National Bank of Kenya Limited

The Board of Directors of National Bank of Kenya Limited hereby announce the audited results of the Bank for the year ended 31 December 2010

for th 1 I 1.1 L						
1 I 1.1 L	PFIT AND LOSS ACCOUNT	31 Dec 10	31 Dec 09 Shs'000	BALANCE SHEET	31 Dec 10	31 Dec 09
1.1 L	e year ended 31 December 2010 nterest Income	Shs'000	Sns 000	as at 31 December 2010 A Assets	Shs'000	Shs'000
4.0	oans and advances	2,302,655	1,621,114	1 Cash (both local and foreign)	1,988,893	1,470,378
1.2(Government securities	3,105,316	2,814,100	2 Balances due from Central Bank Of Kenya	2,856,969	6,418,485
	Deposits and placements with banking institutions	22,790	49,795	3 Kenya Government securities	18,820,392	26,609,661
	Other Interest Income		- 4 405 000	4 Foreign Currency Treasury bills and bonds	10.110	166 677
1.5	Total interest income	5,430,761	4,485,009	5 Deposits and balances due from local banking institutions 6 Deposits and balances due from banking institutions abroad	12,112 1,396,587	166,677 987,594
2 [nterest Expense			6 Deposits and balances due from banking institutions abroad 7 Government and other securities held for dealing purposes	10,788,668	967,594
	Customer deposits	1,052,877	1,132,065	8 Tax recoverable	88,299	_
	Deposits and placements from banking institutions	11,178	20,551	9 Loans and advances to customers (net)	20,844,636	13,156,455
2.3 (Other	-		10 Investment securities	48,053	52,509
2.4	Total Interest Expenses	1,064,055	1,152,616	11 Balances due from group companies	-	-
2 [Not Interest Income/(Loss)	4,366,706	3,332,393	12 Investment in associates13 Investment in subsidiary companies	10.062	19,963
3 1	Net Interest Income/(Loss)	4,366,706	3,332,393	14 Investment in joint ventures	19,963	19,903
4 ľ	Non-Interest Income			15 Investment in properties	-	-
	Fees and commissions on loans and advances	250,437	224,646	16 Property and equipment	2,385,466	2,071,001
	Other fees and commissions	1,120,040	1,128,803	17 Prepaid lease rentals	11,763	11,911
	Foreign exchange trading income (loss) Dividend Income	282,738	297,384	18 Intangible assets19 Deferred tax asset	52,787	57,078
	Other Income	1,079,995	753,412	20 Retirement benefit asset	-	
4.6	Total Non-Interest Income	2,733,210	2,404,245	21 Other assets	712,106	382,696
				22 Total Assets	60,026,694	51,404,408
5 7	Total Operating Income	7,099,916	5,736,638			
6	Other Operating Expenses			B Liabilities 23 Ralances due to Central Bank of Kenya		
	Other Operating Expenses Loan loss provision	362,653	143,520	23 Balances due to Central Bank of Kenya 24 Customer deposits	47,804,607	41,995,446
	Staff costs	2,262,184	1,986,720	25 Deposits and balances due to local banking institutions	780,203	50,290
6.3 [Directors' emoluments	63,420	49,708	26 Deposits and balances due to foreign banking institutions	-	
	Rental charges	91,210	78,377	27 Other money market deposits	-	-
	Depreciation charge on property and equipment Amortisation charges	279,872 30,234	203,854 28,529	28 Borrowed funds 29 Balances due to group companies	21,976	21,976
	Other operating expenses	1,312,520	1,086,489	30 Tax payable	-	114,944
6.8	Total Operating Expenses	4,402,093	3,577,197	31 Dividends payable	10,515	10,524
L.				32 Deferred tax liability	200,300	198,124
	Profit before tax and exceptional items Exceptional items	2,697,823	2,159,441	33 Retirement benefit liability 34 Other liabilities	1,279,482	1,105,412
	Profit after exceptional items	2,697,823	2,159,441	35 Total Liabilities	50,097,083	43,496,716
	Current tax	(673,728)	(680,560)			
11 I	Deferred tax	(2,176)	(15,926)	C Shareholders' Funds		
12 Г	Profit after tax and exceptional items	2,021,919	1,462,955	36 Paid Up/Assigned Capital	7,075,000	6,675,000
13 F	Earnings Per Share - Basic & Diluted	Shs 4.18	Shs 4.00	37 Share Premium/(discount)	-	370,585
OTH	IER DISCLOSURES	31 Dec 10	31 Dec 09	38 Revaluation reserve	643,100	682,641
۱.	den and and an incident and a few an	Shs'000	Shs'000	39 Retained Earnings/(Accumulated losses)	2,006,611	53,563
	Non-performing loans and advances Gross non-performing loans and advances	936,290	1,301,757	40 Statutory Loan Loss Reserve 41 Proposed Dividends	204,900	125,903
	Less:	930,290	1,301,737	42 Capital grants	-	-
	nterest in suspense	29,656	33,651	43 Total Shareholders' Funds	9,929,611	7,907,692
сТ	Total Non-performing loans and advances (a-b)	906,634	1,268,106	44 Total Liabilities & Shareholders' Funds	60,026,694	51,404,408
ı	Less:			MESSAGE FROM DIRECTORS		-
dl	Loan loss Provisions	681,581	888,577	Profit before tax improved by 25% from Shs 2,159 m to Shs 2,698 m.		
