

The Board of Directors of National Bank of Kenya Limited hereby announce the un-audited results for the period ended 31 March 2016

A	ATEMENT OF FINANCIAL POSITION t 31 March 2016 ASSETS Stash (both Local & Foreign) Solalances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes sinancial Assets at fair value through profit and loss nivestment Securities: (a-b) solal Held to Maturity: (i+ii) i. Kenya Government securities ii. Other securities o) Available for sale: (i+ii) i. Kenya Government securities ii. Other securities poposits and balances due from local banking institutions beposits and balances due from banking institutions obroad fox recoverable coans and advances to customers (net) solalances due from banking institutions in the group	BANK 31-Mar-15 Shs'000 Un-audited 2,468,118 3,504,433 - 32,017,084 27,766,456 27,587,426 179,030 4,250,628 4,250,628 4,250,628 4,250,628 27,5162 220,553	27,315,111 27,315,111 27,083,464 231,647 - - - 3,658,835	BANK 31-Mar-16 Shs'000 Un-audited 3,352,781 4,763,006 - - 28,630,502 28,402,429 228,073	GROUP 31-Mar-15 5hs'000 Un-audited 2,816,366 3,504,433 - - 32,017,084 27,766,456 27,587,426 179,030 4,250,628 4,250,628	31-Dec-15 Shs'000 Audited 3,668,583 12,769,536 	GROUP 31-Mar-16 Shs'000 Un-audited 3,696,472 4,763,006 28,630,502 28,630,502 28,402,429 228,073
1	ash (both Local & Foreign) solances due from Central Bank of Kenya (enya Government and other securities held for dealing purposes inancial Assets at fair value through profit and loss nvestment Securities:(a+b) 1) Held to Maturity:(i+ii) 1. Kenya Government securities 1i. Other securities 1) Available for sale:(i+ii) 1. Kenya Government securities 1i. Other securities 1i. Other securities 1i. Other securities 1i. Other securities 1ii. Other securities 1iii. Other securities 1iiii. Other securities 1iiii. Other securities 1iii. Other securities 1iiii. Other securities 1	2,468,118 3,504,433 32,017,084 27,766,456 27,587,426 179,030 4,250,628 4,250,628 4,250,628 475,162 220,553	3,350,178 12,769,536 - 27,315,111 27,315,111 27,083,464 231,647 - - 3,658,835	3,352,781 4,763,006 	2,816,366 3,504,433 - 32,017,084 27,766,456 27,587,426 179,030 4,250,628	3,668,583 12,769,536 - 27,315,111 27,315,111 27,083,464	3,696,472 4,763,006
1	ash (both Local & Foreign) solances due from Central Bank of Kenya (enya Government and other securities held for dealing purposes inancial Assets at fair value through profit and loss nvestment Securities:(a+b) 1) Held to Maturity:(i+ii) 1. Kenya Government securities 1i. Other securities 1) Available for sale:(i+ii) 1. Kenya Government securities 1i. Other securities 1i. Other securities 1i. Other securities 1i. Other securities 1ii. Other securities 1iii. Other securities 1iiii. Other securities 1iiii. Other securities 1iii. Other securities 1iiii. Other securities 1	3,504,433 32,017,084 27,766,456 27,587,426 179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	12,769,536 27,315,111 27,315,111 27,083,464 231,647	4,763,006 28,630,502 28,630,502 28,402,429	32,017,084 27,766,456 27,587,426 179,030 4,250,628	12,769,536 - 27,315,111 27,315,111 27,083,464	4,763,006
