1,595,430

4,169,294

378,942

3,472,356

127,518

154,716

318,659

291,179

2,820,463

7,563,833

6.387.196

146,048

640,579

(192,174)

448,405

4,789,837

12.40

187,540

233,647

415,46

4,813,99

(3,628,129)

(47,247

Dividend income

Total Non-Interest inc

TOTAL OPERATING INCOME

OTHER OPERATING EXPENSES Loan loss provision

Depreciation charge on property and equipment

Profit / (loss) before tax and exceptional it

OTHER COMPREHENSIVE INCOME

Fair value changes in financial assets at FVOCI

Revaluation surplus on property, plant and equipment

Total comprehensive income for the period / year

DIVIDEND PER SHARE - DECLARED (KShs)

EARNINGS PER SHARE - BASIC AND DILUTED (KShs)

Gains / (losses) from translating the financial statements of foreign operations

Income tax relating to components of other comprehensive income

Other comprehensive income for the period / year net of tax

Other income

Staff costs Directors' emoluments

Rental charges

Amortisation charges

Exceptional items

Current tax

Deferred tax

Other operating expenses

817,773 2,843,768

2,102,219

20,723,244 13,951,029 7,050,154 27,704,350 20,750,735

415,139

65,786

77.692

78,435

3,227,613

200,545

191,763

(57.529)

134,234

6.28

1,219,472 5,453,288

3,227,613 11,433,567

(2,191,812) (1,228,180) (3,343,244) (2,905,284)

1,812,815

208,460

953,777

8,413,420

1.930.511

7,185,924

299,160

563,191

441,602

397,107

3,822,541 16,270,783 12,193,430

(215,231)

571,930

(171,579)

400,351

22.44

19.00

2,097,609

6,252,757

1.878.756

4,947,024

222,723

393,700

327,572

304 832

4,118,823

8.557.305

174,697

774,167

(232,250)

541,917

16.60

2,362,391

21,620,567

5,573,493

187,540

233,848

415,464

4,863,544

(3,868,909)

958,751

(50,378)

(35,265

17.76

1,595,430

4,713,188

14,559,215

378.942

3,529,804

127,518

154.806

318,659

291,179

2,838,036

7,638,944

6.920.271

153,464

657,380

(197,214)

460,166

13.46

5.00

545,993

817,773 2,843,768

953,381

9,201,223

7,369,881 28,597,520 21,614,243

1.930.511

7,365,038

299,160

564,142

441,602

397,107

(159,559)

569,533

(170,859)

398,674

23.09

19.00

263,615

415.139

65,786

77.656

78,435

3.543.696

3,543,696

200,069

210,156

(63.047)

147,109

6.89

1,194,804 5,753,344

(2,367,833) (1,333,959) (3,587,864) (3,111,730)

3,826,185 16,750,904

1,841,163

2,390,624

2,097,609

7,038,906

1.878.756

5,077,397

222,723

394,651

304.832

4,165,160

9.243.152

174,167

761,899

(228,570)