	Net NPLs exposure (c-d)	225,053	379,529			
	Discounted Value of Securities					
f [225,053	379,529	DIVIDEND 1 The Directors are pleased to appounce a dividend of Kehs 0.15 per shall	re (3%) to prefere	ance shareholders
f [Net NPLs exposure (e-f)	225,053	379,529	1. The Directors are pleased to announce a dividend of Kshs 0.15 per share		
f [g l		225,053	379,529		end of Kshs 0.60	per share to
f [g ! 2 a \$	Net NPLs exposure (e-f) nsider loans and Advances Shareholders and associates		-	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after the dividence of the paid on the	end of Kshs 0.60 payable to ordina	per share to ry shareholders
f [g] 2 	Net NPLs exposure (e-f) nsider loans and Advances Shareholders and associates Directors	- 10,459	- 4,418	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be p	end of Kshs 0.60 payable to ordina	per share to ry shareholders
f [g] 2 	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees	- 10,459 2,328,057	- 4,418 1,778,718	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants.	end of Kshs 0.60 payable to ordina	per share to ry shareholders
f [g] 2 	Net NPLs exposure (e-f) nsider loans and Advances Shareholders and associates Directors	- 10,459	- 4,418	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION	end of Kshs 0.60 payable to ordina er 3 June 2011. T	per share to ry shareholders 'he register will
f [g] 2	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees	- 10,459 2,328,057	- 4,418 1,778,718	1.The Directors are pleased to announce a dividend of Kshs 0.15 per share. 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants.	end of Kshs 0.60 payable to ordina er 3 June 2011. T	per share to ry shareholders 'he register will
f [g ! 2	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances	10,459 2,328,057 2,338,516 4,175,639	- 4,418 1,778,718	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material.	end of Kshs 0.60 payable to ordina er 3 June 2011. T	per share to ry shareholders 'he register will
f [g] 2	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities	10,459 2,328,057 2,338,516 4,175,639 55,200	4,418 1,778,718 1,783,136 3,286,329	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL	end of Kshs 0.60 payable to ordina er 3 June 2011. T ary companies a	per share to ry shareholders 'he register will re dormant and the
f [g] 2	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances	10,459 2,328,057 2,338,516 4,175,639	- 4,418 1,778,718 1,783,136	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be p on register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidiar mounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the	end of Kshs 0.60 payable to ordina er 3 June 2011. T arry companies a	per share to ry shareholders 'he register will re dormant and the
f [g] a S b [c E d] 3 (a L b (Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Diff-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Total contingent liabilities	10,459 2,328,057 2,338,516 4,175,639 55,200	4,418 1,778,718 1,783,136 3,286,329	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pron register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidiarmounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant contents.	end of Kshs 0.60 payable to ordina er 3 June 2011. T arry companies a	per share to ry shareholders 'he register will re dormant and the
f [g l l 2 1 2 2 3 6 1 3 6 6 1 1 1 1 1 1 1 1	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Fotal contingent liabilities Capital Strength	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839	4,418 1,778,718 1,783,136 3,286,329	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be por negister at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the prop	end of Kshs 0.60 payable to ordina er 3 June 2011. T arry companies a	per share to ry shareholders 'he register will re dormant and the
f [g l l a S b [c E d] 3 (c E d] 4 (a S c E d]	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Diff-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Total contingent liabilities	10,459 2,328,057 2,338,516 4,175,639 55,200	4,418 1,778,718 1,783,136 3,286,329	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pron register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidiarmounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant in the profit and loss account are extracts from the profit and the profit an	end of Kshs 0.60 payable to ordina er 3 June 2011. T arry companies a	per share to ry shareholders 'he register will re dormant and the
f [g l l l g l l l l l l l l l l l l l l	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Coapital Strength Core capital	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839	4,418 1,778,718 1,783,136 3,286,329 - 3,286,329 7,099,149	1.The Directors are pleased to announce a dividend of Kshs 0.15 per share 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidiarmounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of	end of Kshs 0.60 payable to ordina er 3 June 2011. T arry companies a	per share to ry shareholders 'he register will re dormant and the
f [g l l l l l l l l l l l l l l l l l l	Net NPLs exposure (e-f) Insider loans and Advances Chareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Fotal contingent liabilities Capital Strength Core capital Minimum Statutory Capital	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000	4,418 1,778,718 1,783,136 3,286,329 - 3,286,329 7,099,149 350,000	1.The Directors are pleased to announce a dividend of Kshs 0.15 per share 2. The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidiar amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the profit	end of Kshs 0.60 payable to ordina er 3 June 2011. T arry companies a	per share to ry shareholders 'he register will re dormant and the
f [g P	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Total contingent liabilities Capital Strength Core capital Idinimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a+d)	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286	- 4,418 1,778,718 1,783,136 3,286,329 - 3,286,329 7,099,149 350,000 6,749,149 296,563 7,395,712	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be por negister at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the properties of the properties of the Marambili of the Managing Director R M Marambili of Company Secretary To get a full picture of the bank's performance, the full financial statement.	end of Kshs 0.60 payable to ordina or 3 June 2011. The ary companies a ary companies a ne audited financi gned on its behal	per share to ry shareholders 'he register will re dormant and the lal statements f by:
f [g l l g l l l l l l l l l l l l l l l	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a-d) Total risk weighted assets	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922	4,418 1,778,718 1,783,136 3,286,329 - 3,286,329 7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921	1.The Directors are pleased to announce a dividend of Kshs 0.15 per share 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the state of the properties of the Marambili and profit and loss account are considered by the Board of Directors on 15 March 2011 and significant of the properties of the state of the properties of the Marambilian and the properties of the State	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing one on its behalf ts will be available.	per share to ry shareholders the register will re dormant and the sal statements f by:
f [g P P P P P P P P P P P P P P P P P P	nsider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a+d) Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19%	4,418 1,778,718 1,783,136 3,286,329 - 3,286,329 7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be por negister at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the properties of the properties of the Marambili of the Managing Director R M Marambili of Company Secretary To get a full picture of the bank's performance, the full financial statement.	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing one on its behalf ts will be available.	per share to ry shareholders the register will re dormant and the sal statements f by:
f [g f g f g f g f g f g f g f f	nsider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Fotal contingent liabilities Capital Strength Core capital Winimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Fotal capital (a-d) Fotal risk weighted assets Core capital/total deposit liabilities Core capital/total deposit liabilities	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8%	4,418 1,778,718 1,783,136 3,286,329 3,286,329 7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the profit of the state of the full financial statement after adoption by members at the annual general meeting. The financial statements were audited by Deloitte & Touche and received.	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing one on its behalf ts will be available.	per share to ry shareholders the register will re dormant and the ial statements f by:
f [g f g f g f g f g f g g	nsider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Fotal contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Fotal capital (a+d) Fotal risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Defficiency) (g-h)	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8%	7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8% 9%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the profit of the prof	end of Kshs 0.60 payable to ordina ar 3 June 2011. The arrow companies a large audited financing and on its behalf the available and unqualified of the arrow are audited financing and on its behalf and arrow are arrows.	per share to ry shareholders The register will re dormant and the ial statements if by:
f [g	nsider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Fotal contingent liabilities Capital Strength Core capital Winimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Fotal capital (a-d) Fotal risk weighted assets Core capital/total deposit liabilities Core capital/total deposit liabilities	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8%	4,418 1,778,718 1,783,136 3,286,329 3,286,329 7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the profit of the state of the full financial statement after adoption by members at the annual general meeting. The financial statements were audited by Deloitte & Touche and received.	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders he register will re dormant and the ial statements f by:
f [g	nsider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Other contingent liabilities Fotal contingent liabilities Capital Strength Core capital Winimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Fotal capital (a-d) Fotal risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k)	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8% 11% 36% 8% 28%	7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8% 9% 41% 8% 33%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the state of the sta	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders he register will re dormant and the ial statements f by:
f [g	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Cotal contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Divinimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k) Total capital/total risk weighted assets	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8% 11% 36% 8% 28% 37%	7,099,149 350,000 6,749,149 350,000 6,749,149 17,376,921 17,376,921 17% 8% 9% 41% 8% 33% 43%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be por negister at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant warrants. MEG Muhindi - Chairman PWD Ngumi - Director/Chairman Audit Committee RM Marambii - Managing Director LG Kamweti - Company Secretary To get a full picture of the bank's performance, the full financial statement after adoption by members at the annual general meeting. The financial statements were audited by Deloitte & Touche and received ANNUAL GENERAL MEETING Notice is hereby given that the Forty-Second Annual General Meeting of 1 of Kenya Limited will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Ann	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders he register will re dormant and the ial statements f by:
f [g	nsider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Diff-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8% 11% 36% 8% 28% 37% 12%	7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8% 9% 41% 8% 33% 43% 12%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pron register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant warrants. MEG Muhindi - Chairman PWD Ngumi - Director/Chairman Audit Committee RM Marambii - Managing Director LG Kamweti - Company Secretary To get a full picture of the bank's performance, the full financial statement after adoption by members at the annual general meeting. The financial statements were audited by Deloitte & Touche and received annual General Meeting of the Kenya Limited will be held at the KICC Tsavo Ballroom, Nairobi on Fridensets and the support of the suppo	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders the register will re dormant and the sal statements f by: le in our offices spinion.
