

The Board of Directors of National Bank of Kenya Limited hereby announce the un-audited results for the period ended 30 June 2015

| | TATEMENT OF FINANCIAL POSITION at 30 June 2015 | 8ANK 30-Jun-14 Shs'000 | BANK 31-Dec-14 Shs'000 | BANK 31 -Mar-15 Shs'000 | BANK 30 -June-15 Shs'000 | GROUP 30-Jun-14 Shs'000 | GROUP 31-Dec-14 Shs'000 | GROUP 31-Mar-15 Shs'000 | GROU 30-June-1 Shs'00 |
|----------------|-----------------------------------------------------------------|------------------------------|------------------------------|-------------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|
| А | ASSETS | Un-audited | Audited | Un-audited | Un-audited | Un-audited | Audited | Un-audited | Un-audite |
| 1 | Cash (both Local & Foreign) | 2,436,126 | 2.750.613 | 2,468,118 | 2,768,162 | 2,616,796 | 2,980,344 | 2,816,366 | 3,045,30 |
| 2 | Balances due from Central Bank of Kenya | 13,103,287 | 14,214,869 | 3,504,433 | 12,527,082 | 13,103,287 | 14,214,869 | 3,504,433 | 12,527,08 |
| | Kenya Government and other securities held for dealing purposes | - | - | - | - | - | - | - | |
| | Financial Assets at fair value through profit and loss | - | - | - | - | - | - | - | |
| ; | Investment Securities:(a+b) | 27,419,639 | 30,259,345 | 32,017,084 | 30,312,373 | 27,419,639 | 30,259,345 | 32,017,084 | 30,312,37 |
| | a) Held to Maturity:(i+ii) | 24,898,564 | 25,645,729 | 27,766,456 | 25,859,644 | 24,898,564 | 25,645,729 | 27,766,456 | 25,859,64 |
| | i. Kenya Government securities | 24,761,286 | 25,477,424 | 27,587,426 | 25,676,892 | 24,761,286 | 25,477,424 | 27,587,426 | 25,676,89 |
| | ii. Other securities | 137,278 | 168,305 | 179,030 | 182,752 | 137,278 | 168,305 | 179,030 | 182,7 |
| | b) Available for sale:(i+ii) | 2,521,075 | 4,613,616 | 4,250,628 | 4,452,729 | 2,521,075 | 4,613,616 | 4,250,628 | 4,452,72 |
| | i. Kenya Government securities | 2,521,075 | 4,613,616 | 4,250,628 | 4,452,729 | 2,521,075 | 4,613,616 | 4,250,628 | 4,452,72 |
| | ii. Other securities | - | - | - | - | - | - | - | |
| 5 | Deposits and balances due from local banking institutions | 1,015,778 | 1,337,738 | 160,529 | 104,009 | 1,015,778 | 1,337,738 | 160,529 | 104,00 |
| 7 | Deposits and balances due from banking institutions abroad | 1,141,291 | 695,924 | 475,162 | 388,864 | 1,141,291 | 695,924 | 475,162 | 388,86 |
| 3 | Tax recoverable | 120,197 | 431,696 | 220,553 | - | 120,197 | 423,518 | 220,553 | |
| 9 | Loans and advances to customers (net) | 54,717,166 | 65,641,491 | 70,050,360 | 71,435,361 | 54,717,166 | 65,641,491 | 70,050,360 | 71,435,3 |
| 10 | Balances due from banking institutions in the group | - | - | - | - | - | - | - | |
| 1 | Investments in associates | - | - | - | - | - | - | - | |
| 2 | Investments in subsidiary companies | 19,963 | 19,963 | 19,963 | 19,963 | 19,963 | 19,963 | 19,963 | 19,9 |
| 3 | Investments in joint ventures | - | - | - | - | - | - | - | |
| 4 | Investment properties | - | - | - | - | - | - | - | |
