NATIONAL BANK OF KENYA LIMITED

The Board of Directors of National Bank of Kenya Limited hereby announce the unaudited results for the half-year ended 30 June 2013

THE BOATS OF DIRECTORS OF NACIONAL BAIR OF								
I. BALANCE SHEET as at 30 June 2013	BANK 30-Jun-13	BANK 31-Mar-13	BANK 31-Dec-12	BANK 30-Jun-12	GROUP 30-Jun-13	GROUP 31-Mar-13	GROUP 31-Dec-12	GROUP 30-Jun-12
	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Audited	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Audited	Shs'000 Un-audited
A Assets 1 Cash (both Local & Foreign)	2,266,073	2,445,062	2,845,876	2,171,915	2,266,073	2,445,062	2,845,876	2,171,915
Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	2,981,130	10,994,260	2,615,115	7,849,447	2,981,130	10,994,260	2,615,115	7,849,447
4 Financial Assets at fair value through profit and loss	33.159.624	28.346.331	26.881.334	26.552.438	33,159,624	28.346.331	26.881.334	26.552.438
5 Investment Securities:(a+b) a) Held to Maturity:(i+ii)	30,970,516	26,725,179	25,812,285	25,841,135	30,970,516	26,725,179	25,812,285	25,841,135
Kenya Government securities Other securities	30,877,291 93,224	26,631,955 93,224	25,719,061 93,224	25,776,478 64,657	30,877,291 93,224	26,631,955 93,224	25,719,061 93,224	25,776,478 64,657
b) Available for sale:(i+ii) i. Kenya Government securities	2,189,108 2,189,108	1,621,152 1,621,152	1,069,049 1,069,049	711,303 711,303	2,189,108 2,189,108	1,621,152 1,621,152	1,069,049 1,069,049	711,303 711,303
ii. Other securities	152.234	5,150,000	335,595	1,328,675	152,234	5,150,000	335,595	1,328,675
Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	814,735	887,997	1,021,359	847,732	814,735	887,997	1,021,359	847,732
8 Tax recoverable 9 Loans and advances to customers (net)	93,982 27,521,231	250,170 27,093,844	371,691 28,346,668	250,804 26,818,712	93,982 27,521,231	250,170 27,093,844	371,691 28,346,668	250,804 26,818,712
10 Balances due from banking institutions in the group 11 Investments in associates		-	:	:		:		
12 Investments in subsidiary companies	19,963	19,963	19,963	19,963			- 1	
13 Investments in joint ventures 14 Investment properties	-							
15 Property and equipment 16 Prepaid lease rentals	2,866,945 11,393	2,802,713 11,430	2,673,313 11,467	2,591,224 11,541	2,866,945 11,393	2,802,713 11,430	2,673,313 11,467	2,591,224 11,541
17 Intangible assets 18 Deferred tax asset	803,240 66,441	788,431 66,441	924,911 66,441	912,752	803,632 66,441	788,431 66,441	924,911 66,666	912,752
19 Retirement benefit asset		-						
20 Other assets 21 TOTAL ASSETS	3,990,553 74,747,543	4,803,872 83,660,514	1,041,072 67,154,805	2,215,159 71,570,362	3,930,870 74,668,289	4,773,717 83,610,396	1,014,992 67,108,987	2,215,159 71,550,399
B Liabilities 22 Balances due to Central Bank of Kenya								
23 Customer deposits	59,985,316	68,287,281	55,139,858	60,031,887	59,985,316	68,287,281	55,139,858	60,031,887
24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions	2,049,720	1,946,417	254,694	154,009	2,049,720	1,946,417	254,694	154,009
26 Other money market deposits 27 Borrowed funds	-	:	29,960		1	-	29,960	
28 Balances due to banking institutions in the group	-	-	-	-		3,335	2,130	-
29 Tax payable 30 Dividends payable	37,854	27,722	28,629	40,127	37,854	27,722	28,629	40,127
31 Deferred tax liability 32 Retirement benefit liability				24,570				24,570
33 Other liabilities 34 TOTAL LIABILITIES	1,917,223 63,990,113	2,654,987 72,916,407	1,251,688 56,704,829	1,024,321 61,274,914	1,814,718 63,887,608	2,577,894 72,842,648	1,182,659 56,637,930	1,002,345
