

A Subsidiary of KCB Group PLC

## THE BOARD OF DIRECTORS OF NATIONAL BANK OF KENYA LIMITED HEREBY ANNOUNCE THE AUDITED RESULTS FOR THE PERIOD ENDED 31 DEC 2019

_	at 31 Dec 2019	BANK 31-Dec-18 KShs'000 Audited	BANK 31-Dec-19 KShs'000 Audited	GROUP 31-Dec-18 KShs'000 Audited	GROUP 31-Dec-19 KShs'000 Audited
	ASSETS Cash (both Local & Foreign)	1,744,785	1,333,800	1.744.785	1,333,800
	Balances due from Central Bank of Kenya	4,372,926	11,346,712	4,372,926	11,346,712
	Kenya Government and other securities held for dealing purposes	-	-	-	-
	Financial Assets at fair value through profit and loss Investment Securities:(a+b)	46,310,604	37,116,751	46,341,772	37,150,572
	a) Held to Maturity:(i+ii)	18,178,199	37,116,751	18,178,199	37,116,751
	i. Kenya Government securities	18,178,199	37,116,751	18,178,199	37,116,751
	ii. Other securities	-	-	-	-
	b) Available for sale:(i+ii) i. Kenya Government securities	28,132,405 28.132.405	-	28,163,573 28,163,573	33,821 33,821
	ii. Other securities	-	-	-	-
	Deposits and balances due from local banking institutions	1,936,693	1,050,939	1,936,693	1,050,939
	Deposits and balances due from banking institutions abroad Tax recoverable	131,527 463,362	1,606,864 237,713	131,527 459,476	1,606,864 222,352
	Loans and advances to customers (net)	465,562 47,778,777	45,871,701	459,476 47,778,777	45,871,701
	Balances due from banking institutions in the group	-	-	-	-
	Investments in associates	366,822	515,910	366,822	515,910
	Investments in subsidiary companies Investments in joint ventures	19,963	19,963		-
	Investment properties	_	-	_	-
	Property and equipment	3,998,390	4,547,632	3,998,833	4,547,911
	Prepaid lease rentals	- 1700.050	-	- 171/221	- 1 055 707
	Intangible assets Deferred tax asset	1,300,050 2,289,527	1,041,333 3,103,595	1,314,221 2,290,168	1,055,784 3,104,145
	Retirement benefit asset	-	-	-	-
	Other assets	4,430,017	4,235,833	4,113,105	4,143,944
	TOTAL ASSETS LIABILITIES	115,143,443	112,028,747	114,849,105	111,950,635
	Balances due to Central Bank of Kenya				_
	Customer deposits	99,223,459	87,091,263	98,865,959	86,932,676
24	Deposits and balances due to local banking institutions	3,446,015	5,983,472	3,446,015	5,983,472
	Deposits and balances due to foreign banking institutions	2,574,715	4,003,782	2,574,715	4,003,782
	Other money market deposits Borrowed funds	-	-	-	_
	Balances due to banking institutions in the group	-			
29	Tax payable	=	-	-	-
	Dividends payable	24,315	5,819	24,315	5,819
	Deferred tax liability Retirement benefit liability	-	-	-	-
	Other Liabilities	2,939,221	3,239,991	2,965,247	3,249,224
	TOTAL LIABILITIES	108,207,725	100,324,327	107,876,251	100,174,973
	SHAREHOLDERS' FUNDS Paid up /Assigned capital	7,368,906	12,368,906	7,368,906	12,368,906
	Share premium/(discount)	-	-	-	-
37	Revaluation reserves	1,261,907	1,255,687	1,261,906	1,255,689
	Retained earnings/Accumulated losses	(4,892,016)	(5,455,648)	(4,854,776)	(5,383,693)
	Statutory loan loss reserves Other Reserves	3,333,324 (136,403)	3,535,471	3,333,324 (136,506)	3,535,471 (715)
	Proposed dividends	(130,403)	-	(130,300)	- (713)
	Capital grants	-	-	-	-
	TOTAL SHAREHOLDERS' FUNDS	6,935,718	11,704,420	6,972,854	11,775,662
	Minority Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	115,143,443	112,028,747	114,849,105	111,950,635
	STATEMENT OF COMPREHENSIVE INCOME For the period ended 31 Dec 2019	BANK 31-Dec-18 KShs'000	BANK 31-Dec-19 KShs'000	GROUP 31-Dec-18 KShs'000	GROUP 31-Dec-19 KShs'000
11.	For the period ended 31 Dec 2013		Auditod		Audited
	·	Audited	Audited	Audited	Audited
1	Interest Income Loans and advances		<b>Audited</b> 4,606,559	4,427,606	<b>Audited</b> 4,605,935
I I.1 I.2	Interest Income Loans and advances Government securities	4,427,606 4,431,954	4,606,559 4,386,171	4,427,606 4,432,457	4,605,935 4,388,881
I I.1 I.2	Interest Income Loans and advances Government securities Deposits and placements with banking institutions	<b>Audited</b> 4,427,606	4,606,559	4,427,606	4,605,935
.1 .2 .3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other interest Income	4,427,606 4,431,954 52,829	4,606,559 4,386,171 35,648	4,427,606 4,432,457 52,829 -	4,605,935 4,388,881 35,648 -
I I.1 I.2 I.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions	4,427,606 4,431,954	4,606,559 4,386,171	4,427,606 4,432,457	4,605,935 4,388,881
  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 Interest Expense Customer deposits	4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995	4,606,559 4,386,171 35,648 	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509
1 1.1 1.2 1.3 1.4 1.5 2 2.1	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	4,427,606 4,431,954 52,829 - 8,912,389	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266	4,427,606 4,432,457 52,829 - 8,912,892	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2	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	Audited  4,427,606 4,431,954 52,829  8,912,389 - 2,589,995 319,688	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	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	4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266
