

Bank on better

The Board of Directors of National Bank of Kenya Limited hereby announce the unaudited results as at 30 June 2014

STATEMENT O as at 30 JUNE	F FINANCIAL POSITION 2014	BANK 30-Jun-14 KShs'000 Un-audited	BANK 31-Mar-14 KShs'000 Un-audited	BANK 31-Dec-13 KShs'000 Audited	BANK 30-Jun-13 KShs'000 Un-audited	GROUP 30-Jun-14 KShs'000 Un-audited	GROUP 31-Mar-14 KShs'000 Un-audited	GROUP 31-Dec-13 KShs'000 Audited	GROU 30-Jun- KShs'00 Un-audite
	h Local & Foreign) ue from Central Bank of Kenya	2,436,126 13,103,287	2,465,489 9,825,033	3,394,255 5,998,426	2,266,073 2,981,130	2,616,796 13,103,287	2,696,372 9,825,033	3,501,986 5,998,426	2,266,0 2,981,1
	ernment and other securities held for dealing purposes ssets at fair value through profit and loss	-	-	-	-	-	-	-	
	nt Securities:(a+b)	27,419,639	28,219,698	27,537,016	33,159,624	27,419,639	28,219,698	27,537,016	33,159,6
	Maturity:(i+ii)	24,898,564	27,457,126	27,001,290	30,970,515	24,898,564	27,457,126	27,001,290	30,970,5
	Government securities securities	24,761,286 137,278	27,363,291 93,835	26,864,623 136,667	30,877,291 93,224	24,761,286 137,278	27,363,291 93,835	26,864,623 136,667	30,877,2 93,2
b) Availat	ole for sale:(i+ii)	2,521,075	762,572	535,726	2,189,108	2,521,075	762,572	535,726	2,189,1
	Government securities securities	2,521,075	762,572	535,726	2,189,108	2,521,075	762,572	535,726	2,189,1
Deposits a	nd balances due from local banking institutions	1,015,778	2,741,319	7,801,164	152,234	1,015,778	2,741,319	7,801,164	152,2
Deposits a Tax recove	nd balances due from banking institutions abroad rable	1,141,291 120,197	301,439	482,297	814,735 93,982	1,141,291 120,197	301,439	482,297	814, 93,9
	advances to customers (net)	54,717,166	47,193,129	39,566,678	27,521,231	54,717,166	47,193,129	39,566,678	27,521,
	ue from banking institutions in the group	-	-	-	-	-	-	-	
	ts in associates ts in subsidiary companies	19,963	19,963	19,963	19,963	19,963	19,963	19,963	
Investmen	ts in joint ventures	-	=	=	-	-	-	-	
	t properties nd equipment	- 4,299,088	4,000,241	- 3,913,888	- 2,866,945	- 4,299,546	4.000.699	- 3.914.347	2,866,9
Prepaid lea	ase rentals	422	387	425	11,393	422	387	425	11,2
Intangible Deferred to		952,137	973,587	999,070	803,240	953,162 94	974,612 94	1,000,095	803,6
	t benefit asset	-	-	-	66,441	- 94	- 94	-	66,
Other asse		3,877,175	3,176,204	2,779,853	3,990,553	3,877,175	3,176,204	2,733,320	3,930,8
TOTAL ASS Liabilities		109,102,269	98,916,489	92,493,035	74,747,543	109,284,516	99,148,949	92,555,717	74,668,2
Balances d	ue to Central Bank of Kenya	-	-	-	-	-	-	-	
Customer of Deposits a	deposits nd balances due to local banking institutions	91,271,433 4,357,164	81,747,128 3,130,403	77,992,820 824,858	59,985,316 2,049,720	91,271,433 4,357,164	81,747,128 3,130,403	77,992,820 824,858	59,985, 2,049,
	nd balances due to foreign banking institutions	+01,104	0,130,403	024,000	2,043,720	-,357,104		024,000	2,049,
	ey market deposits	-	-	-	-	-	-	-	
Borrowed t Balances d	funds lue to banking institutions in the group	-	-	-	-	-	-	-	
Tax payab	le	-	431,869	272,633	-	15,102	446,703	273,873	
Dividends		58,014	29,617	31,070	37,854	58,014	29,617	31,070	37,
Deferred to Retirement	t benefit liability	83,894	83,894	83,894	-	83,894	83,894	83,801	
Other liabi	lities	1,318,113	1,270,289	1,439,468	1,917,223	1,386,219	1,408,588	1,460,896	1,814,
TOTAL LIA	BILITIES lers' Funds	97,088,618	86,693,200	80,644,743	63,990,113	97,171,826	86,846,333	80,667,318	63,887,6
	ssigned capital	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,0
	nium/(discount)	-	-	-	-	-	1 201 022	-	FCU
Revaluatio Retained e	arnings/Accumulated losses	1,201,022 3,252,588	1,201,022 3,550,463	1,201,022 3,237,428	564,021 2,894,552	1,201,022 3,351,627	1,201,022 3,629,790	1,201,022 3,277,535	,564 2,917,8
Statutory	loan loss reserves	485,041	396,804	334,842	223,857	485,041	396,804	334,842	223,
Other Rese	rves	-	-	-	-	-	-	-	
	lividonde								
Proposed o Capital gro	ints	-	-	-	-	-	-	-	
Proposed of Capital gro TOTAL SH/ Total Liab	ints AREHOLDERS' FUNDS liities & Shareholders' Funds	12,013,651 109,102,269	12,223,289 98,916,489	11,848,292 92,493,035	10,757,430	- 12,112,690 109,284,516	12,302,616 99,148,949	11,888,399 92,555,717	74,668,2
Proposed o Capital gro TOTAL SH/ Total Liab	Ints AREHOLDERS' FUNDS liities & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014								74,668,2 GRO 30-Jun KShs'0
Proposed o Capital gro TOTAL SH/ Total Liab	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds OF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Icome	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited	92,493,035 BANK 31-Dec-13 KShs'000 Audited	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited	92,555,717 GROUP 31-Dec-13 KShs'000 Audited	74,668,2 GRO 30-Jun KShs'O Un-audit
Proposed of Capital gro TOTAL SH/ Total Liab TATEMENT (or the period Interest Ir Loans and	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds OF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Icome	109,102,269 BANK 30-Jun-14 KShs'000	98,916,489 BANK 31-Mar-14 KShs'000	92,493,035 BANK 31-Dec-13 KShs'000	74,747,543 BANK 30-Jun-13 KShs'000	109,284,516 GROUP 30-Jun-14 KShs'000	99,148,949 GROUP 31-Mar-14 KShs'000	92,555,717 GROUP 31-Dec-13 KShs'000	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251,7
Proposed of Capital gro TOTAL SHJ Total Liab TATEMENT (for the period Interest In Loans and Governmen Deposits a	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds FCOMPREHENSIVE INCOME d ended 30 JUNE 2014 Icome advances nt securities nd placements with banking institutions	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251, 1,613,4 102,9
Proposed c Capital gro TOTAL SH/ Total Liab TATEMENT (for the period Interest Ir Loans and Governmen Deposits o Other Inter	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances nt securities	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949 60,581	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251, 1,613, 102,5 60,
