Standard Chartered Bank Kenva Limited

STATEMENT OF FINANCIAL POSITION	31,03,2017	BANK 31,12,2016	31,03,2016	31,03,2017	GROUP 31,12,2016	31,03,20
	KShs. 000 Un-audited	KShs 000 Audited	KShs. 000 Un-audited	KShs. 000 Un-audited	KShs. 000 Audited	KShs. 0
ASSETS						
Cash (both local and foreign)	2,947,073	3,473,071	3,005,837	2,947,073	3,473,071	3,005,8
Balances due from Central Bank of Kenya Kenya Government securities and other securities held for dealing purposes	14,356,430 10,478,040	12,040,483 4,780,246	15,067,123 4,804,038	14,356,430 10,478,040	12,040,483 4,780,246	15,067,1 4,804,0
Financial assets at fair value through profit and loss	425,803	554,026	934,894	425,803	554,026	934,8
nvestment securities:						
) Held to Maturity:						
Kenya Government securities Other securities		-	-		-	
Available for sale:						
i. Kenya Government securities	95,971,234	81,565,176	68,547,131	96,284,760	81,708,503	68,688,6
ii. Other securities	524,099	510,209	521,848	524,099	510,209	521,8
eposits and balances due from local banking institutions	4,826,180	1,255,156	11,139,270	4,826,180	1,255,156	11,139,
eposits and balances due from banking institutions abroad ax recoverable	219,814	310,879	321,995	219,814	310,879 7,168	321,9
oans and advances to customers (net)	116,875,407	122,711,038	109,787,058	116,875,407	122,711,038	109,787,0
alances due from banking institutions in the group	17,700,421	14,011,495	24,631,599	17,700,509	14,151,412	24,631,6
nvestments in associates	-	-	-	-	-	
nvestments in subsidiary companies	141,243	141,243	141,243	-	-	
nvestments in joint ventures nvestment properties	-	-	-		-	
Property and equipment	3,031,389	2,985,751	3,176,233	3,031,389	2,985,751	3,176,
Prepaid lease rentals	243,249	243,980	246,177	243,249	243,980	246,
ntangible assets	2,371,345	2,457,419	2,791,300	2,371,345	2,457,419	2,791,3
Deferred tax asset	215,116	63,348	-	217,299	63,705	
etirement benefit asset other assets	3,680,041	3,170,588	4,594,905	3,733,504	3,228,954	4,640,
OTAL ASSETS	274,006,884	250,274,108	249,710,651	274,234,901	250,482,000	249,757,
IABILITIES	, , , , , , , , ,		.,,	,,		, ,
alances due to Central Bank of Kenya	-	Ξ	Ξ.	-	Ē	
sustomer deposits	205,016,693	186,598,226	184,533,840	205,016,693	186,598,226	184,533,
reposits and balances due to local banking institutions	3,734,201	1,618,256	152,559	3,734,201	1,618,256	152,
eposits and balances due to foreign banking institutions ther money market deposits	1,333,923	1,428,159 -	3,828,152	1,333,923	1,428,159	3,828,
orrowed funds		-	-	_	-	
alances due to banking institutions in the group	9,609,348	10,759,556	11,226,840	8,912,395	10,174,520	10,761,
ax payable	2,018,974	1,046,259	911,868	2,133,856	1,128,697	980,
ividends payable	-	-	=	-	-	
leferred tax liability	- 05 001	- 05 076	195,815	- 05.004	- 05.076	194,
letirement benefit liability Other liabilities	95,931 6,537,050	85,376 4,833,497	14,279 4,996,344	95,931 6,552,269	85,376 4,844,938	14,2 5,012,2
OTAL LIABILITIES	228,346,120	206,369,329	205,859,697	227,779,268	205,878,172	205,477,9
HAREHOLDERS' FUNDS						
aid up / Assigned capital	1,997,553	1,997,553	1,825,798	1,997,553	1,997,553	1,825,
hare premium	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,
devaluation reserves	455,817	457,041	461,938 26,706,311	455,817	457,041 26,750,324	461,
letained earnings itatutory loan loss reserve	28,206,054 367,476	26,050,443 568,868	977,303	29,006,016 367,476	568,868	27,134, 977,
Other reserves (Available-for-Sale)	72,212	274,764	264,103	67,119	273,932	264,
Proposed dividends	4,893,378	4,893,378	3,949,184	4,893,378	4,893,378	3,949,
Capital grants	1,875,847	1,870,305	1,873,890	1,875,847	1,870,305	1,873,
'OTAL SHAREHOLDERS' EQUITY 'OTAL LIABILITIES AND SHAREHOLDERS' EQUITY	45,660,764 274,006,884	43,904,779 250,274,108	43,850,954 249,710,651	46,455,633 274,234,901	<u>44,603,828</u> 250,482,000	44,279, 249,757,
OTAL EMPIRITED AND STATE TO EDETIC EXCITT	214,000,004	200,214,100	240,710,001	274,204,501	200,402,000	240,101,
TATEMENT OF COMPREHENSIVE INCOME						