1 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4	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	Audited  4,427,606 4,431,954 52,829  8,912,389  2,589,995 319,688 3-2,909,683 6,002,706	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579	4,427,606 4,432,457 52,829 - 8,912,892 - - 2,565,274 319,688 - 2,884,962 6,027,930	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4 4.1	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	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,581 2,718,456 6,312,008
1 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.1	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	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706  38,964 1,147,540	4,606,559 4,386,171 35,648 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202	4,605,935 4,388,881 35,648 9,030,464 2,110,509 460,266 147,681 2,718,456 6,312,008
1 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.3	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	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,581 2,718,456 6,312,008
1 1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 4.1 4.1 4.2 4.3	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)	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980	4,427,606 4,432,457 52,829 8,912,892 2,565,274 319,688 	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980
1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 4.1 4.2 4.3 4.4 4.5 4.5	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	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086	4,606,559 4,386,171 35,648 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688  2,884,962 6,027,930  38,964 1,190,202 601,114 1,367 159,297 1,990,944	4,605,935 4,388,881 35,648 9,030,464 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 4.6	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	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,581 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787
1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5	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	Audited  4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 5	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 Other Income TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792	4,606,559 4,386,171 35,648 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270 1,984,542	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351
1.1.1.2.1.3.1.4.4.1.5.2.2.3.4.4.1.4.2.3.4.4.4.4.5.5.6.1.5.2.4.3.4.4.4.4.5.5.6.1.5.2.4.4.4.5.5.4.4.4.4.5.5.4.4.4.4.5.5.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.5.5.4.4.4.4.4.4.5.5.4.4.4.4.4.4.4.5.5.4.4.4.4.4.4.4.5.5.4	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	Audited  4,427,606 4,431,954 52,829 8,912,389 2,589,995 319,688 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351
1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 6.1 6.2 6.3 6.4	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 texpenses TOTAL INTEREST EXPENSES NOTINTEREST 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 OPPORTATING INCOME OTHER OPPORTATING INCOME OTHER OPPORTATING INCOME OTHER OPPORTATING INCOME OTHER OSTS Directors' emoluments Rental charges	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,555 443,186	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,581 2,718,456 6,312,008 147,545 1,185,731 551,980 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478
1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.5 4.4 4.5 4.5 4.6 5.3 6.2 6.3 6.3 6.5	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 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 NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	Audited  4,427,606 4,431,954 52,829  8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430	4,606,559 4,386,171 35,648	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518
.1 .2 .3 .4 .1 .2 .1 .1 .1 .2 .1 .3 .4 .1 .5 .1 .1 .1 .1 .1 .1 .1 .1 .1 .1 .1 .1 .1	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 Interest Expenses TOTAL INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	Audited  4,427,606 4,431,954 52,829  8,912,389  2,589,995 319,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,866 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 408,226
1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 5.6 5.1 5.2 5.3 5.4 6.5 6.5 6.5 6.5 6.7	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 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 NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	Audited  4,427,606 4,431,954 52,829	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117