Proposed c Capital gro TOTAL SH/ Total Liab TATEMENT (or the period Interest Ir Leans and Governmer Deposits a Other Inter Total Inter	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Icome advances at securities nd placements with banking institutions est Income rest income rest income	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251, 1,613, 102,5 60,
Proposed of Capital gro TOTAL SH/ Total Liab TATEMENT (or the period Loans and Governmen Deposits a Other Inter Total inter	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds DF COMPREHENSIVE INCOME f ended 30 JUNE 2014 Income advances at securities and placements with banking institutions rest Income rest income xpense	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949 60,581 4,027,861	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251; 1,613,; 102,9 60, 4,027,4
Proposed of Capital gro TOTAL SH/ Total Liab TATEMENT of r the period Interest In Loans and Governmen Deposits a Other Inter Total Interest E: Customer of Deposits a	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances nt securities nd placements with banking institutions est Income est Income expense deposits nd placements from banking institutions	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351	92,493,035 BANK 31-Dec-13 KSh5'030 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949 60,581	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 87,82 81 4,831,549 1,546,377 84,033	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441	74,668,7 GRC 30-Jun KShs'C Un-audi 2,251, 1,613, 102,9 60, 4,027, 1,209,
Proposed of Capital gro TOTAL SH/ TOTAL LIAD INTERENT OF r the period Interest In Loans and Governmen Deposits a Other Inter Interest E: Customer of Deposits a	Ints AREHOLDERS' FUNDS Ilities & Shareholders' Funds OF COMPREHENSIVE INCOME I ended 30 JUNE 2014 Income advances at securities ad placements with banking institutions est income est income est income kapense deposits and placements from banking institutions est expenses	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,26 102,949 60,581 4,027,861 1,209,229 44,172	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949	74,668, GRC 30-Jun KShs'C Un-audi 2,251, 1,613, 102,9 4,027,1 1,209, 44,
Proposed of Capital gro TOTAL SHA TOTAL SHA TOTAL SHA TOTAL SHA TOTAL SHA TOTAL SHA Loans and Governmen Deposits a Other Inter Total Inter Deposits a Other inter Total Inter Total Inter	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME f ended 30 JUNE 2014 Income advances nt securities nd placements with banking institutions est income rest income rest income rest income rest expenses rest Expenses rest Expenses	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271	92,493,035 BANK 31-Dec-13 KSh5'00 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 1,253,401	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676	74,668,7 GRC 30-Jun KShs'C Un-audi 2,251, 1,613, 102, 60, 4,027,7 1,209, 44, 1,253,
Proposed of Capital gro TOTAL SH/ TOTAL SH/ Total Liab ratemanners Interest In Loans and Governmen Deposits a Other Inter Total Interest E: Customer r Deposits a Other Interest Net Interest	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions rest income rest income xpense deposits and placements from banking institutions est expenses rest Expenses rest Expenses st Income	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,26 102,949 60,581 4,027,861 1,209,229 44,172	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949	74,668,2 GR0 30-Jun KShs'0 Un-audii 2,251, 1,613, 102, 60, 4,027,4 1,209, 44, 1,253,4
Proposed of Capital gra TOTAL SHA TOTAL SHA Total Liab TATEMENT (or r the period Interest In Loans and Governmen Deposits a Other Inter Deposits a Other Inter Enterest E Customer a Total Inter Notal Interest Non-Intere	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances nt securities nd placements with banking institutions est income rest income rest expenses rest Expenses st income st income st income st income	109,102,269 BANK 30-Jun-14 K5hs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443	92,493,035 BANK 31-Dec-13 KSh5'07 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 - 1,253,401 2,774,460	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443	92,555,717 GROUP 31-Dec-13 K5h5'00 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114	74,668,2 GRO 30-Jun KShs'0 Un-audi 1,2251, 1,613,2 102,5 60, 4,027, <u>5</u> 1,209,2 44, 1,253,4 2,774,4
Proposed of Capital gro TOTAL SHA TOTAL SHA Total Liab TATEMENT (or r the period r the period Interest Ir Loans and Governmen Deposits a Other Inter Customer of Deposits o Other inter Total Inter Net Intere Fees and of	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions rest income rest income xpense deposits and placements from banking institutions est expenses rest Expenses rest Expenses st Income	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271	92,493,035 BANK 31-Dec-13 KSh5'00 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 1,253,401	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676	74,668,2 GRO 30-Jun KShs'0 Un-audi 2,251; 1,613,2 102; 60, 4,027,2 60, 4,027,2 1,209, 44, 2,774,4 91,
Proposed of Capital gro TOTAL SH/ Total Liab TATEMENT (or r the period Interest In Loans and Governmen Deposits a Other Inter Total Inter Ecustomer of Deposits a Other Inter Not-Intere Fees and c Other Intere	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions est income rest income rest income set income set expenses rest Expenses st Income st Income st Income mmissions on loans and advances and commissions change trading income (loss)	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 4,027,861 1,209,229 44,172 1,209,229 44,172 2,774,460 91,817	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 87,82 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 375,882	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379	74,668,2 GR0 30-Jun KShs'0 Un-audit 2,251; 1,012; 60, 4,027,1 1,209; 44, 1,253,6 2,774,4 91, 646,4