NTEREST INCOME	3,644,325	14,845,035	3,904,096	3,644,325	14 945 095	3,904,
oans and advances Sovernment securities	2,367,980		2,272,039	2,375,559	14,845,035	
Deposits and placements with banking institutions				2,010,000	10.065.081	
9	146.252	10,048,834 466,765	141,544	146,252	10,065,081 466,765	2,273,
other interest income	146,252 170,088	466,765 398,264		146,252 170,088	10,065,081 466,765 398,264	2,273, 141,
		466,765	141,544		466,765	2,273, 141, 84,
otal interest income NTEREST EXPENSES	170,088 6,328,645	466,765 398,264 25,758,898	141,544 84,829 6,402,508	170,088 6,336,224	466,765 398,264 25,775,145	2,273, 141, 84, 6,404,
otal interest income NTEREST EXPENSES Justomer deposits	170,088 6,328,645 1,485,036	466,765 398,264 25,758,898 5,712,735	141,544 84,829 6,402,508 1,362,394	170,088 6,336,224 1,477,997	466,765 398,264 25,775,145 5,684,222	2,273, 141, 84, 6,404, 1,353,
otal interest income NTEREST EXPENSES sustomer deposits eposits and placements from banking institutions	170,088 6,328,645 1,485,036 36,891	466,765 398,264 25,758,898 5,712,735 133,810	141,544 84,829 6,402,508 1,362,394 46,763	170,088 6,336,224 1,477,997 36,891	466,765 398,264 25,775,145 5,684,222 133,810	2,273, 141, 84, 6,404, 1,353, 46,
otal interest income NTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses	170,088 6,328,645 1,485,036	466,765 398,264 25,758,898 5,712,735	141,544 84,829 6,402,508 1,362,394	170,088 6,336,224 1,477,997	466,765 398,264 25,775,145 5,684,222	2,273,i 141,; 84,i 6,404, 1,353,i 46, 119,i
otal interest income NTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses	170,088 6,328,645 1,485,036 36,891 185,787	466,765 398,264 25,758,898 5,712,735 133,810 561,618	141,544 84,829 6,402,508 1,362,394 46,763 119,939	170,088 6,336,224 1,477,997 36,891 185,787	466,765 398,264 25,775,145 5,684,222 133,810 561,618	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520,
otal interest income NTEREST EXPENSES ustomer deposits teposits and placements from banking institutions tither interest expenses total interest expenses IET INTEREST INCOME ION-INTEREST INCOME	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883,
otal interest income NTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses botal interest expenses ET INTEREST INCOME ON-INTEREST INCOME ees and commissions on loans and advances	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495	2,273,141,84,16,404,911,353,146,119,14,883,176,176,176,176,176,176,176,176,176,176
otal interest income NTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses ET INTEREST INCOME ON-INTEREST INCOME ees and commissions on loans and advances ther fees and commissions	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905,
otal interest income NTEREST EXPENSES JUSTOME deposits JUSTOME deposits and placements from banking institutions JUSTOME deposits and placements from banking institutions JUSTOME deposits and placements from banking institutions JUSTOME deposit success and success and commissions on loans and advances JUSTOME deposit success and commissions on loans and advances JUSTOME deposit success and commissions J	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905,
otal interest income NTEREST EXPENSES Justomer deposits Justomer d	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874	2,273,1 141,4 84,4 6,404, 1,353,4 6,119,1 1,520,4,883, 76,905,825,
otal interest income NTEREST EXPENSES Usetomer deposits deposits and placements from banking institutions dether interest expenses otal interest expenses HET INTEREST INCOME HON-INTEREST INCOME Gees and commissions on loans and advances dether fees and commissions oreign exchange trading income dether income	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996	2,273,141,484,141,484,484,484,484,484,484,484
otal interest income NTEREST EXPENSES JUSTOME deposits Leposits and placements from banking institutions Soften interest expenses LET INTEREST INCOME LON-INTEREST INCOME LOS	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 - 285,933	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996	2,273,141,84,154,164,164,164,164,164,164,164,164,164,16
