

The Board of Directors of National Bank of Kenya Limited hereby announce the audited results for the year ended 31 December 2017

	The Board of Directors of Nation	al Bank of	Kenya Li	mited h	ereby ann
	STATEMENT OF FINANCIAL POSITION	BANK 31 - Dec-16	BANK 31-Dec-17	GROUP 31-Dec-16	GROUP 31-Dec-17
As	at 31 December 2017	Shs'000	Shs'000	Shs'000	Shs'000
		Restated Audited	Audited	Restated Audited	Audited
A 1	ASSETS Cash (both Local & Foreign)	3,180,119	2,006,948	3,322,295	2,006,948
2	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	5,237,044	5,493,224	5,237,044	5,493,224
4	Financial Assets at fair value through profit and loss				-
5	Investment Securities:(a+b) a) Held to Maturity:(i+ii)	34,545,832 27,708,283	35,707,852 20,813,253	34,545,832 27,708,283	35,718,032 20,813,253
	i. Kenya Government securities ii. Other securities	27,708,283	20,813,253	27,708,283	20,813,253
	b) Available for sale:(i+ii)	6,837,549	14,894,599	6,837,549	14,904,779
	i. Kenya Government securities ii. Other securities	6,837,549	14,894,599 -	6,837,549 -	14,904,779
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	196,764 1,115,211	1,838,642 621,500	196,764 1,115,211	1,838,642 621,500
8	Tax recoverable	504,332	479,924	506,976	486,345
9 10	Loans and advances to customers (net) Balances due from banking institutions in the group	55,019,784	52,361,043	55,019,784 -	52,361,043
11 12	Investments in associates Investments in subsidiary companies	237,007 19,963	334,134 19,963	237,007	334,134
13	Investments in joint ventures	-	-	-	-
14 15	Investment properties Property and equipment	- 4,110,825	3,710,328	- 4,111,684	3,710,949
16 17	Prepaid lease rentals Intanaible assets	- 1,352,178	- 1,159,618	- 1,352,178	- 1,159,618
18	Deferred tax asset	2,135,897	1,862,181	2,136,531	1,862,363
19 20	Retirement benefit asset Other assets	- 4,274,202	- 4,346,685	- 4,304,824	4,280,343
21 B	TOTAL ASSETS LIABILITIES	111,929,158	109,942,042	112,086,130	109,873,141
22	Balances due to Central Bank of Kenya	3,719,844	-	3,719,844	-
23 24	Customer deposits Deposits and balances due to local banking institutions	93,892,264 513,810	94,544,397 2,069,482	93,870,288 513,810	94,275,768 2,069,482
25	Deposits and balances due to foreign banking institutions	3,078,014	3,550,638	3,078,014	3,550,638
26 27	Other money market deposits Borrowed funds	1	-	-	- -
28 29	Balances due to banking institutions in the group Tax payable	-	-	-	-
30	Dividends payable	24,664	24,446	24,664	24,446
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-
33 34	Other liabilities TOTAL LIABILITIES	3,945,695 105,174,291	2,705,542 102,894,505	3,969,060 105,175,680	2,718,899 102,639,233
C	SHAREHOLDERS' FUNDS				
35 36	Paid up /Assigned capital Share premium/(discount)	7,214,976	7,368,906	7,214,976	7,368,906
37 38	Revaluation reserves	680,430	670,678	680,430	670,678
39	Retained earnings/Accumulated losses Statutory loan loss reserves	(1,523,321) 428,282	(3,711,873) 2,852,654	(1,367,738) 428,282	(3,525,502) 2,852,654
40	Other Reserves	(45,500)	(132,828)	(45,500)	(132,828)
41		(15,500)	(132,020)	(15,500)	-
41 42	Proposed dividends Capital grants		1 1 2	-	-
41	Proposed dividends	6,754,867 111,929,158	7,047,537 109,942,042	6,910,450	7,233,908 109,873,141
41 42 43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	6,754,867	7,047,537	6,910,450	7,233,908
41 42 43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	6,754,867	7,047,537	6,910,450	7,233,908
41 42 43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	6,754,867 111,929,158 BANK 31-Dec-16	7,047,537 109,942,042 BANK 31-Dec-17	6,910,450 112,086,130 GROUP 31-Dec-16	7,233,908 109,873,141 GROUP 31-Dec-17
41 42 43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restoted	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000	6,910,450 112,086,130 GROUP 31-Dec-16 Shs'000 Restated	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000
41 42 43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000	7,047,537 109,942,042 BANK 31-Dec-17	6,910,450 112,086,130 GROUP 31-Dec-16 Shs'000	7,233,908 109,873,141 GROUP 31-Dec-17
41 42 43 44 II.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 2017 Interest Income Loans and advances	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756
41 42 43 44 II.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 2017 Interest Income Loans and advances Government securities	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096	GROUP 31-Dec-16 Shs'000 Restated Audited	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277
41 42 43 44 II. 1 1.1 1.2 1.3 1.4	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 2017 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
41 42 43 44 II. 1 1.1 1.2 1.3	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 2017 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277
41 42 43 44 II. 1 1.1 1.2 1.3 1.4 1.5	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 2017 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income TOTAL INTEREST INCOME Interest Expense	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restuted Audited 8,793,753 3,256,451 50,623	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