f [g	Net NPLs exposure (e-f) Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Cotal contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Divinimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k) Total capital/total risk weighted assets	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8% 11% 36% 8% 28% 37%	7,099,149 350,000 6,749,149 350,000 6,749,149 17,376,921 17,376,921 17% 8% 9% 41% 8% 33% 43%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be por negister at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant warrants. MEG Muhindi - Chairman PWD Ngumi - Director/Chairman Audit Committee RM Marambii - Managing Director LG Kamweti - Company Secretary To get a full picture of the bank's performance, the full financial statement after adoption by members at the annual general meeting. The financial statements were audited by Deloitte & Touche and received ANNUAL GENERAL MEETING Notice is hereby given that the Forty-Second Annual General Meeting of 1 of Kenya Limited will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Annual Committed will be held at the KICC Tsavo Ballroom, Nairobi on Fridenic Ann	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders the register will re dormant and the sal statements f by: le in our offices spinion.
f [g	Insider loans and Advances Shareholders and associates Directors Employees Total insider loans, advances and other facilities Diff-Balance sheet items Letters of credit, guarantees and acceptances Dither contingent liabilities Total contingent liabilities Capital Strength Core capital Minimum Statutory Capital Excess/(Defficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Defficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Defficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess (Defficiency) (i-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess (Defficiency) (m-n) Liquidity Liquidity Ratio	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8% 11% 36% 8% 28% 37% 12%	7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8% 9% 41% 8% 33% 43% 12%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the properties of the profit of the prof	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders he register will re dormant and the ial statements f by:
f [g	Insider loans and Advances Shareholders and associates Directors Employees Fotal insider loans, advances and other facilities Off-Balance sheet items Letters of credit, guarantees and acceptances Diff-Balance sheet items Letters of credit, guarantees and acceptances Diff-Balance sheet items Letters of credit, guarantees and acceptances Diff-Balance sheet items Letters of credit, guarantees and acceptances Diff-Balance sheet items Letters of credit, guarantees and acceptances Diff-Balance sheet items Letters of credit, guarantees and acceptances Diff-Balance sheet items Letters of credit, guarantees and acceptances Difficult contingent liabilities Lexess/(Defficiency) (a-b) Lore capital/total deposit liabilities Difficult of Lexess (Defficiency) (j-k) Dore capital/total risk weighted assets Difficult capital/total risk	10,459 2,328,057 2,338,516 4,175,639 55,200 4,230,839 9,081,611 500,000 8,581,611 365,675 9,447,286 25,590,922 19% 8% 11% 36% 8% 28% 37% 12% 25%	7,099,149 350,000 6,749,149 296,563 7,395,712 17,376,921 17% 8% 9% 41% 41% 33% 43% 12% 31%	1.The Directors are pleased to announce a dividend of Kshs 0.15 per shar 2.The Directors have resolved to recommend to pay a first and final divide ordinary and participating preference shareholders. The dividend will be pon register at close of business on 8 April 2011 and will be paid on or after remain closed on 11 April 2011 for preparation of dividend warrants. CONSOLIDATION Consolidated financial statements have not been prepared as the subsidial amounts involved are not material. APPROVAL The above balance sheet and profit and loss account are extracts from the which were approved by the Board of Directors on 15 March 2011 and significant of the provided forms of the provided forms of the provided forms of the provided forms of the provided forms. The financial statement is a financial statement after adoption by members at the annual general meeting. The financial statements were audited by Deloitte & Touche and received annual General Meeting of the Kenya Limited will be held at the KICC Tsavo Ballroom, Nairobi on Friden Registered for the Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200 Nairobi.	end of Kshs 0.60 payable to ordina or 3 June 2011. If any companies a large audited financing and on its behalf the will be availabit an unqualified of the shareholders.	per share to ry shareholders he register will re dormant and the ial statements f by:

