

Income tax relating to components of other comprehensive income Other comprehensive income for the period net of tax

DIVIDEND PER SHARE - DECLARED (KShs)

EARNINGS PER SHARE - BASIC & DILUTED (KShs)

8.662

24.79

208.144

17.65

9.87

86.772 (1.437.837) (1.018.644)

32.47

22.43

8.662

25.44

208.144

18.07

86.772

10.55

(1.437.837)

31.47

(1.018.644)

22.61

6.00

Standard Chartered Bank Kenya Limited

The Board of Directors of Standard Chartered Bank Kenya Limited is pleased to announce the un-audited results of the Bank and the Group for the nine month period ended 30 September 2023

						Un-	-avaitea	results or	tne Bank d	ana the Gr	oup for the nine month perio	a enaea .	ou sept	emper 2	023	
STATEMENT OF FINANCIAL POSITION	30.09.2023	30.06.2023	BANK 31.03.2023	31.12.2022	30.09.2022	30.09.2023	30.06.2023	GROUP 31.03.2023	31.12.2022	30.09.2022	OTHER DISCLOSURES			BANK		
	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000	KShs. '000		30.09.2023			31.12.2022	
ASSETS	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited		KShs. '000 Un-audited			KShs. '000 Audited	KShs. '000 Un-audited
Cash (both local and foreign)	3,381,316 25,875,192	3,652,960 9,886,203	3,489,983 12,515,308	3,457,845 19,799,461	2,938,356 17,437,491	3,381,316 25,875,192	3,652,960 9,886,203	3,489,983 12,515,308	3,457,845 19,799,461	2,938,356	1) NON-PERFORMING LOANS AND ADVANCES					
Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing	2,022,712	1,385,790	2,171,589	965,720	566,923	2,022,712	1,385,790	2,171,589	965,720	17,437,491 566,923	a) Gross non-performing loans and advances	23,556,517	23,796,136	22,597,977	22,577,388	24,026,016
purposes Financial assets at fair value through profit and loss	721,638	745,304	828,358	421,705	418,838	721,638	745,304	828,358	421,705	418,838	b) Less: Interest in suspense	9,370,980	9,685,559	9,301,240	9,539,146	9,529,066
Investment securities:								,	,	.,	c) Net non-performing loans and advances (a-b)	14,185,537	14,110,577	13,296,737	13,038,242	14,496,950
a) Amortised cost: i. Kenya Government securities	_	-	-	-	-	_	-	_	_	_	d) Less: loan loss provisions e) Net non-performing loans (c-d)	10,173,519 4,012,018	10,499,341 3,611,236	10,309,882 2,986,855	10,131,278 2,906,964	10,277,640 4,219,310
ii. Other securities	-	-	-	-	-	-	-	-	-	-	f) Realizable value of securities	2,210,029	2,103,897	2,186,417	2,268,159	2,789,095
 b) Fair value through other comprehensive income (FVOCI) i. Kenya Government securities 	53,609,250	69,300,569	92,900,668	104,731,162	111,421,590	53,609,250	69,300,569	92,900,668	104,731,162	111,421,590	g) Net NPLs exposure (e-f) 2) INSIDER LOANS AND ADVANCES	1,801,989	1,507,339	800,438	638,805	1,430,215
ii. Other securities Deposits and balances due from local banking institutions	5,003,370	- 2,800,771	1,765,355	-	-	5,003,370	- 2,800,771	- 1,765,355	-	-	a) Directors, shareholders and associates	23,261	26,491	24,923	55,704	65,048
Deposits and balances due from banking institutions abroad	688,888	982,154	706,807	428,089	818,871	688,888	982,154	706,807	428,089	818,871	b) Employees c) Total insider loans, advances and other	6,299,960	6,202,097	6,241,720	6,398,783	6,341,737
Tax recoverable Loans and advances to customers (net)	2,251,084 143,570,810	2,737,287 145,444,151	913,569 137,112,959	913,568 139,412,560	927,034 136,071,595	2,397,748 143,570,810	2,876,324 145,444,151	950,588 137,112,959	1,022,677 139,412,560	1,017,922 136,071,595	facilities	6,323,221	6,228,588	6,266,643	6,454,487	6,406,785
