## National Bank

## Bank on better

## The Board of Directors of National Bank of Kenya Limited hereby announce the unaudited results for the period ended 30 September 2014

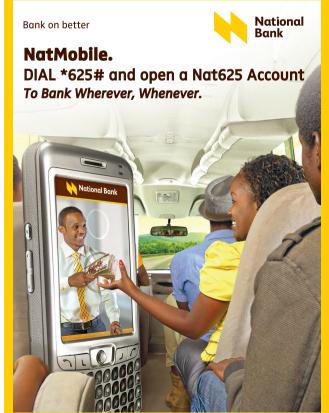
	EMENT OF FINANCIAL POSITION 10 September 2014	BANK 30-Sep-14 KShs'000	KShs'000	KShs'000	BANK 31-Dec-13 KShs'000	BANK 30-Sep-13 KShs'000	GROUP 30-Sep-14 KShs'000	GROUP 30-Jun-14 KShs'000	GROUP 31-Mar-14 KShs'000	GROUP 31-Dec-13 KShs'000	GROUP 30-Sep-13 KShs'000
Α	Assets	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited
1 2 3	Cash ( both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	2,326,053 17,082,973 -	2,436,126 13,103,287 -	2,465,489 9,825,033 -	3,394,255 5,998,426 -	2,452,835 6,304,642 -	2,521,746 17,082,973 -	2,616,796 13,103,287 -	2,696,372 9,825,033 -	3,501,986 5,998,426 -	2,526,282 6,304,642 -
4 <b>5</b>	Financial Assets at fair value through profit and loss Investment Securities:(a+b) a) Held to Maturity:(i+ii)	29,405,035 26,326,168		28,219,698 27,457,126	27,537,016 27,001,290	34,207,793 30,747,387	29,405,035 26,326,168	27,419,639 24,898,564	28,219,698 27,457,126	27,537,016 27,001,290	34,207,793 30,747,387
	i. Kenya Government securities ii. Other securities b) Available for sale:(i+ii)	26,188,890 137,278 <b>3,078,867</b>	137,278 <b>2,521,075</b>	27,363,291 93,835 <b>762,572</b>	26,864,623 136,667 <b>535,726</b>	30,654,163 93,224 <b>3,460,406</b>	26,188,890 137,278 <b>3,078,867</b>	24,761,286 137,278 <b>2,521,075</b>	27,363,291 93,835 <b>762,572</b>	26,864,623 136,667 <b>535,726</b>	30,654,163 93,224 <b>3,460,406</b>
6	i. Kenya Government securities ii. Other securities Deposits and balances due from local banking	3,078,867 - 1,014,387	2,521,075 - 1,015,778	762,572 - 2,741,319	535,726 - 7,801,164	3,460,406 - 9,564,508	3,078,867 - 1,014,387	2,521,075 - 1,015,778	762,572 - 2,741,319	535,726 - 7,801,164	3,460,406 - 9,564,508
7	institutions Deposits and balances due from banking institutions abroad	461,473	1,141,291	301,439	482,297	709,503	461,473	1,141,291	301,439	482,297	709,503
8 9 10	Tax recoverable Loans and advances to customers (net) Balances due from banking institutions in the group	249,316 57,562,887	120,197 54,717,166	- 47,193,129	- 39,566,678	22,001 31,419,096	249,316 57,562,887	120,197 54,717,166	- 47,193,129	- 39,566,678	10,230 31,419,096
11 12 13	Investments in associates Investments in subsidiary companies Investments in joint ventures	- 19,963 -	- 19,963 -	19,963 -	19,963 -	19,963 -	19,963 -	19,963 -	19,963	19,963	-
14 15 16	Investment properties Property and equipment Prepaid lease rentals	- 4,476,375 420	- 4,299,088 422	- 4,000,241 387	- 3,913,888 425	3,034,194	- 4,476,833 420	- 4,299,546 422	- 4,000,699 387	- 3,914,347 425	3,034,194
17 18	Intangible assets Deferred tax asset	890,546 -	952,137 -	973,587	999,070	11,356 788,849 66,441	891,571 94	953,162 94	974,612 94	1,000,095	11,356 788,849 66,666
19 20	Retirement benefit asset Other assets	- 3,408,540	-11- 1	- 3,176,204	- 2,779,853	- 2,702,388	- 3,408,540	- 3,877,175	- 3,176,204	- 2,733,320	2,676,308
21 B	TOTAL ASSETS Liabilities	116,897,968	109,102,269	98,916,489	92,493,035	91,303,569	117,095,238	109,284,516	99,148,949	92,555,717	91,319,427
22 23 24	Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to local banking institutions	93,600,582 4,721,807	91,271,433 4,357,164	81,747,128 3,130,403	- 77,992,820 824,858	- 77,957,405 696,721	93,600,582 4,721,807	91,271,433 4,357,164	81,747,128 3,130,403	77,992,820 824,858	- 77,957,405 696,721
25	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	4,721,807	4,557,104	-	-	-	4,721,807	4,557,104	-	-	-
27 28	Borrowed funds Balances due to banking institutions in the group	-	-	-	-	-	-	-	-		
29 30	Tax payable Dividends payable	- 39,035	- 58,014	431,869 29,617	272,633 31,070	- 31,621	20,093 39,035	15,102 58,014	446,703 29,617	273,873 31,070	- 31,621
31 32 33	Deferred tax liability Retirement benefit liability Other liabilities	83,894 - 6,201,246	83,894 - 1,318,113	83,894 - 1,270,289	83,894 - 1,439,468	- - 1,671,186	83,894 - 6,272,779	83,894 - 1,386,219	83,894 - 1,408,588	83,801 - 1,460,896	- - 1,651,474
34 C	TOTAL LIABILITIES Shareholders' Funds	104,646,564		86,693,200	80,644,743	80,356,933	104,738,190	97,171,826		80,667,318	80,337,221
35 36	Paid up /Assigned capital Share premium/(discount)	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000	7,075,000
37 38	Revaluation reserves Retained earnings/Accumulated losses	1,201,022 3,466,279	1,201,022 3,252,588	1,201,022 3,550,463	1,201,022 3,237,428	564,021 3,066,566	1,201,022 3,571,923	1,201,022 3,351,627	1,201,022 3,629,790	1,201,022 3,277,535	564,021 3,102,136
39 40 41	Statutory Ioan loss reserves Other Reserves Proposed dividends	509,103 -	485,041 - -	396,804	334,842	241,049	509,103 -	485,041	396,804	334,842	241,049
42 43	Capital grants TOTAL SHAREHOLDERS' FUNDS	12,251,404	12,013,651	12,223,289	11,848,292	10,946,636	12,357,048		-		10,982,206
			12,013,031	12,223,203	11,040,232	10,340,030	12,337,046	12,112,690	12,302,616	11,888,399	10,502,200
44	Total Liabilities & Shareholders' Funds		109,102,269	98,916,489	92,493,035	91,303,569	117,095,238	109,284,516	99,148,949	92,555,717	91,319,427
II. STA	TEMENT OF COMPREHENSIVE INCOME e period ended 30 September 2014	BANK 30-Sep-14 KShs'000	109,102,269 BANK 30-Jun-14	98,916,489 BANK 31-Mar-14 KShs'000			117,095,238 GROUP 30-Sep-14 KShs'000		99,148,949 GROUP 31-Mar-14 KShs'000		
II. STA for th	TEMENT OF COMPREHENSIVE INCOME e period ended 30 September 2014  Interest Income Loans and advances	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677	BANK 30-Jun-14 KShs'000 Un-audited	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803	91,303,569 BANK 30-Sep-13 KShs'000 Unaudited	GROUP 30-Sep-14 KShs'000 Un-audited	GROUP 30-Jun-14 KShs'000 Un-audited	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited
1 1.1 1.2 1.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859	91,303,569  BANK 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361	GROUP 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910 36,874	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361
1.5 TA for th  1.1.1.2.1.3.1.4.1.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348	91,303,569 BANK 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046	GROUP 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025	99,148,949 GROUP 31-Mar-14 KShs'000 Un-audited 1,553,908 705,910	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046
II. STA for th 1 1.1 1.2 1.3 1.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81	BANK 30-Jun-14 K5hs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22	92,493,035 BANK 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780	91,303,569 BANK 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780	117,095,238 GROUP 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780
II. STA for th	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,859 58,780 8,165,790	91,303,569 BANK 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,859 170,859 58,780 8,165,790	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Interest Expenses Net Interest Income	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 <b>7,630,997</b> 2,475,203 195,918 4,992	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949	91,303,569 BANK 30-Sep-13 KShs'000 Unaudited 3,5377,861 2,554,046 131,361 58,780 6,122,048 1,753,040 92,337 0	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,3377,861 2,554,046 131,361 58,780 6,122,048 1,753,040 92,337
II. STA for th  1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements with banking institutions Other interest income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 0 1,845,377	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271	92,555,717 GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790 2,376,286 145,441 5,949 2,527,676	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048 1,753,040 92,337 - 1,845,377
1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.4 4.2 4.3 4.4	Interest Income Loans and advances Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements with banking institutions Other 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	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113 4,954,884  393,288 1,035,174 335,266	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271 1,553,443  158,507 340,474 81,632	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323	91,303,569  BANK 30-Sep-13 KSh'000 Unaudited  3,377,861 131,361 58,780 6,122,048  1,753,040 92,337 0 1,845,377  4,276,671	117,095,238  GROUP 30-Sep-14 K5hs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632	92,555,717  GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676 5,638,114  430,379 1,176,033 309,323	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 151,361 58,780 6,122,048  1,753,040 92,337
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1 4.2 4.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest 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)	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185	91,303,569  BANK 30-Sep-13 KSh'000 Unaudited  3,377,861 2,554,046 1131,361 58,780 6,122,048  1,753,040 92,337 4,276,671  194,479 917,628	117,095,238  GROUP 30-Sep-14 KSh5'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443	92,555,717  GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033	91,319,427 GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048 1,753,040 92,337 - 1,845,377 4,276,671 194,479 947,207
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest 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	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 484,299	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371 1,487,085	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271 1,553,443  158,507 340,474 81,632 212,642 793,255	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 941,303	91,303,569  BANK 30-Sep-13 KSh'000 Unaudited  3,377,861 131,361 58,780 6,122,048  1,753,040 92,337 4,276,671  194,479 917,628 206,271 314,990	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 484,299	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 1,546,377 1,634,969 3,196,580 375,882 703,380 177,543 324,371	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642	92,555,717  GROUP 31-Dec-13 KShs'000 Audited 4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 941,303	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 - 1,845,377 4,276,671
1 1.1 1.2 2 2.1 2.2 2.3 2.4 4 4.2 4.5 4.5 6 6.1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest 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 Loan loss provision	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 484,299 2,248,027 7,202,911	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  281,791 703,380 177,543 - 324,371 1,487,085 4,683,665	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 - 212,642 793,255  2,346,698	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 309,323 2,806,190  8,444,304	91,303,569  BANK 30-Sep-13 KShs'000 Unaudited  3,377,861 5,87,90 6,122,048  1,753,040 92,337 0 1,845,377  4,276,671  194,479 917,628 206,271 214,479 5,14,990 1,633,368 5,910,039	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113 4,954,884  503,082 1,035,174 335,266 - 484,299 2,357,821 7,312,705	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580 375,882 703,380 177,543 1,581,176 4,777,756	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497  2,407,940	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 941,303 2,857,038 8,495,152	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337
1 1.1 1.2 2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.5 4.6 5 6 6.1 6.2 6.3	Interest Income Loans and advances Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses  Interest Expenses Very 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 Other Income  Total Operating Income  Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 35,267 484,299 2,248,027 7,202,911	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  281,791 703,380 177,543 324,371 1,487,085 4,683,665	98,916,489  BANK 31-Mar-14 kShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271 1,553,443  158,507 340,474 81,632 212,642 793,255 2,346,698  141,437 98,9152 5,338	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 309,323 2,806,190  8,444,304  287,640 3,557,848 137,711	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited  3,377,640 131,361 58,780 1,753,040 92,337 0 1,845,377 4,276,671 194,479 917,628 206,271 1,633,368 5,910,039	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 484,299 2,357,821 7,312,705	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,75,882 703,380 177,543 224,371 1,581,176 4,777,756  185,663 1,898,552 9,959	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271 1,553,443  158,507 401,716 401,716 81,632 212,642 854,497 2,407,940  141,437 992,026 5,338	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 309,323 2,857,038 8,495,152  287,640 3,570,349 137,711	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 -1,845,377 4,276,671  194,479 947,207 206,271 319,864 1,667,821 5,944,492  123,975 2,681,008 54,807