Proposed of Capital gro TOTAL SH/ TOTAL Libb (ATEMENT O r the period Interest In Loans and Governmen Deposits a Other Inter Total Inter Total Inter Net Interest Non-Intere Fees and c Other star	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances nt securities nd placements with banking institutions est income rest income rest income set expenses rest Expenses st Income st Income st Income ommissions on loans and advances and commissions change trading income (loss) come	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 102,949 60,581 4,027,861 1,209,229 44,172 1,253,401 2,774,460 91,817 660,407	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 88,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 375,882 703,380	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033	74,668,2 GRO 30-Jun KShs'0 Un-audi 2,251; 1,613, 102, 60, 4,027,4 1,209, 44, 1,253,4 2,774,4 91, 646,4 135,
Proposed of Capital gro TOTAL SH/ TOTAL LIAD INTERENT OF Interest In Loans and Governmen Deposits a Other Inter Total Interest E: Customer of Deposits a Other Interest Foreign ex Dividend Ir Other Interest Foreign ex Dividend Ir	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances nt securities nd placements with banking institutions est income rest income rest income set expenses rest Expenses st Income st Income st Income ommissions on loans and advances and commissions change trading income (loss) come	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 1,209,229 44,172 1,253,401 2,774,460 91,817 660,407 135,159	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 87,82 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 3,75,882 703,380 177,543	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323	74,668,7 GRC 30-Jun KShs'C Un-audi 2,251, 1,027, 60, 4,027,1 1,209, 44, 1,253,/ 2,774,4 91, 646, 135, 258,1
Proposed of Capital gro TOTAL SHA TOTAL SHA Total Liab Interest Ir Loans and Governmen Deposits a Other Inter Total Inter Net Interest E Customer of Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex Dividend Ir Other Inco Total Inter	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME I ended 30 JUNE 2014 Income advances at securities advances at securities advances est income rest income rest income set expenses rest Expenses st Income st Income st Income st Income st Income me	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371	98,916,489 BANK 31-Mar-14 K5hs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 102,949 60,581 102,949 60,581 1,209,229 4,027,861 1,209,229 4,1,72 1,253,401 2,774,460 91,817 660,407 135,159 242,948	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 375,882 703,380 177,543 375,882 703,380 177,543	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 941,303	74,668,2 GRO 30-Jun KShs'0 Un-audi 2,251; 1,613, 102, 60, 4,027,4 1,209, 44, 1,253,4 2,774,4 91, 646,4 135, 258,6 1,132,0
Proposed of Capital and TOTAL SH/ TOTAL SH/ Total Liab rate and the shore of the shore or the period or the period or the period of the shore of the shore of the shore of the shore of the shore of the shore Total Interest Non-Interest Fees and c Other frees Foreign ex Dividend Ir Dividend Ir Other long Total Oper Other Oper Other Oper Other Oper	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions est income est income xpense deposits and placements from banking institutions est expenses rest Expenses st Income st Income st Income and commissions and advances and commissions change trading income (loss) rcome me Interest Income ating Income rating Income rating Income rating Income rating Expenses	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 102,949 60,581 1,209,229 44,172 1,209,229 44,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 3,196,5803,196,580 3,196,5803,196,580 3,196,58	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 212,642 854,497 2,407,940	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 941,303 2,857,038 8,495,152	74,668,2 GR0 30-Jun KShs'0 Un-audit 2,251; 1,022,3 60, 4,027,1 4,027,1 1,209, 4,027,1 44, 1,253,6 2,774,4 91, 646,6 1,35; 258,6 1,132,0 3,906,5
Proposed of Capital gro TOTAL SHA TOTAL SHA Total Liab CATEMENT (or r the period r the period Interest In Loans and Governmen Deposits a Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex. Dividend Ir Other Inco Total Oper Other Other Other Other Governmen Total Oper Oth	Ints REHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Icome advances at securities and placements with banking institutions est income rest income rest income st income st income st income st income me interest Income Interest Income Tating Income ating Inco	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437	92,493,035 BANK 31-Dec-13 KShs ⁰ 0Audited 4,765,803 3,170,348 170,859 58,780 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 287,640	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 1,209,229 44,172 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 3,75,882 703,580 3,75,882 703,580 177,543 3,75,882 703,580 177,543 1,581,176 4,777,756 125,663	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 212,642 854,497 2,407,940 141,437	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 5,8,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 309,323 2,857,038 8,495,152 287,640	74,668,2 GR0 30-Jun KShs'0 Un-audi 2,251; 1,613, 102,9 60, 4,027,4 1,209,; 4,4 1,253,4 2,774,4 91, 646,4 1,355, 258,6 1,132,0 3,906,5
Proposed of Capital gro TOTAL SH/ TOTAL SH/ TOTAL SH/ TOTAL LIDB Interest In Loans and Governmer Deposits a Other Inter Total Inter Net Interest E Customer of Deposits a Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex Dividend In Other Incor Total Oper Other Ope Loan loss p Staff costs	Ints REHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Icome advances at securities and placements with banking institutions est income rest income rest income st income st income st income st income me interest Income Interest Income Tating Income ating Inco	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 102,949 60,581 1,209,229 44,172 1,209,229 44,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 1,546,377 3,196,5803,196,580 3,196,5803,196,580 3,196,58	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 212,642 854,497 2,407,940	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 941,303 2,857,038 8,495,152	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251, 1,02,5 60, 4,027,8 1,209, 4,027,8 1,209, 4,027,8 1,209, 4,027,8 1,209, 44, 2,774,4 91,; 646,6 135, ² 258,6 1,132,0 3,906,5 113,(,1751,;