41 42 43 44 II. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.1 2.2	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	6,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 - 12,100,827	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495
41 42 43 44 II. 1.1 1.2 1.3 1.4 1.5 2 2.1	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	BANK 31-Dec-16 515'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 9,962,314	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495
41 42 43 44 II. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189
41 42 43 44 11. 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 2.4.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 9,962,314 2,941,176 313,189 3,254,365 6,707,949	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.3. 2.4. 3. 4.4. 4.2. 4.3. 4.4. 4	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	8,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806	6,910,450 112,086,130 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2.2. 2.3. 2.4. 4.1. 4.2. 4.3.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
11. 1.1.1.2.2.2.3.3.4.4.2.2.4.4.4.4.5.5	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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	8,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 1,039,938 2,776,215	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806 4,64,760	6,910,450 112,086,130 GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448
11. 1.1. 1.2. 1.3. 1.4. 1.5. 1.4. 4.1. 4.4. 4.5. 4.6. 6.6 6.6	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 OPERATING INCOME Other Operating Expenses	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restorted Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,45 7,791,882 38,400 1,334,014 363,863 2,776,215	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 3. 4.1. 4.2. 4.4. 4.5. 4.6. 6.6. 6.1. 6.2. 6.6. 6.1. 6.2.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 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 TOTAL OPERATING INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs	8,793,753 3,256,451 50,623 12,100,827 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 1,039,938 2,776,215 10,568,097 2,415,001 3,621,462	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 3,254,365 6,707,949 141,591 1,236,806 526,963 1,806 464,760 2,371,926	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189 3,237,573 6,724,922 141,591 1,293,871 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 3. 4. 4.4. 5. 4.6. 6.1. 6.2. 6.3.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 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 TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 1,039,938 2,776,215	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 2,941,176 313,189 2,941,176 313,189 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 43,370	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
11. 1.2 1.3 1.4 4.1 1.5 2 2.1 3.3 2.4 4.3 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 5 6.4 6.5 5	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 TOTAL INTEREST INCOME Onlinerest expenses 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 Directors' emoluments Rental charges Depreciation charge on property and equipment	8,793,753 3,256,451 5,623 12,100,827 3,517,980 7,791,882 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 4,3370 391,913 412,605	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,986 565,520	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
11. 1.1. 1.2. 1.3. 1.4. 1.5. 1.4. 4.5. 4.6. 6.2. 6.3. 6.4. 6.2. 6.2. 6.3. 6.4. 6.2. 6.2. 6.2. 6.2. 6.2. 6.2. 6.2	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 TOTAL INTEREST INCOME 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 Rental charges Depreciation charge on property and equipment	6,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 365,863 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 4,3370 3,91,913	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.3. 2.4. 4.3. 4.4. 4.5. 4.6.6.5. 6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restoted Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 1,039,938 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913 412,605 398,855	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 1,236,806 526,963 1,896 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,986 565,520 539,854	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189 3,237,573 6,724,922 141,591 1,293,871 1,293,871 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 3. 4.4. 4.5. 6.6. 6.7. 6.6. 6.7.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restorted Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 4,3370 391,913 412,605 398,855 3,226,044	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 - 1,236,806 526,963 1,896 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,886 565,520 539,854 2,117,928	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 43,370 391,913 412,851 399,134 3,264,415	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854 2,139,051
