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 2013



Part	results of the Bank and the Group for the nine month period ended 30 September 2013											Jou
Part	D LOSS ACCOUNT		30.09.2013	30.06.2013		31.12.2012	30.09.2012	30.09.2013	30.06.2013		31.12.2012	30.09.20
THE PRINTER OF THE PR			KShs. 000	KShs. 000	KShs. 000	KShs. 000	KShs. 000	KShs. 000	KShs. 000	KShs. 000	KShs. 000 Audited	KShs. 0
STATES 1985											14,902,560	11,383,5
Company Comp	t securities		4,438,526	2,755,090	1,206,983	4,372,271	3,122,497	4,438,526	2,755,090	1,206,983	4,372,271	3,122,4
THE PRINTER CONTROL 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	st income		84,252	71,088	22,962	170,350	279,926	84,252	71,088	22,962	170,350	279,9
Column			15,988,834	10,420,669	4,905,262	19,698,321	14,866,247	15,988,834	10,420,669	4,905,262	19,698,321	14,866,
The state of the s											3,786,251 1,624,349	2,860,8 1,226,9
Company Comp	st expenses		36,225	21,295	10,878	45,270	34,038	36,225	21,295	10,878	45,270	34, 4,121,
The state of the s	EST INCOME/(LOSS)										14,242,451	10,744,
The second process of the control of			554,029								622,115	462,
The series of th											2,711,389 2,570,732	2,037 1,964
Selection services se	ome		-	-	-	-	-	-	-	-	-	967,
THE PROPERTY CALLS AND ASSESSMENT OF THE PROPERT	nterest income		5,297,035	3,788,340	1,646,964	6,747,530	5,415,417	5,329,458	3,811,324	1,657,694	6,771,507	5,432,
STATES OF THE PROPERTY OF THE	ERATING EXPENSES											16,176
The stand of the s	ovision										881,763 4,533,907	653 3,313
Security of the Control of the Contr											124,138 409.501	92 247
Part	n charge on property and equipment		400,143	268,325	130,978	493,354	372,897	400,143	268,325	130,978	493,354	372 304
March Marc	ting expenses		2,087,955	1,420,450	679,344	2,607,532	1,951,623	2,091,793	1,422,941	680,445	2,609,886	1,952
TRANSPORT OF THE PROPERTY OF T	s) before tax and exceptional items										11,556,191	6,938 9,238
Commonweight Comm			9,820,974	6,526,973	2,724,212	11,518,582	9,212,517	9,852,746	6,539,013	2,729,857	11,556,191	9,238
March Part			(3,010,494)		(816,524)		(3,122,304)	(3,020,157)	(2,044,173)	(818,322)	(3,785,427)	(3,128
See	s) after tax and exceptional items										8,069,533	6,428
The content of the	s) from translating the financial statements of foreign operations		-	-	-	-	-	-	-	-	-	
The Control of the Co			531,063	1,783,719	(527,727)	3,212,461	3,525,098	531,063	1,783,719	(527,727)	3,212,461	3,525
Section of the control of the contro	ner comprehensive income of associates		(159.319)	(535 116)	158.318	(963 738)	(1,057,529)	(159.319)	(535 116)	158.318	(963.738)	(1,057,
Company Comp	prehensive income for the year net of tax		371,744	1,248,603	(369,409)	2,248,723	2,467,568	371,744	1,248,603	(369,409)	2,248,723	2,467
Company Comp	PER SHARE - BASIC AND DILUTED (KShs)					26.51					26.60	8,895
SMETTS - 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	· · ·		-	-	PANK -	12.50	-	-	-	GROUP.	12.50	
Recent action Control Recent Control	ALE:				DAINIC					Grioor		
The Comment sear files and other warming purposes 19											3,158,221 10.417.233	2,431 11,080
	ernment securities and other securities held for dealing purposes		361,125	2,527,521	2,662,203	2,914,556	4,715,455	361,125	2,527,521	2,662,203	2,914,556	4,715 1,543
Authors Auth	securities:		201,130	020,202	740,100	330,300	1,040,004	201,130	020,202	740,100	330,300	1,040
1. Amening to be sept	Kenya Government securities		-	-	-	-	-	-	-	-	-	
			-	-	-	-	-	-	-	-	-	
Secondary and bullances can from tool and refly methods showd 1 500 500 700 Mark 2015 100 100 100 100 100 100 100 100 100	Kenya Government securities										42,406,412	38,013, 645,
Tax Counter Services (1985) Tax Counter Serv	d balances due from local banking institutions		1,666,155	1,786,644	4,053,414	2,163,132	2,329,349	1,666,155	1,786,644	4,053,414	2,163,132	2,329,
Second Control Principal			109,556	40,444	-	-	-	117,124	51,671	-	-	2,715,
