# 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 2017

	<b>BANK</b> 2017 2016		<b>GROUP</b> 2017 2016	
	2017 KShs. 000	2016 KShs. 000	2017 KShs. 000	201 KShs. 00
POETO	Audited	Audited	Audited	Audite
ISSETS Dash (both local and foreign)	3,723,226	3,473,071	3,723,226	3,473,07
alances due from Central Bank of Kenya	9,618,366	12,040,483	9,618,366	12,040,48
enya Government securities and other securities held for dealing purposes	7,046,674	4,780,246	7,046,674	4,780,24
inancial assets at fair value through profit and loss	597,360	554,026	597,360	554,02
vestment securities:				
) Held to Maturity: i. Kenya Government securities				
ii. Other securities	1	_	1	
) Available for sale:				
i. Kenya Government securities	102,837,472	81,565,176	103,486,084	81,708,50
ii. Other securities	8,999	510,209	8,999	510,20
Peposits and balances due from local banking institutions	5,230,390	1,255,156	5,230,390	1,255,15
eposits and balances due from banking institutions abroad ax recoverable	95,474 1,350,060	310,879	95,474 1,389,789	310,87 7,16
oans and advances to customers (net)	126,294,470	122,711,038	126,294,470	122,711,0
alances due from banking institutions in the group	16,090,088	14,011,495	16,121,687	14,151,41
nvestments in associates	-	-	-	
ivestments in subsidiary companies	141,243	141,243	-	
ivestments in joint ventures	-	-	-	
vestment properties	-	-	-	
roperty and equipment	3,351,240	2,985,751	3,351,240	2,985,75
repaid lease rentals tangible assets	240,557 2,220,661	243,980 2,457,419	240,557 2,220,661	243,98 2,457,41
leferred tax asset	875,656	63,348	880,747	2,437,41
letirement benefit asset	-	-	-	00,10
ther assets	5,402,602	3,170,588	5,418,717	3,228,95
DTAL ASSETS	285,124,538	250,274,108	285,724,441	250,482,0
IABILITIES				
alances due to Central Bank of Kenya	-	100 500 655	-	100 500 1
ustomer deposits	213,349,290	186,598,226	213,349,290	186,598,22
eposits and balances due to local banking institutions eposits and balances due to foreign banking institutions	11,139,733 1,561,623	1,618,256 1,428,159	11,139,733 1,561,623	1,618,25 1,428,15
eposits and balances due to foreign banking institutions ther money market deposits			-	1,4∠0,13
orrowed funds	1	_	1	
alances due to banking institutions in the group	8,977,301	10,759,556	8,448,453	10,174,52
ax payable		1,046,259	25,721	1,128,69
ividends payable	-	-	-	
eferred tax liability	-		-	
etirement benefit liability	164,371	85,376	164,371	85,3
ther liabilities	5,348,368	4,833,497	5,370,713	4,844,93
DTAL LIABILITIES HAREHOLDERS' FUNDS	240,540,686	206,369,329	240,059,904	205,878,1
aid up / Assigned capital	1,997,553	1,997,553	1,997,553	1,997,55
hare premium / (discount)	7,792,427	7,792,427	7,792,427	7,792,42
levaluation reserves	751,347	457,041	751,347	457,04
Retained earnings / (Accumulated losses)	26,912,026	26,050,443	28,003,352	26,750,32
tatutory loan loss reserve	216,289	568,868	216,289	568,86
ther reserves (Available-for-sale)	646,775	274,764	636,134	273,93
Proposed dividends	4,378,573	4,893,378	4,378,573	4,893,37
Capital grants	1,888,862	1,870,305	1,888,862	
OTAL SHAREHOLDERS' EQUITY	44,583,852	43,904,779	45,664,537	44,603,82
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY	44,583,852 285,124,538	43,904,779 250,274,108	45,664,537 285,724,441	44,603,82 250,482,00
OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME	44,583,852	43,904,779 250,274,108	45,664,537	44,603,82 250,482,00
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME	44,583,852 285,124,538 BAN	43,904,779 250,274,108	45,664,537 285,724,441 GROI	44,603,82 250,482,00
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances	44,583,852 285,124,538 BAN 13,558,397	43,904,779 250,274,108 IK 14,845,035	45,664,537 285,724,441 GROU 13,558,397	44,603,82 250,482,00 UP 14,845,03
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY CATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances iovernment securities	44,583,852 285,124,538 BAN 13,558,397 11,281,884	43,904,779 250,274,108 IK 14,845,035 10,048,834	45,664,537 285,724,441 GROI 13,558,397 11,333,686	44,603,82 250,482,00 UP 14,845,00 10,065,08
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances tovernment securities eposits and placements with banking institutions	44,583,852 285,124,538 13,558,397 11,281,884 530,499	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765	45,664,537 285,724,441 GROI 13,558,397 11,333,686 530,499	44,603,82 250,482,00 JP 14,845,02 10,065,08 466,76
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY ETATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances iovernment securities eposits and placements with banking institutions ther interest income	44,583,852 285,124,538 BAN 13,558,397 11,281,884	43,904,779 250,274,108 IK 14,845,035 10,048,834	45,664,537 285,724,441 GROI 13,558,397 11,333,686	44,603,82 250,482,00 JP 14,845,02 10,065,08 466,76 398,26
