

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%