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 3 2.4 4 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses  Total Interest Expenses  Net Interest Income  Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income  Total Operating Income  Other Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 484,299 2,248,027 7,202,911  275,272 2,778,104 14,310 185,896 267,243	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 - 212,642 793,255  2,346,698  141,437 989,152 5,338 61,095 92,899	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 - 941,303 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited 3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 0 1,845,377 4,276,671  194,479 917,628 206,271 - 314,990 1,633,368 5,910,039	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 2,484,299 2,357,821 7,312,705	GROUP 30-Jun-14 KSh5'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  375,882 703,380 177,543	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497  2,407,940  141,437 992,026 5,338 61,110 92,975	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 - 941,303 2,857,038  8,495,152  287,640 3,570,349 137,711 178,233 326,944	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337
1 1.1 1.2 2 2.1 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4 4 4.5 4.5 4.6 6.1 6.2 6.3 6.4 6.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 4,84,299 2,248,027 7,202,911  275,272 2,778,104 14,310 145,896	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 224,371 1,487,085 4,683,665	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 212,642 793,255  2,346,698  141,437 988,152 5,338 61,095	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033	91,303,569  BANK 30-Sep-13 KShs'000 Unaudited  3,377,861 5,87,80 6,122,048  1,753,040 92,337 0 1,845,377  4,276,671  194,479 917,628 206,271 2314,990 1,633,368  5,910,039	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 484,299 2,357,821 7,312,705  275,272 2,789,167 14,310 185,926	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  375,882 703,380 177,543 324,371 1,581,176 4,777,756  125,663 1,898,552 9,959 115,095	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497  2,407,940  141,437 992,026 5,338 61,110	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 309,323 2,857,038 8,495,152  287,640 3,570,349 137,711 178,233	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 151,361 58,780 6,122,048  1,753,040 92,337 -1,845,377  4,276,671  194,479 947,207 206,271 -319,864 1,667,821 5,944,492  123,975 2,681,008 54,807 151,233
1 1.1 1.2 2 2.1 1.3 2.4 3 2.4 4 4.5 4.5 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6.6 6	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 484,299 2,248,027 7,202,911  275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 281,791 703,380 177,543 324,371 1,487,085 4,683,665 125,663 1,891,951 9,959 115,080 178,755 149,405 1,049,042 3,519,855	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 212,642 793,255  2,346,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 2,804,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 228,059 1,939,625	91,303,569  BANK 30-Sep-13 KShs'000 Unaudited  3,377,86,700 6,122,048  1,753,040 92,337 0 1,845,377  4,276,671  194,479 917,628 206,271 314,990 1,633,368  5,910,039  123,975 2,670,296 54,800 554,800 151,233 251,054 171,224 1,226,747	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 484,299 2,357,821 7,312,705  275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 375,882 703,380 177,543 324,371 1,581,176 4,777,756 125,663 1,898,552 115,095 178,902 149,591 1,051,996	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 - 212,642 854,497  2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 309,323 2,857,038 8,495,152  287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 151,361 58,780 6,122,048  1,753,040 92,337 -1,845,377  4,276,671  194,479 947,207 206,271 -319,864 1,667,821 5,944,492  123,975 2,681,008 54,807 151,233 251,255 171,377 1,228,255
1 1.1 1.2 2.1 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.4 4.5 4.5 6.6 6.3 6.4 6.5 6.7 6.8 7	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net 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 Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating Expenses Total Operating Expenses Total Operating Expenses	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 4,942 2,248,027 7,202,911  275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	BANK 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  281,791 703,380 177,543	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 212,642 793,255  2,346,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710 1,815,912	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 