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances lovernment securities eposits and placements with banking institutions ther interest income otal interest income	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264	45,664,537 285,724,441 GROI 13,558,397 11,333,686 530,499 851,743	44,603,82 250,482,00 JP 14,845,02 10,065,08 466,76 398,26
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY CATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME bans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ITEREST EXPENSES	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264	45,664,537 285,724,441 GROI 13,558,397 11,333,686 530,499 851,743	44,603,82 250,482,00 UP 14,845,03 10,065,08 466,77 398,26 25,775,14
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances iovernment securities eposits and placements with banking institutions ther interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810	45,664,537 285,724,441 GROU 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877	44,603,82 250,482,00 JP 14,845,00 10,065,08 466,77 398,20 25,775,12 5,684,22 133,81
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances iovernment securities eposits and placements with banking institutions ther interest income otal interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618	45,664,537 285,724,441 GROU 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935	44,603,82 250,482,00 JP 14,845,00 10,065,00 466,77 398,20 25,775,14 5,684,22 133,8 <sup>3</sup> 561,6 <sup>3</sup>
OTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY CTATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances lovernment securities eposits and placements with banking institutions ther interest income otal interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163	45,664,537 285,724,441 (13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935 7,708,352	44,603,82 250,482,00 JP 14,845,00 10,065,06 466,76 398,22 25,775,14 5,684,22 133,8* 561,6* 6,379,68
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TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME TATEREST INCOME TO A start of the st	44,583,852 285,124,538 BAN 13,558,397 11,281,884 630,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,00 10,065,00 466,76 398,20 25,775,14 5,684,22 133,84 561,61 6,379,66 19,395,46 173,41 4,360,87
TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME posits and placements with banking institutions THEREST EXPENSES Ustomer deposits eposits and placements from banking institutions ther interest expenses total interest expenses TET INTEREST INCOME / (LOSS) ON-INTEREST INCOME ees and commissions on loans and advances ther fees and commissions preign exchange trading income / (loss) ividend income	44,583,852 285,124,538 BAN 13,558,397 11,281,884 630,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033	43,904,779 250,274,108 IK 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,00 10,065,06 466,76 398,26 25,775,14 5,684,22 133,81 561,61 6,379,66 19,395,49 173,41 4,360,87 2,839,95
OTAL SHAREHOLDERS' EQUITY OTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances iovernment securities eposits and placements with banking institutions ther interest income otal interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses IET INTEREST INCOME / (LOSS) ON-INTEREST INCOME ees and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Non-Interest income	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,243 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,622,035 2,661,343 3,625 3,765 3,765 3,765 3,765 3,765 3,765 3,765 3,77	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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	45,664,537 285,724,441 GROU 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935 7,708,352 18,565,973 153,433 4,361,261 2,661,343 4,361,261 2,661,343 4,361,261	44,603,82 250,482,00 JP 14,845,00 10,065,08 466,77 398,20 25,775,12 5,684,22 133,81 561,61 6,379,64 19,395,49 173,41 4,360,81 2,839,96 1,215,33 8,589,56
TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME TATEREST INCOME Dans and advances tovernment securities eposits and placements with banking institutions ther interest income otal interest income otal interest income otal interest expenses ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses otal interest inCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (loss) ividend income ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Non-Interest income OTAL OPERATING INCOME	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 1,596,297	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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	45,664,537 285,724,441 GROU 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935 7,708,352 18,565,973 153,433 4,361,261 2,661,343 4,361,261 2,661,343	44,603,82 250,482,00 JP 14,845,00 10,065,08 466,77 398,20 25,775,12 5,684,22 133,81 561,61 6,379,64 19,395,49 173,41 4,360,81 2,839,96 1,215,33 8,589,56
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TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME TATEMENT OF COMPREHENSIVE INCOME TATEREST INCOME Dans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest expenses ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses ter INTEREST INCOME / (LOSS) ON-INTEREST INCOME ees and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Ono-Interest income OTAL OPERATING INCOME THER OPERATING EXPENSES ban loss provision	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 - 1,596,297 8,033,106 26,518,713 4,185,571	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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	45,664,537 285,724,441 GROI 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935 7,708,352 18,565,973 153,433 4,361,261 2,661,343 8,772,220 27,338,193 4,185,571	44,603,82 250,482,00 JP 14,845,00 10,065,06 466,76 398,26 25,775,14 5,684,22 133,8° 561,6° 6,379,68 19,395,48 173,4° 4,360,8° 2,839,96 1,215,3° 8,589,56 27,985,06 2,199,85
DTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses obal interest expenses obal interest expenses bala interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME ease and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) vidend income ther income obal Non-Interest income DTAL OPERATING INCOME THER OPERATING EXPENSES ana loss provision taff costs	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399	45,664,537 285,724,441 GROI 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935 7,708,352 18,565,973 153,433 4,361,261 2,661,343 8,772,220 27,338,193 4,185,571 6,724,878	44,603,8: 250,482,00 JP 14,845,03 10,065,08 466,77 398,26 25,775,12 5,684,22 133,8 561,67 6,379,66 19,395,44 173,47 4,360,87 2,839,98 1,215,37 8,589,56 27,985,00 2,199,88 6,916,66
DTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses DT INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME ess and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) widend income ther income otal Non-Interest income OTAL OPERATING INCOME THER OPERATING EXPENSES ban loss provision laff costs irectors' emoluments	44,583,852 285,124,538 BAN 13,558,397 11,281,884 630,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416	45,664,537 285,724,441	44,603,8: 250,482,00 JP 14,845,00 10,065,00 466,77 398,20 25,775,11 5,684,22 133,8° 561,6° 6,379,60 19,395,44 173,4° 4,360,8° 2,839,99 1,215,3° 8,589,50 27,985,00 2,199,86 6,916,66 2,77,4°
DTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances overnment securities eposits and placements with banking institutions ther interest income DTAL interest income DTAL interest income DTAL interest income DTAL interest expenses DTAL interest expenses DTAL interest expenses DTAL interest expenses DTAL interest incOME / (LOSS) DN-INTEREST INCOME / (LOSS) / LOSS / L	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399	45,664,537 285,724,441 GROI 13,558,397 11,333,686 530,499 851,743 26,274,325 6,407,540 215,877 1,084,935 7,708,352 18,565,973 153,433 4,361,261 2,661,343 8,772,220 27,338,193 4,185,571 6,724,878	44,603,8: 250,482,00 JP 14,845,00 10,065,00 466,77 398,20 25,775,14 5,684,22 133,8* 561,6* 6,379,6* 19,395,48* 173,4* 4,360,8* 2,839,9* 1,215,3* 8,569,55 27,985,00 2,199,88 6,916,66 2,77,4* 534,25*
TAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME ans and advances ioverment securities eposits and placements with banking institutions ther interest income otal interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses total interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (loss) ividend income ther income ther income ther income total Non-Interest income OTAL OPERATING INCOME THER OPERATING EXPENSES ban loss provision taff costs irectors' emoluments ental charges epreciation charge on property and equipment	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 - 1,596,297 8,033,106 26,518,713 4,185,571 6,549,961 307,181 530,721	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452	45,664,537 285,724,441	44,603,82 250,482,00 UP 14,845,03 10,065,06 466,76 398,22 25,775,14 5,684,22 133,8° 561,6° 6,379,66° 19,395,45° 173,4° 4,360,87° 2,839,96° 1,215,3° 8,589,56° 2,199,80° 6,916,66° 2,77,4° 534,22° 441,75°