Balances due from banking institutions in the group	117,081,475	109,544,892	121,732,879	96,602,123	80,746,607	117,020,071	109,369,561	121,267,941	96,121,186	80,815,693	OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, acceptances	60,122,593	71,241,595	77,172,761	71,140,599	72,771,908
Investments in associates Investments in subsidiary companies	145.243	145,243	145.243	- 145,243	145,243		-	-	-	-	b) Forwards, swaps, and options	20,767,188	16,727,967	24,313,973	25,759,087	54,591,243
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	c) Other contingent liabilities d) Total contingent liabilities	80,889,781	87,969,562	101,486,734	96,899,686	127,363,151
Investment properties Property and equipment	3,101,377	3,120,460	3,121,956	3,182,732	3,231,722	3,101,377	3,120,460	3,121,956	3,182,732	3,231,722	4) CAPITAL STRENGTH	// 00/ /00	(0.207.52/	/F F00 030	(2422740	(1 (00 502
Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	a) Core capital b) Minimum statutory capital	46,986,488 1,000,000	48,287,536 1,000,000	45,588,839 1,000,000	42,132,719 1,000,000	41,480,583 1,000,000
Intangible assets Deferred tax asset	4,639,020 3,128,380	4,743,991 2,616,707	4,563,640 3,173,238	4,103,224 4,027,556	4,223,388 3,670,671	4,639,020 3,199,854	4,743,991 2,685,188	4,563,640 3,237,476	4,103,224 4,117,708	4,223,388 3,721,383	c) Excess/(deficiency)	45,986,488	47,287,536	44,588,839	41,132,719	40,480,583
Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	d) Supplementary capital e) Total capital (a+d)	2,098,146 49,084,634	1,110,896 49,398,432	4,496,688 50,085,527	5,271,363 47.404.082	6,004,555 47,485,138
Other assets TOTAL ASSETS	4,372,352 369,592,107	4,601,897 361,708,379	3,889,771 389 031 323	3,439,658 381,630,646	3,355,339 365 973 668	4,485,342	4,683,803 361,677,229	4,003,446 388,636,074	3,495,946 381,260,015	3,432,652 366,116,424	F) Total risk weighted assets		286,253,481	285,685,611	274,257,322	268,955,418
LIABILITIES	307,372,107		307,031,323	301,030,040	303,773,000	307,710,300		300,030,074		300,110,424	g) Core capital/total deposit liabilities	15.72% 8.00%	17.02% 8.00%	15.05% 8.00%	15.11% 8.00%	14.50% 8.00%
Balances due to Central Bank of Kenya Customer deposits	298,833,992	5,989,102 283,668,419	302,948,692	6,992,340 278,879,309	- 286,074,223	- 298,833,992	5,989,102 283,668,419	302,948,692	6,992,340 278,879,309	286,074,223	h) Minimum statutory ratio i) Excess/(deficiency) (g-h)	7.72%	9.02%	7.05%	7.11%	6.50%
Deposits and balances due to local banking institutions	69,509	2,595,714	39,852	6,286,259	351,437	69,509	2,595,714	39,852	6,286,259	351,437	j) Core capital/total risk weighted assets	17.06%	16.87%	15.96%	15.36%	15.42%
Deposits and balances due to foreign banking institutions Other money market deposits	232,413	687,255	363,887	201,865	267,145	232,413	687,255	363,887	201,865	267,145	k) Minimum statutory ratio I) Excess/(deficiency) (j-k)	10.50% 6.56%	10.50% 6.37%	10.50% 5.46%	10.50% 4.86%	10.50% 4.92%
Borrowed funds	-	-	-	-	-	-	-	-	-	-	m) Total capital/total risk weighted assets	17.82%	17.26%	17.53%	17.28%	17.66%
Balances due to banking institutions in the group	4,305,211	5,916,436	14,749,608 3,398,067	13,459,665	15,150,518	3,812,691	5,356,918	13,717,326	12,717,385	14,487,428 1.808.756	n) Minimum statutory ratio o) Excess/(deficiency) (m-n)	14.50% 3.32%	14.50% 2.76%	14.50% 3.03%	14.50% 2.78%	14.50% 3.16%
Tax payable Dividends payable	204,472	208,035	208,826	2,654,111 211,412	1,822,221 217,708	204,472	208,035	3,407,533 208,826	2,655,065 211,412	217,708	ED LIGHTED (5.5270	2., 0,0	0.0070	2.7070	5.1070
Deferred tax liability	- 44 542	- 42.404	- 00 5//	- 07.430	- 20.250	- 44.542	- 42.404	- 00 5//	- 07 730		a) Liquidity ratio	66.70%	62.84%	73.75%	73.03%	71.86%
