



Annual Report 2018

Driving commerce
and prosperity through
our unique diversity



Standard Chartered Bank Zambia Plc continues to be a key African market for the Group. The Bank is one with distinctive strengths, outstanding client relationships and a unique culture.

In 2018, the Standard Chartered Bank Group established a stronger financial position, remained well-capitalised and we are confident that we have the foundations to build income, profits and returns.

Investing in our digital capabilities remains a priority, as does our commitment to build Africa into a regional powerhouse. Our brand promise – Here for good – demonstrates our continued commitment to Zambia and our support to key growth sectors of the economy.

Financial Highlights

Revenue

ZMW1,101m

2017: ZMW1,083m / 2017: ZMW1,035m

Profit before tax

ZMW414m

2017: ZMW457m / 2016: ZMW563m

Total Assets

ZMW9,745m

2017: ZMW8,799m / 2016: ZMW8,211m

Earnings per Share

ZMW0.138

2017: ZMW0.126 / 2017: ZMW0.208

Return on equity

38 per cent

2017: 35 per cent / 2017:49 per cent

Dividend per share

ZMW 0.13

2017: ZMW 0.17 / 2016: ZMW 0.210

Non-financial Highlights

Employees

637

2017:699 / 2016: 688

Outlets

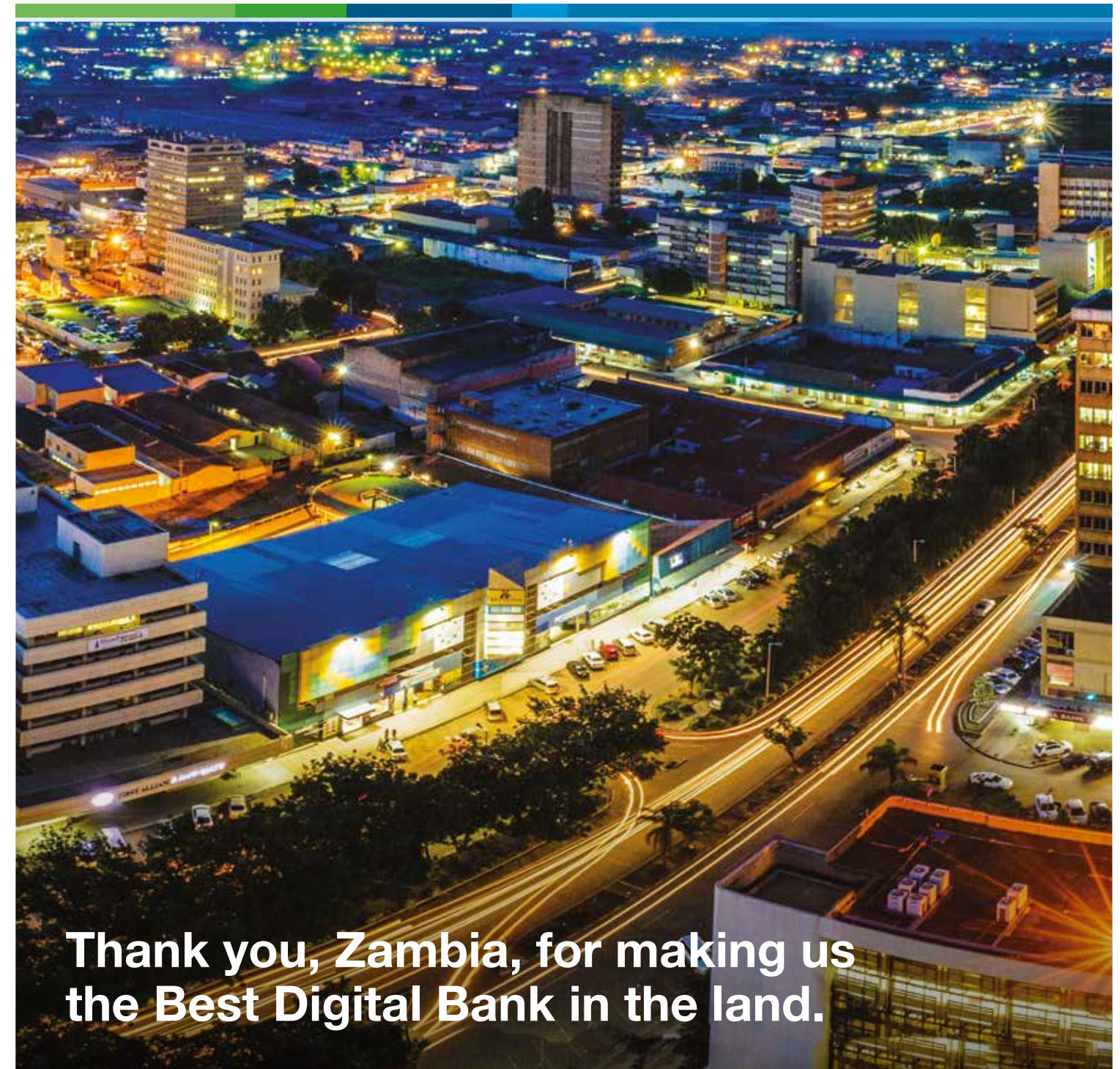
17

2017: 21 / 2016: 25

ATMs

62

2017: 53 / 2016: 49



Thank you, Zambia, for making us the Best Digital Bank in the land.



To all our partners and clients who have supported us on this journey, we thank you. Standard Chartered is proud to be named Best Digital Bank in Zambia at the 2018 Global Finance Awards.

Zambia will always be an integral part of our business and we will continue to provide innovative solutions and tools to our clients to help them achieve success.