238,059 1,939,625 6,664,860	91,303,569  BANK 30-Sep-13 KSh'000 Unaudited  3,377,861 131,361 58,780 6,122,048  1,753,040 92,337 0 1,845,377  4,276,671  194,479 917,628 206,271 1,633,368  5,910,039  1,23,975 2,670,296 54,807 151,233 251,054 171,224 1,226,747 4,649,336	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 484,299 2,357,821 7,312,705  275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027  1,793,678	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549 1,546,377 84,033 4,559 1,634,969 3,196,580 375,882 703,380 177,543 324,371 1,581,176 4,777,756 125,663 1,898,552 115,095 178,902 149,591 1,051,996 3,529,758	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497 2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 2,857,038 8,495,152  287,640 3,570,349 137,711 178,233 226,944 238,059 1,944,048 6,682,984	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337
1.5 TA for th  1.1.1	Interest Income Loans and advances Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Interest Expenses 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 Other Income Total Non-Interest Income Total Operating Expenses Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating Expenses Total Operating Expenses Profit after exceptional items Exceptional items Profit after exceptional items Levent tax Deferred tax Profit after tax and exceptional items	BANK 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  393,288 1,035,174 335,266 35,264 2,248,027 7,202,911  275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857 1,700,054 (327,047) 1,373,007	BANK 30-Jun-14 KShs'000 Un-audited  3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  281,791 703,380 177,543 324,371 1,487,085 4,683,665  125,663 1,891,951 9,959 115,080 178,755 149,405 1,049,042 3,519,855 1,163,810 (130,760) 1,033,050	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 2,246,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710 1,815,912 530,786	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 238,059 1,939,625 6,664,860  1,779,444	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited  3,377,861 131,361 58,780 6,122,048  1,753,040 92,337 0 1,845,377 4,276,671  194,479 917,628 206,271 314,990 1,633,368 5,910,039  123,975 2,670,296 54,807 151,233 251,054 171,224 1,226,747 4,649,336  1,260,703 1,260,703	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 2,357,821 7,312,705  275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631	GROUP 30-Jun-14 KShs'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  375,882 703,380 177,543	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497  2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478 588,462	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 - 941,303 2,857,038 8,495,152  287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984  1,812,168	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 - 1,845,377 4,276,671  194,479 947,207 206,271 - 194,492  123,975 2,681,008 54,807 151,233 251,255 171,377 1,228,255 4,661,910  1,282,582
II. STA for th  1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest income  Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest 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 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 Current tax Deferred tax Profit after tax and exceptional items Other Comprehensive Income Goins/(Losses) from translating the financial statements	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	BANK 30-Jun-14 KShs'000 Un-audited  3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  281,791 703,380 177,543	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 - 212,642 793,255  2,346,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710  1,815,912 530,786 (159,236) (159,236)	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 - 941,303 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 238,059 1,779,444 (829,161) 179,444 (829,161)	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited 3,377,861 25,554,046 131,361 58,780 0,122,048  1,753,040 92,337 0 1,845,377 4,276,671  194,479 917,628 206,271 314,990 1,633,368 5,910,039  1,23,975 2,670,296 54,807 151,233 251,054 171,224 1,226,747 4,549,336 1,260,703 (395,928)	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 2484,299 2,357,821 7,312,705  275,272 2,789,167 14,310 18,5926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	GROUP 30-Jun-14 KSh5'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  375,882 703,380 177,543	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497  2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478 588,462 (177,692)	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 - 941,303 2,857,038  8,495,152  287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984 1,812,168 (838,874) 1312,168	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 -1,845,377 4,276,671  194,479 947,207 206,271 -319,864 1,667,821 5,944,492  123,975 2,681,008 54,807 151,233 251,255 177,377 1,228,255 4,661,910 1,282,582 (402,492)
1.5 TA for th  1.1.1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest 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 Other Income  Total Non-Interest Income  Total Operating Income  Other Operating Income  Other Operating Expenses Loan loss provision Staff costs Diprectors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses  Profit ofer exceptional items Exceptional items Exceptional items Current tax Deferred tax Deferred tax and exceptional items Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	BANK 30-Jun-14 KShs'000 Un-audited  3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  281,791 703,380 177,543	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 - 212,642 793,255  2,346,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710  1,815,912 530,786 (159,236) (159,236)	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 137,711 177,033 326,944 137,711 177,035 1,939,625 6,664,860 1,779,444 (829,161) 139,613 1,089,896	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited 3,377,861 25,554,046 131,361 58,780 0,122,048  1,753,040 92,337 0 1,845,377 4,276,671  194,479 917,628 206,271 314,990 1,633,368 5,910,039  123,975 2,670,296 54,807 151,233 251,054 171,224 1,226,747 4,549,336 1,260,703 (395,928)	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 2484,299 2,357,821 7,312,705  275,272 2,789,167 14,310 18,5926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	GROUP 30-Jun-14 KSh5'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  375,882 703,380 177,543	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 212,642 854,497  2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478 588,462 (177,692)	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 309,323 341,303 2,857,038 8,495,152  287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984  1,812,168 (838,874) 139,509 1,112,803	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 -1,845,377 4,276,671  194,479 947,207 206,271 -319,864 1,667,821 5,944,492  123,975 2,681,008 54,807 151,233 251,255 177,377 1,228,255 4,661,910 1,282,582 (402,492)
1.5 TA for th  1.1.1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest 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 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 Amortisation charges Other operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses  Profit after exceptional items Exceptional items Current tax Deferred tax Deferred tax Deferred tax Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	BANK 30-Jun-14 KShs'000 Un-audited  3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969 3,196,580  281,791 703,380 177,543	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 2,246,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710 1.815,912 530,786 (159,236) - 371,550	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 - 941,303 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 238,059 1,779,444 (829,161) 179,444 (829,161)	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited 3,377,861 25,554,046 131,361 58,780 0,122,048  1,753,040 92,337 0 1,845,377 4,276,671  194,479 917,628 206,271 314,990 1,633,368 5,910,039  123,975 2,670,296 54,807 151,233 251,054 171,224 1,226,747 4,549,336 1,260,703 (395,928)	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 2484,299 2,357,821 7,312,705  275,272 2,789,167 14,310 18,5926 267,455 225,467 1,761,430 5,519,027 1,793,678 (327,047) 1,466,631 (445,907)	GROUP 30-Jun-14 KSh5'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  375,882 703,380 177,543	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 2,264 2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478  588,462 (177,692) 410,770	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 - 941,303 2,857,038  8,495,152  287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984 1,812,168 (838,874) 1312,168	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 -1,845,377 4,276,671  194,479 947,207 206,271 -319,864 1,667,821 5,944,492  123,975 2,681,008 54,807 151,233 251,255 177,377 1,228,255 4,661,910 1,282,582 (402,492)