Retirement benefit liability Other liabilities	46,542 6,786,040	43,404 5,981,081	99,566 7,454,353	96,428 17,068,249	38,358 7,384,678	46,542 6,802,490	43,404 5,995,455	99,566 7,468,703	96,428 17,083,222	38,358 7,399,943	b) Minimum statutory ratio c) Excess/(deficiency) (a-b)	20.00% 46.70%	20.00% 42.84%	20.00% 53.75%	20.00% 53.03%	20.00% 51.86%
TOTAL LIABILITIES	310,478,179	305,089,446	329,262,851	325,849,638	311,306,288	310,002,109	304,544,302	328,254,385	325,123,285	310,644,998	3, 2, (2,,, (2)					
SHAREHOLDERS' FUNDS																
Paid up/assigned capital Share premium/(discount)	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	2,169,253 7,792,427	MESSAGE FROM THE DIRECTORS					
Revaluation reserves	871,210	873,794	878,959	878,959	881,541	871,210	873,794	878,959	878,959	881,541	The Directors are pleased to announce th					
Retained earnings/(accumulated losses) Statutory loan loss reserves	43,013,124 1,880,343	43,606,547 892,448	39,973,548 1,538,615	35,487,033 2,255,690	37,624,574 2,492,470	43,613,675 1,880,343	44,120,541 892,448	40,586,765 1,538,615	35,842,755 2,255,690	38,428,620 2,492,470	share of KShs 5.00. The directors are also on the non-redeemable, non-cumulative,	, non-voting, no	on-participal	ting and non-	convertible	
Other reserves (fair value)	(862,526)	(663,044)	(635,458)	(871,188)	(578,686)	(862,526)	(663,044)	(635,458)	(871,188)	(578,686)	preference shares for the period 31 Decer the issue price of each share. The interim					
Proposed dividends Capital arants	2,350,413 1,899,684	1.947.508	6,130,300 1,920,828	6,130,300 1,938,534	2,350,413 1.935.388	2,350,413 1,899,684	1.947.508	6,130,300 1,920,828	6,130,300 1,938,534	2,350,413 1,935,388	at the close of business on 14 December 2					
TOTAL SHAREHOLDERS' EQUITY	59,113,928		59,768,472	55,781,008	54,667,380	59,714,479	57,132,927	60,381,689	56,136,730	55,471,426	These financial statements are extracts f					
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	369,592,107	361,708,379	389,031,323	381,630,646	365,973,668	369,/16,588	361,677,229	388,636,074	381,260,015	366,116,424	on the institution's website www.sc.com/ institution's head office located at 48 We		duons. They	may also be	accessed at i	.ne
STATEMENT OF COMPREHENSIVE INCOME																
INTEREST INCOME Loans and advances	12,877,151	8,013,343	3,937,483	12,731,113	9,138,590	12,877,151	8,013,343	3,937,483	12,731,113	9,138,590	Kellen Kariuki		Kariuki	i Ngari		
Government securities	6,501,015	4,817,164	2,534,871	10,298,361	7,561,706	6,501,015	4,817,164	2,534,871	10,298,361	7,561,706	Chairperson		_	ing Directo		
Deposits and placements with banking institutions Other interest income	4,049,338	2,540,168	1,123,376	2,422,813 20,757	1,497,620 27,131	4,049,338	2,540,168	1,123,376	2,422,813 20,757	1,497,620 27,131			& Chief	Executive	Officer	
Total interest income	23,427,504	15,370,675	7,595,730			23,427,504	15,370,675	7,595,730	25,473,044	18,225,047	22 November 2023					
INTEREST EXPENSES Customer deposits	1,799,932	1,158,725	655,834	2,611,514	2,010,470	1,798,599	1,157,420	654,604	2,594,501	1,997,964	Standard Chartered Bank Kenya l	_imited is reg	gulated by	Central Ba	nk of Keny	ra 💮
Deposits and placements from banking institutions	136,703	112,998	47,174	279,267	175,174	136,703	112,998	47,174	279,267	175,174						
Other interest expenses Total interest expenses	261,989 2,198,624	248,829 1,520,552	703,008	376,211 3,266,992	267,847 2,453,491	261,989 2,197,291	248,829 1,519,247	701,778	376,211 3,249,979	267,847 2,440,985			\ \			
NET INTEREST INCOME/(LOSS)	21,228,880	13,850,123	6,892,722	22,206,052	15,771,556	21,230,213	13,851,428	6,893,952	22,223,065	15,784,062				1		· Šiži