C Shareholders' Funds	7.075.000		7.075.000	7.075.000	7,075,000	7.075.000	7.075.000	7.075.000
35 Paid up /Assigned capital 36 Share premium/(discount)	-	7,075,000	-	-	-		-	-
37 Revaluation reserves 38 Retained earnings/Accumulated losses	564,021 2,894,552	564,021 2,954,253	564,018 2,547,101	603,557 2,340,424	564,021 2,917,803	564,021 2,977,894	564,018 2,568,182	603,559 2,342,435
39 Statutory loan loss reserves 40 Other Reserves	223,857	150,833	263,857	276,467	223,857	150,833	263,857	276,467
41 Proposed dividends	-							
42 Capital grants 43 TOTAL SHAREHOLDERS' FUNDS	10,757,430 74,747,543	10,744,107	10,449,976	10,295,448	10,780,681	10,767,748	10,471,057	10,297,461
44 Total Liabilities & Shareholders' Funds		83,660,514	67,154,805	71,570,362	74,668,289	83,610,396	67,108,987	71,550,399
II. PROFIT AND LOSS ACCOUNT for the half-year ended 30 June 2013	BANK 30-Jun-13	BANK 31-Mar-13	BANK 31-Dec-12	BANK 30-Jun-12	GROUP 30-Jun-13	GROUP 31-Mar-13	GROUP 31-Dec-12	GROUP 30-Jun-12
	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Audited	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Audited	Shs'000 Un-audited
1 Interest Income 1.1 Loans and advances	2,251,105	1,147,321	5,376,734	2,774,590	2,251,105	1,147,321	5,376,734	2,774,590
1.2 Government securities	1,613,226	684,275	2,832,325	1,529,203	1,613,226	684,275	2,832,325	1,529,203
Beposits and placements with banking institutions Other interest income Total interest income	102,949 60,581 4,027,861	16,105	221,060	190,306	102,949 60,581 4,027,861	16,105	221,060	190,306
1.5 Total interest income	4,027,861	1,847,701	8,430,119	4,494,099	4,027,861	1,847,701	8,430,119	4,494,099
2 Interest Expense 2.1 Customer deposits	1,209,229	531,410	3,568,939	2,006,911	1,209,229	531,410	3,568,939	2,006,911
2.2 Deposits and placements from banking institutions	44,172	22,341	86,386	18,650	44,172	22,341	86,386	18,650
2.3 Other interest expenses 2.4 Total Interest Expenses	1,253,401	553,751	3,655,325	2,025,561	1,253,401	553,751	3,655,325	2,025,561
3 Net Interest Income	2,774,460	1,293,950	4,774,794	2.468.538	2,774,460	1,293,950	4,774,794	2.468.538
4 Non-Interest Income								
4.1 Fees and commissions on loans and advances	91,817	44,655	210,327	67,481	91,817	44,655	210,327	67,481
4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss)	660,407 135,159	314,125 80.043	1,132,203 229,273	517,749 4.651	646,407 135,159	314,125 80.043	1,132,203 229.273	517,749 4.651
4.4 Dividend Income 4.5 Other Income	242.948	156,610	1,263,721	801,072	258.697	166,725	1,287,393	801,072
4.6 Total Non-Interest Income	1,130,332	595,433	2,835,524	1,390,953	1,132,081	605,548	2,859,196	1,390,953
5 Total Operating Income	3,904,792	1,889,383	7,610,318	3,859,491	3,906,541	1,899,498	7,633,990	3,859,491
6 Other Operating Expenses								
6.1 Loan loss provision 6.2 Staff costs	113,074 1,715,635	47,579 846,742	725,626 3,110,702	150,000 1,535,508	113,074 1,751,763	47,579 852,469	725,626 3,121,564	150,000 1,535,508
6.3 Directors' emoluments	34,953	16,888 59,541	103,791	38,319 82,825	8,748	16,888 59,541	103,791	38,319 82,825
6.5 Depreciation charge on property and equipment	101,216 165,826	59,541 82.959	134,433 74.353	82,825 176.547	101,216 165,923	83.008	134,433 74.353	176.547
6.6 Amortisation charges 6.7 Other operating expenses	112,777 708.032	53,097 278,205	240,551 2,073,454	87,125 877,392	112,777 709,087	53,097 278,781	240,551 2,076,007	87,125 877,392
6.8 Total Operating Expenses	2,951,513	1,385,012	6,462,910	2,947,716	2,962,588	1,391,363	6,476,324	2,947,716