Proposed of Capital gro ToTAL SHA TotAL SHA Total Liab Tatement of Loans and Governmen Deposits a Other Inter Total Inter Net Interest E Customer a Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex Dividend Ir Other fees Foreign ex Dividend Ir Other Inter Total Non- Total Non- Non- Non- Non- Non- Non- Non- Non-	Ints REHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions est income est income est income st income st income st income st income and commissions change trading income (loss) income me Interest Income rest Income interest	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 983,152 5,338 61,095	92,493,035 BANK 31-Dec-13 KShs ⁰ 0Audited 4,765,803 3,170,348 170,859 58,780 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 - 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,635 3,904,791	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 375,882 703,380 177,543 324,371 1,581,176 4,777,756 125,663 1,898,552 9,959 9,959	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 - 212,642 854,497 2,407,940 141,437 992,026 5,338 6,110	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 941,303 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233	74,668,2 GRO 30-Jun KShs'0 Un-audii 2,251; 102,5 60; 4,027,6 1,209,2 44, 1,253,4 2,774,4 91; 646,4 1,352,0 3,906,5 113,(1,751,7 8,7 101,1 10,
Proposed of Capital gro ToTAL SHA TotAL SHA Total Liab Tatement of Loans and Governmen Deposits a Other Inter Total Inter Net Interest E Customer a Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex Dividend Ir Other fees Foreign ex Dividend Ir Other Inter Total Non- Total Non- Non- Non- Non- Non- Non- Non- Non-	Ints AREHOLDERS' FUNDS INTERS' FUNDS INTERSIVE INCOME If ended 30 JUNE 2014 INTERSIVE INCOME Intersit Income Intersit Income Intersit Income Interest Income Inter	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,899	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 2,376,286 145,41 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033 326,944	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 1,029,49 60,581 4,027,861 1,209,229 44,172 1,209,229 44,172 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,635 34,953 34,955 34	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 3,75,882 703,380 177,543 3,75,882 703,380 177,543 1,581,176 4,777,756 125,663 1,898,552 9,959 115,095 178,902	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 212,642 854,497 2,407,940 141,437 992,026 5,338 61,110 92,975	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 326,944	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251,7 1,613,2 102,9 60,0 4,027,8 1,209,2 44, 1,253,4 2,774,4 91,1 646,6 135,7 258,6 1,132,0 3,906,5 113,(1,751,7,8,7) 1,751,7 8,7 1,01,2 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,05,5 10,0 1,055,5 10,0 1,055,5 10,0 1,055,5 10,0 1,055,5 10,0 1,055,5 10,0 1,055,5 10,0 1,055,5 10,05 1,055,5 10,05 1,055,5 10,05 1,055,5
Proposed of Capital gro ToTAL SHA TotAL SHA TotAL SHA Loans and Governmen Deposits a Other Inter Total Inter National National Non-Intere Fees and c Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex Dividend Ir Other Inco Total Oper Other Ope Loan Ioss p Staff costs Directors' of Amortisati Amortisati	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions est income rest income xpense deposits and placements from banking institutions est expenses rest Expenses st Income st Income and commissions change trading income (loss) ccome me Interest Income Tating Income Tating Income Tating Income Tating Income Tating Compenses Travision The property and equipment on charges Tating expenses Tating expenses Tating expenses Tating expenses Tating property and equipment on charges Tating expenses Tating expe	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,644,969 3,196,580 281,791 703,580 281,791 703,580 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 9115,080 178,755 9,959 9115,080	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,655 743,271 1,553,443 158,507 340,474 81,652 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,899 74,281	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 5,8780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033 326,944 235,057,848	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,75,655 34,9433 10,216 15,826 112,777 708,032	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 3,75,882 703,380 177,543 324,371 1,581,1766 4,777,756 125,663 1,898,552 9,959 115,095 178,902 149,591 1,051,996	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 - 212,642 854,497 2,407,940 141,437 992,026 141,437 992,026 5,338 61,110 92,975 74,374 452,218	92,555,717 GROUP 31-Dec-13 K5h5'007 Audited 4,765,803 3,170,348 170,859 5,8780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 326,944 233,26,944 233,26,944 235,059 1,944,048	74,668,2 GR0 30-Jun KShs'0 Un-audit 2,251; 1,022,3 60, 4,027,3 60, 4,027,4 1,209,; 44, 1,253,4 2,774,4 2,774,4 91, 646,6 1,35; 258,6 1,132,0 3,906,5 113,5 1,132,0 3,906,5
Proposed of Capital gro ToTAL SHA Total ALM Total Liab Interest In Loans and Governmen Deposits a Other Inter Total Interest E Customer of Deposits a Other Inter Total Interest Non-Intere Fees and c Other inter Total Interest Non-Intere Fees and c Other ress Foreign exx Dividend Ir Other Inco Total Open Other Ope Loan loss p Staff costs Directors' a Amontisati Other oper Total Open Total Open Total Open Total Open Total Open Total Open Total Open Total Open	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities and placements with banking institutions est income rest income rest income rest income st income st income st income st income st income st income advances and commissions on loans and advances and commissions on loans and advances and commissions change trading income (loss) come me Interest Income ating Income roting Expenses rovision an charge on property and equipment on charges ating expenses	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 