NON-INTEREST INCOME Fees and commissions on loans and advances	268,178	131,826	78,239	221,886	201,439	268,178	131,826	78,239	221,886	201,439	sţandard		: Like	***************************************	The same of the sa	"大大"
Other fees and commissions	2,676,109	1,842,710	821,656	2,641,955	2,072,699	3,941,542	2,700,154	1,320,484	4,251,977	3,336,543	chartered		73%	· ズ:次:		
Foreign Exchange trading income/(loss) Dividend income	6,294,598 364,102	4,455,712 264,102	2,189,804	5,973,243 1,160,323	4,203,208 605,036	6,294,598	4,455,712 -	2,189,804	5,973,243	4,203,208		4	tik #		4	
Other income	(2,302,192)	(261,046)	279,221	1,306,877	1,037,114		(261,046)	279,221	1,306,877	1,037,114						
Total non-interest income TOTAL OPERATING INCOME	7,300,795 28,529,675	6,433,304 20,283,427	3,368,920 10,261,642	11,304,284 33,510,336	8,119,496 23,891,052	8,202,125 29,432,338	7,026,646 20,878,074	3,867,748 10,761,700	11,753,983 33,977,048	8,778,304 24,562,366		~				
OTHER OPERATING EXPENSES	4 004 000	2.025.507	700.047	1220 / 50	(24.022	4 004 000	2 025 507	700.047	1220 / 50	(24.022	 Switch your s 	calo F	Bank	hett	er •	
Loan loss provision Staff costs	1,821,898 6,141,676	2,035,587 4,004,824	790,917 1,871,691	1,328,458 6,689,167	621,022 5,110,839	1,821,898 6,217,345	2,035,587 4,057,043	790,917 1,902,709	1,328,458 6,788,892	621,022 5,188,866			MIN	DCCC	CI	
Directors' emoluments	198,429	131,563	65,274	251,595	187,532	198,869	132,003	65,274	252,155	187,952	Funga mwaka st	rong.				
Rental charges Depreciation charge on property and equipment	225,297 281,935	131,899 194,111	104,494 97,181	257,877 435,961	266,757 363,319	225,297 281,935	131,899 194,111	104,494 97,181	257,877 435,961	266,757 363,391						
Amortisation charges	733,247	492,096	245,904	820,529	614,768	733,247	492,096	245,904	820,529	614,768	WIN I/EC 100	000	M			
Other operating expenses Total other operating expenses	5,947,398 15,349,880	3,980,344 10,970,424	1,816,576 4,992,037	6,588,335 16,371,922	4,797,239 11,961,476	6,274,990 15,753,581	4,191,270 11,234,009	1,916,489 5,122,968	6,989,977 16,873,849	5,024,976 12,267,732	UPTO KES. 100,	JUUU,				
Profit/(loss) before tax and exceptional items	13,179,795		5,269,605	17,138,414	11,929,576		9,644,065	5,638,732	17,103,199	12,294,634	À À À À À À À À À À B	CLB NO. 002975				
Exceptional items Profit/ (loss) after exceptional items	13,179,795	9,313,003	5,269,605	17,138,414	11,929,576	13,678,757	9,644,065	5,638,732	17,103,199	12,294,634				9		
Current tax	(2,790,923)	(1,240,251)	(746,874)	(5,695,664)	(4,065,820)	(3,026,379)	(1,391,371)	(832,592)	(6,067,273)	(4,344,718)	How to win:					
Deferred tax Profit/(loss) after tax and exceptional items	(895,464) 9,493,408	(1,321,645) 6,751,107	(753,291) 3,769,440	994,174 12,436,924	779,782 8,643,538	(914,141) 9,738,237	(1,343,315) 6,909,379	(779,205) 4,026,935	1,022,009 12,057,935	762,956) 8,712,872	Download SC Mobile App to a StanChart Personal Bank Acc	open a count		-	A PE	
Other comprehensive income	,,	-, 1,1-27	.,,	,,	, , , , , , , , , , , , , , , , , , , ,	, , ,	, , 7	,,	, ,	.,,	2 Transfer your salary to your				12	
Gains/(losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	new account					1
Fair value changes in financial assets at FVOCI	12,374	297,348	123,962	(2,054,052)	(1,455,204)	12,374	297,348	123,962	(2,054,052)	(1,455,204)	3 You will stand a chance to wir KES 100,000 in our monthly d	n up to Iraws		MA H	. 5	1
Revaluation surplus on property, plant and equipment Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	with 80 Winners every month				1	4