2 8 6 7 10 10 10 10 10 10 10 10 10 10 10 10 10	dalances due from Central Bank of Kenya kenya Government and other securities held for dealing purposes inancial Assets at fair value through profit and loss nvestment Securities:(a+b) 1) Held to Maturity:(i+ii) 1. Kenya Government securities 1i. Other securities 1) Available for sale:(i+ii) 1. Kenya Government securities 1ii. Other securities 1iii. Other securities 1iiii. Other securities 1iii. Other securities 1iii. Other securities 1iii. Other securities 1iiii.	3,504,433 32,017,084 27,766,456 27,587,426 179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	12,769,536 27,315,111 27,315,111 27,083,464 231,647	4,763,006 28,630,502 28,630,502 28,402,429	32,017,084 27,766,456 27,587,426 179,030 4,250,628	12,769,536 - 27,315,111 27,315,111 27,083,464	4,763,006
3 Ke 6	kenya Government and other securities held for dealing purposes inancial Assets at fair value through profit and loss nivestment Securities:(a+b) 1) Held to Maturity:(i+i) 1. Kenya Government securities 1i. Other securities 2) Availlable for sale:(i+ii) 2. Kenya Government securities 3. Other securities 3. Other securities 4. Consider the securities 5. Other securities 6. Other securities 7. Other securities 8. Other securities 9. Other sec	32,017,084 27,766,456 27,587,426 179,030 4,250,628 4,250,628 160,529 475,162 220,553	27,315,111 27,315,111 27,083,464 231,647 - - - 3,658,835	28,630,502 28,630,502 28,402,429	32,017,084 27,766,456 27,587,426 179,030 4,250,628	27,315,111 27,315,111 27,083,464	28,630,502 28,630,502 28,402,429
4 5 in di	inancial Assets at fair value through profit and loss nvestment Securities:(a+b) i) Held to Maturity:(i+ii) i. Kenya Government securities ii. Other securities ii. Other securities ii. Other securities ii. Cherya Government securities ii. Other securities iii. Other securities leposits and balances due from local banking institutions beposits and balances due from banking institutions abroad for recoverable oans and advances to customers (net)	27,766,456 27,587,426 179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	27,315,111 27,083,464 231,647 - - - 3,658,835	28,630,502 28,402,429	27,766,456 27,587,426 179,030 4,250,628	27,315,111 27,083,464	28,630,502 28,402,429
5 Individual	nvestment Securities:(a+b) 1) Held to Maturity:(i+ii) i. Kenya Government securities ii. Other securities 1) Available for sale:(i+ii) i. Kenya Government securities ii. Other securities ii. Other securities ii. Other securities beposits and balances due from local banking institutions beposits and balances due from banking institutions abroad fax recoverable coans and advances to customers (net)	27,766,456 27,587,426 179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	27,315,111 27,083,464 231,647 - - - 3,658,835	28,630,502 28,402,429	27,766,456 27,587,426 179,030 4,250,628	27,315,111 27,083,464	28,630,502 28,402,429
6 Dec 1	a) Held to Maturity:(i+ii) i. Kenya Government securities ii. Other securities peposits and balances due from local banking institutions peposits and balances due from banking institutions abroad ax recoverable poss and advances to customers (net)	27,766,456 27,587,426 179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	27,315,111 27,083,464 231,647 - - - 3,658,835	28,630,502 28,402,429	27,766,456 27,587,426 179,030 4,250,628	27,315,111 27,083,464	28,630,502 28,402,429
6 Di	i. Kenya Government securities ii. Other securities o) Available for sole:(i+ii) i. Kenya Government securities ii. Other securities peposits and balances due from local banking institutions peposits and balances due from banking institutions abroad ax recoverable oans and advances to customers (net)	27,587,426 179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	27,083,464 231,647 - - - 3,658,835	28,402,429	27,587,426 179,030 4,250,628	27,083,464	28,402,429
