6.6 Amortisation charges

Current tax

11 Deferred tax

6.7 Other operating expenses

6.8 Total Operating Expenses

Profit after exceptional items

12 Profit after tax and exceptional items

13.1 Gains/(Losses) from translating the fine

13 OTHER COMPREHENSIVE INCOME

PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS

13.2 Fair value changes in available for sale financial assets

13.3 Revaluation surplus on Property, plant and equipment

13.5 Income tax relating to components of other comprehensive income 14 Other Comprehensive Income for the year net of tax

13.4 Share of other comprehensive income of associates

15 TOTAL COMPREHENSIVE INCOME FOR THE YEAR

16 EARNINGS PER SHARE - basic and diluted



## audited results for the period ended 30 June 2017

	The Board of Directo	rs of Natio	onal Ba	nk of K	enya Lin	nited he	reby ar	nnounc	e the u	n-a
	TATEMENT OF FINANCIAL POSITION αt 30 June 2017	BANK 30-Jun-16 Shs'000 Un-audited	BANK 31-Dec-16 Shs'000 Audited	BANK 31-Mar-17 Shs'000 Un-audited	BANK 30-Jun-17 Shs'000 Un-audited	GROUP 30-Jun-16 Shs'000 Un-audited	GROUP 31-Dec-16 Shs'000 Audited	GROUP 31-Mar-17 Shs'000 Un-audited		Ш
Α	ASSETS									1
1 2	Cash (both Local & Foreign) Balances due from Central Bank of Kenya	2,944,010 7,840,851	3,180,119 5,237,044	1,466,679 7,625,369	1,631,110 6,696,423	3,293,535 7,840,851	3,344,271 5,237,044	1,673,374 7,625,369		u
3	Kenya Government and other securities held for dealing purposes	7,040,031	3,237,044	- 1,023,309	0,030,423	7,040,031	3,237,044	- 1,023,309	0,030,423	b
4	Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	<b>c</b> d
5	Investment Securities:(a+b) a) Held to Maturity:(i+ii)	28,199,452 28,199,452	34,782,839 27,945,290	35,452,606 26,429,090	37,622,418 20,683,170	28,199,452 28,199,452	34,782,839 27,945,290	35,452,606 26,429,090		e
	i. Kenya Government securities	27,976,472	27,708,283	26,429,090	20,683,170	27,976,472	27,708,283	26,429,090		f
	ii. Other securities	222,980	237,007	-	-	222,980	237,007	-	-	g
	b) Available for sale:(i+ii)	-	6,837,549	9,023,516	16,939,248	-	6,837,549	9,023,516	16,939,248	
	i. Kenya Government securities	-	6,837,549	9,023,516	16,939,248	-	6,837,549	9,023,516	16,939,248	-
6	ii. Other securities Deposits and balances due from local banking institutions	120,871	100,115	785,942	1,996,192	120,871	100,115	785,942	1,996,192	b
7	Deposits and balances due from banking institutions abroad	132,335	1,211,860	506,362	343,236	132,335	1,211,860	506,362	343,236	
8	Tax recoverable	385,168	504,332	502,718	502,674	393,609	506,976	498,237		a
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	64,782,208	59,339,225	58,126,112	57,023,483	64,782,208	59,339,225	58,126,112	57,023,483	b
11	Investments in associates	-	-	237,007	282,850	_	_	237,007	282,850	C
12	Investments in subsidiary companies	19,963	19,963	19,963	19,963	19,963	19,963	19,963	19,963	d <b>4</b>
13	Investments in joint ventures	-	-	-	-	-	-	-	-	a
14 15	Investment properties Property and equipment	- 4,262,661	4,110,825	4,090,322	4,031,479	4,263,591	4,111,684	- 4,091,132	4,032,241	b
16	Prepaid lease rentals	4,202,001	4,110,023	4,030,322	4,051,475	-,203,331	-,111,00-	-,051,152	-,032,2+1	C
17	Intangible assets	1,409,742	1,352,178	1,416,713	1,488,621	1,409,804	1,352,178	1,416,713	1,488,621	d <b>e</b>
18	Deferred tax asset	482,668	473,722	482,668	482,668	483,299	474,353	483,299	483,299	f
19 20	Retirement benefit asset Other assets	5,577,794	4,802,152	4,730,366	4,257,312	5,582,489	4,811,884	4,743,350	4.260.895	g
21	TOTAL ASSETS	116,157,723		115,442,827	116,378,429	116,522,007		115,659,466		
В	LIABILITIES									- 1
22	Balances due to Central Bank of Kenya	5,951,750	3,719,844	6,487,585	-	5,951,750	3,719,844	6,487,585		j
23 24	Customer deposits Deposits and balances due to local banking institutions	95,569,118 15,518	96,966,522 513,810	92,772,520 2,074,155	98,785,964 1,599,625	95,569,118 15,518	96,966,522 513,810	92,772,520 2,074,155		k
25	Deposits and balances due to foreign banking institutions	-	-	1,083,995	928,946	13,310	-	1,083,995		1
26	Other money market deposits	-	-	-	-	-	-	-	-	<b>m</b> n
27	Borrowed funds	-	- 24 075	-	-	- 24 075	-	-		0
28	Balances due to banking institutions in the group	21,976	21,976	12.07.7		21,976	21,976	12,043	20,326	5
29 30	Tax payable Dividends payable	29,807	6,444	12,043 24,663	63,965 24,447	29,807	6,444	24,663		<b>a</b> b
