

The Board of Directors of National Bank of Kenya Limited hereby announce the un-audited results for the period ended 30 September 2017

As c	TATEMENT OF FINANCIAL POSITION at 30 September 2017	BANK 30-Sep-16 Shs'000 Un-audited	BANK 31-Dec-16 Shs'000 Audited	BANK 31 -Mar-17 Shs'000 Un-audited	BANK 30 -Jun-17 Shs'000 Un-audited	BANK 30-Sep-17 Shs'000 Un-audited	GROUP 30-Sep-16 Shs'000 Un-audited	GROUP 31-Dec-16 Shs'000 Audited	GROUP 31-Mar-17 Shs'000 Un-audited	GROUP 30-Jun-17 Shs'000 Un-audited	30-Sep-17 Shs'000	
	ASSETS Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	2,931,089 8,815,173	3,180,119 5,237,044 -	1,466,679 7,625,369	1,631,110 6,696,423 -	1,327,627 5,177,217 -	3,287,209 8,815,173 -	3,344,271 5,237,044 -	1,673,374 7,625,369			1 I a (b I
	Financial Assets at fair value through profit and loss Investment Securities:(a+b) a) Held to Maturity:(i+ii) i. Kenya Government securities	27,955,588 27,709,562	34,782,839 27,945,290 27,708,283	35,452,606 26,429,090 26,429,090	37,622,418 20,683,170 20,683,170	39,718,152 21,424,734 21,424,734	27,955,588 27,709,562	27,708,283	26,429,090	37,622,418 20,683,170 20,683,170		f
	ii. Other securitiesb) Available for sale:(i+ii)i. Kenya Government securities	246,026 - -	237,007 6,837,549 6,837,549		- 16,939,248 16,939,248	- 18,293,418 18,293,418	246,026 - -	237,007 6,837,549 6,837,549		- 16,939,248 16,939,248		a I
	ii. Other securities Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	302,385 324,802	100,115 1,211,860	785,942 506,362	1,996,192 343,236	562,510	302,385 324,802	100,115 1,211,860	785,942 506,362	343,236	562,510	3
	Tax recoverable Loans and advances to customers (net) Balances due from banking institutions in the group Investments in associates	296,241 62,146,167 -	504,332 59,339,225 -	502,718 58,126,112 - 237,007	502,674 57,023,483 - 282,850	459,735 57,939,751 - 310,440	300,542 62,146,167 -	506,976 59,339,225 -	498,237 58,126,112 - 237,007	513,661 57,023,483 - 282,850	521,242 57,884,373 - 310,440	b i
	Investments in subsidiary companies Investments in joint ventures Investment properties	19,963 - -	19,963 - -	19,963 -	19,963 -	19,963	19,963 - -	19,963 - -	19,963 -			d 4 a
	Property and equipment Prepaid lease rentals Intangible assets	4,192,578 - 1,420,904	4,110,825 - 1,352,178	4,090,322 - 1,416,713	4,031,479 - 1,488,621	3,492,501 - 1,841,613	4,193,706 - 1,420,904	4,111,684 - 1,352,178	4,091,132 - 1,416,713	-	-	c d e
	Deferred tax asset Retirement benefit asset Other assets	482,668 - 4,327,579	473,722 - 4,802,152	482,668 - 4,730,366	482,668 - 4,257,312	473,722 - 2,925,835	483,299 - 4,335,969	474,353 - 4,811,884	483,299 - 4,743,350	483,299 - 4,260,895		f q
	TOTAL ASSETS LIABILITIES	113,215,137	115,114,374	115,442,827	116,378,429	116,315,700	113,585,707	115,292,392	115,659,466	116,628,892	116,281,301	ï
	Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	3,469,019 95,704,503 1,167,051	3,719,844 96,966,522 513,810	6,487,585 92,772,520 2,074,155 1,083,995	98,785,964 1,599,625 928,946	2,994,270 97,658,165 2,179,830 -	3,469,019 95,704,503 1,167,051	3,719,844 96,966,522 513,810	6,487,585 92,772,520 2,074,155 1,083,995	1,599,625		k į
	Other money market deposits Borrowed funds Balances due to banking institutions in the group Tax payable	21,976	21,976	- - 12,043	- - 63,965	- - -	21,976	21,976	- - 12,043	20,326 70,583		n o 5
	Dividends payable Deferred tax liability Retirement benefit liability	29,805 -	6,444	24,663	24,447	24,447	29,805 -	6,444	24,663			а I b I
	Other liabilities	1,507,742	2,889,695	2,000,112	3,757,618				2,030,742			
	TOTAL LIABILITIES SHAREHOLDERS' FUNDS						102,126,596					DIV
	Paid up /Assigned capital Share premium/(discount)	7,214,976 -	7,214,976 -	7,214,976 -	7,214,976 -	7,368,906 -	7,214,976 -	7,214,976 -	7,214,976 -	7,224,976 -	-	
	Revaluation reserves Retained earnings/Accumulated losses	568,131 3,204,221	660,062 2,883,472	794,192 2,793,451	660,062 3,066,340	660,062 1,869,221	568,131 3,348,291	660,062 3,038,128	794,192 2,979,460			
	Statutory loan loss reserves Other Reserves Proposed dividends	324,572 3,141 -	302,573 (65,000) -	302,058 (116,922) -	284,793 (8,307) -	1,259,999 (168,269) -	324,572 3,141 -	302,573 (65,000) -	302,058 (116,922) -	284,793 (8,307) -		wer quo ww
	Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	11,315,041 113,215,137	10,996,083 115,114,374	10,987,755 115,442,827	11,217,864 116,378,429	10,989,919 116,315,700	11,459,111 113,585,707		11,173,764 115,659,466			The The