otal interest income NTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses etal interest expenses ET INTEREST INCOME ON-INTEREST INCOME ees and commissions on loans and advances ther fees and commissions oreign exchange trading income ividend income ther income otal Non-Interest income otal Non-Interest income OTAL OPERATING INCOME	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 691,384 285,973 1,957,852 6,578,783	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248,
otal interest income NTEREST EXPENSES JUSTOMER DEPOSITS JUSTOME DEPOSITS JUSTOMER DEPOSIT	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248,
otal interest income NTEREST EXPENSES Usetomer deposits deposits and placements from banking institutions dether interest expenses otal interest expenses lET INTEREST INCOME ION-INTEREST INCOME dees and commissions on loans and advances dether fees and commissions oreign exchange trading income dividend income otal Non-Interest income OTAL OPERATING INCOME DITHER OPERATING EXPENSES oan loss provision taff costs	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248, 728, 1,504,
otal interest income NTEREST EXPENSES Usetomer deposits deposits and placements from banking institutions deposit interest expenses description of the placement of	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089	2,273,141,484,184,1
otal interest income NTEREST EXPENSES Justomer deposits deposits and placements from banking institutions other interest expenses otal interest expenses JET INTEREST INCOME JON-INTEREST INCOME DON-INTEREST INCOME dees and commissions on loans and advances other fees and commissions oreign exchange trading income ividend income other income otal Non-Interest income OTAL OPERATING INCOME OTHER OPERATING EXPENSES oan loss provision taff costs irrectors' emoluments tental charges	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 - 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 -1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493	2,273,3 141,4 84,4 6,404, 1,353,4 46, 119, 1,520,4 4,883, 76,905,6 825,7 2,365,7,248,1 728,3 1,504,3 37,135,5 118,4
otal interest income NTEREST EXPENSES JUSTOME deposits JUSTOME deposits and placements from banking institutions JUSTOME deposits and services and commissions JUSTOME deposits and commissions on loans and advances JUSTOME deposits and commissions JUSTOME	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 - 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575	2,273,1 141,4 84,4 6,404, 1,353,4 46, 119,9 1,520,4 4,883, 76,9 905,1 825,7 2,365,7 7,248,1 728,1 1,504,4 37,1 135,4 118,1 116,1
otal interest income NTEREST EXPENSES Justomer deposits deposits and placements from banking institutions deposits and comments deposits income deposits and commissions on loans and advances deposit and commissions deposit and commissions deposit and commissions deposit and comments deposit and comments deposits and comments deposi	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 128,991 106,259 102,208 968,091	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248, 728, 1,504, 37, 135, 118,
otal interest income NTEREST EXPENSES Determer deposits deposits and placements from banking institutions determined by their interest expenses otal interest expenses let INTEREST INCOME ION-INTEREST INCOME GON-INTEREST INCOME ees and commissions on loans and advances determined by their facing income dividend income dividend income otal Non-Interest income OTAL OPERATING INCOME DITHER OPERATING EXPENSES oan loss provision staff costs directors' emoluments letertal charges depreciation charges on property and equipment functionation charges other operating expenses otal other operating expenses otal other operating expenses	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970	2,273,141,84,154,164,164,164,164,164,164,164,164,164,16