31	Deferred tax liability	25,607	- 0,444	24,003	24,447	25,007	- 0,444	24,003	24,447	C
32	Retirement benefit liability	-	-	-	-	-	-	_	_	
33	Other liabilities	3,347,136	2,889,695	2,000,111	3,757,618	3,568,995	2,913,057	2,030,741		
34	TOTAL LIABILITIES	104,935,305	104,118,291	104,455,072	105,160,565	105,157,164	104,141,653	104,485,702	105,198,361	. DI
<b>C</b> 35	SHAREHOLDERS' FUNDS Paid up /Assigned capital	7,214,976	7,214,976	7,214,976	7,214,976	7,214,976	7,214,976	7,214,976	7,214,976	Th
36	Share premium/(discount)	7,214,570	7,214,570	7,214,570	7,214,570	7,214,570	7,214,370	7,214,570	7,214,570	11
			660,062	794,192	660,062	509,752	660,062	794,192	660,062	Al
37	Revaluation reserves	509,752	000,002							
37 38	Retained earnings/Accumulated losses	509,752 3,145,589	2,883,472	2,793,451	3,066,340	3,288,014	3,038,128	2,979,460	3,279,007	
38 39	Retained earnings/Accumulated losses Statutory loan loss reserves		2,883,472 302,573	2,793,451 302,058	284,793	3,288,014 352,101	302,573	2,979,460 302,058	3,279,007 284,793	Th
38 39 40	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	3,145,589	2,883,472	2,793,451				2,979,460	3,279,007 284,793	Th ap
38 39 40 41	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends	3,145,589	2,883,472 302,573	2,793,451 302,058	284,793		302,573	2,979,460 302,058	3,279,007 284,793	Th ap
38 39 40	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	3,145,589	2,883,472 302,573	2,793,451 302,058	284,793		302,573	2,979,460 302,058 (116,922) - -	3,279,007 284,793	Th ap ar M.
38 39 40 41 42	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants	3,145,589 352,101 - - 	2,883,472 302,573 (65,000) - - 10,996,083	2,793,451 302,058 (116,922) - - 10,987,755	284,793 (8,307) - -	352,101 - - - - - 11,364,843	302,573 (65,000) - - 11,150,739	2,979,460 302,058 (116,922) - -	3,279,007 284,793 (8,307) - - - 11,430,531	Th ap ar M
38 39 40 41 42 <b>43</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374	2,793,451 302,058 (116,922) - - - 10,987,755 115,442,827	284,793 (8,307) - - - 11,217,864 116,378,429	352,101 - - - - 11,364,843 116,522,007	302,573 (65,000) - - 11,150,739 115,292,392 GROUP	2,979,460 302,058 (116,922) - - - 11,173,764 115,659,466	3,279,007 284,793 (8,307) - - 11,430,531 116,628,892 GROUP	Th ap an
38 39 40 41 42 <b>43</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16	2,793,451 302,058 (116,922) - - - - - - - - - - - - - - - - - -	284,793 (8,307) - - - 11,217,864 116,378,429 BANK 30-Jun-17	352,101 - - - 11,364,843 116,522,007 GROUP 30-Jun-16	302,573 (65,000) - - - 11,150,739 115,292,392 GROUP 31-Dec-16	2,979,460 302,058 (116,922) 	3,279,007 284,793 (8,307) - - 11,430,531 116,628,892 GROUP 30-Jun-17	Th ap ar M W Ha
38 39 40 41 42 <b>43</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) 	2,793,451 302,058 (116,922) - - - 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000	284,793 (8,307) - - 11,217,864 116,378,429 BANK 30-Jun-17 Shs'000	352,101 - - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000	302,573 (65,000) - - 11,150,739 115,292,392 GROUP 31-Dec-16 Shs'000	2,979,460 302,058 (116,922) 	3,279,007 284,793 (8,307) - - 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000	Th ap ar M. W Ha
38 39 40 41 42 <b>43</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16	2,793,451 302,058 (116,922) - - - - - - - - - - - - - - - - - -	284,793 (8,307) - - - 11,217,864 116,378,429 BANK 30-Jun-17	352,101 - - - 11,364,843 116,522,007 GROUP 30-Jun-16	302,573 (65,000) - - - 11,150,739 115,292,392 GROUP 31-Dec-16	2,979,460 302,058 (116,922) 	3,279,007 284,793 (8,307) - - 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000	Th ap ar M. W Ha
38 39 40 41 42 <b>43</b> <b>44</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) 	2,793,451 302,058 (116,922) - - - 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000	284,793 (8,307) - - 11,217,864 116,378,429 BANK 30-Jun-17 Shs'000	352,101 - - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000	302,573 (65,000) - - 11,150,739 115,292,392 GROUP 31-Dec-16 Shs'000	2,979,460 302,058 (116,922) 	3,279,007 284,793 (8,307) 	The age are M. W. Ha
38 39 40 41 42 <b>43</b> <b>44</b> <b>II.</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451	2,793,451 302,058 (116,922) - - - - 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364	The appearance of the second s