1.5 TA for th  1.1.1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other Interest Income  Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses  Total Interest Expenses  Net Interest Income  Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income  Total Operating Income  Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Total Operating Expenses  Forfit after exceptional items  Exceptional items  Profit after exceptional items  Current tox Deferred tax  Profit after tax and exceptional items  Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Shore of other comprehensive income of associates	BANK 30-Sep-14 KShs'000 Un-audited 5,335,677 2,192,307 102,932 81 7,630,997 2,475,203 195,918 4,992 2,676,113 4,954,884 393,288 1,035,174 335,266 484,299 2,248,027 7,202,911 275,272 2,778,104 14,310 185,896 267,243 225,188 1,756,844 5,502,857	109,102,269  BANK 30-Jun-14 KShs'000 Un-audited  3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  281,791 703,380 177,543 324,371 1,487,085 4,683,665  125,663 1,891,951 9,959 115,080 178,755 149,405 1,049,042 3,519,855 1,163,810 (130,760) 1,033,050 (315,616) - 717,434	98,916,489  BANK 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 340,474 81,632 2,246,698  141,437 989,152 5,338 61,095 92,899 74,281 451,710 1.815,912 530,786 (159,236) - 371,550	92,493,035  BANK 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,125,185 309,323 2,806,190  8,444,304  287,640 3,557,848 137,711 177,033 326,944 238,059 1,959,625 6,664,860  1,779,444 (829,161) 139,613 1,089,896	91,303,569  BANK 30-Sep-13 KSh6'000 Unaudited 3,377,861 25,554,046 131,361 58,780 0,122,048  1,753,040 92,337 0 1,845,377 4,276,671  194,479 917,628 206,271 314,990 1,633,368 5,910,039  123,975 2,670,296 54,807 151,233 251,054 171,224 1,226,747 4,549,336 1,260,703 (395,928)	117,095,238  GROUP 30-Sep-14 KShs'000 Un-audited  5,335,677 2,192,307 102,932 81 7,630,997  2,475,203 195,918 4,992 2,676,113  4,954,884  503,082 1,035,174 335,266 337,821  7,312,705  275,272 2,789,167 14,310 185,926 267,455 225,467 1,761,430 5,519,027 1,493,678 (327,047) 1,466,631 (445,907) 1,020,724	GROUP 30-Jun-14 KSh5'000 Un-audited 3,319,661 1,425,025 86,782 81 4,831,549  1,546,377 84,033 4,559 1,634,969  3,196,580  375,882 703,380 177,543	99,148,949  GROUP 31-Mar-14 KShs'000 Un-audited  1,553,908 705,910 36,874 22 2,296,714  703,285 36,351 3,635 743,271  1,553,443  158,507 401,716 81,632 2,264 2,407,940  141,437 992,026 5,338 61,110 92,975 74,374 452,218 1,819,478  588,462 (177,692) 410,770	92,555,717  GROUP 31-Dec-13 KShs'000 Audited  4,765,803 3,170,348 170,859 58,780 8,165,790  2,376,286 145,441 5,949 2,527,676  5,638,114  430,379 1,176,033 309,323 2,857,038 8,495,152  287,640 3,570,349 137,711 178,233 326,944 238,059 1,944,048 6,682,984  1,812,168 (838,874) 1,112,803	91,319,427  GROUP 30-Sep-13 KShs'000 Unaudited  3,377,861 2,554,046 131,361 58,780 6,122,048  1,753,040 92,337 -1,845,377 4,276,671  194,479 947,207 206,271 -319,864 1,667,821 5,944,492  123,975 2,681,008 54,807 151,233 251,255 177,377 1,228,255 4,661,910 1,282,582 (402,492)

	•					
III.	OTHER DISCLOSURES	BANK	BANK	BANK	BANK	BANK
		30-Sep-14 KShs'000	30-Jun-14 KShs'000 Un-audited	31-Mar-14 KShs'000	31-Dec-13 KShs'000 Audited	30-Sep-13 KShs'000 Unaudited
1	Non-performing loans and	Un-avaited	Un-avaited	on-avaited	Audited	Unavaited
•	advances					
α	Gross non-performing loans and	6.041.488	5.129.935	5,142,047	4,212,274	3,744,666
_	advances	-,,	-,,	-//	.,,	-,,
b	Less:Interest in suspense	153,905	138,555	70,650	42,625	42,624
:	Total Non-performing loans	5,887,583	4,991,380	5,071,397	4,169,649	3,702,042
	and advances (a-b)					
b	Less:Loan loss Provisions	2,058,104	1,902,015	1,886,271	1,757,713	1,495,056
е	Net NPLs exposure (c-d)	3,829,479	3,089,365	3,185,126	2,411,936	2,206,986
f	Discounted Value of Securities	3,829,479	3,089,365	3,185,126	2,411,936	2,206,986
g	Net NPLs exposure (e-f)	-			<u> </u>	
2	Insider loans and Advances					
e a	Directors, Shareholders and	95,924	83.759	85,516	88.024	90.862
_	associates	33,324	05,755	65,510	00,024	30,002
0	Employees	4,777,821	4.700.717	5.047.254	4,644,893	4.081.627
<u> </u>	Total insider loans, advances	4.873.745	4.784.476	5.132.770	4,732,917	4.172.489
	and other facilities	.,075,715	.,,,,,,,,	5,152,776	1,752,517	1,172,103
5	Off-Balance sheet items					