6 D. C.	ii. Other securities o) Available for sale:(i+ii) i. Kenya Government securities ii. Other securities beposits and balances due from local banking institutions beposits and balances due from banking institutions abroad for recoverable oans and advances to customers (net)	179,030 4,250,628 4,250,628 - 160,529 475,162 220,553	231,647 - - - 3,658,835		179,030 4,250,628		
6 D. C.	i. Kenya Government securities ii. Other securities ieposits and balances due from local banking institutions obposits and balances due from banking institutions abroad ax recoverable oans and advances to customers (net)	4,250,628 4,250,628 - 160,529 475,162 220,553	- - - 3,658,835	228,073 - -	4,250,628	231,647	228,073
6 D. C.	i. Kenya Government securities ii. Other securities deposits and balances due from local banking institutions deposits and balances due from banking institutions abroad ax recoverable oans and advances to customers (net)	4,250,628 - 160,529 475,162 220,553		-		_	
6 DV 8 Tr 9 Lc 10 Bk 11 In 12 In 13 In 14 In 15 Pr 16 Pr 17 In 18 DV 22 Bk 23 Bk 24 DV 25 DV 26 OV 27 DV 28 Bk 28 Bk 29 Tr 30 DV 31 DV 33 DV 34 DV 35 DV 36 DV 37 DV 38 DV 38 DV 38 DV 38 DV 38 DV 38 DV	ii. Other securities Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad Tax recoverable Deposits and advances to customers (net)	160,529 475,162 220,553		-	4,250.628	_	-
6 De	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad "ax recoverable oans and advances to customers (net)	475,162 220,553		-	.,_50,020	-	-
7 Di	Deposits and balances due from banking institutions abroad fax recoverable oans and advances to customers (net)	475,162 220,553			-	-	-
8 Tc. 10 Between 12 Be	ax recoverable oans and advances to customers (net)	220,553		1,409,962	160,529	3,658,835	1,409,962
9 Lc 10 80 11 16 11 11 11 11 11 1	oans and advances to customers (net)		598,211	816,742	475,162	598,211	816,742
10 Bt. 12 In 12 In 12 In 13 In 14 In 15 Pr 17 In 16 Pr 17 In			510,846	371,862	220,553	505,652	380,823
11 In		70,050,360	67,803,990	66,315,233	70,050,360	67,803,990	66,315,233
12 In 13 In 14 In 16 In 17 In 18 In 18 In 19 In 18 In 19 In 18 In 19 In	- · · · · · · · · · · · · · · · · · · ·	-	-	-	-	-	-
13 In 14 In 15 Print 16 Print 17 Print 18 Drive 19 Drive	nvestments in associates	-	-	-	-	-	-
14 In 15 Pr 16 Pr 17 In 18 Dr 19 Re 20 Or 21 Tr 16 Pr 17 Pr 18 Pr	nvestments in subsidiary companies	19,963	19,963	19,963	19,963	19,963	19,963
15 Pr 16 Pr 17 In 18 Do 20 O' 21 TC B LI 22 Bc 23 Cc 24 Do 25 Do 27 Bc 28 Bc 29 Tc 30 Di 31 Di 32 Rc 33 Ot 34 TC	nvestments in joint ventures	-	-	-	-	-	-
16 Pr 17 In 18 Du 19 Re 20 Or 21 Tr B Ll 22 Be 23 Cu 25 Du 25 Du 26 Or 27 Be 28 Be 29 Tc 30 Di 31 Du 31 Du 32 Re 33 Or 34 Tc	nvestment properties	-	-	-	-	-	-
17 In 18 Di 19 Re 20 Or 21 Te B Li 22 Bc 23 Cc 24 Di 25 Di 26 Or 27 Bc 29 Te 30 Di 31 Di 32 Re 33 Or 34 Te	Property and equipment	4,871,613	4,187,457	4,227,059	4,872,734	4,188,468	4,228,065
18 Do 19 Re 20 Ori 21 Tr 6 B LL 22 Bc 24 Do 26 Ori 26 Ori 27 Bc 28 Bc 29 Tc 30 Di 31 Do 32 Re 33 Ori 34 Tr 6	Prepaid lease rentals	418			418		.
19 Re 20 Or 21 TO 8 Ll 22 Bc 23 Cc 24 Dc 25 Dc 27 Bc 28 Bc 29 Tc 30 Dc 31 Dc 32 Re 33 Or 34 TO 5	ntangible assets	785,832	1,399,085	1,420,533	786,391	1,399,365	1,420,688
20 Ori 21 Trong B LL 22 Box 23 Cu 24 Dox 25 Dox 26 Ori 27 Box 28 Box 29 Trong 30 Dox 31 Dox 32 Res 33 Ori 34 Trong 34 Trong 36 Trong 37 Trong 38 Tr	Deferred tax asset	-	482,668	482,668	-	483,299	483,299
21 T(B LI	Retirement benefit asset Other assets	2,013,625	3,199,155	3,410,331	2,022,425	3,029,303	3,410,331
