

II. PROFIT AND LOSS ACCOUNT for the quarter ended 31 March 2013	BANK	BANK	BANK	GROUP	GROUP	GROUP
	31-Mar-13	31-Dec-12	31-Mar-12	31-Mar-13	31-Dec-12	31-Mar-12
	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000	Shs'000
	Un-audited	Audited	Un-audited	Un-audited	Audited	Un-audited
6.1 Loan loss provision	47,579	725,626	100,000	47,579	725,626	100,000
6.2 Staff costs	846,742	3,110,702	763,419	852,469	3,121,564	766,135
6.3 Directors' emoluments	16,888	103,791	17,148	16,888	103,791	17,148
6.4 Rental charges	59,541	134,433	50,484	59,541	134,433	50,484
6.5 Depreciation charge on property and equipment	82,959	74,353	84,366	83,008	74,353	84,366
6.6 Amortisation charges	53,097	240,551	40,225	53,097	240,551	40,225
6.7 Other operating expenses	278,205	2,073,454	359,371	278,781	2,076,007	360,009
6.8 Total Operating Expenses	1,385,012	6,462,910	1,415,013	1,391,363	6,476,324	1,418,367
7 Profit before tax and exceptional items	504,371	1,147,408	489,527	508,135	1,157,665	492,091
8 Exceptional items	-	-	-	-	-	-
9 Profit after exceptional items	504,371	1,147,408	489,527	508,135	1,157,665	492,091
10 Current tax	(136,211)	(508,667)	(162,190)	(137,416)	(510,224)	(162,959)
11 Deferred tax	-	91,011	-	-	91,011	-
12 Profit after tax and exceptional items	368,160	729,752	327,337	370,719	738,452	329,132
13 Other Comprehensive Income						
13 Gains/(Losses) from translating the financial statements of foreign	-	-	-	-	-	-
13 Fair value changes in available for sale financial assets	-	-	-	-	-	-
13 Revaluation surplus on Property, plant and equipment	-	-	-	-	-	-
13 Share of other comprehensive income of associates	-	-	-	-	-	-
14 Income tax relating to components of other comprehensive income	-	-	-	-	-	-
14 Other Comprehensive Income for the year net of tax	-	-	-	-	-	-
15 Total comprehensive income for the year	368,160	729,752	327,337	370,719	738,452	329,132

III. OTHER DISCLOSURES	BANK	BANK	BANK	DIVIDENDS The directors do not recommend the payment of an interim dividend.
	31-Mar-13	31-Dec-12	31-Mar-12	
	Shs'000	Shs'000	Shs'000	
	Un-audited	Audited	Un-audited	APPROVAL
1 Non-performing loans and advances				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 29 April 2013. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website <a href="http://www.nationalbank.co.ke">www.nationalbank.co.ke</a> . They may also be accessed at the Bank's registered office listed hereunder.
a Gross non-performing loans and advances	3,217,085	2,247,477	1,198,742	<b>BOARD OF DIRECTORS</b> M.A.Hassan S.M.Kitonga(Ms) W.Mwaniki(Ms) F.L.Atwoli Eng. E.K.Mwongera National Social Security Fund P.S. Treasury M.S.Ahmed I.M.Mworia A.N.Ismail L.G.Kamweti - CompanySecretary
b Less:Interest in suspense	51,391	51,405	62,836	
c Total Non-performing loans and advances (a-b)	3,165,694	2,196,072	1,135,906	
d Less:Loan loss Provisions	1,388,905	1,543,344	954,461	
e Net NPLs exposure (c-d)	1,776,789	652,728	181,445	
f Discounted Value of Securities	1,776,789	652,728	181,445	
g Net NPLs exposure (e-f)	-	-	-	
2 Insider loans and Advances				<b>REGISTERED OFFICE</b> National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone:2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : <a href="mailto:info@nationalbank.co.ke">info@nationalbank.co.ke</a> Website : <a href="http://www.nationalbank.co.ke">www.nationalbank.co.ke</a>
a Directors, Shareholders and associates	5,556	6,322	11,844	
b Employees	3,736,378	3,612,084	2,984,003	
c Total insider loans, advances and other facilities	3,741,934	3,618,406	2,995,847	
3 Off-Balance sheet items				
a Letters of credit, guarantees and acceptances	4,991,571	5,290,214	4,206,843	
b Forwards, swaps and options	1,192,597	2,636	-	
c Other contingent liabilities	64,800	64,800	64,800	
d Total contingent liabilities	6,248,968	5,357,650	4,271,643	
4 Capital Strength				
a Core capital	9,845,180	9,622,101	9,738,976	
b Minimum Statutory Capital	1,000,000	1,000,000	700,000	
c Excess/(Deficiency) (a-b)	8,845,180	8,622,101	9,038,976	
d Supplementary capital	291,837	404,862	427,357	
e Total capital (a+d)	10,137,017	10,026,963	10,166,333	
f Total risk weighted assets	39,550,911	35,280,348	35,116,526	
g Core capital/total deposit liabilities	14.2%	17.40%	16.80%	
h Minimum Statutory Ratio	10.50%	8.00%	8.00%	
i Excess/(Deficiency) (g-h)	3.70%	9.40%	8.80%	
j Core capital/total risk weighted assets	24.9%	27.30%	27.80%	
k Minimum Statutory Ratio	10.5%	8.00%	8.00%	
l Excess/(Deficiency) (j-k)	14.4%	19.30%	19.80%	
m Total capital/total risk weighted assets	25.6%	28.40%	29.00%	
n Minimum Statutory Ratio	12.0%	12.00%	12.00%	
o Excess/(Deficiency)(m-n)	13.6%	16.40%	17.00%	
5 Liquidity				
a Liquidity Ratio	42.6%	30.00%	32.70%	
b Minimum Statutory Ratio	20.0%	20.00%	20.00%	
c Excess/(Deficiency)(a-b)	22.6%	10.00%	12.70%	

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 **National Bank**  
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