533,329

17.99



Standard Char													5	Stand	dard	
The Board of Directors of Stand	dard Cl	hartere	d Ban	k Keny	a Limi	ited is	please	d to ar	nound				C	harte	ered	
the un-audited results of the Ba	ank and	d the G	roup f	or the	nine m	onth p	eriod	ended	30 Sep	otembe	er 2019				. 	
STATEMENT OF FINANCIAL POSITION			BANK					GROUP			OTHER DISCLOSURES			BANK		
	30.09.2019 KShs. 000	30.06.2019 KShs. 000	31.03.2019 KShs. 000	31.12.2018 KShs. 000	30.09.2018 KShs. 000	KShs. 000	30.06.2019 KShs. 000	31.03.2019 KShs. 000	31.12.2018 KShs. 000	30.09.2018 KShs. 000		30.09.2019 KShs. 000	30.06.2019 KShs. 000	31.03.2019 KShs. 000	31.12.2018 KShs. 000	30.09.2018 KShs. 000
ASSETS	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	1) NON-PERFORMING LOANS AND ADVANCES	Un-audited	Un-audited	Un-audited	Audited	Un-audited
Cash (both local and foreign)	2,908,371	2,763,647	2,723,967	3,579,449	2,597,831	2,908,371	2,763,647	2,723,967	3,579,449	2,597,831	(a) Gross non-performing loans and advances		19,788,405	21,208,732	21,660,851	19,521,940
Balances due from Central Bank of Kenya	16,440,255	14,114,437	28,067,294	16,704,262	12,593,534	16,440,255	14,114,437	28,067,294	16,704,262	12,593,534	(b) Less: Interest in suspense (c) Total non-performing loans and	7,399,653	7,146,100	8,197,999	7,789,581	7,337,374
Kenya Government securities and other securities held for dealing purposes Financial assets at fair value through profit and loss	2,988,598 606,466	4,556,128 452,755	5,771,489 460,995	3,936,835 393,620	8,381,827 633,847	2,988,598 606,466	4,556,128 452,755	5,771,489 460,995	3,936,835 393,620	8,381,827 633,847	advances (a-b)	12,523,939	12,642,305	13,010,733	13,871,270	12,184,566
Investment securities:	000,400	402,700	400,333	030,020	000,047	000,400	402,700	400,990	030,020	000,047	(d) Less: Loan loss provisions (e) Net non-performing loans and	7,935,160	7,864,209	8,028,618	6,724,460	7,153,032
a) Amortised Cost:											advances (c-d) (f) Realizable value of securities	4,588,779 3,377,181	4,778,096 3,387,741	4,982,115 3,643,480	7,146,810	5,031,534 4,377,735
i. Kenya Government securities ii. Other securities	-		-	-	-	_	-	-	-	-	(g) Net NPLs Exposure (e-f)	1,211,598	1,390,355	1,338,635	4,497,335 2,649,475	653,799
b) Fair value through other comprehensive income (FVOCI):	_	_									2) INSIDER LOANS AND ADVANCES					
i. Kenya Government securities	94,560,966	96,957,395	103,069,053	93,745,440	106,094,864	95,700,251	98,008,575	104,193,149	94,749,090	107,130,848	(a) Directors, shareholders and associates	48,937	51,447	57,997	46,134	46,463
ii. Other securities	18,246	18,800	18,263	18,814	18,850	18,246	18,800	18,263	18,814	18,850	(b) Employees (c) Total insider loans and advances	6,754,729 6,803,666	6,518,468 6,569,915	6,314,183 6,372,180	6,582,941 6,629,075	6,438,361 6,484,824
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	8,027,525 171,378	5,682,108 141,646	3,577,209 111,208	5,868,647 147,399	6,707,417 97,929	8,027,525 171,378	5,682,108 141,646	3,577,209 111,208	5,868,647 147,399	6,707,417 97,929	• •		5,000,000	-,,	2,020,010	-,,
Tax recoverable	286,543	630,096	-	350,921	-	312,769	657,277	4,439	398,697	23,491	(a) Letters of credit, guarantees and	45,372,098	51,876,610	45,506,586	46,000,041	44,886,653
Loans and advances to customers (net)	118,500,094		117,564,368		111,004,251	118,500,094					(b) Forwards, swaps and options	61,804,685		124,060,762		79,539,468
Balances due from banking institutions in the group Investments in associates	33,382,363	38,056,527	28,710,814	31,739,282	30,498,858	33,382,363	38,056,527	28,682,143	31,468,359	30,498,040	(c) Other contingent liabilities	-	-		-	-
Investments in associates Investments in subsidiary companies	141,243	141,243	141,243	141,243	141,243	-	-	-	-	-	(d) Total contingent liabilities	107,176,783	129,529,128	169,567,348	114,801,305	124,426,121