otal interest income NTEREST EXPENSES Useformer deposits deposits and placements from banking institutions deposits and placements deposits income deposits and commissions on loans and advances deposits and commissions or loans and advances deposit income deposit income deposit income deposit income deposits inco	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 128,991 106,259 102,208 968,091	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386	2,273,1 141,4 84,4 6,404, 1,353,4 46, 119,4 1,520,4 4,883,4 76,5 905,7 2,365,7 7,248,7 135,4 116,6 912,0 3,551,1
otal interest income NTEREST EXPENSES JUSTOME deposits deposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses IET INTEREST INCOME HON-INTEREST INCOME GON-INTEREST INCOME dees and commissions on loans and advances other fees and commissions oreign exchange trading income otal Non-Interest income otal Non-Interest income OTAL OPERATING INCOME OTHER OPERATING EXPENSES oan loss provision taff costs directors' emoluments dental charges depreciation charge on property and equipment mortisation charges otal other operating expenses otal other operating expenses orofit / (loss) before tax and exceptional items exceptional items	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970	2,273,1 141,4 84,4 6,404, 1,353,4 46, 119,9 1,520,4 4,883, 76,9 905,6 825,5 7,248,7 7,248,1 1,504,4 37,1 135,3 118,1 116,9 12,0 3,551,4 3,697,1
otal interest income NTEREST EXPENSES Justomer deposits leposits and placements from banking institutions wither interest expenses let interest expenses let interest expenses let interest expenses let interest income lon-Interest income lon-Interest income lone eas and commissions on loans and advances wither fees and commissions oreign exchange trading income lividend income wither income lotal Non-Interest income lotal Non-Interest income lotal Non-Interest income lotal Non-Interest income lotal Presentating income lotal Presentating income lotal income lotal operating income lotal operating income lotal operating income lotal operating expenses letter operating expenses letter operating expenses lotal other operating expenses lotal	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248, 1,504, 37, 118, 116, 912, 3,551, 3,697,
otal interest income NTEREST EXPENSES Justomer deposits deposits and placements from banking institutions deposits and interest expenses deposits interest expenses deposits and commissions deposi	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) 64,959	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 3,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141	2,273,4 141,4 84,4 6,404, 1,353,4 46, 119,4 1,520,4 4,883,4 76,9 905,6 825,7 7,248,7 728,3657,7 135,4 116,912,6 3,551,4 3,697,4 3,697,4 1,135,6 21,3
otal interest income NTEREST EXPENSES Justomer deposits deposits and placements from banking institutions deposits and commissions deposits and commissions on loans and advances deposits and commissions deposits and comm	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126)	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953)	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 7,248, 728, 1,504, 37, 135, 118, 116, 912, 3,551, 3,697, (1,135,6
otal interest income NTEREST EXPENSES Justomer deposits deposits and placements from banking institutions deposits and placements deposits and placement deposits and placemen	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) 64,959	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 3,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141	2,273,4 141,4 84,4 6,404, 1,353,4 46, 119,4 1,520,4 4,883,4 76,9 905,6 825,7 7,248,7 728,3657,7 135,4 116,912,6 3,551,4 3,697,4 3,697,4 1,135,6 21,3