3,24,371 1,487,085 4,683,665 125,663 1,891,951 9,959 9,155 1,049,042 3,519,855	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 989,152 5,338 5,109 5,2899 74,281	92,493,035 BANK 31-Dec-13 KSh500Audited 4,765,803 3,170,348 170,859 5,8780 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033 326,944 288,059	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 1,02,949 60,581 4,027,861 1,209,229 44,172 1,209,229 44,172 1,209,229 44,172 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,635 34,953 10,276 165,826 112,777 708,032 2,2951,513	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 87 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 3,75,882 703,380 177,543 3,75,882 703,380 177,543 3,75,882 703,380 177,543 3,75,882 703,380 17,543 3,75,882 703,380 17,543 3,75,882 703,380 17,543 3,75,882 703,380 17,543 1,581,176 4,777,756 125,663 1,898,552 9,959 115,095 178,902 149,591 1,051,996	99,148,949 31-Mar-14 KS1s ^r 000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 212,642 854,497 2,407,940 141,437 992,026 5,338 61,110 92,975 74,374 1,819,478	92,555,717 GROUP 31-Dec-13 K5h5'000 Audited 4,765,803 3,170,848 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251,1 1,613,2 102,5 60,0 4,027,8 1,209,2 44,1 1,253,4 2,774,4 91,1 646,6 135,7 258,6 1,132,0 3,906,5 113,(1,751,7,8,7) 1,251,2 1,262,5 113,(1,751,7,8,7) 1,279,9 2,962,5 113,(1,751,7,8,7) 1,279,9 2,962,5 112,7 709,9 2,962,5 112,7 709,9 2,962,5 112,7 112,7 112,7 112,7 112,7 112,7 112,7 112,7 113,1 1
Proposed of Capital gro ToTAL SHA Total ALM Total Liab Interest In Loans and Governmen Deposits a Other Inter Total Interest E Customer of Deposits a Other Inter Total Interest Non-Intere Fees and c Other inter Total Interest Non-Intere Fees and c Other ress Foreign exx Dividend Ir Other Inco Total Open Other Ope Loan loss p Staff costs Directors' a Amontisati Other oper Total Open Total Open Total Open Total Open Total Open Total Open Total Open Total Open	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME I ended 30 JUNE 2014 Income advances at securities advances at securities advances at securities advances advances actione rest income st income st income st income st income st income st income advances and commissions on loans and advances and commissions change trading income (loss) acome me Interest Income ating expenses ating	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,644,969 3,196,580 281,791 703,580 281,791 703,580 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 9115,080 178,755 9,959 9115,080	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,655 743,271 1,553,443 158,507 340,474 81,652 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 9,2,899 74,281 445,770 1,815,912 530,786	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 5,8780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033 326,944 235,057,848	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 102,949 60,581 4,027,861 1,209,229 44,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,75,655 34,9433 10,216 15,826 112,777 708,032	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 3,75,882 703,380 177,543 324,371 1,581,1766 4,777,756 125,663 1,898,552 9,959 115,095 178,902 149,591 1,051,996	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 - 212,642 854,497 2,407,940 141,437 992,026 141,437 992,026 5,338 61,110 92,975 74,374 452,218	92,555,717 GROUP 31-Dec-13 K5h5'007 Audited 4,765,803 3,170,348 170,859 5,8780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 326,944 233,26,944 233,26,944 235,059 1,944,048	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251,1 1,613,2 102,5 60,0 4,027,8 1,209,2 44,1 1,253,4 2,774,4 91,1 646,6 135,7 258,6 1,132,0 3,906,5 113,(1,751,7,8,7) 1,251,2 1,262,5 113,(1,751,7,8,7) 1,279,9 2,962,5 113,(1,751,7,8,7) 1,279,9 2,962,5 112,7 709,9 2,962,5 112,7 709,9 2,962,5 112,7 112,7 112,7 112,7 112,7 112,7 112,7 112,7 113,1 1
Proposed of Capital gro ToTAL SHA ToTAL SHA Total Liab Tatement of r the period Interest Ir Loans and Governmen Deposits a Other Inter Total Inter Net Interest E Customer of Other Inter Total Inter Non-Intere Fees and c Other ress Foreign ex Dividend Ir Other Inco Total Oper Other Ope Loan loss S Stoff costs Directors' of Rental cha Depreciatik Amortisati Other oper Total Oper Total Oper Profit afte Exception	Ints REHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Come advances at securities and placements with banking institutions est income est income est income st income st income st income st income and commissions change trading income (loss) come me Interest Income ating expenses are secure secure secure ating expenses are secure sec	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 3,196,580 281,791 703,380 177,543 3,196,580 281,791 703,380 177,543 3,24,371 1,487,085 4,683,665 125,663 1,891,951 9,959 9,115,080 178,755 149,405 1,049,042 3,519,855 1,163,810 (130,760) 1,033,050	98,916,489 BANK 31-Mar-14 K5hs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,899 74,281 5,30,786	92,493,035 BANK 31-Dec-13 KShs00Audited 4,765,803 3,170,348 170,859 58,780 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 2,806,190 8,444,304 287,640 3,557,848 137,711 1777,033 326,944 288,059 1,939,625 6,664,860 1,779,444	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 1,02,949 60,581 4,027,861 1,209,229 44,172 1,209,229 44,172 1,209,229 44,172 2,2774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,635 3,4,953 3,4,953 10,278 10,278 953,278 953,278	109,284,516 GROUP 30-Jun-14 K5hs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 84,033 4,559 3,196,580 3,75,882 703,380 177,543 3,75,882 703,380 177,543 3,75,882 703,380 177,543 1,581,176 4,777,756 125,663 1,898,552 9,959 115,095 178,902 149,591 1,051,998 1,051,998 1,051,998 1,057,998 1,247,998 1	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 158,507 401,716 81,632 122,642 854,497 2,407,940 141,437 992,026 5,338 61,110 92,975 74,374 1,819,478 588,462	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 5,8,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984 1,812,168	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251, 1,613,2 102,5 60, 4,027,8 1,209,2 4,0 2,774,4 91,; 646,4 1,253,4 2,774,4 91,; 646,6 1,35; 258,6 1,132,0 3,906,5 113,(1,751,; 8,7 10,751,; 12,709,0 2,962,5 943,5 94 94 945,5 945,
