking institutions leposits and placements leposits and leposits leposits a	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,5 33,977,0 1,328,4 6,788,8 252,2 257,8
ATEREST INCOME coans and advances overnment securities eposits and placements with banking institutions wither interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions wither interest expenses otal interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME eses and commissions on loans and advances wither fees and commissions oreign exchange trading income/(loss) ividend income wither (loss)/income otal on-interest income OTAL OPERATING INCOME INTEREORATING EXPENSES oan loss provision taff costs irrectors' emoluments eintal charges epreciation charge on property and equipment mortisation charges	8,267,420 5,956,023 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286	10,298, 2,422, 20,7 25,473,0 2,594,5 279,2 376, 3,249,5 22,223,0 221,8 4,251,5 5,973,2 11,753,5 33,977,0 1,328,4 6,788,6 252, 257,8 435,6
ATEREST INCOME cons and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses eposits and placements from banking institutions there interest expenses sotal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME ees and commissions on loans and advances there fees and commissions oreign exchange trading income/(loss) ividend income ther (loss)/income OTAL OPERATING INCOME THER OPERATING EXPENSES con loss provision taff costs irectors' emoluments ental charges epereciation charges on property and equipment mortisation charges there operating expenses	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,966 7,879,546 265,485 292,892 378,642 983,286 8,880,257	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,9 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,6 252,2 257,6 435,6 820,5 820,5 6,989,9
PATEREST INCOME coans and advances covernment securities deposits and placements with banking institutions obther interest income NTEREST EXPENSES ustomer deposits deposits and placements from banking institutions obther interest expenses obtal interest expenses obtal interest expenses let INTEREST INCOME/(LOSS) ION-INTEREST INCOME dees and commissions on loans and advances obther fees and commissions oreign exchange trading income/(loss) ividend income obther (loss)/income obther (loss)/income obtal non-interest income OTAL OPERATING INCOME ITHER OPERATING EXPENSES coan loss provision taff costs directors' emoluments ental charges depreciation charge on property and equipment imortisation charges obtal other operating expenses obtal other operating expenses	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,5 33,977,0 1,328,4 6,788,6 252, 257,8 435,,8 820,5 6,989,5
ATEREST INCOME cans and advances overnment securities eposits and placements with banking institutions ther interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME ese and commissions on loans and advances ther fees and commissions oreign exchange trading income/(loss) ividend income other (loss)/income otal non-interest income OTAL OPERATING INCOME THER OPERATING EXPENSES can loss provision taff costs irrectors' emoluments ental charges epreciation charge on property and equipment mortisation charges ther operating expenses otal other operating expenses rofit/(loss) before tax and exceptional items	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,966 7,879,546 265,485 292,892 378,642 983,286 8,880,257	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376,6 3,249,9 22,223,0 221,8 4,251,5 5,973,2 1,306,6 11,753,9 33,977,0 1,328,4 6,788,8 252,257,6 435,6 820,6,989,5 16,873,8
INTEREST INCOME coans and advances covernment securities leposits and placements with banking institutions wither interest income cotal interest income INTEREST EXPENSES Ustomer deposits leposits and placements from banking institutions wither interest expenses cotal interest expenses cotal interest expenses left interest expenses interest income/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME less and commissions on loans and advances wither fees and commissions coreign exchange trading income/(loss) ividend income wither (loss)/income cotal non-interest income OTAL OPERATING INCOME INTERESTING EXPENSES coan loss provision taff costs injectors' emoluments lental charges lepreciation charge on property and equipment mortisation charges where operating expenses cotal other operating expenses cotal other operating expenses rofit/(loss) before tax and exceptional items xceptional items	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482	10,298,2 2,422,4 20,7 25,473,0 2,594,5 279,2 376, 3,249,9 22,223,0 221,8 4,251,9 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,8 252,7 257,8 435,9 820,5 6,989,7 16,873,8 17,103,1
PATEREST INCOME coans and advances covernment securities teposits and placements with banking institutions wither interest income cotal interest income cotal interest income cotal interest income cotal interest expenses ustomer deposits teposits and placements from banking institutions wither interest expenses cotal interest income cotal commissions on loans and advances wither fees and commissions coreign exchange trading income/(loss) cividend income wither (loss)/income cotal non-interest income cotal non-interest income cotal non-interest income cotal non-interest income cotal consistency cotal costs cotal costs cotal costs coreicos' emoluments contact costs coreicos cost cost cost cost cost cost cost cost	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482	10,298,2,422,422,422,422,422,423,425,425,425,425,425,425,425,425,425,425
INTEREST INCOME coans and advances covernment securities exposits and placements with banking institutions wither interest income cotal interest income interest expenses sustomer deposits exposits and placements from banking institutions wither interest expenses otal interest expenses otal interest expenses interest expenses interest expenses interest income/(LOSS) interest income/(LO	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,9 22,223,0 221,8 4,251,9 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,8 252,2 257,8 435,8 820,9 6,989,9 16,873,8 17,103,1 (6,067,2
ATEREST INCOME coans and advances overnment securities eposits and placements with banking institutions other interest income otal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions other interest expenses steher interest expenses otal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME ees and commissions on loans and advances other fees and commissions oreign exchange trading income/(loss) ividend income other (loss)/income otal non-interest income OTHER OPERATING INCOME OTHER OPERATING EXPENSES coan loss provision caff costs irrectors' emoluments ental charges ental charges other operating expenses otal other operating expenses otal other operating expenses otal other operating expenses rofit/(loss) before tax and exceptional items overether dax eferred tax	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 (5,043,810)	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664)	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,966 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 (5,377,590)	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,5 33,977,0 1,328,4 6,788,6 252, 257,8 435,,8 20,9 6,989,5 16,873,8 17,103,1 (6,067,2 1,022,0
PATEREST INCOME coans and advances covernment securities deposits and placements with banking institutions where interest income cotal interest income cotal interest income cotal interest income cotal interest expenses deposits and placements from banking institutions where interest expenses cotal interest expenses detal interest expenses detal interest income cotal interest income cotal interest income cotal interest income cotal income cota	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 (5,043,810) (405,848)	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,966 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 - 19,668,482 (5,377,590) (455,425)	10,298, 2,422, 20,7 25,473,0 2,594, 279,2 376, 3,249,5 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,5 33,977,0 1,328,4 6,788,6 252, 257,8 435,,8 20,9 6,989,5 16,873,8 17,103,1 (6,067,2 1,022,0
ATEREST INCOME coans and advances overnment securities eposits and placements with banking institutions wither interest income obtal interest income ATEREST EXPENSES ustomer deposits eposits and placements from banking institutions wither interest expenses sotal interest expenses ether interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME/(LOSS) ON-INTEREST INCOME ese and commissions on loans and advances wither fees and commissions oreign exchange trading income/(loss) ividend income wither (loss)/income obtal non-interest income OTAL OPERATING INCOME ETHER OPERATING EXPENSES can loss provision staff costs irrectors' emoluments ental charges eptreciation charge on property and equipment mortisation charges wither operating expenses rofit/(loss) before tax and exceptional items xceptional items rofit/(loss) after exceptional items urrent tax eferred tax rofit/(loss) after tax and exceptional items where comprehensive income ains/(losses) from translating the financial statements	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 (5,043,810) (405,848)	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,966 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 - 19,668,482 (5,377,590) (455,425)	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376,6 3,249,9 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,8 252,257,8 435,8 205,6,989,5 16,873,8 17,103,1 17,103,1 (6,067,2:1,022,0
PATEREST INCOME coans and advances covernment securities deposits and placements with banking institutions obtainterest income otal interest income NTEREST EXPENSES ustomer deposits deposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses let INTEREST INCOME/(LOSS) ON-INTEREST INCOME dees and commissions on loans and advances other fees and commissions oreign exchange trading income/(loss) ividend income otal non-interest income OTAL OPERATING INCOME THER OPERATING EXPENSES coan loss provision taff costs directors' emoluments ental charges depreciation charge on property and equipment mortisation charges wher operating expenses otal other operating expenses rofit/(loss) after exceptional items verefit/(loss) after exceptional items urrent tax deferred tax rofit/(loss) after tax and exceptional items wher comprehensive income diains/(losses) from translating the financial statements froreign operations	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 19,366,888 (5,043,810) (405,848) 13,917,230	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,956 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 - 19,668,482 (5,377,590) (455,425) 13,835,467	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376,6 3,249,9 22,223,0 221,8 4,251,9 5,973,2 1,306,6 11,753,9 33,977,0 1,328,4 6,788,6 252,257,6 435,6 8205,6 16,873,8 17,103,1 17,103,1 (6,067,2; 1,022,0 12,057,9
constant securities leposits and placements with banking institutions leposits and placements with banking institutions leposits and placements with banking institutions leposits and placements from banking institutions leposition interest expenses let Interest expenses let Interest InCOME (LOSS) ON-INTEREST INCOME (LOSS) ON-INTEREST INCOME (LOSS) ON-INTEREST INCOME (LOSS) Included income lepter (loss)/income lepter (loss)/income lepter (loss)/income lepter (loss)/income lepter (loss)/income lepter (loss)/income lepter OPERATING EXPENSES lepter (loss) after exceptional items lepter of tax and exceptional items lepter of tax lepter of ta	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,826 8,494,626 21,570,520 19,366,888 (5,043,810) (405,848) 13,917,230	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 (5,377,590) (455,425) 13,835,467	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376,6 3,249,9 22,223,0 221,8 4,251,9 5,973,2 1,306,6 11,753,9 33,977,0 1,328,4 6,788,6 252,257,6 435,6 8205,6 16,873,8 17,103,1 17,103,1 (6,067,2; 1,022,0 12,057,9