otal interest income NTEREST EXPENSES JUSTOME deposits eposits and placements from banking institutions other interest expenses otal interest expenses otal interest expenses let INTEREST INCOME ION-INTEREST INCOME ION-INTEREST INCOME ees and commissions on loans and advances other fees and commissions oreign exchange trading income other operating EXPENSES oan loss provision taff costs directors' emoluments tental charges tepreciation charge on property and equipment mortisation charges otal other operating expenses otal other operating expenses rofit / (loss) before tax and exceptional items xceptional items rofit / (loss) after exceptional items surrent tax telefered tax rofit / (loss) after tax and exceptional items ITHER COMPREHENSIVE INCOME	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) (64,959 1,952,995	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428 8,636,728	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766 2,492,131	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248, 1,504, 37, 135, 118, 116, 912, 3,551, 3,697, (1,135,6,2)
otal interest income NTEREST EXPENSES Justomer deposits eposits and placements from banking institutions wither interest expenses let interest expenses let interest expenses let interest expenses let interest income lon-Interest income lon-Interest income lond income wither income lotal Non-Interest inc	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) 64,959	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 3,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248, 1,504, 37, 135, 118, 116, 912, 3,551, 3,697, (1,135,6,2)
otal interest income NTEREST EXPENSES Justomer deposits deposits and placements from banking institutions deposits and placements deposits and placements from Banking income deposits and commissions deposits and commissi	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) (64,959 1,952,995	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428 8,636,728	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766 2,492,131	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	2,273,1 141,4 84,4 6,404, 1,353,4 46, 119,9 1,520,4 4,883, 76,9 905,0 825,9 7248,1 1,504,4 37,7 135,4 118,116,6 912,1 3,697,1 3,697,1 (1,135,6 21,3 2,582,4
otal interest income NTEREST EXPENSES Described and placements from banking institutions Deposits and placements from banking institutions Dether interest expenses Described and commissions Described	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 - 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 (972,715) (64,959 1,952,995	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428 8,636,728	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766 2,492,131	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 691,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 7,248, 728, 1,504, 37, 135, 118, 116, 912, 3,551, 3,697, (1,135,6,21, 2,582,
otal interest income NTEREST EXPENSES Deposits and placements from banking institutions Other interest expenses Otal interest expenses Otal interest expenses Otal interest expenses Otal interest expenses IET INTEREST INCOME ION-INTEREST INCOME ON-INTEREST INCOME OF ION-INTEREST INCOME OF ION-INTER	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384 285,973 1,957,852 6,578,783 772,332 1,609,952 42,326 128,398 106,259 102,208 956,557 3,718,032 2,860,751 2,860,751 (972,715) 64,959 1,952,995	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428 8,686,728	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766 2,492,131	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 6,91,384	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 - 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 (4,499,953) 261,141 9,049,307	2,273, 141, 84, 6,404, 1,353, 46, 119, 1,520, 4,883, 76, 905, 825, 557, 2,365, 7,248, 1,504, 37, 135, 118, 116, 91,351, 3,697, (1,135,6,21, 2,582, 624, (187,2,436,4)