Investments in joint ventures	-	· -	-	-	-	-	-	-	-	-	CAPITAL STRENGTH (a) Core capital	35,570,666	36,137,129	36,425,604	35,459,462	35,913,814
Investment properties	-	-	-	-	-	-	-	-	-	-	(b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Property and equipment Prepaid lease rentals	3,649,650 235,435	3,699,871 236,167	3,669,827	3,071,308 237,630	3,121,170 238,362	3,649,650 235,435	3,699,871 236,167	3,669,827 236,898	3,071,308 237,630	3,121,170 238,362	(c) Excess / (deficiency) (a-b)	34,570,666		35,425,604	34,459,462	34,913,814
Intangible assets	2,425,035	2,470,596	236,898 1,751,998	1,829,701	1,928,798	2,425,035	2,470,596	1,751,998	1,829,701	1,928,798	(d) Supplementary capital (e) Total capital (a+d)	7,154,538 42,725,204	6,882,732 43,019,861	6,184,917 42,610,521	6,317,316 41,776,778	6,256,642 42,170,456
Deferred tax asset	2,052,503	1,036,854	1,225,996	1,082,980	1,410,735	2,118,325	1,100,711	1,287,367	1,144,461	1,418,976	(f) Total risk weighted assets	226,583,103	231,854,209		214,581,735	212,601,580
Retirement benefit asset	-	-	-	-	=	-	=	-	-	=	(g) Core capital / total deposit liabilities (h) Minimum statutory ratio	15.83% 8.00%	15.81% 8.00%	15.65% 8.00%	15.81% 8.00%	16.36% 8.00%
Other assets TOTAL ASSETS	3,027,544 289,422,215	2,449,274 293,472,453	3,125,552 300,226,174	3,191,921	2,136,648	3,079,244 290,564,005	2,518,816		3,204,201 285,404,023	2,179,199	(i) Excess / (deficiency) (g-h)	7.83%	7.81%	7.65%	7.81%	8.36%
LIABILITIES	200,422,210	280,412,400	300,220,174	204,091,002	207,000,104	280,004,000	204,042,010	301,300,333	200,404,020	200,014,010	(j) Core capital / total risk weighted assets	15.70%	15.59%	16.08%	16.52%	16.89%
Balances due to Central Bank of Kenya	-	-	-	-	3,900,000	-	-	-	-	3,900,000	(k) Minimum statutory ratio (l) Excess / (deficiency) (j-k)	10.50% 5.20%	10.50% 5.09%	10.50% 5.58%	10.50% 6.02%	10.50% 6.39%
Customer deposits	224,759,544		232,774,655		219,463,094	224,759,544					(m) Total capital / total risk weighted assets	18.86%	18.55%	18.81%	19.47%	19.84%
Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	281,052 284,741	2,552,239 292,304	22,447 259,610	13,420 142,539	3,565,839 490,477	281,052 284,741	2,552,239 292,304	22,447 259,610	13,420 142,539	3,565,839 490,477	(n) Minimum statutory ratio (o) Excess / (deficiency) (m-n)	14.50% 4.36%	14.50% 4.05%	14.50% 4.31%	14.50% 4.97%	14.50% 5.34%
Other money market deposits	-	-	-	-	-	-	-	-	-	-	(p) Adjusted core capital/ total deposit liabilities		15.88%	15.70%	15.91%	16.53%
Borrowed funds	-	-	-	-	-	-	-	-	-	-	(q) Adjusted core capital/ total risk weighted assets*	15.75%	15.65%	16.13%	16.63%	17.07%
Balances due to banking institutions in the group	11,221,311	10,017,850	8,697,866	9,220,590	9,646,881	10,520,060	9,396,304	8,189,006			 (n) Adjusted total capital/ total risk weighted liabilities* 	18.90%	18.62%	18.96%	19.68%	20.11%
Tax payable Dividends payable	573,350	- 589,520	871,321	-	130,983	573,350	589,520	994,469	69,699	193,512	5) LIQUIDITY (a) Liquidity ratio	67.50%	67.23%	71.72%	66.61%	69.94%
Deferred tax liability	-	-	-	-	-	-	-	-	-	-	(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%
Retirement benefit liability	237,724	230,207	222,691	215,175	183,039	237,724	230,207	222,691	215,175	183,039	(c) Excess / (deficiency) (a-b)	47.50%	47.23%	51.72%	46.61%	49.94%
Other liabilities TOTAL LIABILITIES	5,983,673 243,341,395	6,096,076 248,278,088	9,756,239 252,604,829	5,478,579 239,354,723	5,015,954 242,396,267	6,003,218 242,659,689	6,108,799 247,669,265	9,770,050	5,492,660 238,764,635	5,040,551						
SHAREHOLDERS' FUNDS	240,041,050	240,270,000	202,004,025	209,004,720	242,390,201	242,009,009	241,009,203	202,202,320	230,704,033	241,013,300	*The adjusted capital ratios include the expecte			ack to capital in	line with the C	entral Bank