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	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2017	BANK 30-Sep-16 Shs'000	BANK 31-Dec-16 Shs'000	BANK 31-Mar-17 Shs'000	BANK 30-Jun-17 Shs'000	BANK 30-Sep-17 Shs'000	GROUP 30-Sep-16	GROUP 31-Dec-16	GROUP 31-Mar-17	30-Jun-17	30-Sep-17	Hab
		Un-audited	Audited		Un-audited		Shs'000 Un-audited	Shs'000 Audited	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Un-audited	
	INTEREST INCOME Loans and advances		Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	29 l
	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	7,631,818 2,348,265 49,892								Un-audited 2,449,852	3,765,755 3,210,185	29 Nat 18 F P.O.
	Loans and advances Government securities Deposits and placements with banking institutions	7,631,818 2,348,265	9,020,708 3,256,451	1,259,173 1,047,872	2,449,852 2,060,364	3,765,755 3,209,921	7,631,818 2,348,265 49,892	9,020,708 3,256,451 50,623	1,259,173 1,047,872	2,449,852 2,060,364 51,461	3,765,755 3,210,185 90,096	29 f REC Nat 18 F P.O. Tele Fax E-M
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME INTEREST EXPENSE Customer deposits	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980	1,259,173 1,047,872 7,133 - 2,314,178 711,846	2,449,852 2,060,364 51,461 - 4,561,677	3,765,755 3,209,921 90,096 - 7,065,772	7,631,818 2,348,265 49,892 - 10,029,975	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980	Un-audited 1,259,173 1,047,872 9,901 - 2,316,946	2,449,852 2,060,364 51,461 - 4,561,677	3,765,755 3,210,185 90,096 - 7,066,036	REC Nat 18 H P.O. Tele Fax E-M Wel
	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	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621	2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045	3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621	2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045	3,765,755 3,210,185 90,096 	REG Nat 18 F P.O. Tele Fax E-M Wel
	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	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621	2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045	3,765,755 3,209,921 90,096 - 7,065,772	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621	2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045	Un-audited 3,765,755 3,210,185 90,096 7,066,036 2,250,495 234,653 2,485,148	REG Nat 18 H P.O. Tele Fax E-M Wel
	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 Fees and commissions on loans and advances	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467 1,442,711 74,005	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442	Un-audited 3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 - 2,496,915 4,568,857	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442 92,651	Un-audited 3,765,755 3,210,185 90,096 7,066,036 2,250,495 234,653 2,485,148 4,580,888	REC Nat 18 H P.O. Tele Fax E-M Wel
	Loans and advances Government securities Deposits and placements with banking institutions Other 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)	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467	Un-audited 2,449,852 2,060,364 51,461	3,765,755 3,209,921 90,096 7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347	9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467	Un-audited 2,449,852 2,060,364 51,461	7,066,036 2,250,495 234,653 4,580,888 4,580,888 411,591 999,054 415,077	REC Nat 18 H P.O. Tele Fax E-M Wel
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-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	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467 1,442,711 74,005 252,226 157,53 - 96,628	2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380	3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 - 2,496,915 4,568,857 141,591 988,536 415,077 1,806 247,069	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 - 387,360	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628	2,449,852 2,060,364 51,461 	3,765,755 3,210,185 90,096 	REE Nat 18 H P.O. Telsling E-M We