| 15 | Property and equipment | 4,299,088 | 4,550,257 | 4,871,613 | 4,050,590 | 4,299,546 | 4,551,542 | 4,872,734 | 4,051,6 |
| 6 | Prepaid lease rentals | 422 | 419 | 418 | 416 | 422 | 419 | 418 | 4 |
| 17 | Intangible assets | 952,137 | 965,539 | 785,832 | 717,295 | 953,162 | 966,192 | 786,391 | 717,7 |
| 8 | Deferred tax asset | - | - | - | - | 94 | - | - | 1 |
| 19 | Retirement benefit asset | - | - | - | - | - | - | - | |
| 20 | Other assets | 3,877,175 | 1,997,032 | 2,013,625 | 1,819,995 | 3,877,175 | 2,000,651 | 2,022,425 | 1,824,7 |
| 21 | TOTAL ASSETS | 109,102,269 | 122,864,886 | 116,587,690 | 124,144,110 | 109,284,516 | 123,091,996 | 116,946,418 | 124,427,6 |
| 3 | LIABILITIES | | | | | | | | |
| 22 | Balances due to Central Bank of Kenya | - | - | - | - | - | - | - | |
| 23 | Customer deposits | 91,271,433 | 104,733,709 | 85,262,783 | 97,151,395 | 91,271,433 | 104,733,709 | 85,262,783 | 97,151,3 |
| 4 | Deposits and balances due to local banking institutions | 4,357,164 | 5,077,625 | 10,042,458 | 9,961,122 | 4,357,164 | 5,077,625 | 10,042,458 | 9,961,1 |
| 5 | Deposits and balances due to foreign banking institutions | - | - | - | - | - | = | - | |
| 26 | Other money market deposits | - | - | - | - | - | - | - | |
| 27 | Borrowed funds | - | - | - | - | - | - | - | |
| 8 | Balances due to banking institutions in the group | - | 21,976 | 21,976 | 21,976 | - | 21,976 | 21,976 | 21,9 |
| 29 | Tax payable | - | - | - | 373,360 | 15,102 | - | - | 376,7 |
| 0 | Dividends payable | 58,014 | 38,085 | 29,961 | 6,353 | 58,014 | 38,085 | 29,961 | 6,3 |
| 51 | Deferred tax liability | 83,894 | 25,460 | 25,460 | 25,460 | 83,894 | 25,227 | 25,460 | 25,46 |
| 52 | Retirement benefit liability | - | - | - | - | - | - | - | |
| 3 | Other liabilities | 1,318,113 | 854,119 | 8,598,557 | 3,488,435 | 1,386,219 | 971,351 | 8,830,700 | 3,631,8 |
| 54 | TOTAL LIABILITIES | 97,088,618 | 110,750,974 | 103,981,195 | 111,028,101 | 97,171,826 | 110,867,973 | 104,213,338 | 111,174,9 |
| 2 | SHAREHOLDERS' FUNDS | | | | | | | | |
| 5 | Paid up /Assigned capital | 7,075,000 | 7,075,000 | 7,075,000 | 7,214,976 | 7,075,000 | 7,075,000 | 7,075,000 | 7,214,9 |
| 36 | Share premium/(discount) | - | - | - | _ | - | - | _ | |
| 37 | Revaluation reserves | 1,201,022 | 1,188,147 | 1,188,147 | 519,601 | 1,201,022 | 1,188,147 | 1,188,147 | 519,6 |
| 88 | Retained earnings/Accumulated losses | 3,252,588 | 3,268,312 | 3,728,602 | 4,815,729 | 3,351,627 | 3,378,423 | 3,855,187 | 4,952,4 |
| 9 | Statutory loan loss reserves | 485,041 | 565,456 | 583,647 | 589,273 | 485,041 | 565,456 | 583,647 | 589,2 |
| 40 | Other Reserves | - | 16,997 | 31,099 | (23,570) | - | 16.997 | 31.099 | (23,57 |
| | Proposed dividends | - | | , | | = | | 5.,055 | (,,,,, |
| 1 | | | | | | | | | |
| ¥1 | | _ | _ | - | | - | - | _ | |
| +1 +2 •3 | Capital grants TOTAL SHAREHOLDERS' FUNDS | 12,013,651 | 12,113,912 | 12,606,495 | 13,116,009 | 12,112,690 | 12,224,023 | 12,733,080 | 13,252,74 |