Other interest income Otal interest income NTEREST EXPENSES Customer deposits Deposits and placements from banking institutions Other interest expenses Otal interest income Otal interest income Otal interest income Otal income Other fees and commissions on loans and advances Other fees and commissions Otal income Otal Non-Interest income Otal Non-Interest income Otal Non-Interest income Otal Non-Interest income Otal Operating INCOME OTHER OPERATING EXPENSES Otal Oss provision Otal foots Otal Costs Otal otal otarges Other operating expenses Otal other operating operational items Other Cosses) from translating the financial statements of foreign operations Other Cosses) from translating the financial statements of foreign operations Other comprehensive income of associates Occurrent tax Other comprehensive income for the period / year net of tax Other comprehensive income for the period / year retaxing taxing the financial comprehensive income for the period / year	170,088 6,328,645 1,485,036 36,891 185,787 1,707,714 4,620,931 59,151 921,344 691,384	466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 1,215,345 7,960,466 27,311,201 2,199,899 6,936,322 162,493 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428 8,686,728	141,544 84,829 6,402,508 1,362,394 46,763 119,939 1,529,096 4,873,412 76,902 747,412 825,987 557,506 2,207,807 7,081,219 728,333 1,486,099 37,174 135,281 118,465 116,089 903,412 3,524,853 3,556,366 (1,093,001) 28,766 2,492,131	170,088 6,336,224 1,477,997 36,891 185,787 1,700,675 4,635,549 59,151 1,088,951 6,91,384 - 285,933 2,125,419 6,760,968 772,332 1,636,526 42,326 128,991 106,259 102,208 968,091 3,756,733 3,004,235 (1,016,118) 64,959 2,053,076	466,765 398,264 25,775,145 5,684,222 133,810 561,618 6,379,650 19,395,495 173,410 4,360,874 2,839,996 1,215,314 8,589,594 27,985,089 2,199,899 7,031,586 162,493 534,294 441,737 464,575 3,862,386 14,696,970 13,288,119 13,288,119 13,288,119 561,332 (168,400)	2,273,1 141,4 84,4 6,404, 1,353,4 46, 119,9 1,520,4 4,883, 76,9 905,6 825, 557,7 2,365,7 7,248, 1,504,4 37, 135,4



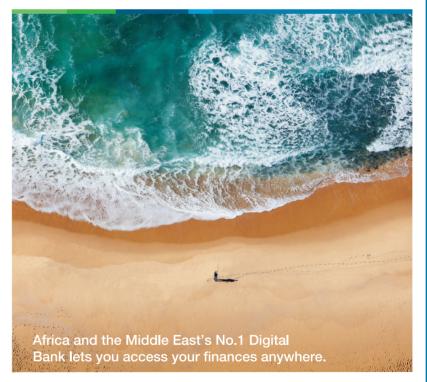
Onarterea				
OTHER DISCLOSURES	BANK			
	31,03,2017	31,12,2016	31.03.2016	
	KShs. 000	KShs. 000	KShs. 000	
	Un-audited	Audited	Un-audited	
1) NON-PERFORMING LOANS AND ADVANCES				
(a) Gross non-performing loans and advances	15,367,574	15,038,172	15,409,376	
(b) Less: Interest in suspense	4,906,757	4,871,365	3,516,438	
(c) Total non-performing loans and advances (a-b)	10,460,817	10,166,807	11,892,938	
(d) Less: Loan loss provisions	5,115,694	4,914,946	5,417,586	
(e) Net non-performing loans and advances (c-d)	5,345,123	5,251,861	6,475,352	
(f) Realizable value of securities	4,114,308	4,501,523	5,645,197	
(g)Net NPLs Exposure (e-f)	1,230,815	750,338	830,155	
2) INSIDER LOANS AND ADVANCES				
(a) Directors, shareholders and associates	19,483	21,237	31,128	
(b) Employees	6,328,712	6,227,157	5,793,925	
(c) Total insider loans and advances	6,348,195	6,248,394	5,825,053	
3) OFF-BALANCE SHEET ITEMS				
(a) Letters of credit, guarantees and acceptances	36,744,098	35,615,697	37,646,975	
(b) Forwards, swaps and options	65,599,162	53,029,551	71,189,769	
(c) Other contingent liabilities	-			
(d)Total contingent liabilities	102,343,260	88,645,248	108,836,744	
4) CAPITAL STRENGTH				
		05 057 005		
(a) Core capital	36,365,564	35,257,985	34,290,023	
(a) Core capital (b) Minimum statutory capital	36,365,564 1,000,000	1,000,000	1,000,000	
(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b)	1,000,000 35,365,564	1,000,000 34,257,985	1,000,000 33,290,023	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital	1,000,000 35,365,564 6,671,389	1,000,000 34,257,985 6,845,851	1,000,000 33,290,023 7,188,941	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d)	1,000,000 35,365,564 6,671,389 43,036,953	1,000,000 34,257,985 6,845,851 42,103,836	1,000,000 33,290,023 7,188,941 41,478,964	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17.74%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17.74% 8.00%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18,90% 8,00%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (j) Excess /(deficiency) (g-h)	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17,74% 8,00% 9,74%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18,90% 