11. 1.1. 1.2. 1.3. 1.4. 1.5. 1.5. 2. 2.1. 2.2. 2.3. 3. 4.4. 4.5. 6.6. 6.7. 6.8. 6.7. 6.8. 7. 8	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Income TOTAL OPERATING INCOME Other Operating Expenses Depreciation charges Depreciation charges Other operating expenses Total Operating Expenses Other operating expenses Total Operating Expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items	6,754,867 111,929,158 BANK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913 412,605 398,855 3,226,044 10,509,250	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 2,941,176 313,189 	GROUP 31-Dec-16 5hs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 43,370 391,913 412,851 399,134 3,264,415 10,569,028	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189
11. 1.2. 1.3. 1.4. 1.5. 2. 2.3. 2.4. 4.3. 4.4. 4.5. 4.6. 6.5. 6.6. 6.7. 6.8. 7	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses TOTAL OPERATING Expenses Understanding Expenses Other operating expenses Total Operating Expenses Total Operating Expenses	6,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 141,591 1,225,886 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 55,635 55,635 55,635 756,740 3,908,839 55,635 55,635 83,94,986 84,986 85,200 85,	6,910,450 112,086,130 GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 - 9,962,495 2,924,384 313,189 - 3,237,573 6,724,922 141,591 1,293,871 1,293,871 1,293,871 1,293,871 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854 2,139,051 8,368,519
11. 1.2 1.3 1.4 4.2 2.3 3 4 4.1 4.2 2.3 3 4 4.4 4.5 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 8 9 10 11	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 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 Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax	8,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 - 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913 412,605 398,855 3,226,044 10,509,250 58,487 (8,676) 5,127	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 141,591 1,236,806 526,963 1,806 4,64,760 2,371,926 9,079,875 756,740 3,908,839 55,635 55,635 394,986 565,520 539,884 2,117,928 8,339,502 740,373 (14,974) (345,403)	6,910,450 112,086,130 GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 43,370 391,913 412,851 399,134 3,264,415 10,569,028 79,891 (15,319) 6,381	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462
11. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 INCOME Non-Interest expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Pees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax	6,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913 412,605 398,855 3,226,044 10,509,250 58,487 (8,676)	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 141,591 1,236,806 526,963 1,806 464,760 2,371,926 9,079,875 756,740 3,908,839 55,635 394,986 565,520 539,854 2,117,928 8,339,502 740,373 (14,974)	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189 3,237,573 6,724,922 141,591 1,293,871 526,963 1,806 464,448 2,428,679 9,153,601 756,740 3,916,494 55,635 394,986 565,759 539,854 2,139,051 8,368,519 785,082 (29,078)
1.1. 1.2. 1.3. 1.4. 1.5. 1.5. 1.6. 2.2. 2.3. 3. 4. 4.1. 4.5. 4.6. 6.5. 6.6. 6.7. 6.8. 9. 10. 11. 12. 13. 13. 13. 13. 13. 13. 13. 13. 13. 13	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 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 TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations	6,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restorted Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913 412,605 398,855 3,226,044 10,509,250 58,487 (8,676) 5,127 55,298	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 	GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 43,370 391,34 42,551 391,34 12,851 399,134 32,64,415 10,569,028 79,891	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462 9,962,495 2,924,384 313,189
11. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME for the year ended 31 December 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 INCOME Non-Interest Income Rees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Ournett tax Deferred tax Profit after exceptional items Other Comprehensive INCOME Gains/(Losses) from translating the financial statements of foreign operations	8,754,867 111,929,158 BANIK 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 - 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,334,014 363,863 2,776,215 10,568,097 2,415,001 3,621,462 43,370 391,913 412,605 398,855 3,226,044 10,509,250 58,487 (8,676) 5,127	7,047,537 109,942,042 BANK 31-Dec-17 Shs'000 Audited 5,700,756 4,164,096 97,462 - 9,962,314 2,941,176 313,189 141,591 1,236,806 526,963 1,806 4,64,760 2,371,926 9,079,875 756,740 3,908,839 55,635 55,635 394,986 565,520 539,884 2,117,928 8,339,502 740,373 (14,974) (345,403)	6,910,450 112,086,130 GROUP 31-Dec-16 Shs'000 Restated Audited 8,793,753 3,256,451 50,623 12,100,827 3,517,980 786,425 4,540 4,308,945 7,791,882 38,400 1,414,836 363,863 363,863 1,039,938 2,857,037 10,648,919 2,415,001 3,642,344 43,370 391,913 412,851 399,134 3,264,415 10,569,028 79,891 (15,319) 6,381	7,233,908 109,873,141 GROUP 31-Dec-17 Shs'000 Audited 5,700,756 4,164,277 97,462