.1 .2 .3 .41 .211 .21 .31 .21 .31 .21 .311 .2111	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 INTEREST INCOME Non-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 OPERATION INCOME OTHE	Audited  4,427,606 4,431,954 52,829  8,912,389  2,589,995 319,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,866 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 408,226
.1 .2 .3 .4 .1.2 .3 .4 .1.2 .3 .4 .4 .5 .5 .6 .5 .1 .6 .5 .5 .6 .5 .5 .6 .5 .7 .5 .5 .6 .5 .7	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 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	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792 185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874  185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,581 2,718,456 6,312,008 147,545 1,185,731 551,980 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117
1.1 1.2 1.3 1.4 1.5 1.4 1.5 1.4 1.5 1.4 1.5 1.4 1.5 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6 1.6	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 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 OPERATION INCOME O	Audited  4,427,606 4,431,954 52,829	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901)	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064)
1.1 1.2 1.3 1.4 1.5 2.1 2.2 2.3 2.4 4.1 2.2 3 3.4 4.5 5.6 5.7 5.6 5.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6.7 6	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 ENCOME 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 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881)	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874  185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,551 541,252 (84,901) (53,611)	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,581 2,718,456 6,312,008 147,545 1,185,731 551,980 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,693)
1.1 1.2 1.3 1.4 1.5 2.1 2.1 2.2 3 4.4 4.5 5.6 5.6 5.6 5.7 7 8 9 10 11	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 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 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 POFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax	Audited  4,427,606 4,431,954 52,829  8,912,389  - 2,589,995 319,688 - 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	4,606,559 4,386,171 35,648	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,693) 857,480
1.1.1.2.2.2.3.3.4.4.4.5.5.5.5.5.3.3.3.3.3.3.3.3.3.3	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 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 INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING INCOME 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	Audited  4,427,606 4,431,954 52,829  8,912,389  2,589,995 319,688 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,986 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 35,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339) 857,307 (336,992)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,694) (264,693) 857,480 (302,277)
1.1.1.1.2.2.3.3.4.4.4.4.5.5.5.5.5.6.6.6.6.5.7.7.3.3.3.0.0.1.1.1.2.3.3.3.4.4.4.5.5.5.5.3.3.3.3.3.3.3.3.3.3	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 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 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 POFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Current tax Deferred tax	Audited  4,427,606 4,431,954 52,829	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339) 857,307 (336,992)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,551 541,252 (84,901) (53,611) 145,520 7,008	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,693) 857,480 (302,277)
1.1.1.1.2.2.2.3.3.4.4.1.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5	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 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 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 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items University interest Profit after tax, exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME	Audited  4,427,606 4,431,954 52,829  8,912,389  2,589,995 319,688 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,986 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 35,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339) 857,307 (336,992)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,694) (264,693) 857,480 (302,277)
1.1.1.1.2.2.2.3.3.4.4.1.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5	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 INTEREST INCOME OTOTAL 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 OF TOTAL OPERATING INCOME OTHER OPERATION INTEREST INCOME OTHER OPERATION INTEREST INCOME OTHER OPERATION INTEREST INCOME OTHER OFTHER OPERATION INTEREST INCOME OTHER OFTHER OPERATION INTEREST INCOME OTHER OFTHER OPERATION INTEREST INCOME OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of	Audited  4,427,606 4,431,954 52,829 - 8,912,389 - 2,589,995 319,688 - 2,909,683 6,002,706 38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105 156,139	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339) 857,307 (336,992)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,551 541,252 (84,901) (53,611) 145,520 7,008	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,693) 857,480 (302,277)
1.1.1.1.1.1.1.2.2.1.3.3.4.4.4.4.5.5.5.5.5.5.5.5.5.5.5.5.5.5	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 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 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 PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items Minority interest Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of foreign operations	Audited  4,427,606 4,431,954 52,829  8,912,389  - 2,589,995 319,688 - 2,909,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105 156,139  - 156,139	4,606,559 4,386,171 35,648	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008 - 7,008	4,605,935 4,388,881 35,648
1 1.1.1 1.1.2 1.2.2 1.3.3 1.4.4 1.5.5 1.5.2 1.3.3 1.4.4 1.5.5 1.5.2 1.3.3 1.4.4 1.5.5 1.5.2 1.3.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5.3 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5	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 INTEREST INCOME OTOTAL 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 OF TOTAL OPERATING INCOME OTHER OPERATION INTEREST INCOME OTHER OPERATION INTEREST INCOME OTHER OPERATION INTEREST INCOME OTHER OFTHER OPERATION INTEREST INCOME OTHER OFTHER OPERATION INTEREST INCOME OTHER OFTHER OPERATION INTEREST INCOME OTHER COMPREHENSIVE INCOME Gains/(Losses) from translating the financial statements of	Audited  4,427,606 4,431,954 52,829  8,912,389  - 2,589,995 319,683 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579 147,545 1,185,731 551,980 35,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339) 857,307 (336,992) - (336,992) - 194,861	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008 - 7,008 (8,383)	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,693) 857,480 (302,277) - (302,277)
1.1.1.2.2.3.3.4.4.4.5.5.1.5.2.2.3.3.4.4.4.5.5.5.5.3.3.4.4.4.5.5.5.5.2.3.3.4.4.4.5.5.5.5.5.2.3.3.4.4.5.5.5.5.5.2.3.3.4.4.5.5.5.5.5.2.3.3.4.4.5.5.5.5.5.2.3.3.4.4.5.5.5.5.2.3.3.4.4.5.5.5.5.2.3.3.4.4.5.5.5.5.2.3.3.4.4.5.5.5.5.2.3.3.4.4.5.5.5.5.2.3.3.4.4.5.5.5.5.2.3.3.4.4.5.5.5.3.3.3.3.4.4.5.5.5.2.3.3.4.4.5.5.5.3.3.3.3.3.3.4.4.5.5.5.3.3.3.3	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 Interest Expenses TOTAL INTEREST EXPENSES NET INTEREST INCOME Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income TOTAL NON-INTEREST INCOME TOTAL NON-INTEREST INCOME TOTAL OPERATING INCOME Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS Exceptional items Profit after exceptional items University interest Profit after tax, exceptional items Minority interest Profit after tax, exceptional items and minority interest OTHER COMPREHENSIVE INCOME Goins/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	Audited  4,427,606 4,431,954 52,829  8,912,389  - 2,589,995 319,688 6,002,706  38,964 1,147,540 601,114 162,867 168,601 2,119,086 8,121,792  185,099 3,855,823 28,535 443,186 549,430 475,506 1,996,711 7,534,290 587,502 536,587 50,915 (39,881) 145,105 156,139 - 156,139 - (8,235)	4,606,559 4,386,171 35,648	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874 185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008 - 7,008	4,605,935 4,388,881 35,648
1.1.1.2.2.3.3.4.4.1.5.5.2.2.4.4.4.4.5.5.5.5.3.3.3.0.0.1.1.2.3.3.4.4.4.5.5.5.5.3.3.3.0.0.1.1.2.3.3.4.4.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5	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 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 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 Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items Minority interest Profit after tax, exceptional items and minority interest 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	Audited  4,427,606 4,431,954 52,829  8,912,389	4,606,559 4,386,171 35,648 - 9,028,378 - 2,131,853 460,266 147,681 2,739,800 6,288,579  147,545 1,185,731 551,980 33,800 136,635 2,055,691 8,344,270  1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) 137,713 (958,960) (235,339) 857,307 (336,992) (336,992) 194,861 (8,883)	4,427,606 4,432,457 52,829 - 8,912,892 - 2,565,274 319,688 - 2,884,962 6,027,930 38,964 1,190,202 601,114 1,367 159,297 1,990,944 8,018,874  185,099 3,864,570 28,535 443,714 549,616 475,506 2,015,483 7,562,523 456,351 541,252 (84,901) (53,611) 145,520 7,008 (8,383) 695,867	4,605,935 4,388,881 35,648 - 9,030,464 - 2,110,509 460,266 147,681 2,718,456 6,312,008 147,545 1,185,731 551,980 5,300 207,787 2,098,343 8,410,351 1,984,542 4,026,490 41,330 127,478 704,518 408,226 1,875,117 9,167,701 (757,350) 137,713 (895,064) (264,693) 857,480 (302,277) - (302,2777) - 193,987 (8,881)