	Loans and advances Government securities Deposits and placements with banking institutions Other 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	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938	3,256,451 50,623 3,256,451 50,623 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863	Un-audited 1,259,173 1,047,872 7,133 2,314,178 711,846 159,621 871,467 1,442,711 74,005 252,226 257,258	2,449,852 2,060,364 51,461 	3,765,755 3,209,921 90,096 7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,806	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938	3,256,451 50,623 3,256,451 50,623 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583	2,449,852 2,060,364 51,461 4,561,677 1,488,020 211,045 1,699,235 2,862,442 92,651 687,280 281,260 1,806	Un-audited 3,765,755 3,210,185 90,096 7,066,036 2,250,495 234,653 4,580,888 4,580,888 411,591 999,054 415,077 1,806 246,757	REC
	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	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 1,046,160 273,938 - 387,360 1,804,798	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917	711,846 159,617 1,442,711 714,467 159,621 74,005 252,226 157,583 96,628 580,442	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 15,0380 1,151,526	Un-audited 3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 - 2,496,915 4,568,857 141,591 958,536 415,077 1,806 247,069 1,764,079	7,631,818 2,34,8,265 49,892 - 10,029,975 2,769,712 6,77,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 - 387,360 1,862,509	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938 3,015,739	711,846 159,621 1,45,479 710,005 711,846 159,621 714,467 1,445,479 74,005 302,115 157,583 96,628 630,331	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377	Un-audited 3,765,755 3,210,185 90,096	REC
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-INTEREST INCOME Even 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	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360 1,804,798 8,383,145 1,910,131 2,678,089	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462	711,846 159,621 74,005 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153	2,449,852 2,060,364 51,461	Un-audited 3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 - 2,496,915 4,568,857 141,591 958,536 415,077 1,866 247,069 1,764,079 6,332,936	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938 3,015,739 11,034,576 2,697,895 3,642,344	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255	2,449,852 2,060,364 51,461	3,765,755 3,210,185 90,096	RECONSTRUCTION
3	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME NON-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	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 387,360 1,804,798 8,383,145	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895	Un-audited 1,259,173 1,047,872 7,133 2,314,178 711,846 159,621 59,621 74,005 252,226 157,53 96,628 580,442 2,023,153	Un-audited 2,449,852 2,060,364 51,461	3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,866 247,069 1,764,079	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 - 387,360 1,862,509 8,440,856	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938 3,015,739 11,034,576 2,697,895	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810	2,449,852 2,060,364 51,461 	3,765,755 3,210,185 90,096 2,096 2,250,495 234,653 4,580,888 141,591 999,054 415,077 1,806 246,757 1,804,285 6,385,173 517,061 2,896,596 26,278	REC Nat 18 h R P R P R P R P R P R P R P R P R P R
22344	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-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 TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337	3,517,980 3,564,51 50,623 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 43,370 391,913 412,605	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 1,442,711 74,005 252,226 157,583 - 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,599	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442 281,260 1,806 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401	3,765,755 3,209,921 90,096 -7,065,772 2,262,262 234,653 -2,496,915 4,568,857 141,591 958,536 415,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 - 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938 3,015,739 11,034,576 2,697,895 3,642,344 4,3370 391,913 412,851	711,846 159,621 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 98,224 98,648	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 1700 1,699,235 2,862,442 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	7,066,036 2,250,495 234,653 4,580,888 4,580,888 4,580,888 4,580,888 5,173 517,061 2,896,596 26,278 291,709 369,353	REC Nat 18 + F PO. Telela E-M Wel
