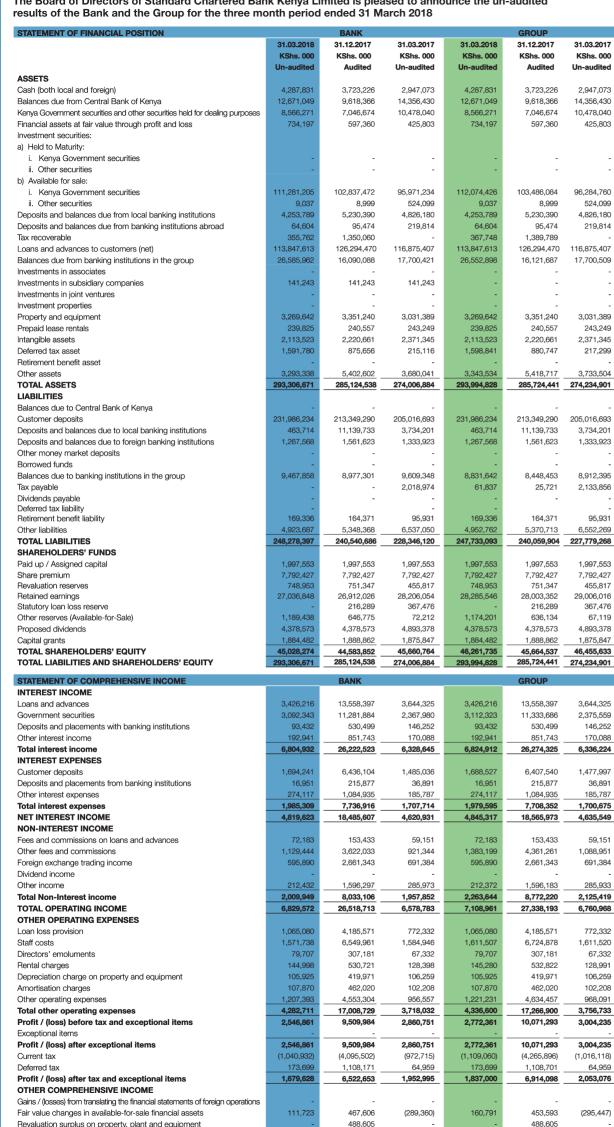
Standard Chartered Bank Kenya Limited

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



86,808

112,554

5.23

1,949,554

(202.552)

1,750,443

5.69

(295,863)

660.348

7,183,001

78,206

4.77

1,757,834

Share of other comprehensive income of associates

Total comprehensive income for the period / year

EARNINGS PER SHARE - BASIC AND DILUTED (KShsi

DIVIDEND PER SHARE - DECLARED (KShs)

Income tax relating to components of other comprehensive income

Other comprehensive income for the period / year net of tax



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OTHER DISCLOSURES		BANK	
	31.03.2018	31.12.2017	31.03.2017
	KShs. 000	KShs. 000	KShs. 000
	Un-audited	Audited	Un-audited
1) NON-PERFORMING LOANS AND ADVANCES			
(a) Gross non-performing loans and advances	17,793,483	17,620,531	15,367,574
(b) Less: Interest in suspense	6,431,622	6,302,823	4,906,757
(c) Total non-performing loans and advances (a-b)	11,361,861	11,317,708	10,460,817
(d) Less: Loan loss provisions	6,945,964	6,808,880	5,115,694
(e) Net non-performing loans and advances (c-d)	4,415,897	4,508,828	5,345,123
(f) Realizable value of securities	4,169,294	4,116,747	4,114,308
(g)Net NPLs Exposure (e-f)	246,603	392,081	1,230,815
2) INSIDER LOANS AND ADVANCES			
(a) Directors, shareholders and associates	52,427	50,203	19,483
(b) Employees	6,076,512	6,329,178	6,328,712
(c) Total insider loans and advances	6,128,939	6,379,381	6,348,195
3) OFF-BALANCE SHEET ITEMS			
(a) Letters of credit, guarantees and acceptances	43,822,152	41,117,237	36,744,098
(b) Forwards, swaps and options	125,850,794	88,018,730	65,599,162
(c) Other contingent liabilities	-		
(d)Total contingent liabilities	169,672,946	129,135,967	102,343,260
4) CAPITAL STRENGTH			
(a) Core capital	34,099,922	35,628,197	36,365,564
(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000
(c) Excess / (deficiency) (a-b)	33,099,922	34,628,197	35,365,564
d) Supplementary capital	6,262,260	6,614,023	6,671,389
(e) Total capital (a+d)	40,362,182	42,242,220	43,036,953
(f) Total risk weighted assets	226,678,875	228,112,212	208,598,091
(g) Core capital / total deposit liabilities	14.70%	16.70%	17.74%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%
(i) Excess /(deficiency) (g-h)	6.70%	8.70%	9.74%
(j) Core capital / total risk weighted assets	15.04%	15.62%	17.43%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%
(I) Excess / (deficiency) (j-k)	4.54%	5.12%	6.93%
(m)Total capital/total risk weighted assets	17.81%	18.52%	20.63%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%
(o) Excess / (deficiency) (m-n)	3.31%	4.02%	6.13%
(p)Adjusted core capital/ total deposit liabilities	15.12%	-	-
(q) Adjusted core capital/ total risk weighted assets	15.48%	-	-
(n)Adjusted total capital/ total risk weighted liabilities	18.34%	-	-
5) LIQUIDITY			
(a) Liquidity ratio	68.83%	58.73%	65.82%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%
(c) Excess / (deficiency) (a-b)	48.83%	38.73%	45.82%

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

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.

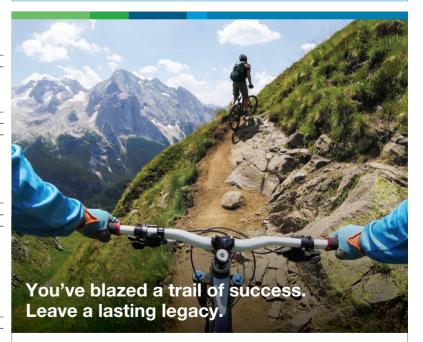
Chair to the Board

Mr. Lamin Manjang

Managing Director & Chief Executive Officer

28 May 2018

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



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88.634

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1,846,263

5.98

650,539

7,564,637

17.00

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