The process of the pr											112,694,523 10,158,076	101,577, 14,055,
The community price varieties and price varieties and price varieties provided by the community of the commu	in associates		-	-	-	-	-					
- The part of a support of the part of the	in joint ventures		-	140,240	140,240	-	-	-	-	-	-	
refrengeles easies \$2,000	d equipment										4,034,210	3,989,
Define to seased Memoritan General Gen											262,462 3,999,563	260, 4,101,
	asset		-					-		-	-	
LABILITIES	3										2,009,820	1,673
Black and to Contine Stance of Knyps 144,400,146 147,400,828 142,510,877 140,026,844 136,973,814 144,400,146 147,400,828 142,510,877 140,026,844 136,973,814 144,400,146 147,400,828 142,510,877 140,026,844 147,400,828 140,040,145 147,400,828 142,510,877 140,026,844 147,400,828 142,510,877 140,026,844 147,400,828 142,510,877 140,026,844 147,400,828 142,510,877 140,026,844 147,400,828 147			211,160,795	213,882,868	209,680,969	195,492,999	189,272,649	211,028,126	213,755,222	209,543,897	195,352,756	189,132
Appeals and balances due to local banking institutions 9,047,499 3,179,105 1,822,420 1,47,381 605,182 9,047,499 3,179,105 1,422,420 1,47,381 605,182 9,047,499 3,179,105 1,422,420 1,47,381	ue to Central Bank of Kenya		144 460 145	147 402 929	140 210 077	140 504 946	125 072 014	144.460.145	147 402 020	140 210 077	140 504 946	135,973
Difference	d balances due to local banking institutions		9,047,489	3,179,105	1,822,420	1,147,931	605,182	9,047,489	3,179,105	1,822,420	1,147,931	605
14,283,746 18,287,610 14,040,000 13,907,877 13,901,851 17,984,600 18,907,404 13,901,851 17,984,600 18,907,404 17,746,767 19,040,000 19,007,407 13,901,851 17,984,600 18,007,404 17,746,767 19,040,000 19,007,407 13,901,851 17,984,600 18,007,404 17,746,767 19,040,000 19,007,407 13,901,851 17,984,600 18,007,404 19,			2,753,296	1,852,817	5,408,019	2,366,313	4,173,207	2,753,296	1,852,817	5,408,019	2,366,313	4,173,
Exceptible			14.253.746	18,287,610	17.196.051	14.049.030	13.592.787	13.931.851	17.984.609	16.897.424	13,751,932	13,307
Section Sect			-	-				-	-		932,068	985
1,774, 1,775, 1	liability										337,865	411
## SHAREHOLDERS FUNDS 1,825,798 1,825,	es		6,404,683	10,176,304	8,846,878	5,495,838	7,397,610	6,425,795	10,197,414	8,865,028	5,513,987	7,414
Paid up/Assigned capital 1,825,798 1,8			177,457,679	181,706,137	177,561,970	164,889,918	163,166,496	177,153,268	181,420,543	177,271,266	164,599,942	162,885
Revaluation reserves	igned capital										1,825,798	1,715
Statutory Joan loss reserve 519,536 393,701 427,200 454,017 368,882 519,536 393,701 427,200 454,017 368,882 519,536 393,701 427,200 454,017 368,882 519,536 393,701 427,200 454,017 368,882 519,536 393,701 427,200 454,017 368,882 519,536 393,701 427,200 454,017 368,882 368,892 368,882 368,892 368,	reserves		821,445	1,580,387	83,037	454,054	697,938	821,445	1,580,387	83,037	454,054	4,836, 697,
Proposed dividends 2											14,304,972 454,017	16,756, 368,
1,871,408			-	-	4.032.494	4.032.494	-	-	-	4.032.494	4.032.494	
Sample S	ts				1,905,401	1,889,052				1,905,401	1,889,052	1,872, 26,247,
30.09.2013 KShs. 000 Un-audited U											195,352,756	189,132
30.09.2013 30.06.2013 KShs. 000 KShs. 000 Un-audited Un-au	CLOSURES	BANI	K							BANK		
Non-Performing Loans and advances 3,788,520 3,762,968 597,612 538,689 488,781 449,649 (b) Less: Interest in suspense 665,218 597,612 538,689 488,781 449,649 (c) Total non-performing loans and advances (a-b) 2,374,334 2,486,287										31.03.2013	31.12.2012	30.09.2
a) Gross non-performing loans and advances (b) Less: Interest in suspense (c) Total non-performing loans and advances (a-b) (d) Less: Loan loss provisions	Un-audit										Audited	KShs. Un-aud
