

### ited results for the half year ended 30 June 2018

	The Board of Directors	of Natio	nal Bank	of Keny	/a Limit	ed hereb	y anno	unce the	e un-au	dite
As	TATEMENT OF FINANCIAL POSITION at 30 June 2018	BANK 30-Jun-17 Shs'000 Un-audited	BANK 31-Dec-17 Shs'000 Audited	BANK 31-Mar-18 Shs'000 Un-audited	BANK 30-Jun-18 Shs'000 Un-audited	GROUP 30-Jun-17 Shs'000 Un-audited	GROUP 31-Dec-17 Shs'000 Audited	GROUP 31-Mar-18 Shs'000 Un-audited	GROUP 30-Jun-18 Shs'000 Un-audited	III.
1 2 3 4	ASSETS Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	1,631,110 6,696,423	2,006,948 5,493,224 -	1,427,692 3,328,339	1,397,596 7,595,481 -	1,865,610 6,696,423 -	2,006,948 5,493,224 -	1,427,692 3,328,339 -	1,397,596 7,595,481 -	1 a b
5	Investment Securities:(a+b) a) Held to Maturity:(i+ii) i. Kenya Government securities	<b>37,622,418 20,683,170</b> 20,683,170	35,707,852 20,813,253 20,813,253	<b>33,920,283</b> <b>20,303,524</b> 20,303,524	<b>41,301,855</b> <b>19,433,486</b> 19,433,486	<b>37,622,418 20,683,170</b> 20,683,170	<b>35,718,032</b> <b>20,813,253</b> 20,813,253	33,931,383 20,314,624 20,314,624	<b>41,311,935</b> <b>19,426,117</b> 19,426,117	d <b>e</b> f
	ii. Other securities  b) Available for sale:(i+ii)  i. Kenya Government securities	<b>16,939,248</b> 16,939,248	<b>14,894,599</b> 14,894,599	<b>13,616,759</b> 13,616,759	<b>21,868,369</b> 21,868,369	<b>16,939,248</b> 16,939,248	<b>14,904,779</b> 14,904,779	<b>13,616,759</b> 13,616,759	<b>21,885,818</b> 21,885,818	a
6 7 8	ii. Other securities     Deposits and balances due from local banking institutions     Deposits and balances due from banking institutions abroad     Tox recoverable	1,996,192 343,236 502,674	1,838,642 621,500 479,924	2,548,402 1,226,806 480,748	1,880,331 840,121 479,803	1,996,192 343,236 513,661	1,838,642 621,500 486,345	2,548,402 1,226,806 501,454	1,880,331 840,121 466,079	b c 3
9 10 11	Loans and advances to customers (net) Balances due from banking institutions in the group Investments in associates	57,023,483 - 282,850	52,361,043 - 334,134	51,149,483	47,815,704 - 374,933	57,023,483 - 282,850	52,361,043	51,149,483 - 346,542	47,815,704 - 374,933	a b c
12 13 14	Investments in subsidiary companies Investments in joint ventures Investment properties	19,963	19,963	19,963	19,322	19,963		- - -	- - -	d 4 a
15 16 17	Property and equipment Prepaid lease rentals Intangible assets	4,031,479 1,488,621	3,710,328 - 1,159,618	3,625,876 - 1,209,169	3,516,911 - 1,256,824	4,032,241 - 1,488,621	3,710,949 - 1,159,618	3,626,541 - 1,209,169	3,518,652 - 1,256,824	b c d
18 19	Deferred tax asset Retirement benefit asset	482,668	1,862,181	2,067,021	1,973,554	483,299	1,862,363	2,067,203	1,973,736	e f
20 <b>21</b> B	Other assets TOTAL ASSETS LIABILITIES	4,257,312 <b>116,378,429</b>	4,346,685 <b>109,942,042</b>	4,122,228 <b>105,472,552</b>	5,117,124 <b>113,569,560</b>	4,260,895 <b>116,628,892</b>	4,280,343 <b>109,873,141</b>	3,870,286 <b>105,233,300</b>	4,910,061 113,341,453	<b>. g</b> ₌ h
22	Balances due to Central Bank of Kenya Customer deposits	98,785,964	94,544,397	4,391,812 87,214,204	1,997,400 96,322,828	98.785.964	94,275,768	4,391,812 86,883,002	1,997,400 95,990,899	j
24 25 26	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	1,599,625 928,946 -	2,069,482 3,550,638	4,069,299 1,240,104	4,035,049 2,798,562 -	1,599,625 928,946 -	2,069,482 3,550,638	4,069,299 1,240,104 -	4,035,049 2,801,562	k I <b>m</b> n
27 28 29	Borrowed funds Balances due to banking institutions in the group Tax payable	- - 63,965	=	- -	- -	20,326 70,583	=	- -	- -	0 <b>p</b>
30 31	Dividends payable Deferred tax liability	24,447	24,446	24,260 -	24,260 -	24,447	24,446 -	24,260 -	24,260 -	q r 5
32 33 <b>34</b>	Retirement benefit liability Other liabilities TOTAL LIABILITIES	3,757,618 <b>105,160,565</b>	2,705,542 <b>102,894,505</b>	2,118,185 <b>99,057,863</b>	2,601,221 <b>107,779,320</b>	3,768,470 <b>105,198,361</b>	2,718,899 <b>102,639,233</b>	2,161,804 <b>98,770,280</b>	2,642,973 <b>107,492,143</b>	