38 39 40 41 42 43 44 II. 1 1.1 1.2 1.3	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited	2,793,451 302,058 (116,922) - - - 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000 Un-audited	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979	302,573 (65,000) 	2,979,460 302,058 (116,922) 	3,279,007 284,793 (8,307) - - 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852	The appearance of the second s
38 39 40 41 42 <b>43</b> <b>44</b> <b>II.</b>	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451	2,793,451 302,058 (116,922) - - - - 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461	The appearance of the second s
38 39 40 41 42 43 44 II. 1.1 1.2 1.3 1.4 1.5	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623	2,793,451 302,058 (116,922) - - 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461	The appearance of the second s
38 39 40 41 42 43 44 II. 1 1 1.2 1.3 1.4 1.5 2	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782	2,793,451 302,058 (116,922) 10,987,755 115,442,827 BANK 31-Mar-17 5hs'000 Un-audited 1,259,173 1,047,872 7,133	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461	The appearance of the control of the
38 39 40 41 42 <b>43</b> 44 II. 11 12 1.3 1.4 1.5	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits	3,145,589 352,101 	2,883,472 302,573 (65,000) - - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 2,314,178	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677	The agrange of the second of t
38 39 40 41 42 43 44 II. 1 1 1.2 1.3 1.4 1.5 2	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782	2,793,451 302,058 (116,922) 10,987,755 115,442,827 BANK 31-Mar-17 5hs'000 Un-audited 1,259,173 1,047,872 7,133	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461	The apparatus of the second of
38 39 40 41 42 43 44 II. 11 1.2 1.3 1.4 1.5 2 2.1 2.2	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions	3,145,589 352,101 - - - - - - - - - - - - - - - - - -	2,883,472 302,573 (65,000) - - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782	2,793,451 302,058 (116,922) 10,987,755 115,442,827 BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 2,314,178	284,793 (8,307) 	352,101 - - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 4,561,677	Through an arrangement of the second of the
38 39 40 41 42 43 44 II. 1 1 1 1 1 1 1 2 1 3 1 4 1 1 5 2 2 2 1 2 2 2 3 1 4 1 4 1 2 2 2 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 4 3 1 3 1	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expense Customer deposits Deposits and placements from banking institutions Other interest expense	3,145,589 352,101 	2,883,472 302,573 (65,000) - - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782 3,517,980 786,425 4,540	2,793,451 302,058 (116,922) 10,987,755 115,442,287  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 1,047,872 7,133 711,846 159,621	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227 2,189,815 340,231 4,540	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mur-17 Shs'000 Un-oudited 1,259,173 1,047,872 9,901 2,316,946 711,846 159,621	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461  4,561,677 1,488,020 211,045 170 1,699,235	The apparament of the second o
38 39 40 41 42 43 44 II. 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES	3,145,589 352,101 	2,883,472 302,573 (65,000) 	2,793,451 302,058 (116,922) 10,987,755 115,442,827 Sh5'000 Un-audited 1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 871,467	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227 2,189,815 340,231 4,540 2,534,586	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235	Thriangum M.
38 39 40 41 42 43 44 II. 11 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME	3,145,589 352,101 	2,883,472 302,573 (65,000) 	2,793,451 302,058 (116,922) 10,987,755 115,442,827 Sh5'000 Un-audited 1,259,173 1,047,872 7,133 - 2,314,178 711,846 159,621 871,467	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227 2,189,815 340,231 4,540 2,534,586	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 	3,279,007 284,793 (8,307) 11,430,531 116,628,892 GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677 1,488,020 211,045 170 1,699,235 2,862,442	The apparament of the second o