| II. | STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2015 | BANK 31-Jun-14 | BANK 31-Dec-14 | BANK 31-Mar-15 | BANK 30-Jun-15 | GROUP 31-Jun-14 | GROUP 31-Dec-14 | GROUP 31-Mar-15 | GROUI 30-Jun-1 |
|--------|--------------------------------------------------------------------------------|-----------------------|--------------------|-----------------------|-----------------------|-----------------------|--------------------|-----------------------|-------------------|
| | tor the period ended 30 June 2015 | Shs'000 Un-audited | Shs'000 Audited | Shs'000 Un-audited | Shs'000 Un-audited | Shs'000 Un-audited | Shs'000 Audited | Shs'000 Un-audited | Shs'000 |
| 1 | INTEREST INCOME | | | | | | | | |
| 1.1 | Loans and advances | 3,319,661 | 7,562,961 | 2,250,137 | 4,605,358 | 3,319,661 | 7,562,961 | 2,250,137 | 4,605,35 |
| 1.2 | Government securities | 1,425,025 | 2,979,003 | 789,780 | 1,706,156 | 1,425,025 | 2,979,003 | 789,780 | 1,706,15 |
| 1.3 | Deposits and placements with banking institutions | 86,782 | 155,108 | 41,181 | 103,057 | 86,782 | 155,108 | 41,181 | 103,05 |
| 1.4 | Other Interest Income | 81 | 108 | - | - | 81 | 108 | - | |
| 1.5 | TOTAL INTEREST INCOME | 4,831,549 | 10,697,180 | 3,081,098 | 6,414,571 | 4,831,549 | 10,697,180 | 3,081,098 | 6,414,57 |
| 2 | INTEREST EXPENSE | | | | | | | | |
| 2.1 | Customer deposits | 1,546,377 | 3,620,665 | 1,110,179 | 2,366,761 | 1,546,377 | 3,620,665 | 1,110,179 | 2,366,76 |
| 2.2 | Deposits and placements from banking institutions | 84,033 | 281,458 | 110,036 | 244,474 | 84,033 | 273,886 | 110,036 | 244,47 |
| 2.3 | Other interest expenses | 4,559 | 5.178 | 4,110 | 6,616 | 4,559 | 5,178 | 4.110 | 6,61 |
| 2.4 | TOTAL INTEREST EXPENSES | 1,634,969 | 3,907,301 | 1,224,325 | 2,617,851 | 1,634,969 | 3,899,729 | 1,224,325 | 2,617,85 |
| 3 | NET INTEREST INCOME | 3,196,580 | 6,789,879 | 1,856,773 | 3,796,720 | 3,196,580 | 6,797,451 | 1,856,773 | 3,796,72 |
| 4 | NON-INTEREST INCOME | | | | -,, | | | .,, | -,, |
| 4.1 | Fees and commissions on loans and advances | 281,791 | 406,095 | 85,246 | 215,487 | 375,882 | 406,095 | 85,246 | 215,48 |
| 4.2 | Other fees and commissions | 703,380 | 1,592,355 | 419,873 | 830,900 | 703,380 | 1,725,152 | 454,224 | 830,90 |
| 4.3 | Foreign exchange trading income (loss) | 177,543 | 434,229 | 136,293 | 252,604 | 177,543 | 434,229 | 136,293 | 252,60 |
| 4.4 | Dividend Income | - | = | - | - | - | - | - | |
| 4.5 | Other Income | 324,371 | 571,267 | 94,780 | 998,505 | 324,371 | 571,267 | 94,780 | 1,060,04 |
| 4.6 | TOTAL NON-INTEREST INCOME | 1,487,085 | 3,003,946 | 736,192 | 2,297,496 | 1,581,176 | 3,136,743 | 770,543 | 2,359,03 |
| 5 6 | TOTAL OPERATING INCOME OTHER OPERATING EXPENSES | 4,683,665 | 9,793,825 | 2,592,965 | 6,094,216 | 4,777,756 | 9,934,194 | 2,627,316 | 6,155,75 |
| 6.1 | Loan loss provision | 125,663 | 525,307 | 155,661 | 332,779 | 125,663 | 525,307 | 155,661 | 332,77 |
| 6.2 | Staff costs | 1,891,951 | 3,679,870 | 903,487 | 1,806,054 | 1,898,552 | 3,710,219 | 912,333 | 1,826,43 |
| 6.3 | Directors' emoluments | 9,959 | 77,109 | 5,566 | 9,526 | 9,959 | 77,109 | 5,566 | 9,52 |
| 6.4 | Rental charges | 115,080 | 252,968 | 71,926 | 147,969 | 115,095 | 256,067 | 71,944 | 147,99 |
| 6.5 | Depreciation charge on property and equipment | 178,755 | 349,359 | 82,962 | 166,549 | 178,902 | 349,609 | 83,033 | 166,69 |
| 6.6 | Amortisation charges | 149,405 | 300,859 | 76,088 | 152,670 | 149,591 | 301,231 | 76,181 | 152,85 |
| 6.7 | Other operating expenses | 1,049,042 | 2,276,473 | 613,731 | 1,034,083 | 1,051,996 | 2,282,967 | 615,321 | 1,037,00 |
| 6.8 | Total Operating Expenses | 3,519,855 | 7,461,945 | 1,909,421 | 3,649,630 | | 7,502,509 | 1,920,039 | 3,673,28 |
| _ | PROFIT DEFORE TAY AND EVERTIONAL ITEMS | 4467.040 | 2 774 000 | 607 F | 2/// 500 | 4017000 | 2 / 74 605 | 707.077 | 2 / 22 / / |
| 7 | PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS | 1,163,810 | 2,331,880 | 683,544 | 2,444,586 | 1,247,998 | | 707,277 | 2,482,46 |
| 8 | Exceptional items | (130,760) | (1,128,554) | | | (130,760) | (1,128,554) | | |
| 9 | Profit after exceptional items | 1,033,050 | 1,203,326 | 683,544 | 2,444,586 | 1,117,238 | 1,303,131 | 707,277 | 2,482,46 |
| 10 | Current tax | (315,616) | (402,628) | (205,063) | (739,077) | (340,872) | (432,429) | (212,322) | (750,44 |
| 11 | Deferred tax | - | - | - | - | - | - | - | |
| 12 | Profit after tax and exceptional items | 717,434 | 800,698 | 478,481 | 1,705,509 | 776,366 | 870,702 | 494,955 | 1,732,0 |
| 13 | OTHER COMPREHENSIVE INCOME | | | | | | | | |
| 13.1 | Gains/(Losses) from translating the financial statements of foreign operations | - | = | - | - | - | - | - | |
| 13.2 | Fair value changes in available for sale financial assets | - | 16,997 | 3,447 | (40,567) | - | 16,997 | 3,447 | (40,56 |
| 13.3 | Revaluation surplus on Property,plant and equipment | - | - | - | - | - | - | - | |
| 13.4 | Share of other comprehensive income of associates | - | - | - | - | - | - | - | |
| 13.5 | Income tax relating to components of other comprehensive income | - | - | - | | | - | - | |
| 14 | Other Comprehensive Income for the year net of tax | - | 16,997 | 3,447 | (40,567) | - | 16,997 | 3,447 | (40,56 |
| | | | 817,695 | 481,928 | 1,664,942 | 776,366 | 887,699 | 498,402 | 1,691,4 |
| 15 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR | 717,434 | 817,695 | 401,320 | 1,004,342 | 110,300 | 861,033 | 730,702 | 1,051,70 |

| III. | OTHER DISCLOSURES | BANK 30-Jun-14 Shs'000 Un-audited | BANK 31-Dec-14 Shs'000 Audited | BANK 31-Mar-15 Shs'000 Un-audited | BANK 30-Jun-15 Shs'000 Un-audited |
|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Non-performing loans and advances | | | | |
| а | Gross non-performing loans and advances | 5,129,935 | 7,236,684 | 6,967,504 | 6,793,635 |
| b | Less: Interest in suspense | 138,555 | 188,555 | 248,548 | 308,548 |
| c d | Total Non-performing loans and advances (a-b) | 4,991,380 | 7,048,129 | 6,718,956 | 6,485,087 |
| | Less: Loan loss Provisions | 1,902,015 | 2,263,409 | 2,185,083 | 729,285 |
| е | Net NPLs exposure (c-d) | 3,089,365 | 4,784,720 | 4,533,873 | 5,755,802 |
| f | Discounted Value of Securities | 3,089,365 | 4,784,720 | 4,533,873 | 5,755,802 |
| g | Net NPLs exposure (e-f) | - | - | - | - |
| 2 | Insider loans and Advances | | | | |
| а | Directors, Shareholders and associates | 83,759 | 113,283 | 106,569 | 58,935 |
| b | Employees | 4,700,717 | 4,851,152 | 5,251,968 | 5,451,918 |
| C | Total insider loans, advances and other facilities | 4,784,476 | 4,964,435 | 5,358,537 | 5,510,853 |
| 3 | Off-Balance sheet items | | | | |
| а | Letters of credit, guarantees and acceptances | 5,340,355 | 5,350,757 | 7,956,977 | 5,587,834 |
| b | Forwards, swaps and options | 3,608,388 | 2,670,353 | 4,566,271 | 1,212,219 |
| C | Other contingent liabilities | 64.800 | - | - | _ |
| d | Total contingent liabilities | 9,013,543 | 8,021,110 | 12,523,248 | 6,800,053 |
| 4 | Capital Strength | | | | |
| | | | | | |
| α | Core capital | 9,968,871 | 10,343,312 | 10,546,119 | 11,211,302 |
| b | Core capital Minimum Statutory Capital | 9,968,871 1,000,000 | 10,343,312 1,000,000 | 10,546,119 1,000,000 | 11,211,302 1,000,000 |
| b c | | | | | |
| b с d | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital | 1,000,000 8,968,871 785,296 | 1,000,000 9,343,312 862,493 | 1,000,000 9,546,119 880,684 | 1,000,000 10,211,302 719,173 |
| b c d e | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) | 1,000,000 8,968,871 785,296 10,754,167 | 1,000,000 9,343,312 862,493 11,205,805 | 1,000,000 9,546,119 880,684 11,426,803 | 1,000,000 10,211,302 719,173 11,930,475 |
| b c d e f | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 |
| b c d e f | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12,3% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% |
| b c d e f g | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12,3% 8.0% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% |
| b c d e f g h l | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8.0% 4.3% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% |
| b c d e f g h l j | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% 1.9% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8.0% 4.3% 11.9% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% |
| b c d e f g h l j k | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a-d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% 1.9% 12.9% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12,3% 8,0% 4,3% 11,9% 10,5% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 10.5% |
| b c d e f g h l j | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% 1.9% 12.9% 10.5% 2.4% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8,0% 4,3% 11.9% 10.5% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 10.5% 4.0% |
| b c d e f g h l j k l m | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% 3.3% 14.9% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% 1.9% 10.5% 2.4% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8.0% 4.3% 11.9% 10.5% 14.4% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 10.5% 4.0% |
| b c d e f g h l j k l m n | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% 3.3% 14.9% 12.0% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% 1.9% 12.9% 2.4% 13.9% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8.0% 4.3% 11.9% 10.5% 14.9% 14.5% | 1,000,000 10,211,302 719,173 80,636,882 11.5% 8.0% 3.5% 14.5% 4.0% 15.4% 14.5% |
| b c d e f g h l j k l m n o | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a-d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% 3.3% 14.9% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 8.0% 1.9% 10.5% 2.4% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8.0% 4.3% 11.9% 10.5% 14.4% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 10.5% 4.0% |
| b c d e f g h j k m n o 5 | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Liquidity | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% 3.3% 14.9% 12.0% | 1,000,000 9,34,3,312 862,493 11,205,805 80,433,021 9,9% 8.0% 1.9% 10.5% 2.4% 13.9% 12.0% 1.9% | 1,000,000 9,546,119 9,546,119 11,426,803 88,680,844 12,5% 8.0% 4.3% 10,5% 14,9% 14,5% -1,6% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 4.0% 15.4% 14.5% 0.9% |
| b c d e f g h j k m n o 5 a | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-k) Liquidity Liquidity Ratio | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 8.0% 8.0% 8.0% 13.8% 8.0% 14.9% 12.0% 2.9% | 1,000,000 9,343,312 862,493 11,205,805 80,433,021 9.9% 1.9% 10.5% 2.4% 12.9% 12.0% 12.9% | 1,000,000 9,546,119 880,684 11,426,803 88,680,844 12.3% 8.0% 4.3% 10.5% 1.4% 14.5% -1.6% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 4.0% 4.0% 15.4% 0.9% |
| b c d e f g h j k m n o 5 | Minimum Statutory Capital Excess/(Deficiency) (a-b) Supplementary capital Total capital (a+d) Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (m-n) Liquidity | 1,000,000 8,968,871 785,296 10,754,167 72,340,093 10.9% 8.0% 2.9% 13.8% 8.0% 3.3% 14.9% 12.0% | 1,000,000 9,34,3,312 862,493 11,205,805 80,433,021 9,9% 8.0% 1.9% 10.5% 2.4% 13.9% 12.0% 1.9% | 1,000,000 9,546,119 9,546,119 11,426,803 88,680,844 12,5% 8.0% 4.3% 10,5% 14,9% 14,5% -1,6% | 1,000,000 10,211,302 719,173 11,930,475 80,636,882 11.5% 8.0% 3.5% 14.5% 4.0% 15.4% 14.5% 0.9% |

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

They may also be accessed at the Bank's registered office listed hereunder

The un-audited financial statements were approved by the Board of Directors and signed on its behalf by:

M.A. Hassan - Chairman Munir S. Ahmed - Managing Director & CEO Habil Waswani - Company Secretary

27 July 2015

REGISTERED OFFICE

National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000

Fax: 311444
E-Mail: info@nationalbank.co.ke
Website: www.nationalbank.co.ke



Sat & Sun 10:00 am - 2:00 Pm