8,00% 10,90%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17.774% 8,00% 9,74% 17,43%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18,90% 8,00% 10,90% 17,51%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58% 17.61%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a-td) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets (k) Minimum statutory ratio	1,000,000 35,365,564 6,671,389 43,036,953 208,598,001 17.7.4% 8.00% 9.7.4% 17.43% 10.50%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90% 8.00% 10.90% 17.51% 10.50%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58% 17.61% 10.50%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets (k) Minimum statutory ratio (l) Excess / (deficiency) (j-k)	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17.74% 8.00% 9.74% 17.43% 10.50% 6.93%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90% 8.00% 10.90% 17.51% 10.50% 7.01%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58% 17.61% 10.50% 7.11%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets (k) Minimum statutory ratio (j) Excess / (deficiency) (j-k) (m)Total capital/total risk weighted assets	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17,74% 8,00% 9,74% 17,43% 10,50% 6,93% 20,63%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90% 8.00% 10.90% 17.51% 10.50% 7.01% 20.91%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58% 17.61% 10.50% 7.11% 21,30%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets (k) Minimum statutory ratio (j) Excess / (deficiency) (j-k) (m)Total capital/total risk weighted assets (n) Minimum statutory ratio	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17,74% 8,00% 9,74% 17,43% 10,50% 6,93% 20,63% 14,50%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90% 10.90% 17.51% 10.50% 7.01% 20.91% 14.50%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58% 17.61% 10.50% 7.11% 21.30% 14.50%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) (d) Supplementary capital (e) Total capital (a+d) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets (k) Minimum statutory ratio (i) Excess / (deficiency) (i-k) (m)Total capital/total risk weighted assets (n) Minimum statutory ratio (o) Excess / (deficiency) (i-k) (m)Total capital/total risk weighted assets (n) Minimum statutory ratio (o) Excess / (deficiency) (m-n)	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17,74% 8,00% 9,74% 17,43% 10,50% 6,93% 20,63% 14,50%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90% 10.90% 17.51% 10.50% 7.01% 20.91% 14.50%	1,000,000 33,290,023 7,188,941 41,478,964 194,7703,736 18.58% 8.00% 10.58% 17.61% 10.50% 7,11% 21,30% 14,50%	
(b) Minimum statutory capital (c) Excess / (deficiency) (a-b) d) Supplementary capital (e) Total capital (a-td) (f) Total risk weighted assets (g) Core capital / total deposit liabilities (h) Minimum statutory ratio (i) Excess /(deficiency) (g-h) (j) Core capital / total risk weighted assets (k) Minimum statutory ratio (i) Excess / (deficiency) (j-k) (m)Total capital/total risk weighted assets (n) Minimum statutory ratio (o) Excess / (deficiency) (m-n) 5) LIQUIDITY	1,000,000 35,365,564 6,671,389 43,036,953 208,598,091 17.7.44% 8.00% 9.74% 17.43% 10.50% 6.93% 20.63% 14.50% 6.13%	1,000,000 34,257,985 6,845,851 42,103,836 201,320,647 18.90% 8.00% 10.90% 17.51% 10.50% 7.01% 20.91% 14.50% 6.41%	1,000,000 33,290,023 7,188,941 41,478,964 194,703,736 18.58% 8.00% 10.58% 17.61% 10.50% 7.11% 21,30% 6.80%	

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

Mrs Anne Mutahi Chair to the Board Mr. Lamin Manjang Managing Director & Chief Executive Officer

23 May 2017

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





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Best Global Consumer Mobile Banking
Best Global Consumer Mobile Banking App
Best Consumer Digital Bank Middle East and Africa
Best Consumer Digital Bank Middle East and Africa
Best Consumer Digital Bank Middle East and Africa