TATEMENT OF COMPREHENSIVE INCOME THEREST INCOME The interest income THEREST INCOME THEREST EXPENSES Ustomer deposits eposits and placements from banking institutions ther interest expenses Data Interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME There on missions on loans and advances ther fees and commissions on loans and advances ther fees and commissions on loans and advances ther income ther income ther income THER OPERATING INCOME THER OPERATING INCOME THER OPERATING EXPENSES ana loss provision taff costs rectors' emoluments ental charges eporeciation charge on property and equipment mortisation charges	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 2,661,343 3,622,073 8,033,106 26,518,713 4,185,571 6,549,961 307,181 530,721 419,971	43,904,779 250,274,108 14,845,035 10,048,834 460,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 4,215,345 7,960,466 27,311,201 2,199,899 6,821,399 2,77,416 531,452 441,737	45,664,537 285,724,441	44,603,8: 250,482,00 JP 14,845,03 10,065,08 466,77 398,22 25,775,12 5,684,22 133,8 561,67 6,379,68 19,395,44 173,47 4,360,87 2,839,98 1,215,37 8,589,57 27,985,00 2,199,88 6,916,66 2,77,47 534,22 441,77 464,57 474,477 474,477 474,477 474,477 474,477 474,477 474,477 474,477 474,477 474,477 474,477 474,477 474,4774 474,4774 474,4774 474,4774 474,4774
TATEMENT OF COMPREHENSIVE INCOME TATEMENT INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses eposits and placements from banking institutions ther interest expenses otal interest expenses ET INTEREST INCOME / (LOSS) ON-INTEREST INCOME aes and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income ther income otal Non-Interest income OTAL OPERATING EXPENSES an loss provision taff costs irectors' emoluments ental charges epreciation charges ther operating expenses	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181 530,721 419,971 462,020	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452 441,737 464,575	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,00 10,065,08 466,77 398,22 25,775,12 5,684,22 133,81 561,67 6,379,62 19,395,462 173,41 4,360,87 2,839,962 1,215,33 8,589,562 27,985,00 2,199,88 6,916,66 277,47 534,22 441,75 3,862,38
DAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME TREREST INCOME ans and advances overnment securities eposits and placements with banking institutions ther interest income otal interest income TTEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses Stati Interest expenses DALINEREST INCOME / (LOSS) ON-INTEREST INCOME ess and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) widend income otal Non-Interest income OTAL OPERATING INCOME THER OPERATING EXPENSES ban loss provision laff costs irectors' emoluments ental charges eperciation charge on property and equipment mortisation charges ther operating expenses otal other operating expenses otal other operating expenses	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181 530,721 419,971 462,020 4,553,304	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452 441,737 464,575 3,810,297	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,00 10,065,00 466,77 398,20 25,775,12 5,684,22 133,87 561,67 6,379,66 19,395,46 173,47 4,360,87 2,839,99 1,215,37 8,589,56 27,985,06 2,199,83 6,916,66 6,916,66 2,77,47 534,25 444,75 3,862,33 14,696,97 14,845,000 14,84
DTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME TREREST INCOME Data and advances overnment securities eposits and placements with banking institutions ther interest income DTAL Interest income TREREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses DTAL INTEREST INCOME / (LOSS) DN-INTEREST INCOME / (LOSS) / LOSS /	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181 530,721 419,971 462,020 4,553,304 17,008,729	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452 441,737 464,575 3,810,297 14,546,775	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,00 10,065,00 466,77 398,20 25,775,12 5,684,22 133,87 561,67 6,379,66 19,395,46 173,47 4,360,87 2,839,99 1,215,37 8,589,56 27,985,06 2,199,83 6,916,66 6,916,66 2,77,47 534,25 444,75 3,862,33 14,696,97 14,845,000 14,84