<b>C</b> 35	SHAREHOLDERS' FUNDS Paid up /Assigned capital	7,214,976	7,368,906	7,368,906	7,368,906	7,214,976	7,368,906	7,368,906	7,368,906	NO
36 37	Share premium/(discount) Revaluation reserves	- 660,062	670,678	670,678	659,443	- 660,062	670,678	- 670,678	659,443	* TI
38 39 40 41	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends	3,066,340 284,793 (8,307)	(3,711,873) 2,852,654 (132,828)	(4,441,118) 2,959,458 (143,235)	(4,935,548) 3,450,384 (752,945)	3,279,007 284,793 (8,307)	(3,525,502) 2,852,654 (132,828)	(4,392,834) 2,959,458 (143,188)	(4,876,719) 3,450,384 (752,704)	In I
42 <b>43</b>	Capital grants TOTAL SHAREHOLDERS' FUNDS	11,217,864	7,047,537	6,414,689	5,790,240	11,430,531	7,233,908	6,463,020	5,849,310	
44	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	116,378,429	109,942,042	105,472,552	113,569,560	116,628,892	109,873,141	105,233,300	113,341,453	wer M.A
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	STATEMENT OF COMPREHENSIVE INCOME For the half year ended 30 June 2018	BANK 30-Jun-17 Shs'000 Un-audited	BANK 31-Dec-17 Shs'000 Audited	BANK 31-Mar-18 Shs'000 Un-audited	BANK 30-Jun-18 Shs'000 Un-audited	GROUP 30-Jun-17 Shs'000 Un-audited	GROUP 31-Dec-17 Shs'000 Audited	GROUP 31-Mar-18 Shs'000 Un-audited	GROUP 30-Jun-18 Shs'000 Un-audited	W. H. V The
1 1.1 1.2		30-Jun-17 Shs'000	31-Dec-17 Shs'000	31-Mar-18 Shs'000	30-Jun-18 Shs'000	30-Jun-17 Shs'000	31-Dec-17 Shs'000	31-Mar-18 Shs'000	30-Jun-18 Shs'000	H. V The the The
1 1.1 1.2 1.3 1.4	For the half year ended 30 June 2018  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545	<b>30-Jun-18 Shs'000 Un-audited</b> 2,096,533 1,983,281 42,496	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545	<b>30-Jun-18 Shs'000 Un-audited</b> 2,096,686  1,983,281  42,496	The the The REC
1 1.1 1.2 1.3 1.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME	<b>30-Jun-17</b> <b>Shs'000</b> <b>Un-audited</b> 2,449,852 2,060,364	<b>31-Dec-17 Shs'000 Audited</b> 5,700,756 4,164,096	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364	<b>31-Dec-17 Shs'000 Audited</b> 5,700,756 4,164,277	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281	The the The REC Nat 18 I P.O Tele
1 1.1 1.2 1.3 1.4 1.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense Customer deposits	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - - 9,962,495 2,924,384	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545  1,986,994	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211045 170	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310 1,370,345 153,935	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211,045 170	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - - 9,962,495 2,924,384 313,189	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463 1,359,987 153,935	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - - 9,962,495 2,924,384	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545  1,986,994	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442	31-Dec-17 Sh'5'000 Audited 5,700,756 4,164,096 97,462 	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 1,986,994 680,980 93,417 774,397 1,212,597	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310 1,370,345 153,935 1,524,280 2,598,030	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677 1,488,020 211,045 170 1,699,235 2,862442	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 3,237,573 6,724,922	31-Mar-18 Shs '000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 769,496 1,217,498	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - - 4,122,463 1,359,987 153,935 - 1,513,922 2,608,541	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss)	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 	31-Dec-17 Sh' 900 Audited 5,706,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963	31-Mar-18 