13.5 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

16 EARNINGS PER SHARE - basic and diluted

III.	OTHER DISCLOSURES	BANK 31-Dec-16 Shs'000 Restated	BANK 31-Dec-17 Shs'000
1	Non-performing loans and advances	Audited	Audited
•			
a b	Gross non-performing loans and advances Less: Interest in suspense	29,987,342 3,218,351	27,657,893 3,779,813
c	Total Non-performing loans and advances (a-b)	26.768.991	23.878.080
d	Less: Loan loss Provisions	9,027,363	12,011,898
е	Net NPLs exposure (c-d)	17,741,628	11,866,182
f	Discounted Value of Securities	17,741,628	11,866,182
g	Net NPLs exposure (e-f)	-	-
2	Insider loans and Advances		
α	Directors, Shareholders and associates	17,822	19,151
b	Employees	4,213,865	4,728,314
c	Total insider loans, advances and other facilities	4,231,687	4,747,465
3	Off-Balance sheet items Letters of credit, guarantees and acceptances	E 00E / 60	7 277 077
a b	Forwards, swaps and options	5,065,466 205,275	7,237,833 178,779
c	Other contingent liabilities	-	1/6,//9
d	Total contingent liabilities	5,270,741	7,416,612
4	Capital Strength	5/22 6/2 11	7,110,012
a	Core capital	5,626,535	3,503,284
b	Minimum Statutory Capital	1,000,000	1,000,000
С	Excess/(Deficiency) (a-b)	4,626,535	2,503,284
d	Supplementary capital	598,389	1,267,641
e f	Total capital (a+d)	6,224,924	4,770,925
g	Total risk weighted assets Core capital/total deposit liabilities	87,076,098 5.8%	87,997,708 3,5%
h	Minimum Statutory Ratio	8.0%	8.0%
ï	Excess/(Deficiency) (q-h)	-2.2%	-4.5%
j	Core capital/total risk weighted assets	6.5%	4.0%
	Core capital/total risk weighted assets Minimum Statutory Ratio	6.5% 10.5%	4.0% 10.5%
j			
j k m	Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets	10.5%	10.5% -6.5% 5.4%
j k m n	Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio	10.5% -4.0% 7.2% 14.5%	10.5% -6.5% 5.4% 14.5%
j k m n o	Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency)(m-n)	10.5% -4.0% 7.2%	10.5% -6.5% 5.4%
j k m n o 5	Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency)(m-n) Liquidity	10.5% -4.0% 7.2% 14.5% -7.3%	10.5% -6.5% 5.4% 14.5% -9.1%
j k m n o	Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency)(m-n)	10.5% -4.0% 7.2% 14.5%	10.5% -6.5% 5.4% 14.5%

The above are extracts from the Bank's financial statements. The financial statement were audited by PricewaterhouseCoopers and received an unqualified opinion.

The Board of Directors notes the reduced capital position of the Bank and confirm that the principal shareholders have provided firm committments to secure new capital within 180 days. The group's financial statements include those of Subsidiaries namely; Natbank Trustee & Investment Services Limited and National Bank

Insurance Agency Limited. The abridged version of the audited financial statements can be accessed on the Bank's website www.nationalbank.co.ke.

DIVIDENDS

AGM NOTICE

Notice is hereby given that the Forty Ninth Annual General Meeting of the Shareholders of National Bank of Kenya Limited will be held at Kenyatta International Convention Centre, Nairobi on Monday, 28 May 2018 from 10:00am

M.A. Hassan
J. Nzomo
Wilfred Musau
Habil Waswani
Maswani
Maswani
Managing Director & CEO
Company Secretary

REGISTERED OFFICE

19500

(45,500)

25,453

Shs 0.23

292,668

(45,500)

9,798

Shs 0.18

37,427

(87,328)

323,455

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