7 Profit before tax and exceptional items	953,279	504,371	1,147,408	911,775	943,953	508,135	1,157,665	911,775
8 Exceptional items 9 Profit after exceptional items	953,279	504,371	1,147,408	911,775	943,953	508,135	1,157,665	911,775
10 Current tax	(277,709)	(136,211)	(508,667) 91,011	(336,548)	(277,709)	(137,416)	(510,224) 91,011	(336,548
12 Profit after tax and exceptional items	675,569	368,160	729,752	575,227	666,243	370,719	738,452	575,227
 Other Comprehensive Income Gains/ (Losses) from translating the financial statements of foreign operatio 	5							
13 Fair value changes in available for sale financial assets 13 Revaluation surplus on Property, plant and equipment								
13 Share of other comprehensive income of associates 14 Income tax relating to components of other comprehensive income	-	-	-		-		-	
14 Other Comprehensive Income for the year net of tax	-							
15 Total comprehensive income for the year III. OTHER DISCLOSURES	675,569 BANK	368,160 BANK	729,752 BANK	575,227 BANK	666,243	370,719	738,452	575,227
I. OTHER DISCLUSURES	30-Jun-13	31-Mar-13	31-Dec-12	30-Jun-12	DIVIDENDS The directors do not recommend the payment of an interim dividend.			
	Shs'000 Un-audited	Shs'000 Un-audited	Shs'000 Audited	Shs'000 Un-audited				
Non-performing loans and advances Gross non-performing loans and advances	4,098,706	3,217,085	2,247,477	1,206,906	APPROVAL			
b Less:Interest in suspense c Total Non-performing loans and advances (a-b)	42,641	51,391	51,405	85,389	The un-audited fina	ncial statements are Bank which were app		
d Less:Loan loss Provisions	4,056,065 1,613,589	3,165,694 1,388,905	2,196,072 1,543,344	1,121,517 1,004,436	10 July 2013. The c	omplete set of quart losures can be acces	erly financial stater	nents, statutory
e Net NPLs exposure (c-d) f Discounted Value of Securities	2,442,476 2,442,476	1,776,789 1,776,789	652,728 652,728	117,081 117,081	www.nationalba		Jes on the Dank S W	conte
g Net NPLs exposure (e-f)	-	-		-	Th			
2 Insider loans and Advances			4.00	0.00-	rney may also be a	cessed at the Bank's	registered office lis	nea nereunder.
a Directors, Shareholders and associates b Employees		5,556	6,322 3,612,084	8,837 3,097,980	i .	one		
C Total insider loans, advances and other facilities	2,224 3,878,910	3,736,378			BOARD OF DIRECT			
		3,736,378 3,741,934	3,618,406	3,106,817		M.A.Hassan S.M.Kitonga(Ms)		
3 Off-Balance sheet items	3,878,910 3,881,134	3,741,934	3,618,406	3,106,817		M.A.Hassan S.M.Kitonga(Ms) W.Mwaniki(Ms)		
a Letters of credit, guarantees and acceptances b Forwards, swaps and options	3,878,910 3,881,134 4,668,308 476,485	3,741,934 4,991,571 1,192,597	3,618,406 5,290,214 2,636	3,106,817 4,681,590		M.A.Hassan S.M.Kitonga(Ms) W.Mwaniki(Ms) F.L.Atwoli Eng. E.K.Mwongera		
a Letters of credit, guarantees and acceptances	3,878,910 3,881,134 4,668,308	3,741,934 4,991,571	3,618,406 5,290,214	3,106,817		M.A.Hassan S.M.Kitonga(Ms) W.Mwaniki(Ms) F.L.Atwoli Eng. E.K.Mwongera National Social Securit P.S. Treasury	ty Fund	
a Letters of credit, guarantees and acceptances b Forwards, swaps and options c Other contingent liabilities	3,878,910 3,881,134 4,668,308 476,485 64,800	3,741,934 4,991,571 1,192,597 64,800	5,290,214 2,636 64,800	3,106,817 4,681,590 - 64,800	1	M.A. Hassan S.M. Kitonga(Ms) W.Mwaniki(Ms) F.L. Atwoli Eng. E.K. Mwongera National Social Securii	ty Fund	