Proposed of Capital gro ToTAL SHA ToTAL SHA Total Libb Tatement of r the period or the period or the period or the period or the period of the net Deposits of Other Inter Total Inter Net Interest Foreign ex Dividend In Other Inco Total Oper Other Inco Total Oper Other Ope Loan loss p Staff costs Dividend In Other oper Total Oper Profit befit Exception Profit of the Current tat	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities ad placements with banking institutions est income rest income rest income st income st income st income st income st income me Interest Income Tating Expenses arovision an charge on property and equipment on charges ating expenses arovision arov	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755 149,405 1,049,042 3,519,855 1,049,042 3,519,855	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,655 743,271 1,553,443 158,507 340,474 81,652 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 9,2,899 74,281 445,770 1,815,912 530,786	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 5,8,780 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 2,806,190 8,444,304 287,640 3,557,848 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,348 137,711 1770,3444 288,059 1,779,444 (829,161)	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 102,949 60,581 4,027,861 1,209,229 4,172 1,209,229 4,172 2,774,460 91,817 660,407 135,159 242,948 1,130,74 1,130,74 1,130,74 1,715,653 34,953 10,216 11,277 708,032 2,951,513 953,278 10,2	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 8,033 4,559 1,634,969 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 1,634,969 3,29,371 1,581,176 4,777,756 1,898,552 9,959 115,095 178,905 178,905 115,995 178,905 149,959 1,051,996 3,522,758 1,264,958 1,264,958	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 212,642 854,497 2,407,940 141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478 588,462	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 2,87,640 3,570,349 137,711 178,233 32,6,944 238,059 1,344,048 6,682,984 1,812,168 (838,874)	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251, 1,613,2 102,5 60, 4,027,8 1,209,2 4,0 2,774,4 91,; 646,4 1,253,4 2,774,4 91,; 646,6 1,35; 258,6 1,132,0 3,906,5 113,(1,751,; 8,7 10,751,; 12,709,0 2,962,5 943,5 94 94 945,5 945,
Proposed of Capital gro ToTAL SHA ToTAL SHA Total Liab Interest Ir Loans and Governmen Deposits a Other Inter Total Inter Non-Intere Fees and c Other inter Total Inter Non-Intere Fees and c Other fees Foreign ex. Dividend Ir Other Inco Total Oper Other fees Staff costs Directors' of Rental cha Depreciatif Amortisati Other oper Total Oper Total Oper Other oper Cother oper Cother oper Cother oper Cother oper Cother oper Cother oper Cother oper Total Oper Total Oper Total Oper Total Oper Profit afte Current ta: Deferred ta	Inits AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME i ended 30 JUNE 2014 Come advances at securities and placements with banking institutions est income rest income xpense deposits and placements from banking institutions est expenses est expenses est expenses est expenses est expenses est income and commissions change trading income (loss) icome me Interest Income ating Income rating Income rating Income rating Expenses arovision and compress ating expenses ating expenses ating expenses arovision advances ating expenses ating	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 3,196,580 281,791 703,380 177,543 3,196,580 281,791 703,380 177,543 3,24,371 1,487,085 4,683,665 125,663 1,891,951 9,959 9,115,080 178,755 149,405 1,049,042 3,519,855 1,163,810 (130,760) 1,033,050	98,916,489 BANK 31-Mar-14 K5hs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,899 74,281 5,30,786	92,493,035 BANK 31-Dec-13 KShs00Audited 4,765,803 3,170,348 170,859 58,780 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 2,806,190 8,444,304 287,640 3,557,848 137,711 1777,033 326,944 288,059 1,939,625 6,664,860 1,779,444	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 1,02,949 60,581 4,027,861 1,209,229 44,172 1,209,229 44,172 1,209,229 44,172 2,2774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,635 3,4,953 3,4,953 10,278 10,278 953,278 953,278	109,284,516 GROUP 30-Jun-14 K5hs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 84,033 4,559 3,196,580 3,75,882 703,380 177,543 3,75,882 703,380 177,543 3,75,882 703,380 177,543 1,581,176 4,777,756 125,663 1,898,552 9,959 115,095 178,902 149,591 1,051,998 1,051,998 1,051,998 1,057,998 1,247,998 1	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 158,507 401,716 81,632 122,642 854,497 2,407,940 141,437 992,026 5,338 61,110 92,975 74,374 1,819,478 588,462	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 5,8,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984 1,812,168	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251; 1,02,5 60,0 4,027,6 4,027,6 4,027,6 4,027,6 1,209,6 4,027,6 4,027,6 1,209,6 4,027,6 1,209,6 4,027,6 1,209,6 1,209,6 4,027,6 1,209,6 1,209,6 4,027,6 1,209,6 1,35,7 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,209,6 1,35,0 1,35,0 1,35,0 1,209,6 1,35,0 1,209,6 1,35,0 1,209,6 1,209,6 1,35,0 1,209,6 1