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST INCOME ONN-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	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 4,3,370 391,913 412,605 398,855 3,226,044	Un-audited 1,259,173 1,047,872 7,133 2,314,178 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,259 59,044 647,231	2,449,852 2,060,364 51,461	3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,866 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,232 237,906 1,855,997	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 3,015,739 11,034,576 2,697,895 3,642,344 4,370 391,913 412,851 399,134 3,264,415	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996	2,449,852 2,060,364 51,461	3,765,755 3,210,185 90,096 2,250,495 234,653 2,485,148 4,580,888 141,591 999,054 415,077 1,806,285 6,385,173 517,061 2,896,596 26,278 291,709 369,355 237,906 1,848,931	REC Nat Rec Na
	Loans and advances Government securities Deposits and placements with banking institutions Other 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 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 Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 4,370 331,913 412,605 398,855	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467 1,442,711 74,005 252,226 157,58 - 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,259 59,044	2,449,852 2,060,364 51,461	3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906	7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 - 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938 3,015,739 11,034,576 2,697,895 3,642,344 43,370 331,913 412,851 399,134	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044	2,449,852 2,060,364 51,461	Un-audited 3,765,755 3,210,185 90,096	REC Notation 18 h P.O. P.O. Telebrate Web
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME INTEREST EXPENSES NET INTEREST INCOME NON-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 Total Operating Expenses	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605 7,646,061	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,508 363,863 - 1,039,938 2,934,917 10,953,754 43,370 331,913 412,605 398,855 3,226,044 10,792,144	Un-audited 1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467 1,442,711 74,005 252,226 157,58 - 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,599 59,044 647,231 1,983,010	2,449,852 2,060,364 51,461 4,561,677 1,488,020 211,045 170 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	Un-audited 3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 - 2,496,915 4,568,857 141,591 958,536 445,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906 1,855,997 6,194,215	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 - 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341 7,696,507	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938 3,015,739 11,034,576 2,697,895 3,642,344 43,370 391,913 412,851 399,134 3,264,415 10,851,922	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,244 98,648 59,044 649,996 1,990,877	2,449,852 2,060,364 51,461	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 2,285,148 4,580,888 141,591 999,054 415,077 1,806,286,77 1,804,285 6,385,173 517,061 2,896,596 26,278 291,709 369,333 237,906 1,848,931 6,187,834	REC Nat REC NA
	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-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 OTHER OPERATING INCOME OTHER OPERATING SINCOME TOTAL OPERATING SINCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME Dividend Income OTHER OPERATING SINCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME 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 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605 7,646,061	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 43,370 391,913 412,603 1,398,855 3,226,044 10,792,144 161,610	Un-audited 1,259,173 1,047,872 7,133 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153 131,159 939,201 9,552 98,294 98,599 59,044 647,231 1,983,010 40,143	Un-audited 2,449,852 2,060,364 51,461	Un-audited 3,765,755 3,209,921 90,096 2,7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 329,926 1,855,997 6,194,215	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341 7,696,507	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 3,015,739 11,034,576 2,697,895 3,642,344 43,370 391,913 412,851 10,851,922 182,654	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996 1,990,877 84,933	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401 196,505 1,174,424 3,818,930 256,889	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 4,580,888 141,591 999,054 415,077 1,806 246,757 1,804,285 6,385,173 517,061 2,896,596 26,278 291,709 369,353 237,906 1,848,931 6,187,834 197,339 (59,202)	REC Nat 18 h Poly Nat 18 h Pol
234	Loans and advances Government securities Deposits and placements with banking institutions Other 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 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605 7,646,061 737,084 (221,125)	Audited 9,020,708 3,256,451 50,623	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 - 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,599 59,044 647,231 1,983,010 40,143 40,143 (12,043)	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 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 11,69,167 3,800,751 213,217 213,217 (63,965)	Un-audited 3,765,755 3,209,921 90,096 2,062,262 234,653 415,591 958,536 415,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906 6,194,215 138,721 (41,616)	7,631,818 2,34,8,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341 7,696,507 744,349 (223,304)	Audited 9,020,708 3,256,451 50,623	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996 1,990,877 84,933 (25,480)	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 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 3,818,930 256,889 (77,067)	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 4,580,888 141,591 999,054 415,077 1,806 246,757 1,804,285 6,385,173 517,061 2,896,596 26,278 291,709 369,353 237,906 1,848,931 6,187,834 197,339 (59,202)	RECENTION NOT THE PROPERTY OF
2334 12334555788	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 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 OTHER OPERATING INCOME OTHER OPERATING SEVENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605 7,646,061 737,084 (221,125)	Audited 9,020,708 3,256,451 50,623	1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 - 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,599 59,044 647,231 1,983,010 40,143 40,143 (12,043)	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 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 11,69,167 3,800,751 213,217 213,217 (63,965)	Un-audited 3,765,755 3,209,921 90,096 2,062,262 234,653 415,591 958,536 415,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906 6,194,215 138,721 (41,616)	7,631,818 2,34,8,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341 7,696,507 744,349 (223,304)	Audited 9,020,708 3,256,451 50,623	1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996 1,990,877 84,933 (25,480)	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 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 3,818,930 256,889 (77,067)	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 2,285,148 4,580,888 141,591 999,054 415,077 1,806,285 517,061 2,896,596 26,278 291,709 369,353 375,906 1,848,931 6,187,339 (59,202)	REC Nat 18 h Poly Nat 18 h Pol
23 + 5	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME NON-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 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605 7,646,061 737,084 (221,125) - 515,959	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 43,370 391,913 412,605 398,855 3,226,044 10,792,144 161,610 (14,149) - 147,461	Un-audited 1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,599 95,904 647,231 1,983,010 40,143 - 40,143 (12,043) - 28,100	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,866 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401 196,858 1,169,167 3,800,751 213,217 (63,965) - 149,252	Un-audited 3,765,755 3,209,921 90,096 2,7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,866 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906 1,855,997 6,194,215 138,721 (41,616)	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 3,1915 283,864 300,532 301,368 2,177,341 7,696,507 744,349 (223,304) - 521,045	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 3,015,739 11,034,576 2,697,895 3,642,344 43,370 391,913 412,851 10,851,922 182,654 (20,464) - 162,190	Un-audited 1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996 1,990,877 84,933 (25,480) - 59,453	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401 196,958 1,174,424 3,818,930 256,889 (77,067) — 179,822	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 2,285,148 4,580,888 141,591 999,054 415,077 1,806,285 517,061 2,896,596 26,278 291,709 369,353 375,906 1,848,931 6,187,339 (59,202)	RECENTION NOT THE PROPERTY OF