INTEREST INCOME coans and advances covernment securities teposits and placements with banking institutions wither interest income cotal interest income INTEREST EXPENSES Ustomer deposits teposits and placements from banking institutions wither interest expenses cotal interest income CONDITIEREST INCOME (LOSS) CON-INTEREST INCOME sees and commissions on loans and advances wither fees and commissions coreign exchange trading income/(loss) dividend income wither (loss)/income cotal non-interest income COTAL OPERATING INCOME COTAL OPERATING EXPENSES cotal obs provision taff costs viriectors' emoluments entral charges seperciation charge on property and equipment mortisation charges wither operating expenses cotal other operating expenses cotal other operating expenses rofit/(loss) before tax and exceptional items verent tax seferred tax rofit/(loss) after exceptional items wither comprehensive income ains/(losses) from translating the financial statements for foreign operations air value changes in financial assets at FVOCI evaluation deficit on property and equipment	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 19,366,888 (5,043,810) (405,848) 13,917,230	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,956 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 - 19,668,482 (5,377,590) (455,425) 13,835,467	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376,6 3,249,9 22,223,0 221,8 4,251,9 5,973,2 1,306,6 11,753,9 33,977,0 1,328,4 6,788,6 252,257,6 435,6 8205,6 16,873,8 17,103,1 17,103,1 (6,067,2; 1,022,0 12,057,9
ATTEREST INCOME coans and advances overnment securities eposits and placements with banking institutions where interest income otal interest income ATTEREST EXPENSES ustomer deposits eposits and placements from banking institutions where interest expenses eposits and placements from banking institutions where interest expenses sotal interest expenses ET INTEREST INCOME/(LOSS) ON-INTEREST INCOME eas and commissions on loans and advances where fees and commissions origin exchange trading income/(loss) ividend income where (loss)/income otal non-interest income OTAL OPERATING INCOME THER OPERATING EXPENSES can loss provision traff costs irrectors' emoluments ental charges epreciation charge on property and equipment mortisation charges where operating expenses rofit/(loss) after tax and exceptional items exceptional items rofit/(loss) after tax and exceptional items ther comprehensive income ains/(losses) from translating the financial statements foreign operations air value changes in financial assets at FVOCI evaluation deficit on property and equipment hare of other comprehensive income of associates	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,826 8,494,626 21,570,520 19,366,888 (5,043,810) (405,848) 13,917,230	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 (5,377,590) (455,425) 13,835,467	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376, 3,249,9 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,8 252,2 257,8 435,5 820,5 6,989,5 16,873,8 17,103,1 (6,067,2; 1,022,0 12,057,5
NTEREST INCOME oans and advances overnment securities deposits and placements with banking institutions	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 (5,043,810) (405,848) 13,917,230	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174 12,436,924	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,946 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 (5,377,590) (455,425) 13,835,467	12,731, 10,298,3 2,422,8 20,7 25,473,0 2,594,5 279,2 376,3 3,249,9 22,223,0 221,8 4,251,9 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,8 252,1 257,8 435,5 820,5 6,989,9 16,873,8 17,103,1 (6,067,27 1,022,0 12,057,9 (2,054,05) 616,27 (1,437,83)
INTEREST INCOME coans and advances covernment securities deposits and placements with banking institutions where interest income otal interest income INTEREST EXPENSES ustomer deposits deposits and placements from banking institutions where interest expenses otal interest expenses otal interest expenses otal interest expenses (IET INTEREST INCOME /(LOSS) ON-INTEREST INCOME /(LOSS) ON-INTEREST INCOME dees and commissions on loans and advances where fees and commissions origin exchange trading income /(loss) dividend income where (loss)/income otal non-interest income OTAL OPERATING INCOME INTEREST OPERATING EXPENSES coan loss provision taff costs irrectors' emoluments ental charges where operating expenses otal other operating expenses otal other operating expenses otal other operating expenses rofit/(loss) before tax and exceptional items xceptional items rofit/(loss) after exceptional items where comprehensive income dians/(losses) from translating the financial statements of foreign operations air value changes in financial assets at FVOCI evaluation deficit on property and equipment thare of other comprehensive income of associates accome tax relating to components of other comprehensive	8,267,420 5,956,023 - 32,352,170 2,612,431 154,325 261,989 3,028,745 29,323,425 307,099 3,963,259 8,444,511 894,102 (1,994,988) 11,613,983 40,937,408 3,379,996 7,776,473 264,605 292,892 378,642 983,286 8,494,626 21,570,520 19,366,888 (5,043,810) (405,848) 13,917,230	10,298,361 2,422,813 20,757 25,473,044 2,611,514 279,267 376,211 3,266,992 22,206,052 221,886 2,641,955 5,973,243 1,160,323 1,306,877 11,304,284 33,510,336 1,328,458 6,689,167 251,595 257,877 435,961 820,529 6,588,335 16,371,922 17,138,414 (5,695,664) 994,174 12,436,924	8,267,420 5,956,023 - 32,352,170 2,610,769 154,325 261,989 3,027,083 29,325,087 307,099 5,646,877 8,444,511 - (1,994,988) 12,403,499 41,728,586 3,379,996 7,879,546 265,485 292,892 378,642 983,286 8,880,257 22,060,104 19,668,482 (5,377,590) (455,425) 13,835,467	10,298,3 2,422,4 20,7 25,473,0 2,594,5 279,2 376,6 3,249,9 22,223,0 221,8 4,251,5 5,973,2 1,306,8 11,753,9 33,977,0 1,328,4 6,788,8 252,257,8 435,8 205,6,989,5 16,873,8 17,103,1 17,103,1 (6,067,2:1,022,0 12,057,9