TATEMENT OF COMPREHENSIVE INCOME TATEMENT INCOME ans and advances overment securities eposits and placements with banking institutions ther interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses obal interest expenses obal interest expenses obal interest expenses Data placements from banking institutions ther interest expenses Data placements from banking institutions ther interest expenses obal interest expenses Data placements from banking institutions ther interest expenses Data placements (LOSS) ON-INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) DATATERST INCOME ther income ther income Data Non-Interest income OTAL OPERATING EXPENSES ban loss provision taff costs irectors' emoluments ental charges epreciation charge on property and equipment mortisation charges ther operating expenses Data Other operating expenses Data Other operating expenses Data Other operating expenses Data Other operating expenses Torift / (loss) after exceptional items worfit / (loss) after exceptional items	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 1,596,297 8,033,106 26,518,713 4,185,571 6,549,961 307,181 530,721 419,971 462,020 4,553,304 17,008,729 9,509,984	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,03 10,065,06 466,77 398,26 25,775,14 5,684,22 133,81 561,61 6,379,66 19,395,46 173,41 4,360,87 2,839,95 2,7985,06 2,199,86 6,916,66 2,77,41 534,22 441,75 3,862,38 14,696,97 13,288,11 13,288,11
TATEMENT OF COMPREHENSIVE INCOME TATEMENT INCOME ana and advances iovernment securities eposits and placements with banking institutions ther interest income TATEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses otal interest expenses otal interest expenses ther interest expenses otal interest expenses ITE INTEREST INCOME / (LOSS) ON-INTEREST INCOME ees and commissions on loans and advances ther fees and commissions oreign exchange trading income / (loss) ividend income otal Non-Interest income OTAL OPERATING INCOME ITHER OPERATING EXPENSES ban loss provision taff costs irectors' emoluments ental charges epreciation charges ther operating expenses otal other operating expe	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181 530,721 4,185,571 6,549,961 307,181 530,721 4,185,571 4,185,571 6,549,961 307,181 530,721 4,19,971 462,020 4,553,304 17,008,729 9,509,984 (4,095,502)	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126)	45,664,537 285,724,441	44,603,82 250,482,00 JP 14,845,00 10,065,06 466,77 398,20 25,775,12 5,684,22 133,81 561,67 6,379,65 19,395,45 173,41 4,360,87 2,839,96 1,215,37 8,589,56 27,985,00 2,199,88 6,916,66 277,41 534,25 441,75 3,862,38 14,696,97 13,288,11 (4,499,95
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TOTAL SHAREHOLDERS' EQUITY DTAL LIABILITIES AND SHAREHOLDERS' EQUITY TATEMENT OF COMPREHENSIVE INCOME ITEREST INCOME Dans and advances overment securities eposits and placements with banking institutions ther interest income ITEREST EXPENSES ustomer deposits eposits and placements from banking institutions ther interest expenses DTAL INTEREST INCOME / (LOSS) ON-INTEREST INCOME / (LOSS) Iter income ther income DTAL OPERATING INCOME THER OPERATING EXPENSES Dan loss provision taff costs irectors' emoluments ental charges epreciation charges on property and equipment mortisation charges ther operating expenses DTAL	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181 530,721 4,185,571 6,549,961 307,181 530,721 4,185,571 4,185,571 6,549,961 307,181 530,721 4,19,971 462,020 4,553,304 17,008,729 9,509,984 (4,095,502)	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 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 6,821,399 277,416 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126)	45,664,537 285,724,441	44,603,8: 250,482,00 JP 14,845,00 10,065,00 466,77 398,20 25,775,14 5,684,22 133,8: 561,6: 6,379,6: 19,395,44 173,4: 4,360,8: 2,839,99 1,215,3: 8,589,50 27,985,00 2,199,83 6,916,66 2,77,4: 53,862,33 14,696,92 13,288,1: 13,288,1: 13,288,1: 13,288,1: 14,499,55 261,1:4: 14,5:
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	44,583,852 285,124,538 BAN 13,558,397 11,281,884 530,499 851,743 26,222,523 6,436,104 215,877 1,084,935 7,736,916 18,485,607 153,433 3,622,033 2,661,343 3,622,033 2,661,343 3,622,033 2,661,343 4,185,571 6,549,961 307,181 530,721 4,185,571 6,549,961 307,181 530,721 4,19,971 462,020 4,553,304 17,008,729 9,509,984 (4,095,502) 1,108,1502 1,082,653 - - - - - - - - - - - - -	43,904,779 250,274,108 14,845,035 10,048,834 466,765 398,264 25,758,898 5,712,735 133,810 561,618 6,408,163 19,350,735 173,410 3,731,715 2,839,996 6,408,163 19,350,735 173,410 3,731,715 2,839,996 6,408,163 7,960,466 27,311,201 2,199,899 6,821,399 2,77,416 531,452 441,737 464,575 3,810,297 14,546,775 12,764,426 (4,347,126) 269,428 8,686,728 8,686,728	45,664,537 285,724,441	1,870,30 44,603,82 250,482,00 JP 14,845,03 10,065,06 466,76 398,22 25,775,14 5,684,22 133,81 561,61 6,379,65 19,395,49 17,3,41 4,360,87 2,839,99 1,215,31 8,589,59 27,985,06 2,77,41 53,425 441,73 464,57 3,862,38 14,696,97 13,288,11 (13,288,11 4,390,95 261,14 9,049,30 561,33 (168,40) 392,493 (168,40) 392,493 25,82 24,82 25,13 25,14 25,13 25,14 25,15 25,15 25,15 25,15 2