B LI 22 BG 22 GC 24 DG 25 DG 27 BG 28 BG 29 TG 30 DG 31 DG 32 RG 33 DG 34 TG 3	TOTAL ASSETS	116,587,690		115,220,642	116,946,418	125,440,316	115,575,086
22 Bd 23 Ct 24 Dd 25 Dd 26 Od 27 Bd 28 Bd 29 Td 30 Dd 31 Dd 32 Re 33 Od 34 Td	IABILITIES	110,387,030	123,233,033	113,220,042	110,540,410	123,440,310	113,373,000
23 Cu 24 Du 25 Du 26 Or 27 Bo 28 Bo 29 To 30 Di 31 Du 32 Re 33 Or 34 To	Balances due to Central Bank of Kenya	_	_	_		_	_
24 Di 25 Di 26 Ori 27 Bo 28 Bo 29 To 30 Di 31 Di 32 Re 33 Ori 34 To 34 To 35 Di 36 D	Customer deposits	85 262 783	110,622,469	99,444,269	85 262 783	110,622,469	99,444,269
25 Di 26 Ori 27 Bo 28 Bo 29 To 30 Di 31 Do 32 Re 33 Ori 34 To 34 To 35 Di 36 D	Deposits and balances due to local banking institutions	10,042,458	2,343,245	3,157,167	10,042,458	2,343,245	3,157,167
26 Of 27 Bo 28 Bo 29 To 30 Di 31 Do 32 Re 33 Of 34 To 34 To 34 To 35 Di 36 Di 374 To 36 Di 374 To 374 To 375 Di 37	Deposits and balances due to foreign banking institutions	10,042,430		5,157,107	10,042,430		5,157,107
27 Bd 28 Bd 29 Td 30 Di 31 Dd 32 Re 33 Of 34 Td	Other money market deposits	-	-	_	_	-	-
29 To 30 Di 31 Do 32 Re 33 Ot 34 To	Borrowed funds	-	-	-	-	-	-
30 Di 31 De 32 Re 33 Of 34 T (Balances due to banking institutions in the group	21,976	21,976	21,976	21,976	21,976	21,976
31 De 32 Re 33 Ot 34 TO	ax payable	-	-	-	-	-	-
32 Re 33 Of 34 T (Dividends payable	29,961	29,826	29,811	29,961	29,826	29,811
33 Of 34 T (Deferred tax liability	25,460	-	-	25,460	-	-
34 T	referred tax liability	-	-	-	-	-	-
	Peterrea tax liability Retirement benefit liability		1,363,897	1,329,502	8,830,700	1,369,251	1,533,738
C CI		8,598,557	1,500,007		104,213,338	114,386,767	104,186,961
C 31	Retirement benefit liability	8,598,557 103,981,195	114,381,413	103,982,725	. 5-7,2 : 5,336		
35 Pc	Retirement benefit liability Other liabilities			103,982,725	.07/213/330		
36 Sh	Retirement benefit liability Other liabilities OTAL LIABILITIES			103,982,725 7,214,976	7,075,000	7,214,976	7,214,976
37 Re	Retirement benefit liability ther liabilities CTOTAL LIABILITIES CHARCHOLDERS' FUNDS	103,981,195	114,381,413	7,214,976 -		7,214,976 -	7,214,976
	Retirement benefit liability Other liabilities OTAL LIABILITIES HAREHOLDERS' FUNDS Paid up /Assigned capital	103,981,195	114,381,413			7,214,976 - 509,752	7,214,976 - 509,752
	Retirement benefit liability Ther liabilities TOTAL LIABILITIES HAREHOLDERS' FUNDS Paid up /Assigned capital share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses	7,075,000	7,214,976	7,214,976 -	7,075,000	-	-
40 01	Retirement benefit liability Other liabilities FINAREHOLDERS' FUNDS Paid up / Assigned capital Share premium/(discount) Revaluation reserves	7,075,000 - 1,188,147	7,214,976 509,752	7,214,976 - 509,752	7,075,000 - 1,188,147	- 509,752	509,752
41 Pr	Retirement benefit liability Ther liabilities TOTAL LIABILITIES HAREHOLDERS' FUNDS Paid up /Assigned capital share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses	7,075,000 - 1,188,147 3,728,602	7,214,976 - 509,752 2,569,487	7,214,976 - 509,752 3,077,016	7,075,000 - 1,188,147 3,855,187	- 509,752 2,709,414	509,752 3,227,224
42 Co	Retirement benefit liability Other liabilities OTAL LIABILITIES CHAREHOLDERS' FUNDS Od up /Assigned capital share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves	7,075,000 - 1,188,147 3,728,602 583,647	7,214,976 - 509,752 2,569,487	7,214,976 - 509,752 3,077,016	7,075,000 - 1,188,147 3,855,187 583,647	- 509,752 2,709,414	509,752 3,227,224