OTHER DISCLOSURES	BANK	BANK		
	31.12.2023	31.12.2022		
	KShs '000	KShs '000		
	Audited	Audited		
1) NON-PERFORMING LOANS AND ADVANCES				
a) Grass non-performing loans and advances	17,221,384	22,577,388		
b) Less: Interest in suspense	6,352,421	9,539,146		
c) Net non-performing loans and advances (a-b)	10,868,963	13,038,242		
d) Less: Loan loss provisions	7,691,983	10,131,278		
e) Net non-performing loans (c-d)	3,176,980	2,906,964		
f) Realizable value of securities	2,519,118	2.268,159		
g) Net NPLs exposure (e-f)	657,862	638,805		
2) INSIDER LOANS AND ADVANCES				
a) Directors, shareholders and associates	26,678	55,704		
b) Employees	6,311,107	6,398,783		
c) Total insider loans, advances and other facilities	6,337,785	6,454,487		
3) OFF-BALANCE SHEET ITEMS				
a) Letters of credit, guarantees, acceptances	69,820,491	71,140,599		
b) Forwards, swaps and options	26,371,166	25,759,087		
c) Other contingent liabilities	-	,		
d) Total contingent liabilities	96,191,657	96,899,686		
4) CAPITAL STRENGTH				
a) Core capital	51,217,932	42,132,719		
b) Minimum statutory capital	1,000,000	1,000,000		
c) Excess/(deficiency)	50,217,932	41,132,719		
d) Supplementary capital	182,521	5,271,363		
e) Total capital (a+d)	51,400,453	47,404,082		
f) Total risk weighted assets	288,168,235	274,257,322		
g) Care capital/total deposit liabilities	14.94%	15.11%		
h) Minimum statutory ratio	8.00%	8.00%		
i) Excess/(deficiency) (g-h)	6.94%	7.11%		
j) Core capitol/total risk weighted assets	17.77%	15.36%		
k) Minimum statutory ratio	10.50%	10.50%		
l) Excess/(deficiency) (j-k)	7.27%	4.86%		
m) Total capital/total risk weighted assets	17.84%	17.28%		
n) Minimum statutory ratio	14.50%	14.50%		
o) Excess/(deficiency) (m-n)	3.34%	2.78%		
5) LIQUIDITY				
a) Liquidity ratio	66.26%	73.03%		
b) Minimum statutory ratio	20.00%	20.00%		
c) Excess/(deficiency) (a-b)	46,26%	53.03%		

Dividend

The Board has resolved to recommend to the shareholders at the forthcoming Annual General Meeting, the payment of a final dividend of KShs 23.00 for every ordinary share of KShs 5.00. One interim dividend of KShs. 6.00 for every ordinary share of KShs 5.00 was paid in December 2023. The total dividend, therefore, is KShs 29.00 (2022: KShs 22.00). The dividend will be payable to shareholders registered on the Company's Register at the close of business on 19 April 2024 and will be paid on or after 30 May 2024.

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 2023 to 30 December 2023 at the rate of 6% per annum on the issue price of each share.

Notice of the Annual General Meeting

Notice is hereby given that the thirty eighth Annual General Meeting of the shareholders of the Company will be held virtually on 30 May 2024. Further details of the virtual meeting will be published in the course

Message from the Directors

The above Statement of Comprehensive Income and Statement of Financial Position 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 2024 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 12 March 2024 and signed on its behalf by:

Kellen Kariuki Chairperson Kariuki Ngari Executive Director & Chief Executive Officer

12 March 2024

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

