

**STANDARD CHARTERED BANK KENYA LIMITED  
QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES**

<b>III. OTHER DISCLOSURES</b>	<b>31.03.2010</b>	<b>31.12.2010</b>	<b>31.03.2011</b>
	<b>Shs. '000'</b>	<b>Shs. '000'</b>	<b>Shs. '000'</b>
	<b>Un-audited</b>	<b>Audited</b>	<b>Un-audited</b>
<b>1) NON-PERFORMING LOANS AND ADVANCES</b>			
<b>a) Gross non-performing loans and advances</b>	<b>1,511,072</b>	<b>1,205,556</b>	<b>1,247,939</b>
Less			
b) Interest in suspense	471,244	413,889	415,044
<b>c) Net Non-Performing Loans and Advances (a-b)</b>	<b>1,039,828</b>	<b>791,667</b>	<b>832,895</b>
Less			
d) Loan loss Provisions	431,874	481,214	445,345
<b>e) Net Non-Performing Loans (c-d)</b>	<b>607,954</b>	<b>310,453</b>	<b>387,550</b>
f) Realizable Value of Securities	393,240	185,844	301,277
<b>g) Net NPLs Exposure (e-f)</b>	<b>214,714</b>	<b>124,609</b>	<b>86,273</b>
<b>2) INSIDER LOANS AND ADVANCES</b>			
a) Directors, shareholders and associates	19,180	32,384	30,615
b) Employees	1,872,598	2,404,864	2,468,899
<b>c) Total Insider Loans, Advances and Other Facilities</b>	<b>1,891,778</b>	<b>2,437,248</b>	<b>2,499,514</b>
<b>3) OFF-BALANCE SHEET ITEMS</b>			
a) Letters of credit, guarantees, acceptances	23,063,745	24,366,053	32,071,727
b) Other contingent items	31,650,550	29,008,290	56,765,232
<b>c) Total Contingent Liabilities</b>	<b>54,714,295</b>	<b>53,374,343</b>	<b>88,836,959</b>
<b>4) CAPITAL STRENGTH</b>			
a) Core Capital	11,442,441	11,393,981	12,328,660
b) Minimum Statutory Capital	350,000	500,000	500,000
c) Excess/ (Deficiency)	11,092,441	10,893,981	11,828,660
d) Supplementary Capital	194,724	335,246	340,487
<b>e) Total capital (a+d)</b>	<b>11,637,165</b>	<b>11,729,227</b>	<b>12,669,147</b>
f) Total risk weighted assets	66,209,299	81,936,011	89,912,649
g) Core capital/total deposit liabilities	12%	11%	12%
h) Minimum Statutory Ratio	8%	8%	8%
i) Excess/ (Deficiency) (g-h)	4%	3%	4%
j) Core capital/total risk weighted assets	17%	14%	14%
k) Minimum Statutory Ratio	8%	8%	8%
l) Excess/ (Deficiency) (j-k)	9%	6%	6%
m) Total capital/total risk weighted assets	18%	14%	14%
n) Minimum Statutory Ratio	12%	12%	12%
o) Excess/ (Deficiency) (m-n)	6%	2%	2%
<b>5) LIQUIDITY</b>			
a) Liquidity Ratio	59%	55%	47%
b) Minimum Statutory Ratio	20%	20%	20%
c) Excess/ (Deficiency) (a-b)	39%	35%	27%