Proposed of Capital gro ToTAL SHA ToTAL SHA Total Liab Interest Ir Loans and Governmen Deposits a Other Inter Total Inter Net Interest E Customer of Deposits o Other inter Total Inter Net Interest Foreign ex Dividend Ir Other fees Foreign ex Dividend Ir Other Ope Cother Incor Total Oper Other Ope Cother oper Total Oper Profit offe Exception Profit offe Current to Deferred tt Profit offe Current to Deferred tt Profit offe	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME d ended 30 JUNE 2014 Income advances at securities advances advan	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 3,196,580 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755 1,94,405 1,049,042 3,519,855 1,94,405 1,049,042 3,519,855	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,652 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,899 92,899 974,281 451,710 1,815,912 530,786 530,786	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 5,8,780 8,165,790 2,376,286 1,45,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 2,87,640 3,557,848 137,711 1777,0344 2,83,694 2,83,694 2,935,848 137,711 1777,94,444 (829,161) 139,613	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 4,027,861 1,209,229 4,4,172 1,209,229 4,4,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,653 34,953 101,216 125,826 112,777 708,032 2,951,513 953,278 953,278 (277,709)	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 8,033 4,559 1,634,969 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 1,581,176 4,777,756 1,25,663 1,898,552 9,959 115,095 178,902 149,951 1,051,996 3,529,758 1,247,998 (130,760) 1,117,238 (340,872)	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 226,944 236,944 138,2694 1,812,168 6,682,984 1,812,168 1,812,168 1,812,168	74,668,2 GRO 30-Jun KShs'0 Un-audit 2,251; 1,02,5 60,0 4,027,6 4,027,6 4,027,6 4,027,6 1,209,6 4,027,6 4,027,6 1,209,6 4,027,6 1,209,6 4,027,6 1,209,6 1,209,6 4,027,6 1,209,6 1,209,6 4,027,6 1,209,6 1,35,7 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,35,0 1,209,6 1,35,0 1,35,0 1,35,0 1,209,6 1,35,0 1,209,6 1,35,0 1,209,6 1,209,6 1,35,0 1,209,6 1
Proposed a Capital gra TOTAL SHA TOTAL SHA Total Liab TATEMENT (or the period or the period or the period or the period or the period or the period of the rest for the period of the rinter Total Inter Net Interest Foreign ex Dividend Ir Other rope Total Oper Other Ope Loan loss Staff costs Dividend Ir Other Ope Cother Ope Total Oper Other Ope Profit offe Exception Profit offe Current to Deferred to Perfor ofte Cother Ope Cother Cother Cother Ope Cother Ope Cother Ope Cother Ope Cother Ope Cother Ope Cother Cother Cother Ope Cother Cother Cother Cother Cother Cother Cother Cother Cother Cother Cot	Inits AREHOLDERS' FUNDS IIIties & Shareholders' Funds DF COMPREHENSIVE INCOME i ended 30 JUNE 2014 Income advances at securities advances at securities ad placements with banking institutions rest income rest income rest income st income st expenses rest Expenses st Income st income st income ad commissions on loans and advances and commissions change trading income (loss) income me	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 3,196,580 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755 1,94,405 1,049,042 3,519,855 1,94,405 1,049,042 3,519,855	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,652 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,899 92,899 974,281 451,710 1,815,912 530,786 530,786	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 5,8,780 8,165,790 2,376,286 1,45,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 2,87,640 3,557,848 137,711 1777,0344 2,83,694 2,83,694 2,935,848 137,711 1777,94,444 (829,161) 139,613	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 4,027,861 1,209,229 4,4,172 1,209,229 4,4,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,653 34,953 101,216 125,826 112,777 708,032 2,951,513 953,278 953,278 (277,709)	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 8,033 4,559 1,634,969 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 1,581,176 4,777,756 1,25,663 1,898,552 9,959 115,095 178,902 149,951 1,051,996 3,529,758 1,247,998 (130,760) 1,117,238 (340,872)	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 226,944 236,944 138,2694 1,812,168 6,682,984 1,812,168 1,812,168 1,812,168	74,668,2 GRO 30-Jun- KShs'0 Un-audit 2,251,1 102,9 60,9 4,027,8 1,209,2 44,2 1,253,4 2,774,4 91,1 646,4 135,1 258,6 1,132,0 3,906,5 13,0 1,751,7 8,7 10,2 943,9
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Proposed of Capital gro ToTAL SHA ToTAL SHA ToTAL SHA Total Liab Interest In Loans and Governmen Deposits a Other Inter Total Inter Interest E Customer of Deposits a Other Inter Total Inter Non-Intere Fees and c Other fees Foreign ex Dividend In Other Ope Loan loss p Staff costs Dividend In Other Ope Loan loss p Staff costs Dividend In Other Ope Cotal Oper Other oper Total Oper Profit bef Exception Profit afte Other cotal Deferent after Staff costs Directors' e Rental cha Deprecitating Other oper Total Oper Profit bef Exception Profit after Other Cotal Other Cotal Deferent after Staff costs Directors' e Rental cha Deprecitating Total Oper Cotal Oper Gains/Los operations Fair value in Revaluatio	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds FCOMPREHENSIVE INCOME f ended 30 JUNE 2014 Forme advances it securities advances it securities advances it securities advances est income rest income rest income st income st lacome	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 3,196,580 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755 1,94,405 1,049,042 3,519,855 1,94,405 1,049,042 3,519,855	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 983,152 5,338 61,095 92,899 74,281 1,815,912 530,786 (159,236) -	92,493,035 BANK 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 941,303 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033 26,944 287,640 0,3557,848 137,711 1777,94,444 (829,161) 139,613	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 4,027,861 1,209,229 4,4,172 1,209,229 4,4,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,653 34,953 101,216 125,826 112,777 708,032 2,951,513 953,278 953,278 (277,709)	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 8,033 4,559 1,634,969 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 1,581,176 4,777,756 1,25,663 1,898,552 9,959 115,095 178,902 149,951 1,051,996 3,529,758 1,247,998 (130,760) 1,117,238 (340,872)	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 158,507 2,407,940 141,437 992,026 5,338 61,110 92,975 74,374 1,819,478 588,462 (177,692) - 588,462 (177,692) - 410,770 -	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 137,711 178,233 226,944 236,944 138,2694 1,812,168 6,682,984 1,812,168 1,812,168 1,812,168	74,668,2 GRO 30-Jun- KShs'0 Un-audit 2,251,1 102,9 60,9 4,027,8 1,209,2 44,2 1,253,4 2,774,4 91,1 646,4 135,1 258,6 1,132,0 3,906,5 13,0 1,751,7 8,7 10,2 943,9