Sho'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310 1,370,345 153,935 - 1,524,280 2,598,030 37,607 586,063 284,978	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 769,496 1,217,498	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - - 4,122,463 1,359,987 153,935 - 1,513,922 2,608,541	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806 464,760	31-Mar-18 Sho'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 680,980 93,417 - 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310 1,370,345 153,935 - 1,524,280 2,598,030 37,607 586,063 284,978 170,000 111,972	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260 1,806 150,380	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939	30-Jun-18 shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463  1,359,987 153,935 - 1,513,922 2,608,541  37,607 619,993 284,978 - 111,972	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 	31-Dec-17 Sh'5'000 Audited 5,700,756 4,164,096 97,462 9,962,314 2,941,176 313,189 	31-Mar-18 Sho'000 Un-audited  1,021,278 945,171 20,545  1,986,994  680,980 93,417 - 774,397 1,212,597  141,591 165,732 172,277 170,000 55,939 705,539	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 4,122,310  1,370,345 153,935 - 1,524,280 2,598,030 37,607 586,063 284,978 170,000 111,972 1,190,620	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679	31-Mar-18 Shs '000 Un-audited 1,021,278 945,171 20,545	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496	The the The REC Nat 18 H P.O. Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest expenses Other interest expenses TOTAL INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806 464,760 2,371,926	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 1,986,994 680,980 93,417 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310  1,370,345 153,935 - 1,524,280 2,598,030  37,607 586,063 284,978 170,000 111,972 1,190,620 3,788,650	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463  1,359,987 153,935 - 1,513,922 2,608,541  37,607 619,993 284,978 - 111,972 1,054,550 3,663,091	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1 4.2 4.3 4.4,5 4.6 6 6.1 6.2	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income TOTAL NON-INTEREST INCOME  TOTAL NON-INTEREST INCOME  TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211045 211045 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526 4,013,968	31-Dec-17 Sh'5'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 141,591 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839	31-Mar-18 Sho 900 Un-audited 1,021,278 945,171 20,545 1,986,994 680,980 93,417 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 4,122,310  1,370,345 153,935 1,524,280 2,598,030  37,607 586,063 284,978 170,000 111,972 1,190,620 3,788,650 (47,873) 1,896,044	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260 1,806 1,213,377 4,075,819 235,256 1,879,186	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494	31-Mar-18 Shs '000 Un-audited 1,021,278 945,171 20,545 - 1,986,994  676,079 93,417 769,496 1,217,498  141,591 182,699 172,277 55,939 552,506 1,770,004 (70,817) 924,840	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463  1,359,987 153,935 - 1,513,922 2,608,541  37,607 619,993 284,978 - 111,972 1,054,550 3,663,091 (47,873) 1,888,971	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME  TOTAL NON-INTEREST INCOME  TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401	31-Dec-17 Sh' 900 Audited 5,700,756 4,164,096 97,462 9,962,314 2,941,176 313,189 141,591 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,986	31-Mar-18 Sho'00 Un-audited 1,021,88 945,171 20,545 1,986,994 6880,980 93,417 714,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 4,122,310  1,370,345 153,935 1,524,280 2,598,030 37,607 586,063 284,978 170,000 111,972 1,190,620 3,788,650 (47,873) 1,896,044 23,811 204,180	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986	31-Mar-18 Shs '000 Un-audited  1,021,278 945,171 20,545	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.5 4.5 4.6 5 6 6.1 6.2 6.