a Letters of credit, quarantees and acceptances b Forwards, waspe and options c Other contingent liabilities d Total contingent liabilities (Capital Strength a Core capital	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180	5,290,214 2,636 64,800 5,357,650	3,106,817 4,681,590 - 64,800 4,746,390 9,127,810		M. A. Hassan S. M. Kitonga(Ms) W. Mwaniki(Ms) F. L. Atwoli Eng. E. K. Mwongera National Social Securii P. S. Treasury M. S. Ahmed R. Kibaara S. Okero		
a Letters of credit, susantnees and acceptances b Forwards, swaps and options c Other continement liabilities d Total contineent liabilities	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593	3,741,934 4,991,571 1,192,597 64,800 6,248,968	5,290,214 2,636 64,800 5,357,650 9,622,101 1,000,000 8,622,101	3,106,817 4,681,590 		M.A.Hassan S.M.Kitonga(Ms) M.Mwaniki(Ms) F.L.Atwoli Eng. E.K.Mwongera National Social Securil P.S. Treasury M.S.Ahmed R.Kibaara S.Okero L.G.Kamweti - Compa		
a Letters of credit, quarantees and acceptances b Forwards, swaps and options c Other contingent liabilities d Total contingent liabilities d Capital Strength a Core capital b Minimum Statutory Capital c Excess (Deficiency) (a-b) d Supplementary capital	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593 9,631,772 1,000,000 8,631,772 364,861	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180 1,000,000 8,845,180 291,837	3,618,406 5,290,214 2,636 64,800 5,357,650 9,622,101 1,000,000 8,622,101 404,862	3,106,817 4,681,590 	REGISTERED OFFI	M.A. Hassan S. M. Kitonga(Ms) M. Mwaniki(Ms) F. L. Atwoli Eng. E. K. Mwongera National Social Securil P. S. Treasury M. S. Ahmed R. Kibaara S. Okero L. G. Kamweti - Compai		
a Letters of credit, quarantees and acceptances b Forwards, swaps and options c Other contingent liabilities d Total contingent liabilities 4 Capital Strength a Core capital b Minimum Statutory Capital c Excess (Øeficiency) (a-b) d Supplementary capital e Total capital (a-d) f Total risk weighted assets	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593 9,631,772 1,000,000 8,631,772 364,861 9,996,533 35,899,498	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180 1,000,000 8,845,180 291,837 10,137,017 39,550,911	3,618,406 5,290,214 2,636 64,800 5,337,650 9,622,101 1,000,000 8,622,101 404,862 10,026,963 35,280,348	3,106,817 4,681,590 64,800 4,746,390 9,127,810 700,000 8,427,810 427,356 9,555,166 34,383,37	REGISTERED OFFI Nations 18 Hara	M. A. Hassan M. K. Niconga(Mo) M. Wavaniki(Mo) F. L. Atwoli Feng. E. K. Mwongera National Social Securi P. S. Treasury M. S. Ahmed R. Kibaara S. Okero L. G. Kamweti - Compa CE Il Bank Building, mimbee Avenue, Nairot	ny Secretary	
a Letters of credit, quarantees and acceptances b Forwards, wasp and options C Other Contineent liabilities d Total contingent liabilities 4 Capital Strength a Core capital b Core Capital C Excess (Meliconory Capital C Excess (Meliconory ia-bi) d Supplementary capital e Total capital (ar-d) f Total risk weighted assets c Core capital Trisk weighted assets c Core capital Trisk weighted assets	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593 9,631,772 1,000,000 8,631,772 364,861 9,996,633	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180 1,000,000 8,845,180 291,837 10,137,017	3,618,406 5,290,214 2,636 64,800 5,357,650 9,622,101 1,000,000 8,622,101 404,862 10,026,963	3,106,817 4,681,590 64,800 4,746,390 9,127,810 700,000 8,427,810 427,356 9,555,166	REGISTERED OFFI Nations 18 Hars P.O. 80	M.A. Hassan S. M. Kitonga(Ms) M. Mamaniki(Ms) F. L. Atwoli F. D. Atwoli F. S. Treasury M. S. Ahmed R. Kibaara S. Okero L. G. Kamweti - Compai CE II Bank Building,	ny Secretary oi. obi.	