(c) Total insider loans and advances (a-b) (a) Directors, shareholders and associates (b) Exposure (e-f) (a) Directors, shareholders and associates (b) Exposure (e-f) (a) Directors, shareholders and advances (a) (b) Exposure (e-f) (a) Directors, shareholders and advances (a) (a) Directors, shareholders and advances (a) (b) Exposure (e-f) (a) Directors, shareholders and advances (a) (b) Exposure (e-f) (a) Directors, shareholders and associates (a) Directors, shareholders and advances (a) (b) Exposure (e-f) (a) Directors, shareholders and associates (a) Directors, shareholders and advances (a) (b) Exposure (e-f) (a) Directors, shareholders and associates (a) Directors, shareholders and advances (a) Directors, shareholders and advances (a) (b) Exposure (e-f) (a) Directors, shareholders and associates (b) Exposure (e-f) (a) Directors, shareholders and associates (b) Exposure (e-f) (c) Exposure (e-f) (c) Directors, shareholders and advances (c) (a) Directors, shareholders and associates (b) Exposure (e-f) (c) Exposure (e-f) (c) Directors, shareholders and associates (c) Directors, shareholders and advances (c) Directors, shareholde	iross non-performing loans and advances 3,788,5				00 . (0)			25 266 257	24 151 186	22 601 123	21 623 200	17,712
(c) Less: Loan loss provisions					(b)	Minimum statuto		1,000,000	1,000,000	1,000,000	1,000,000	700
(f) Realizable value of securities 1,485,941 1,590,411 695,371 745,171 792,480 (e) International Control of Securities 1,485,941 1,590,411 695,371 745,171 792,480 (e) International Control of Securities 2,393,371 1,590,481 1,590,411 695,371 745,171 792,480 (e) International Control of Securities 2,393,371 1,590,481 1,590,411 695,371 745,171 792,480 (e) International Control of Securities 2,393,371 1,591,371 1,590,481 1,590	ess: Loan loss provisions 748,9	68 739,128 627,2	614,	598,7	23 (c) (d)	Supplementary of	capital	2,375,032	2,245,171	2,260,082	2,305,500	17,012 2,216
(g) Net NPLs Exposure (e-f) 888,993 835,817 362,601 332,371 316,636 (g) Core capital/total deposit liabilities 17% 16% 15% 15% 15% 16% 15% 15% 16% 15% 16% 15% 15% 16% 16% 15% 15% 16% 16% 15% 15% 16% 16% 16% 15% 16% 16% 16% 16% 16% 16% 16% 16% 16% 16	ealizable value of securities1,485,9	41 1,590,411 695,3	745,	792,4	80 (e)						23,928,709 132,651,732	19,928 132,270
(a) Directors, shareholders and associates 49,206 51,052 49,834 52,748 67,696 (i) Excess/(deficiency) (g-h) 9% 8% 8% 79% (b) Employees 3,990,185 3,766,970 3,490,380 3,204,531 3,204,531 3,204,531 3,204,511 (i) Core capital/total risk weighted assets 17% 17% 18% 18% 18% 18% 18% 18% 18% 18% 18% 18		362,6	332,	316,6	36 (g)	Core capital/tota	l deposit liabilities	17%	16%	16%	15%	102,210
(c) Total insider loans and advances 4,039,391 3,766,970 3,490,380 3,257,279 3,152,867 (k) Minimum statutory ratio 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8% 8%	irectors, shareholders and associates 49,2				96 (i)	Excess/(deficience	cy) (g-h)	9%	8%	8%	7%	
(a) DFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees and acceptances 37,248,601 35,785,477 43,767,179 37,078,682 42,672,888 (m) Total capital/total risk weighted assets 19% 19% 18% 18% (b) Forwards, swaps and options 77,358,132 54,616,338 49,047,519 56,806,088 62,354,978 (o) Excess/(deficiency) (in-k) 9% 9% 8% 8% 8% 18% 18% 18% 18% 18% 18% 18% 1									8%		16% 8%	
(a) Extrest of rotating guilar liters and acceptances 37,249,001 33,769,477 45,707,179 42,072,000 (n) Minimum statutory ratio 12% 12% (2) Construction of the contingent liabilities 2 56,806,088 62,354,978 (n) Minimum statutory ratio 12% 12% (n) Excess/(deficiency) (m-n) 7% 6% 6% 6%		01 25 705 477 40 707 4	70 97 97	40.070.0	(1)						8% 18%	
(c) Other contingent liabilities (o) Excess/(deficiency) (m-n) /% /% 6% 6%	orwards, swaps and options 77,358,1				78 (n)	Minimum statuto	ry ratio	12%	12%	12%	12%	
(d) Total contingent liabilities 114,606,733 90,401,815 92,814,698 93,884,770 105,027,866 5) LIQUIDITY		33 90,401,815 92,814.6	93,884.	770 105,027.8			∪y/ ((11=1))	1%	7%	6%	6%	
(a) Liquidity ratio 34% 42% 40% 39%					(a)	Liquidity ratio	any ratio				39%	4
		nded 30 September 2013.			. ,						20% 19%	2

Richard Etemesi Managing Director & Chief Executive Officer 21 November 2013