11 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 1 .1 .2 .3 .4 .4	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 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 OTHER OPERATING INCOME OTHER OPERATING SEVENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Foir value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income Other Comprehensive Income for the year net of tax	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 6,578,347 97,340 1,046,160 273,938 387,360 1,804,798 8,383,145 1,910,131 2,678,089 31,915 283,864 300,337 7,646,061 737,084 (221,125) - 515,959	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 43,370 391,913 412,605 3,226,044 10,792,144 161,610 - 147,461 - (65,000)	Un-audited 1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 - 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153 131,159 939,201 9,552 98,224 98,599 95,944 647,231 1,983,010 40,143 - 40,143 (12,043) - 28,100	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,866 150,380 1,151,526 4,013,968 235,256 1,866,361 19,620 195,401 196,828 1,169,167 3,800,751 213,217 (63,965) - 149,252	Un-audited 3,765,755 3,209,921 90,096 2,7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,866 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906 1,855,997 6,194,215 138,721 (41,616) 97,105	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341 7,696,507 744,349 (223,304) - 521,045	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 3,015,739 11,034,576 2,697,895 3,642,344 43,370 391,913 412,851 10,851,922 182,654 - 182,654 - 162,190 (65,000)	Un-audited 1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996 1,990,877 84,933 (25,480) - 59,453	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401 196,958 1,174,424 3,818,930 256,889 (77,067) ————————————————————————————————————	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 2,485,148 4,580,888 141,591 999,054 415,077 1,806,285 6,385,173 517,061 2,896,596 26,278 291,709 369,353 27,796 1,848,931 197,339 (59,202) 138,137	RECEIVED NOT THE PROPERTY OF T
1 2 3 4	Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES OUTHOR INTEREST EXPENSES NET INTEREST INCOME NON-INTEREST INCOME NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Toreign 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 TOTAL OPERATING EXPENSES Loan loarges Other operating expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Current tax Deferred tax Profit after exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	7,631,818 2,348,265 49,892 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 97,340 1,046,160 273,938 - 387,360 1,804,798 3,383,145 1,910,131 2,678,089 31,915 283,864 300,337 301,120 2,140,605 7,646,061 737,084 - 737,084 (221,125) - 515,959	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 144,808 1,386,308 363,863 - 1,039,938 2,934,917 10,953,754 2,697,895 3,621,462 4,370 339,1913 412,605 398,855 3,226,044 10,792,144 10,792,144 1147,461	Un-audited 1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153 131,159 939,201 9,552 98,254 98,254 98,254 98,254 1,983,010 40,143 - 40,143 (12,043) - 28,100	Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 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 3,800,751 213,217 (63,965) 149,252	Un-audited 3,765,755 3,209,921 90,096 - 7,065,772 2,262,262 234,653 4,568,857 141,591 958,536 415,077 1,806 247,069 1,764,079 6,332,936 517,061 2,896,041 26,278 291,709 369,223 237,906 1,855,997 6,194,215 138,721 (41,616) 97,105	Un-audited 7,631,818 2,348,265 49,892 - 10,029,975 2,769,712 677,376 4,540 3,451,628 6,578,347 155,051 1,046,160 273,938 387,360 1,862,509 8,440,856 1,910,131 2,691,356 31,915 283,864 300,532 301,368 2,177,341 7,696,507 744,349 - 744,349 - 521,045	Audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 36,363 3,015,739 11,034,576 2,697,895 3,642,344 4,370 331,913 412,831 3,264,415 10,851,922 182,654 (20,464) 162,190 (65,000)	Un-audited 1,259,173 1,047,872 9,901 - 2,316,946 711,846 159,621 - 871,467 1,445,479 74,005 302,115 157,583 - 96,628 630,331 2,075,810 131,159 944,255 9,552 98,224 98,648 59,044 649,996 1,990,877 84,933 - 84,933 - \$59,453	Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401 196,520 195,401 196,520 197,407 179,822	Un-audited 3,765,755 3,210,185 90,096 2,250,495 234,653 2,285,148 4,580,888 141,591 999,054 415,077 1,806,286 246,757 1,804,285 6,385,173 517,061 2,896,596 26,278 291,709 369,353 177,339 (59,202) 138,137 (103,269) 34,868	RE Na 18 P.O. Tell Favor We