38 39 40 41 42 43 44 11. 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income	3,145,589 352,101 	2,883,472 302,573 (65,000) - - - 10,996,083 115,114,374 BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - - 12,327,782 3,517,980 786,425 4,540 4,508,945 8,018,837	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 711,846 159,621 871,467	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 5,454,979 1,472,037 44,211 - 6,971,227 2,189,815 340,231 4,540 2,534,586 4,436,641	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 711,846 159,621 871,467	3,279,007 284,793 (8,307)	The apparament of the second o
38 39 40 41 42 43 44 11. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 4 4 4.1	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME  Non-Interest Income Fees and commissions on loans and advances	3,145,589 352,101	2,883,472 302,573 (65,000) 10,996,083 115,114,374  BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782  3,517,980 786,425 4,540 4,508,945 8,018,837	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 -2,314,178  711,846 159,621 - 871,677 1,442,711 74,005	284,793 (8,307) 	352,101 - 11,364,843 116,522,007 GROUP 30-Jun-16 5,454,979 1,472,037 44,211 - 6,971,227 2,189,815 340,231 4,540 2,534,586 4,436,641	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946 711,846 159,621 871,467 1,445,479	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677  1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280	Thrapped and the second and the seco
38 39 40 41 42 43 44 II. 11 12 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.1	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Foes and commissions on loans and advances Other fees and commissions	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 -2,314,178  711,846 159,621 - 871,467 1,442,711 74,005 252,226	284,793 (8,307) 	352,101	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 711,846 159,621 871,647 1,445,479 74,005 302,115	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677  1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280	Thrapped and the second and the seco
38 39 40 41 42 43 44 11. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME  Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss)	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 -2,314,178  711,846 159,621 - 871,467 1,442,711 74,005 252,226	284,793 (8,307) 11,217,864 116,378,429 BANK 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 625,429 281,260	352,101	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 711,846 159,621 871,647 1,445,479 74,005 302,115	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806	The draw of the control of the contr
38 39 40 41 42 43 44 II. 11 12 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1 4.2 4.3 4.4	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,227  BANK 31-Mor-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 1,047,872 7,133 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583	284,793 (8,307) 	352,101 - - 11,364,843 116,522,007 GROUP 30-Jun-16 Shs'000 Un-audited 5,454,979 1,472,037 44,211 - 6,971,227 2,189,815 340,231 4,540 2,534,586 4,436,641 74,005 764,870 196,945	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466  GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946 711,846 159,621 871,467 1,445,479 74,005 302,115 157,583	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806	The approximation of the second of the secon
38 39 40 41 42 43 44 11. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.4 4.5	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,287  BANK 31-Mor-17 Shs'000 Un-oudited 1,259,173 1,047,872 7,133 - 2,314,178  711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 96,628	284,793 (8,307) 	352,101	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466  GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946 159,621 1,445,479 74,005 302,115 157,583 96,628 630,331	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677  1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377	The opportunity of the control of th
38 39 40 41 42 43 44 11. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 5 6	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME  TOTAL NON-INTEREST INCOME  TOTAL NON-INTEREST INCOME	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,227  BANK 31-Mor-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 711,846 159,621 871,467 1,442,711 74,005 252,226 157,583 96,628 580,442 2,023,153	284,793 (8,307) 	352,101 11,364,843 116,522,007  GROUP 30-Jun-16 Shs'000 Un-audited  5,454,979 1,472,037 44,211 - 6,971,227  2,189,815 340,231 4,540 2,534,586 4,436,641  74,005 764,870 196,945 331,392 1,367,212  5,803,853	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466  GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946 711,846 159,621 871,467 1,445,479 74,005 302,115 157,583 96,628 630,331 2,075,810	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819	The depth of the second of the