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401 196,858	31-Dec-17 Sh' 900 Audited 5,700,766 4,164,096 97,462 9,962,314 2,941,176 313,189 	31-Mar-18 Sho'00 Un-audited 1,021,28 945,171 20,545 1,986,994 6880,980 93,417 774,397 1,212,597 141,591 165,732 172,277 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215	30-Jun-18 Shs'000 Un-audited  2,096,533 1,983,281 42,496 4,122,310  1,370,345 153,935 - 1,524,280 2,598,030  37,607 586,063 284,978 170,000 111,972 1,190,620 3,788,650  (47,873) 1,896,044 23,811 204,180 269,605	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759	31-Mar-18 \$hs-000 Un-audited  1,021,278 945,171 20,545	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 4,122,463 1,359,987 153,935 1,513,922 2,608,541 37,607 619,993 284,978 - 111,972 1,054,550 3,663,091 (47,873) 1,888,971 23,811 204,180 269,481	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526 4,013,968 235,256 1,866,361 196,620 195,401 196,858 118,088 1,169,167	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,986 565,520 539,854 2,117,928	31-Mar-18 Sh900 Un-audited 1,021,278 945,171 20,545 1,986,994 680,980 93,417 774,397 1,212,597 141,591 167,327 170,000 55,939 705,539 1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310  1,370,345 153,935 - 1,524,280 2,598,030  37,607 586,063 284,978 170,000 111,972 1,190,620  3,788,650  (47,873) 1,896,044 23,811 204,180 269,605 195,605 985,120	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854 2,139,051	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463  1,359,987 153,935 - 1,513,922 2,608,541  37,607 619,993 284,978 - 111,972 1,054,550 3,663,091 (47,873) 1,888,971 23,811 204,180 269,481 195,605 969,488	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6.6 6.1 6.2 6.3 6.4 6.5 6.6 6.6	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest expenses TOTAL INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401 196,858 118,088	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 141,591 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,986 565,520 539,854	31-Mar-18 Sho 900 Un-audited 1,021,278 945,171 20,545  1,986,994  680,980 93,417 774,397  1,212,597  141,591 165,732 172,277 170,000 55,939 705,539  1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310  1,370,345 153,935 - 1,524,280 2,598,030  37,607 586,063 284,978 170,000 111,972 1,190,620 (47,873) 1,896,044 23,811 204,180 269,605 195,605 985,120 3,526,492 262,158	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - - 4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401 196,955 118,088	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 - 769,496 1,217,498 141,591 182,699 172,277 - 55,939 552,506 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463  1,359,987 153,935 - 1,513,922 2,608,541  37,607 619,993 284,978 - 111,972 1,054,550 3,663,091 (47,873) 1,888,971 23,811 204,180 269,481 195,605	The the The REG Not 18 I P.O Tele Fax E-M
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401 196,858 118,088 1,169,167 3,800,751	31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 55,635 394,986 565,520 539,854 2,117,928 8,339,502 740,373	31-Mar-18 She'00 Un-audited 1,021,278 945,171 20,545  1,986,994  680,980 93,417 774,397  1,212,597  141,591 165,732 172,277 170,000 55,939 705,539  1,918,136 (70,817) 938,088 6,214 95,094 133,215 103,837 516,743 1,722,374 195,762 540,236	30-Jun-18 Shs'000 Un-audited 2,096,533 1,983,281 42,496 - 4,122,310  1,370,345 153,935 - 1,524,280 2,598,030  37,607 586,063 284,978 170,000 111,972 1,190,620 3,788,650 (47,873) 1,896,044 23,811 204,180 269,605 195,605 985,120 3,526,492	30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401 196,955 118,088 1,174,424 3,818,930	31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854 2,139,051 8,368,519 785,082	31-Mar-18 Shs'000 Un-audited 1,021,278 945,171 20,545 - 1,986,994 676,079 93,417 769,496 1,217,498 141,591 182,699 172,277 55,939 552,506 1,770,004 (70,817) 924,840 6,214 95,094 133,234 103,837 500,975 1,693,377 76,627 544,901	30-Jun-18 Shs'000 Un-audited 2,096,686 1,983,281 42,496 - 4,122,463  1,359,987 153,935 - 1,513,922 2,608,541  37,607 619,993 284,978 - 111,972 1,054,550 3,663,091 (47,873) 1,888,971 23,811 204,180 269,481 195,605 969,488 3,503,663	The the The REG Not 18 I P.O Tele Fax E-M