Paid up / Assigned capital	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	1,997,553	of Kenya guidance note issued in April 2018 or	i impiementation	OI IFHS 9.			
Share premium / (Discount)	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	7,792,427	MESSAGE FROM THE DIRECTORS					
Revaluation reserves Retained earnings / (Accumulated losses)	734,589 29,522,270	736,983 28,449,892	739,377 28,815,089	741,771 26,663,820	744,165 29,384,545	734,589 31,358,128	736,983 30,127,641	739,377 30,338,196	741,771 27,977,099	744,165 30,954,747		on the back of	the in-tit- "	and oc - b	opport == 11 11	natitudia.
Statutory loan loss reserve	1,051,441	759,286	51,103	_0,000,020	_0,004,040	1,051,441	759,286	51,103	-	-	These financial statements are extracts from website www.sc.com/ke/investor-relation					
Other reserves (Fair Value)	1,282,205	1,763,683	1,449,512	1,315,278	1,582,694	1,269,843	1,765,274	1,438,487	1,305,108	1,563,465	StandardChartered@Chiromo, 48 Westla	, ,				
Proposed dividends	1,800,862	1,800,862	4,893,838	4,893,838	1,800,862	1,800,862	1,800,862	4,893,838	4,893,838	1,800,862	Mr. Patrick Obath	Mr.	Kariuki Ngari			
Capital grants TOTAL SHAREHOLDERS' EQUITY	1,899,473 46,080,820	1,893,679 45,194,365	1,882,446 47,621,345	1,931,592 45,336,279	1,907,651 45,209,897	1,899,473 47,904,316	1,893,679 46,873,705			1,907,651 46,760,870	Board Chairman		aging Directo	or & Chief Ex	ecutive Offic	er
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	289,422,215						294,542,970				19 November 2019					
STATEMENT OF COMPREHENSIVE INCOME			BANK					GROUP			Standard Chartered Bank Kenya Limited	is regulated by	the Central Ba	ink of Kenya.		
INTEREST INCOME											The state of the s					
Loans and advances	10,067,341	6,737,713	3,423,371	13,127,082	9,915,128		6,737,713	3,423,371		9,915,128					a	erios.
Government securities Deposits and placements with banking institutions	7,975,492 796,884	5,391,914 472,676	2,700,789 208,631	12,376,736 650,145	9,465,985 385,948	8,057,932 796,884	5,445,787 472,676	2,726,778 208,631	12,459,334 650,145	9,526,068 385,948	The State of the S			Standa		WEFOO
Other interest income	140,150	76,156	29,733	634,363	514,493	140,150	76,156	29,733	634,363	514,493				Charter	ed 🗙 🦞	
Total interest income	18,979,867	12,678,459	6,362,524	26,788,326	20,281,554	19,062,307	12,732,332	6,388,513	26,870,924	20,341,637	9:45		''I ≎ ■			
INTEREST EXPENSES Customer deposits	3,952,696	2,612,996	1,299,708	6,458,457	4,963,673	3,937,595	2,602,577	1,294,375	6,435,688	4,946,397	Jonatha					
Deposits and placements from banking institutions	22,012	7,654	3,314	62,679	48,428		7,654	3,314	62,679	48,428			out	, ,		-
Other interest expenses	442,179	276,074	111,567	976,260	771,475		276,074	111,567	976,260	771,475	Your last login wa		N. HOLL	I = I	1	
Total interest expenses NET INTEREST INCOME / (LOSS)	4,416,887 14,562,980	2,896,724 9,781,735	1,414,589 4,947,935	7,497,396 19,290,930	5,783,576 14,497,978	4,401,786 14,660,521	2,886,305 9,846,027	1,409,256 4,979,257	7,474,627 19,396,297	5,766,300 14,575,337	↑ Home					
NON-INTEREST INCOME	14,002,000	5,761,735	7,041,733	10,200,000	17,701,010	14,000,021	0,040,021	7,010,231	10,000,201	1-,010,001	⊗ Help &	Services		• • • • • • • • • • • • • • • • • • • •		VV
Fees and commissions on loans and advances	207,422	160,858	76,362	326,081	193,871	207,422	160,858	76,362	326,081	193,871	☼ Transfe	ers (Production of the last of the	
Other fees and commissions	2,828,834	1,866,920	944,444	4,081,334	3,212,938	3,628,616	2,410,907	1,232,874	5,077,993	3,999,459	- Payme	nts Common of the common of th		The state of the		



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"Terms and conditions Apply. | BCLB No: 6593386 Standard Chartered Bank Kenya Limited is regulated by the Central Bank of Kenya