38 39 40 41 42 43 44 11. 1.1 1.2 1.3 1.4 4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 5	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME  Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) - 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited  1,259,173 1,047,872 7,133 - 2,314,178  711,846 159,621 - 1,442,711 74,005 252,226 157,583 - 96,628 580,442	284,793 (8,307) 11,217,864 116,378,429 BANK 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 1,4561,677 1,488,020 211,045 170 1,699,235 2,862,442 92,651 625,429 281,260 1,806 150,380	352,101 	302,573 (65,000) 11,150,739 115,292,392 GROUP 31-Dec-16 Shs'000 Audited 9,020,708 3,256,451 50,623 12,327,782 3,517,980 786,425 4,540 4,308,945 8,018,837 225,630 1,386,308 363,863 - 1,039,938	2,979,460 302,058 (116,922) 11,173,764 115,659,466  GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946 159,621 1,445,479 74,005 302,115 157,583 96,628 630,331	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677  1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819	The depth of the second of the
11.11.12.1.3 1.44 1.5 2 2.13 2.4 4.1 4.2 4.3 4.4 4.5 4.6 6.1	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision	3,145,589 352,101	2,883,472 302,573 (65,000) 10,996,083 115,114,374  BANK 31-Dec-16 Shs'000 Un-audited 9,020,708 3,256,451 50,623 - 12,327,782  3,517,980 786,425 4,540 4,308,945 8,018,837  144,808 1,386,308 1,386,308 1,386,308 1,386,308 2,934,917  10,953,754 2,697,895	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 2,314,178  711,846 159,621 2,314,178  74,005 252,226 157,583 96,628 580,442 2,023,153	284,793 (8,307) 	352,101	302,573 (65,000)	2,979,460 302,058 (116,922) 11,173,764 115,659,466 GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946 711,846 159,621 871,467 1,445,479 74,005 302,115 157,583 96,628 630,331 2,075,810	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677  1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186	The depth of the second of the
11.1 1.2 1.3 3 4.4 1.1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4.5 4.6 6 6.1 6.2	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other interest income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest expenses OTHER INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME  TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 7,133 2,314,178  711,846 159,621 - 817,675 1,442,711 74,005 252,226 157,583 - 96,628 580,442 2,023,153	284,793 (8,307) 	352,101	302,573 (65,000)	2,979,460 302,058 (116,922) 11,173,764 115,659,466  GROUP 31-Mar-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946  711,846 159,621 74,005 302,115 157,583 96,628 630,331 2,075,810 131,159 944,255	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 - 4,561,677  1,488,020 211,045 170 1,699,235 2,862,442  92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620	The dependence of the control of the
38 39 40 41 42 43 44 11. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.5 4.6 6.1 6.2 6.3	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2017  Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME  TOTAL NON-INTEREST INCOME  TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	3,145,589 352,101	2,883,472 302,573 (65,000)	2,793,451 302,058 (116,922) 10,987,755 115,442,827  BANK 31-Mor-17 Shs'000 Un-audited  1,259,173 1,047,872 7,133 2,314,178  711,846 159,621 - 871,467 1,442,711  74,005 252,226 157,583 - 96,628 580,442 2,023,153	284,793 (8,307) 	352,101	302,573 (65,000) 	2,979,460 302,058 (116,922) 11,173,764 115,659,466  GROUP 31-Mur-17 Shs'000 Un-audited 1,259,173 1,047,872 9,901 2,316,946  711,846 159,621 74,005 302,115 157,583 96,628 630,331 2,075,810 131,159 944,255 9,552	3,279,007 284,793 (8,307) 11,430,531 116,628,892  GROUP 30-Jun-17 Shs'000 Un-audited 2,449,852 2,060,364 51,461 1,488,020 211,045 170 1,699,235 2,862,442 92,651 687,280 281,260 1,806 150,380 1,213,377 4,075,819 235,256 1,879,186 19,620 195,401	The depth of the second of the