	Retirement benefit liability Other liabilities OTAL LIABILITIES CHAREHOLDERS' FUNDS Paid up / Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends	7,075,000 - 1,188,147 3,728,602 583,647	7,214,976 - 509,752 2,569,487	7,214,976 - 509,752 3,077,016	7,075,000 - 1,188,147 3,855,187 583,647	- 509,752 2,709,414	509,752 3,227,224
	Retirement benefit liability Other liabilities COTAL LIABILITIES CHAREHOLDERS' FUNDS Paid up / Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	7,075,000 - 1,188,147 3,728,602 583,647	7,214,976 - 509,752 2,569,487 619,407	7,214,976 - 509,752 3,077,016	7,075,000 - 1,188,147 3,855,187 583,647	- 509,752 2,709,414	509,752 3,227,224
	Retirement benefit liability Wher liabilities CHAREHOLDERS' FUNDS Paid up / Assigned capital Share premium/(discount) Revaluation reserves Retained earnings/Accumulated losses Statutory loan loss reserves Where Reserves Who provided the state of the state	7,075,000 7,075,000 1,188,147 3,728,602 583,647 31,099	7,214,976 509,752 2,569,487 619,407	7,214,976 - 509,752 3,077,016 436,173 - -	7,075,000 - 1,188,147 3,855,187 583,647 31,099	509,752 2,709,414 619,407 - -	509,752 3,227,224 436,173 - -

II.	STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 March 2016	BANK 31-Mar-15 Shs'000 Un-audited	BANK 31-Dec-15 Shs'000 Audited	BANK 31-Mar-16 Shs'000 Un-audited	GROUP 31-Mar-15 Shs'000 Un-audited	GROUP 31-Dec-15 Shs'000 Audited	GROUP 31-Mar-16 Shs'000 Un-audited
1	Interest Income						
1.1	Loans and advances	2,250,137	8,934,150	2,715,453	2,250,137	8,934,150	2,715,453
1.2	Government securities	789,780	3,201,903	768,805	789,780	3,201,903	768,805
1.3	Deposits and placements with banking institutions	41,181	112,150	38,019	41,181	112,150	38,019
1.4	Other Interest Income		-	-	-	-	_
1.5	TOTAL INTEREST INCOME	3,081,098	12,248,203	3,522,277	3,081,098	12,248,203	3,522,277
2	Interest Expense						
2.1	Customer deposits	1,110,179	5,128,954	1,205,378	1,110,179	5,112,772	1,205,378
2.2	Deposits and placements from banking institutions	110,036	726,460	39,658	110,036	726,460	39,658
2.3	Other interest expenses	4,110	11,432	4,539	4,110	11,432	4,539
2.4	TOTAL INTEREST EXPENSES	1,224,325	5,866,846	1,249,575	1,224,325		1,249,575
3	NET INTEREST INCOME	1,856,773	6,381,357	2,272,702	1,856,773	6,397,539	2,272,702
4 4.1	Non-Interest Income Fees and commissions on loans and advances	05.27.6	707 633	F7.0F/	05.27.6	7021/5	F7.0F/
	Other fees and commissions	85,246 419,873	307,622 1,744,555	57,054 350,745	85,246 454,224	382,145 1,744,555	57,054 388,043
4.3	Foreign exchange trading income (loss)	136,293	564,754	98,417	136,293	564,754	98,417
4.4	Dividend Income	150,255	1,247	50,417	.50,255	1,247	30,
4.5	Other Income	94,780	464,853	192,318	94,780	464,853	192,318
4.6	TOTAL NON-INTEREST INCOME	736,192	3,083,031	698,534	770,543	3,157,554	735,832
5	TOTAL OPERATING INCOME	2,592,965	9,464,388	2,971,236	2,627,316	9,555,093	3,008,534
6	Other Operating Expenses	2,002,000	5/101/500	_,,,,,,	_,0,,0.0	5,555,655	3,000,334
6.1	Loan loss provision	155,661	3,719,128	696,923	155,661	3,719,128	696,923
6.2	Staff costs	903,487	3,587,995	875,719	912,333	3,620,758	880,025
6.3	Directors' emoluments	5,566	24,875	4,576	5,566	24,875	4,576
6.4	Rental charges	71,926	317,289	83,786	71,944	317,289	83,786
6.5	Depreciation charge on property and equipment	82,962	337,081	92,388	83,033	337,366	92,464
6.6	Amortisation charges	76,088	319,696	95,571	76,181	320,069	95,664
6.7	Other operating expenses	613,731	2,842,722	658.993	615,321	2,853,593	677,129