a Letters of credit, quarantees and acceptances b Forwards, wasp and options c Other contineent liabilities d Total contingent liabilities d Capital Strength a Core capital b Admirmum Statutory Capital c Supplementary Capital c Supplementary capital e Total capital (a-d) f Total risk weighted assets f Core capital/cold depoint liabilities h Minimum Statutory Ratio	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593 9,631,772 364,861 9,996,331,33 35,899,498 18%	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180 1,000,000 8,845,180 291,837 10,137,017 39,550,911 14% 11%	3,618,406 5,290,214 2,636 64,800 5,357,650 9,622,101 1,000,000 8,622,101 4,04,862 10,026,963 35,280,348 17% 8%	3,106,817 4,681,590 64,800 4,746,390 9,127,810 700,000 8,427,810 427,356 9,555,166 34,383,137 15% 8% 7%	REGISTERED OFFI Nations 18 Harr P.O. 8G Teleph Fax: 3	M.A. Hasvan M. Mitonaga(Ms) M. Mivenski(Mo) F. Lat. Keroll wongera National Social Securit S. S. Treasury M. S. Ahmed R. Kibbara S. Okero L. G. Kamweti - Compa CE Il Bank Building, mibbee Avenue, Nairod X. 72866, 00200, Nair ner:2828000, 071103 11444	ny Secretary oi. obi. 8000, 0732018000	
a Letters of credit, quarantees and acceptances b Forwards, wasp and options c Other contineent liabilities d Total contingent liabilities 4 Capital Strength a Core capital b Minimum Statutory Capital c Excess (Deficiency) (a-b) d Supplementary costal g of Total continues of the Core of the C	3,878,910 3,881,134 4,668,308 476,485 64,800 5,209,593 9,631,772 364,861 1,996,633 35,890,498 18% 85 27%	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180 1,000,000 8,845,180 291,837 10,137,017 39,550,911 14% 4% 25%	3,618,406 5,290,214 2,636 64,800 5,337,650 9,622,101 1,000,000 8,622,101 404,862 10,026,963 35,280,348 17% 8% 9%	3,106,817 4,681,590 4,746,390 9,127,810 700,000 8,427,810 427,386 9,555,166 34,383,137 15% 8% 7% 8%	REGISTERED OFFI Nations 18 Har P.O. BC Teleph Fax: 3	M.A. Hasxan S. M. Kitonga(Ma) M. Mweniki(Ma) F. L. Atwoil F. L. Atwo	ny Secretary bi. obi. 8000, 0732018000 b.ke	
a Letters of credit, quarantees and acceptances b Forwards, swaps and options c Other contingent liabilities d Total contingent liabilities 4 Capital Strength a Core capital b Minimum Stautory Capital c Excess (Defficiency) (a-b) d Supplementary capital e Total capital (a-d) f Total risk weighted assets c Core capital/Total deposit liabilities h Minimum Stautory Ratio Excess (Deficiency) (a-b) Excess (Deficiency) (a-b) Core capital/Total risk weighted assets	3.878,910 3.881,134 4.668.388 476.485 64.800 5,209,593 9,631,772 1,000,000 8,631,772 364,861 18% 18% 18% 8% 27%	3,741,934 4,991,571 1,192,597 64,800 6,248,968 9,845,180 291,837 10,137,017 39,550,911 14% 11% 4% 25%	3,618,406 5,290,214 2,636 64,800 5,357,650 9,622,101 1,000,000 8,622,101 404,862 110,026,903 35,280,348 17% 8% 9% 27%	3,106,817 4,681,590 64,800 4,746,390 9,127,810 700,000 8,427,816 427,356 34,383,137 15% 8% 7% 27%	REGISTERED OFFI Nations 18 Har P.O. BC Teleph Fax: 3	M.A. Hassan M.A. Hassan M. Miclonga(Ms) M. Menniki(Ms) F.L. Etwoil Eng. E.K. Mwongera National Social Securi P. S. Treasury M. S. Ahmed R. Kibanar S. Okero L. G. Kamweti - Compa CE I Bank Building, Imbee Avenue, Nairot None: 2828000, 071103 11444 Info@nationalbank.c: : www.nationalbank.c:	ny Secretary si. obi. 8000, 0732018000 o.ke .co.ke	
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