1.331.436

434,474

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(125,678)

308,796

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5,320,638 10,792,144

3.226,044

161,610

161,610

(14,149)

147,461

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82,461

Shs 0.50

647,231

1,983,010

40,143

40,143

(12,043)

28,100

(51,922)

(23,822)

Shs 0.09

213,217

(63,965)

149,252

56,693

205,945

1.368.300

5,365,406

438,447

438,447

(127,153)

311,294

311,294

Shs 1.01

3,264,415

10,851,922

182,654

182,654

(20,464)

162,190

(65,000)

97,190

Shs 0.53

649,995

1,990,877

84,933

84,933

59,453

(51.922)

(51,922)

Shs 0.19

7.531

(25,480)

3,818,930

256,889

256,889

(77,067)

179,822

56,693

236,515

III.	OTHER DISCLOSURES	BANK 30-Jun-16 Shs'000 Un-audited	BANK 31-Dec-16 Shs'000 Audited	BANK 31-Mar-17 Shs'000 Un-audited	BANK 30-Jun-17 Shs'000 Un-audited
1	Non-performing loans and advances				
а	Gross non-performing loans and advances	27,302,184	29,987,342	29,025,058	29,396,477
b	Less: Interest in suspense	2,466,080	3,218,351	3,402,539	3,285,558
c	Total Non-performing loans and advances (a-b)	24,836,104	26,768,991	25,622,519	26,110,919
d	Less: Loan loss Provisions	4,931,989	6,058,141	6,154,532	6,260,677
е	Net NPLs exposure (c-d)	19,904,115	20,710,850	19,467,987	19,850,242
f	Discounted Value of Securities	19,904,115	20,710,850	19,467,987	19,850,242
g	Net NPLs exposure (e-f)	-	-	-	-
2	Insider loans and Advances				
а	Directors, Shareholders and associates	7,380	5,590	30,269	28,094
b	Employees	4,380,494	4,226,097	4,330,267	4,454,066
c	Total insider loans, advances and other facilities	4,387,874	4,231,687	4,360,536	4,482,160
3	Off-Balance sheet items				
а	Letters of credit, guarantees and acceptances	5,510,676	5,065,466	4,225,013	6,444,253
b	Forwards, swaps and options	1,427,223	-	-	-
C	Other contingent liabilities	-	2,360,805	2,181,921	2,008,194
d	Total contingent liabilities	6,937,899	7,426,271	6,406,934	8,452,447
4	Capital Strength				
α	Core capital	10,206,167	10,033,448	9,994,377	10,198,383
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000
c d	Excess/(Deficiency) (a-b) Supplementary capital	9,206,167 <b>479,539</b>	9,033,448 <b>467,589</b>	8,994,377 <b>500,606</b>	9,198,383 <b>449,808</b>
e	Total capital (a+d)	10,685,706	10,501,037	10,494,983	10,648,191
f	Total risk weighted assets	81,251,397	88,324,602	90,415,848	90,569,394
g	Core capital/total deposit liabilities	10.7%	10.3%	10.7%	10,2%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%
1	Excess/(Deficiency) (q-h)	2.7%	2.3%	2.7%	2.2%
j	Core capital/total risk weighted assets	12.6%	11.4%	11.1%	11.3%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
1	Excess/(Deficiency) (j-k)	2.1%	0.9%	0.6%	0.8%
m	Total capital/total risk weighted assets	13.2%	11.9%	11.6%	11.8%
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%
0	Excess/(Deficiency)(m-n)	-1.3%	-2.6%	-2.9%	-2.7%
5	Liquidity				
а	Liquidity Ratio	25.7%	29.7%	26.5%	35.2%
b	Minimum Statutory Ratio Excess/(Deficiency)(a-b)	20.0% 5.7%	20.0% 9.7%	20.0% 6.5%	20.0% 15.2%
С	evrezz\(neurrigur\)\(n-n)	J./70	J./70	0.3%	13.270

## DIVIDENDS

The directors do not recommend the payment of an interim dividend

## APPROVAL

The un-audited financial statements are extracts of the financial statements and records of the Bank which were approved by the Board of Directors on 24 June 2017. 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 - Managing Director & CEO Habil Waswani - Company Secretary

## REGISTERED OFFICE

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Cash Deposit | Cash Transfers | Utility Payments | Cash Withdrawal | Mini - statement | Balance Enquiry

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