II.	OTHER DISCLOSURES	BANK 30-Sep-16 Shs'000 Un-audited	31-Dec-16 Shs'000		30-Jun-17 Shs'000	BANK 30-Sep-17 Shs'000 Un-audited
	Non-performing loans and advances					
	Gross non-performing loans and advances	29,269,191	29,987,342	29,025,058	29,396,477	29,606,310
	Less: Interest in suspense	3,120,485				3,549,202
	Total Non-performing loans and advances (a-b)		26,768,991			26,057,108
	Less: Loan loss Provisions	5,257,199	6,058,141	6,154,532	6,260,677	6,224,473
	Net NPLs exposure (c-d)	20,891,507	20,710,850	19,467,987	19,850,242	19,832,635
	Discounted Value of Securities	20,891,507	20,710,850	19,467,987	19,850,242	19,832,635
	Net NPLs exposure (e-f)	-	-	-	-	-
	Insider loans and Advances					
	Directors, Shareholders and associates	7,810	5,590	30,269	28,094	26,632
	Employees	4,312,234		4,330,267	4,454,066	4,618,490
	Total insider loans, advances and other facilities	4,320,044	4,231,687	4,360,536	4,482,160	4,645,122
	Off-Balance sheet items					
	Letters of credit, guarantees and acceptances	5,211,233	5,065,466	4,225,013	6,444,253	7,538,847
	Forwards, swaps and options	1,972,425	-	-	-	-
	Other contingent liabilities	360,552	2,360,805	2,181,921	2,008,194	2,106,032
	Total contingent liabilities	7,544,210	7,426,271	6,406,934	8,452,447	9,644,879
	Capital Strength					
	Core capital		10,017,000			9,001,686
	Minimum Statutory Capital	1,000,000			1,000,000	1,000,000
	Excess/(Deficiency) (a-b)	9,161,217				8,001,686
	Supplementary capital Total capital (a+d)	466,605	471,701 10,488,701	500,606	449,808	1,425,015
	Total risk weighted assets		88,324,602			10,426,701 92,280,060
	Core capital/total deposit liabilities	10.5%	10.3%	10.7%	10.2%	9.1%
	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	,					
	Excess/(Deficiency) (g-h)	2.5%	2.3%	2.7%	2.2%	1.1%
	Core capital/total risk weighted assets	12.1%	11.3%	11.1%	11.3%	9.8%
	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
	Excess/(Deficiency) (j-k)	1.6%	0.8%	0.6%	0.8%	-0.7%
1	Total capital/total risk weighted assets	12.6%	11.9%	11.6%	11.7%	11.3%
	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
	Excess/(Deficiency)(m-n)	-1.9%	-2.6%	-2.9%	-2.8%	-3.2%
	Liquidity	25.20	20 70	20.50	75.00	7. 00.
	Liquidity Ratio Minimum Statutory Ratio	25.2% 20.0%	29.7% 20.0%	26.5% 20.0%	35.2% 20.0%	34.0% 20.0%
	Excess/(Deficiency)(a-b)	5.2%	9.7%	6.5%	15.2%	14.0%
	Excess/ (Bendency/(d b)	J.L 70	5.770	0.570	13.270	14.070

VIDENDS

e directors do not recommend the payment of an interim dividend.

PPROVAL

ne un-audited financial statements are extracts of the financial statements and records of the Bank which
ere approved by the Board of Directors. The complete set of quarterly financial statements, statutory and alitative disclosures can be accessed on the Bank's website ww.nationalbank.co.ke.

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

ne un-audited financial statements were approved by the Board of Directors and signed on its behalf by:

.A. Hassan - Chairman filfred Musau - Managing Director & CEO abil Waswani - Company Secretary

November 2017

GISTERED OFFICE

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