III. OTHER DISCLOSURES	BANK 31-Dec-18 KShs'000 Audited	BANK 31-Dec-19 KShs'000 Audited
A Non-performing loans and advances		
a Gross non-performing loans and advances	31,461,391	25,175,371
b Less: Interest in suspense	4,468,241	4,530,646
c Total Non-performing loans and advances (a-b)	26,993,150	20,644,725
d Less: Loan loss Provisions	13,875,801	10,274,767
e Net NPLs exposure (c-d)	13,117,349	10,369,958
f Discounted Value of Securities	12,148,568	10,066,760
g Net NPLs exposure (e-f)	968,781	303,199
2 Insider loans and Advances		
a Directors, Shareholders and associates	39,144	37
b Employees	5,155,000	5,492,318
c Total insider loans, advances and other facilities	5,194,144	5,492,555
3 Off-Balance sheet items		
a Letters of credit, guarantees and acceptances	5,285,441	6,396,276
b Forwards, swaps and options	357,392	506,750
c Other contingent liabilities	-	-
d Total contingent liabilities	5,642,833	6,903,026
4 Capital Strength		
a Core capital	2,091,915	6,579,626
b Minimum Statutory Capital	1,000,000	1,000,000
c Excess/(Deficiency) (a-b)	1,091,915	5,579,626
d Supplementary capital	1,327,239	1,154,704
e Total capital (a+d)	3,419,154	7,734,330
f Total risk weighted assets	92,765,531	67,262,493
g Core capital/total deposit liabilities	2.1%	7.2%
h Minimum Statutory Ratio	8.0%	8.0%
i Excess/(Deficiency) (g-h)	-5.9%	-0.8%
j Core capital/total risk weighted assets	2.3%	9.8%
k Minimum Statutory Ratio	10.5%	10.5%
I Excess/(Deficiency) (j-k)	-8.2%	-0.7%
m Total capital/total risk weighted assets	3.7%	11.5%
n Minimum Statutory Ratio	14.5%	14.5%
o Excess/(Deficiency)(m-n)	-10.8%	-3.0%
p Adjusted core capital/total deposit liabilities*	2.8%	7.3%
q Adjusted core capital/total risk weighted assets*	3.1%	10.0%
r Adjusted total capital/total risk weighted assets*	4.5%	11.7%
5 Liquidity		
a Liquidity Ratio	43.1%	46.1%
b Minimum Statutory Ratio	20.0%	20.0%
c Excess/(Deficiency)(a-b)	23.1%	26.1%

Notes
\* The adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9

APPROVAL

These financial statements are extracts from the books of the institution as audited by PricewaterhouseCoopers and received unqualified opinion. They were approved by the Board of Directors on 6th March 2020 and signed on its behalf by:

J. Nyerere - Chairman, Board of Directors
J. Nzerne - Chairman, Board Audit Committee
P. Russo - Managing Director
J.Kania - Company Secretary

## REGISTERED OFFICE

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National Bank Bank on better A Subsidiary of KCB Group PLC Banking Support to Expand your Business. Our SME Banking products and services are tailored to meet all your business needs. For any enquiries please contact +254 703 088 900 or +254 (020) 282 8900