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II.	OTHER DISCLOSURES	BANK 30-Jun-17 Shs'000 Un-audited	BANK 31-Dec-17 Shs'000 Audited	31-Mar-18 Shs'000	BANK 30-Jun-18 Shs'000 Un-audited
	Non-performing loans and advances				
	Gross non-performing loans and advances	29,396,477	27,657,893	28,939,790	30,143,893
	Less: Interest in suspense	3,285,558	3,779,813	3,934,609	4,155,894
	Total Non-performing loans and advances (a-b)	26,110,919	23,878,080	25,005,181	25,987,999
	Less: Loan loss Provisions	6,260,677	12,011,898	12,424,638	13,114,296
	Net NPLs exposure (c-d)	19,850,242	11,866,182	12,580,543	12,873,703
	Discounted Value of Securities	19,850,242	11,866,182	11,936,046	12,266,91
	Net NPLs exposure (e-f)	-	-	644,498	606,792
	Insider loans and Advances			,	,
	Directors, Shareholders and associates	28,094	19,151	20,068	26,495
	Employees	4,454,066	4,728,314	4,695,341	4,869,686
	Total insider loans, advances and other facilities	4,482,160	4,747,465	4,715,409	4,896,181
	Off-Balance sheet items	.,,			
	Letters of credit, guarantees and acceptances	6,444,253	7,237,833	8,332,603	8,145,277
	Forwards, swaps and options	· · · · -	178,779	2,204,022	473,863
	Other contingent liabilities	2,008,194	_	_	
	Total contingent liabilities	8,452,447	7.416.612	10,536,625	8,619,141
	Capital Strength	-,102,111	-,,	,,	0,010,11
	Core capital	10,198,382	3,503,284	2,835,161	1,738,391
	•				
	Minimum Statutory Capital	1,000,000	1,000,000		1,000,000
	Excess/(Deficiency) (a-b)  Supplementary capital	9,198,383 <b>449,808</b>	2,503,284	1,835,161	738,39
	Total capital (a+d)	10,648,190	1,267,641 4,770,925	1,244,918 4,080,079	1,271,177 3,009,568
	Total risk weighted assets	90,635,419		84,882,674	
	Core capital/total deposit liabilities	10.2%	3.5%	3.2%	1.8%
	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%
	Excess/(Deficiency) (g-h)	2.2%	-4.5%	-4.8%	-6.2%
	Core capital/total risk weighted assets	11.3%	4.0%	3.3%	2.0%
	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
	Excess/(Deficiency) (i-k)	0.8%	-6.5%	-7.2%	-8.5%
	Total capital/total risk weighted assets	11.7%	5.4%	4.8%	3.4%
	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%
	Excess/(Deficiency)(m-n)	-2.7%	-9.1%	-9.7%	-11.1%
	Adjusted core capital/total deposit liabilities*	2.770	5.170	3.7%	2.2%
	Adjusted core capital/total risk weighted assets*			3.9%	2.4%
	Adjusted total capital/total risk weighted assets*			5.4%	3.9%
				5.4%	5.9%
	Liquidity Liquidity Ratio	35.2%	36.3%	29.9%	39.9%
	Liquidity radio		20.0%	20.0%	
	Minimum Statutory Ratio	20.0%			20.0%

#### NOTES

 $^{\star}$  The adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9

In March 2018, the principal shareholders gave formal commitment for a comprehensive capital solution, the Board notes that this process is on-going.

#### APPROVAL

The un-audited financial statements are extracts of the financial statements and records of the Bank which were approved by the Board of Directors on 20 August 2018 and signed on its behalf by:

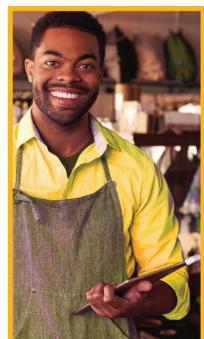
M.A. Hassan - Chairman, Board of Directors J. Nzomo - Chairman, Board Audit Committee W. Musau - Managing Director & CEO H. Waswani - Company Secretary

The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.co.ke.

They may also be accessed at the Bank's registered office listed hereunder.

## REGISTERED OFFICE

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