

STANDARD CHARTERED BANK KENYA LIMITED
FULL YEAR FINANCIAL STATEMENTS AND OTHER DISCLOSURES

| III. OTHER DISCLOSURES | 31.12.2008 | 31.12.2009 |
|--|-------------------|-------------------|
| | Shs. '000' | Shs. '000' |
| | Audited | Audited |
| 1) NON-PERFORMING LOANS AND ADVANCES | | |
| a) Gross non-performing loans and advances | 1,737,346 | 1,473,750 |
| Less | | |
| b) Interest in suspense | 670,539 | 464,688 |
| c) Net Non-Performing Loans and Advances (a-b) | 1,066,807 | 1,009,062 |
| Less | | |
| d) Loan loss Provisions | 581,183 | 431,716 |
| e) Net Non-Performing Loans (c-d) | 485,624 | 577,346 |
| f) Realizable Value of Securities | 370,927 | 384,565 |
| g) Net NPLs Exposure (e-f) | 114,697 | 192,781 |
| 2) INSIDER LOANS AND ADVANCES | | |
| a) Directors, shareholders and associates | 16,376 | 19,914 |
| b) Employees | 1,421,415 | 1,881,409 |
| c) Total Insider Loans, Advances and Other Facilities | 1,437,791 | 1,901,323 |
| 3) OFF-BALANCE SHEET ITEMS | | |
| a) Letters of credit, guarantees, acceptances | 21,491,334 | 23,374,301 |
| b) Other contingent items | 30,753,563 | 24,440,044 |
| c) Total Contingent Liabilities | 52,244,897 | 47,814,345 |
| 4) CAPITAL STRENGTH | | |
| a) Core Capital | 9,331,553 | 10,656,461 |
| b) Minimum Statutory Capital | 250,000 | 250,000 |
| c) Excess/ (Deficiency) | 9,081,553 | 10,406,461 |
| d) Supplementary Capital | 273,783 | 258,230 |
| e) Total capital (a+d) | 9,605,336 | 10,914,691 |
| f) Total risk weighted assets | 59,275,523 | 75,462,461 |
| g) Core capital/total deposit liabilities | 12% | 12% |
| h) Minimum Statutory Ratio | 8% | 8% |
| i) Excess/ (Deficiency) (g-h) | 4% | 4% |
| j) Core capital/total risk weighted assets | 16% | 14% |
| k) Minimum Statutory Ratio | 8% | 8% |
| l) Excess/ (Deficiency) (j-k) | 8% | 6% |
| m) Total capital/total risk weighted assets | 16% | 14% |
| n) Minimum Statutory Ratio | 12% | 12% |
| o) Excess/ (Deficiency) (m-n) | 4% | 2% |
| 5) LIQUIDITY | | |
| a) Liquidity Ratio | 58% | 45% |
| b) Minimum Statutory Ratio | 20% | 20% |
| c) Excess/ (Deficiency) (a-b) | 38% | 25% |