1	Letters of credit, guarantees	5,559,562	5.340.355	4,591,696	4.000.988	3,885,689
	and acceptances	-,,	-,,	.,,	.,,	-,,
)	Forwards, swaps and options	5.738.199	3,608,388	1,015,348	392,944	131.135
	Other contingent liabilities	64,800	64,800	64,800	64,800	64,800
t	Total contingent liabilities	11,362,561	9,013,543	5,671,844	4,458,732	4,081,624
	Capital Strength					
а	Core capital	10,063,685	9,968,871	10,426,061	10,312,428	9,709,184
)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	Excess/(Deficiency) (a-b)	9,063,685	8,968,871	9,426,061	9,312,428	8,709,184
1	Supplementary capital	809,359	785,296	697,059	635,098	382,053
-	Total capital (a+d)	10,873,044	10,754,167		10,947,526	10,091,237 39.938.585
		77 00/. 570	72 7/10 007	67 /.71 100		
	Total risk weighted assets  Core capital/total deposit	73,884,539	72,340,093	67,431,199 12.3%		
_	Core capital/total deposit	73,884,539 10.8%	72,340,093 10.9%	67,431,199 12.3%	45,332,793 13.3%	
3	Core capital/total deposit liabilities					12.5%
3	Core capital/total deposit	10.8%	10.9%	12.3%	13.3%	<b>12.5%</b> 10.5%
3	Core capital/total deposit liabilities Minimum Statutory Ratio	<b>10.8%</b> 10.5%	<b>10.9%</b> 10.5%	<b>12.3%</b> 10.5%	<b>13.3%</b> 10.5%	12.5% 10.5% 2.0% 24.3%
<b>j</b>	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (g-h)	10.8% 10.5% 0.3%	10.9% 10.5% 0.4%	12.3% 10.5% 1.8%	13.3% 10.5% 2.8%	12.5% 10.5% 2.0%
1	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (q-h) Core capital/total risk weighted assets Minimum Statutory Ratio	10.8% 10.5% 0.3% 13.6%	10.9% 10.5% 0.4% 13.8%	12.3% 10.5% 1.8% 15.5%	13.3% 10.5% 2.8% 17.1%	12.5% 10.5% 2.0% 24.3% 10.5%
1	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (q-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k)	10.8% 10.5% 0.3% 13.6% 10.5% 3.1%	10.9% 10.5% 0.4% 13.8% 10.5% 3.3%	12.3% 10.5% 1.8% 15.5% 10.5% 5.0%	13.3% 10.5% 2.8% 17.1% 10.5% 6.6%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8%
1	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (q-h) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(Deficiency) (j-k) Total capital/total risk	10.8% 10.5% 0.3% 13.6%	10.9% 10.5% 0.4% 13.8%	12.3% 10.5% 1.8% 15.5%	13.3% 10.5% 2.8% 17.1%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8%
n n	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	10.8% 10.5% 0.3% 13.6% 10.5% 3.1% 14.7%	10.9% 10.5% 0.4% 13.8% 10.5% 3.3% 14.9%	12.3% 10.5% 1.8% 15.5% 10.5% 5.0% 16.5%	13.3% 10.5% 2.8% 17.1% 10.5% 6.6% 18.2%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8% 25.3%
n n	Core capital/total deposit liabilities lia	10.8% 10.5% 0.3% 13.6% 10.5% 3.1% 14.7%	10.9% 10.5% 0.4% 13.8% 10.5% 3.3% 14.9%	12.3% 10.5% 1.8% 15.5% 10.5% 5.0% 16.5%	13.3% 10.5% 2.8% 17.1% 10.5% 6.6% 18.2%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8% 25.3% 14.0%
n n	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)	10.8% 10.5% 0.3% 13.6% 10.5% 3.1% 14.7%	10.9% 10.5% 0.4% 13.8% 10.5% 3.3% 14.9%	12.3% 10.5% 1.8% 15.5% 10.5% 5.0% 16.5%	13.3% 10.5% 2.8% 17.1% 10.5% 6.6% 18.2%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8%
m	Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(Deficiency) (q-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-h) Excess/(Deficiency) (m-n) Liquidity	10.8% 10.5% 0.3% 13.6% 10.5% 3.1% 14.7% 14.5% 0.2%	10.9% 10.5% 0.4% 13.8% 10.5% 3.3% 14.9% 14.5% 0.4%	12.3% 10.5% 1.89% 15.5% 10.5% 5.09% 16.5% 14.5% 2.0%	13.3% 10.5% 2.8% 17.1% 10.5% 6.6% 18.2% 14.5% 3.7%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8% 25.3% 14.0% 11.3%
m n n n n n n n n n n n n n n n n n n n	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)	10.8% 10.5% 0.3% 13.6% 10.5% 3.1% 14.7%	10.9% 10.5% 0.4% 13.8% 10.5% 3.3% 14.9%	12.3% 10.5% 1.8% 15.5% 10.5% 5.0% 16.5%	13.3% 10.5% 2.8% 17.1% 10.5% 6.6% 18.2%	12.5% 10.5% 2.0% 24.3% 10.5% 13.8% 25.3% 14.0%

The directors do not recommend the payment of an interim dividend.

The un-audited financial statements are extracts of the financial statements and records of the Bank which were approved by the Board of Directors on **27<sup>th</sup> November**, **2014.** The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website **www.nationalbank.co.ke**.

M.A.Hassan, Chairman M.S.Ahmed, MD & CEO H.Waswani, Company Secretary



With NatMobile, you simply bank on your phone.

Call us on 070 3088 900, 020 282 8900|E mail: callcentre@nationalbank.co.ke or visit www.nationalbank.co.ke f National Bank of Kenya Wanational\_bank

ational Bank of Kenya Limited is regulated by Central Bank of Kenya