6.8	Total Operating Expenses	1,909,421	11,148,786	2,507,956	1,920,039	11,193,078	2,530,567
7	PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	683,544	(1,684,398)	463,280	707,277	(1,637,985)	477,967
8	Exceptional items	-	-	-	-	-	-
9	Profit after exceptional items	683,544	(1,684,398)	463,280	707,277	(1,637,985)	477,967
10	Current tax	(205,063)	501,104	(138,985)	(212,322)	484,508	(143,391)
11	Deferred tax	-	-	-	-	-	_
12	Profit after tax and exceptional items	478,481	(1,183,294)	324,295	494,955	(1,153,477)	334,576
13	OTHER COMPREHENSIVE INCOME						
13.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	_
13.2	3 .	3,447	(16,997)	_	3,447	(16,997)	_
	Revaluation surplus on Property, plant and equipment	-,	-	-	-,	-	_
	Share of other comprehensive income of associates	_	_		-	_	_
	Income tax relating to components of other comprehensive income	_	_		_	_	_
14	Other Comprehensive Income for the year net of tax	3,447	(16,997)		3,447	(16,997)	_
15	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	481,928	(1,200,291)	324,295	498,402	(1,170,474)	334,576
16	EARNINGS PER SHARE - basic and diluted	Sns 1.71	Shs (3.96)	Shs 1.05	Sns 1.77	Shs (3.86)	Shs 1.09

III.	OTHER DISCLOSURES	BANK 31-Mar-15 Shs'000 Un-audited	BANK 31-Dec-15 Shs'000 Audited	BANK 31-Mar-16 Shs'000 Un-audited
1	Non-performing loans and advances			
а	Gross non-performing loans and advances	6,967,504	11,762,498	16,978,927
b	Less: Interest in suspense	248,548	1,798,814	1,895,355
c	Total Non-performing loans and advances (a-b)	6,718,956	9,963,684	15,083,572
d	Less: Loan loss Provisions	2,185,083	3,238,707	3,946,004
e	Net NPLs exposure (c-d)	4,533,873	6,724,977	11,137,568
f	Discounted Value of Securities	4,533,873	6,724,977	11,137,568
g	Net NPLs exposure (e-f)		-	-
2	Insider loans and Advances			
а	Directors, Shareholders and associates	106,569	100,955	104,165
b	Employees	5,251,968	4,893,563	4,709,121
c	Total insider loans, advances and other facilities	5,358,537	4,994,518	4,813,286
3	Off-Balance sheet items			
а	Letters of credit, guarantees and acceptances	7,956,977	8,842,431	7,330,618
b	Forwards, swaps and options	4,566,271	768,085	114,853
C	Other contingent liabilities	=	-	-
d	Total contingent liabilities	12,523,248	9,610,516	7,445,471
4	Capital Strength			
α	Core capital	10,546,119	9,784,463	10,129,844
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000
c d	Excess/(Deficiency) (a-b) Supplementary capital	9,546,119 880.684	8,784,463 746,845	9,129,844 563,611
e	Total capital (a+d)	11,426,803	10,531,308	10,693,455
f	Total risk weighted assets	88,680,844	75.266.075	81,793,696
g	Core capital/total deposit liabilities	12.3%	8.8%	10.1%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0%
ï	Excess/(Deficiency) (q-h)	4.3%	0.8%	2.1%
j	Core capital/total risk weighted assets	11.9%	13.0%	12.4%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%
ı	Excess/(Deficiency) (j-k)	1.4%	2.5%	1.9%
m	Total capital/total risk weighted assets	12.9%	14.0%	13.1%
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%
0	Excess/(Deficiency)(m-n)	(1.6%)	(0.5%)	(1.4%)
5	Liquidity			
α	Liquidity Ratio	21.0%	30.7%	26.9%
b	Minimum Statutory Ratio	20.0%	20.0%	20.0%
C	Excess/(Deficiency)(a-b)	1.0%	10.7%	6.9%

DIVIDENDS

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 25 May 2016. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.co.ke.

M.A. Hassan - Chairman
Wilfred Musau - Ag. Managing Director & CEO
Habil Waswani - Company Secretary

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