Proposed a Capital gra Capital gra TOTAL SHM Total Liab TATEMENT (or the period or the period or the period or the period or the period or the period of the inter Total inter Net Interest E Customer a Deposits a Other inter Total Inter Net Interest Net Interest Fees and C Other fees Foreign ex Dividend Ir Other Inco Total Oper Other Ope Loan loss p Staff costs Directors' a Rental cha Depreciatia Amortisati Other oper Total Oper Other Ope Loan loss p Staff costs Directors' a Rental cha Depreciatia Amortisati Other oper Total Oper Other Corr Gains/(Los operations) Fair value i Revaluatio Share of oi Income too	Ints AREHOLDERS' FUNDS IIIties & Shareholders' Funds FCOMPREHENSIVE INCOME and advances and sources ant securities and placements with banking institutions est income rest income rest income rest income st income st income st income st income st income and commissions and advances and commissions change trading income (loss) come me Interest Income rating Expenses rating Income rating Expenses	109,102,269 BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,546,377 84,033 4,559 1,546,377 3,196,580 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755 1,94,405 1,049,042 3,519,855 1,94,405 1,049,042 3,519,855	98,916,489 BANK 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 340,474 81,632 212,642 793,255 2,346,698 141,437 989,152 5,338 61,095 92,889 74,281 141,437 989,152 5,338 61,095 92,889 74,281 141,437 989,152 5,338 61,095 92,889 74,281 141,437 989,152 5,338 61,095 92,889 74,281 141,437 983,152 5,338 61,095 92,889 74,281 141,437 983,152 5,338 61,095 92,889 74,281 141,437 983,152 5,338 61,095 92,889 74,281 141,437 983,152 5,338 61,095 92,899 74,281 141,437 92,859 74,281 141,437 93,755 3,635 141,437 93,755 3,635 141,437 93,755 3,745 3,745 141,437 983,152 5,338 61,095 92,899 74,281 141,437 93,755 3,745 3,7	92,493,035 BANK 31-Dec-13 K5h5/00 Addited 4,765,803 3,170,348 170,859 58,780 2,376,286 145,411 5,949 2,527,676 5,638,114 430,379 1,125,185 309,323 2,806,190 8,444,304 287,640 3,557,848 137,711 177,033 326,944 288,059 1,939,625 6,664,860 1,779,444 (829,161) 139,613 1,089,896	74,747,543 BANK 30-Jun-13 KShs'000 Un-audited 2,251,105 1,613,226 4,027,861 1,209,229 4,4,172 1,209,229 4,4,172 1,253,401 2,774,460 91,817 660,407 135,159 242,948 1,130,331 3,904,791 113,074 1,715,653 34,953 101,216 125,826 112,777 708,032 2,951,513 953,278 953,278 (277,709)	109,284,516 GROUP 30-Jun-14 KShs'000 Un-audited 1,425,025 86,782 81 4,831,549 1,546,377 8,033 4,559 1,634,969 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 3,196,580 1,581,176 4,777,756 1,25,663 1,898,552 9,959 115,095 178,902 149,951 1,051,996 3,529,758 1,247,998 (130,760) 1,117,238 (340,872)	99,148,949 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874 22 2,296,714 703,285 36,351 3,635 743,271 1,553,443 158,507 401,716 81,632 158,507 2,407,940 141,437 992,026 5,338 61,110 92,975 74,374 1,819,478 588,462 (177,692) - 588,462 (177,692) - 410,770 -	92,555,717 GROUP 31-Dec-13 K5hs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676 5,638,114 430,379 1,176,033 309,323 2,857,038 8,495,152 287,640 3,570,349 13,7711 178,233 326,944 288,059 1,944,048 6,682,984 1,812,168	10,780,6 74,668,2 30-Jun- KShs'0 Un-audit 2,251,1 1,613,2 102,9 60,5 4,027,8 1,209,2 44,1 1,253,4 2,774,4 91,8 646,4 135,1 258,6 1,132,0 3,906,5 113,0 1,751,7 8,7 101,2 5,962,5 943,9 943,9 (277,70 6666,2

III. OTHER DISCLOSURES		BANK	BANK	BANK	BANK
		30-Jun-14	31-Mar-14	31-Dec-13	30-Jun-13
		KShs'000	KShs'000	KShs'000	KShs'000
		Un-audited	Un-audited	Audited	Un-audited
1	Non-performing loans and advances				
α	Gross non-performing loans and advances	5,129,935	5,142,047	4,212,274	4,098,706
b	Less:Interest in suspense	138,555	70,650	42,625	42,641
С	Total Non-performing loans and advances (a-b)	4,991,380	5,071,397	4,169,649	4,056,065
d	Less:Loan loss Provisions	1,902,015	1,886,271	1,757,713	1,613,589
е	Net NPLs exposure (c-d)	3,089,365	3,185,126	2,411,936	2,442,476
f	Discounted Value of Securities	3,089,365	3,185,126	2,411,936	2,442,476
g	Net NPLs exposure (e-f)	-	-	-	-
2	Insider loans and Advances				
α	Directors,Shareholders and associates	83,759	85,516	88,024	2,224
b	Employees	4,700,717	5,047,254	4,644,893	3,878,910
С	Total insider loans, advances and other facilities	4,784,476	5,132,770	4,732,917	3,881,134
3	Off-Balance sheet items				
α	Letters of credit, guarantees and acceptances	5,340,355	4,591,696	4,000,988	4,668,308
b	Forwards, swaps and options	3,608,388	1,015,348	392,944	476,485
С	Other contingent liabilities	64,800	64,800	64,800	64,800
d	Total contingent liabilities	9,013,543	5,671,844	4,458,732	5,209,593
4	Capital Strength				
a	Core capital	9,968,871	10,426,061	10,312,428	9,631,772
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000
c	Excess/(Deficiency) (a-b)	8,968,871	9,426,061	9,312,428	8,631,772
d	Supplementary capital Total capital (a+d)	785,296	697,059	635,098	364,861
e f	Total risk weighted assets	10,754,167 72,340,093	11,123,120	10,947,526	9,996,633
	Core capital/total deposit liabilities		67,431,199	45,332,793	35,890,498
g		10.9%	12.3%	13.3%	18.0%
h	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
<u>.</u>	Excess/(Deficiency) (g-h)	0.4%	1.8%	2.8%	7.5%
j	Core capital/total risk weighted assets	13.8%	15.5%	17.1%	26.8%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
	Excess/(Deficiency) (j-k)	3.3%	5.0%	6.6%	16.3%
		14.9%	16.5%	18.2%	27.9%
m	Total capital/total risk weighted assets				
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%	
n o	Minimum Statutory Ratio Excess/(Deficiency)(m-n)		14.5% 2.0%	14.5% 3.7%	
n 0 5	Minimum Statutory Ratio Excess/(Deficiency)(m-n) Liquidity	14.5% 0.4%	2.0%	3.7%	13.4%
n 0 5 a	Minimum Statutory Ratio Excess/(Deficiency)(m-n) Liquidity Liquidity Ratio	14.5% 0.4% 33.0%	2.0% 35.3%	3.7% 42.0%	13.4%
n 0 5	Minimum Statutory Ratio Excess/(Deficiency)(m-n) Liquidity	14.5% 0.4%	2.0%	3.7%	14.5% 13.4% 42.1% 20.0% 22.1%

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

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 27 August 2014. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.ndionalbank.co.ke.