# Standard 🗲 Chartered

BANK

	2017 KShs. 000 Audited	2016 KShs. 000 Audited
1) NON-PERFORMING LOANS AND ADVANCES		
(a) Gross non-performing loans and advances	17,620,531	15,038,172
(b) Less: Interest in suspense	6,302,823	4,871,365
(c) Total non-performing loans and advances (a-b)	11,317,708	10,166,807
(d) Less: Loan loss provisions	6,808,880	4,914,946
(e) Net non-performing loans and advances (c-d)	4,508,828	5,251,861
(f) Realizable value of securities	4,116,747	4,501,523
(g) Net NPLs Exposure (e-f)	392,081	750,338
2) INSIDER LOANS AND ADVANCES		
(a) Directors, shareholders and associates	50,203	21,237
(b) Employees	6,329,178	6,227,157
(c) Total insider loans and advances	6,379,381	6,248,394
3) OFF-BALANCE SHEET ITEMS		
(a) Letters of credit, guarantees and acceptances	41,117,237	35,615,697
(b) Forwards, swaps and options	88,018,730	53,029,551
(c) Other contingent liabilities	-	-
(d) Total contingent liabilities	129,135,967	88,645,248
4) CAPITAL STRENGTH		
(a) Core capital	35,628,197	35,257,985
(b) Minimum statutory capital	1,000,000	1,000,000
(c) Excess / (deficiency) (a-b)	34,628,197	34,257,985
(d) Supplementary capital	6,614,023	6,845,851
(e) Total capital (a+d)	42,242,220	42,103,836
(f) Total risk weighted assets	228,112,212	201,320,647
(g) Core capital / total deposit liabilities	16.70%	18.90%
(h) Minimum statutory ratio	8.00%	8.00%
(i) Excess / (deficiency) (q-h)	8.70%	10.90%
(i) Core capital / total risk weighted assets	15.62%	17.51%
(k) Minimum statutory ratio	10.50%	10.50%
(I) Excess / (deficiency) (i-k)	5.12%	7.01%
(m) Total capital / total risk weighted assets	18.52%	20.91%
(n) Minimum statutory ratio	14.50%	14.50%
(o) Excess / (deficiency) (m-n)	4.02%	6.41%
5) LIQUIDITY	4.0270	0.4170
(a) Liquidity ratio	58.73%	56.93%
(b) Minimum statutory ratio	20.00%	20.00%
(c) Excess / (deficiency) (a-b)	38.73%	36.93%

## DIVIDENDS

The Board has resolved to recommend to the shareholders at the forthcoming Annual General Meeting, the payment of a final dividend for the year of KShs 12.50 for every ordinary share of KShs 5.00. One interim dividend of KShs 5.00. So for every ordinary share of KShs 5.00 was paid in October 2017. The total dividend therefore, is KShs 17.00 (2016: KShs 20.00).

The dividend will be payable to shareholders registered on the Company's Register at the close of business on 24 April 2018 and will be paid on or after 25 May 2018.

The directors are also pleased to announce the payment of the final dividend on the non-cumulative, non-redeemable, non-participating, non-voting and non-convertible preference shares for the period 30 June 2017 to 30 December 2017 at the rate of 6% per annum on the issue price of each share.

The Register will remain closed on 25 April 2018 for the preparation of dividend warrants.

### NOTICE OF THE ANNUAL GENERAL MEETING

**OTHER DISCLOSURES** 

Notice is hereby given that the thirty second Annual General Meeting of the shareholders of the Company will be held at the Safari Park Hotel, on 24 May 2018.

### MESSAGE FROM THE DIRECTORS

The above Statement of Comprehensive Income and Statement of Financial Position are extracts of financial statements audited by KPMG Kenya and received an unqualified opinion. 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 2018 or from the Company Secretary at our offices at StandardChartered@Chiromo, 48 Westlands Road

The financial statements were approved by the Board of Directors on 22 March 2018 and signed on its behalf by:

Lamin Manjang Managing Director & Chief Executive Officer

Mrs. Anne Mutahi Chair to the Board 22 March 2018

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