

The Boar	rd of Dir	octors o	of Nation	al Bank	of Kenv	/a l imit/	ed hereb	v annoi	unce the	e un-auc	lited results for the period ended 31 March
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I. STATEMENT OF FINANCIAL POSITION as at 31 March 2024	BANK 31-Mar-23 KShs'000 Un-audited	BANK 30-Jun-23 KShs'000 Un-audited	30-Sep-23 KShs'000	BANK 31-Dec-23 KShs'000 Audited	KShs'000	GROUP 31-Mar-23 KShs'000 Un-audited	GROUP 30-Jun-23 KShs'000 Un-audited	GROUP 30-Sep-23 KShs'000 Un-audited	GROUP 31-Dec-23 KShs'000 Audited	GROUP 31-Mar-24 KShs'000 Un-audited	III. OTHER DISCLOSURES 31 K
A Assets Cash (both Local & Foreign)	1,355,093	1,292,440	1,239,511	2,093,761	1,188,646	1,355,093	1,292,440	1,239,511	2,093,761	1,188,646	1 Non-performing loans and advances
2 Balances due from Central Bank of Kenya	5,890,587	3,678,269	4,257,299	6,115,301	4,308,112	5,890,587	3,678,269	4,257,299	6,115,301	4,308,112	a Gross non-performing loans and advances 20 b Less:Interest in suspense
 Kenya Government and other securities held for dealing purposes 	-	-	-	-	-	-	-	-	-	-	c Total Non-performing loans and advances (a-b) 1
Financial Assets at fair value through profit and loss Investment Securities:(a+b)	-	-	<i>I.I.</i> EQ0 179	-	-	-	-	-	-	- 46,074,702	d Less:Loan loss Provisions 10 e Net NPLs exposure (c-d)
	47,513,453 24,686,179	48,631,951 24,290,848		46,306,434 24,093,457		47,780,386 24,697,953	48,751,941 24,290,848	44,727,767 23,986,086	24,116,437	22,695,626	f Discounted Value of Securities
a.i i. Kenya Government securities	24,382,348	23,995,864	23,659,750	23,798,376		24,394,122	23,995,864	23,682,158	23,821,356	22,391,698	g Net NPLs exposure (e-f)
a.ii ii. Other securities b) Available for sale:(i+ii)	303,831	294,984 24,341,103	303,928 20,626,460	295,081 22,212,977	303,928 23,221,547	303,831 23,082,433	294,984 24,441,093	303,928 20,741,681	295,081 22,367,476	303,928 23,379,076	2 Insider loans and Advances
b.i i. Kenya Government securities	22,827,274	24,341,103	20,626,460	22,212,977	23,221,547		24,441,093	20,741,681	22,367,476		a Directors, Shareholders and associatesb Employees
b.ii ii. Other securities Deposits and balances due from local banking institutions	- 1,650,663	- 3,802,703	- 3,782,616	- 6,095,778	- 4,356,609	- 1,650,663	3,802,703	- 3,794,544	- 6,095,778	4,593,370	b Employees c Total insider loans, advances and other facilities
Deposits and balances due from banking institutions Deposits and balances due from banking institutions abroad		1,229,957	2,209,170	2,457,670	1,106,684	4,937,748	1,229,957	2,209,170	2,457,670	1,106,684	
Tax recoverable Loans and advances to customers (net)	- 74,668,415	269,959	282,051 78,230,564	275,374 79,483,476	267,867 81,867,746	- 74,668,415	258,225 77,207,413	282,051 78,230,564	252,191	267,867 81,867,746	3 Off-Balance sheet items a Letters of credit, guarantees and acceptances
Loans and advances to customers (net) Balances due from banking institutions in the group	28,406	77,207,413 30,491	23,032	29,692	192,714	28,406	30,491	23,032	79,483,476 29,692	192,714	b Forwards, swaps and options
Investments in associates	727,492 24,963	811,184	830,456	989,304	888,910	727,492	811,184	830,456	989,304	888,910	c Other contingent liabilities d Total contingent liabilities1
Investments in subsidiary companies Investments in joint ventures	24,965	5,000	5,000	5,000	5,000	-	-	-	-		
Investments in joint ventures Investment properties	-	-	-	-	-	-	-	-	-	-	4 Capital Strength
Property and equipment	2,023,957	1,826,355	1,700,459	1,890,183	1,780,947	2,024,925	1,826,976	1,700,928	1,890,645	1,781,350	a Core capital 10 b Minimum Statutory Capital 1
Prepaid lease rentals Intangible assets	- 431,274	- 373,115	429,154	- 995,902	- 1,292,143	- 448,132	388,529	441,196	- 1,007,463	- 1,302,259	c Excess/(Deficiency) (a-b)
Deferred tax asset	4,595,976	5,509,119	6,652,756	6,786,926	6,737,478		5,508,711	6,655,749	6,786,529	6,737,723	d Supplementary capital
Retirement benefit asset	-	-	-	-	-	-	-	- 6,812,740	-	- 6 001 E7/	e Total capital (a+d) <u>16</u> f Total risk weighted assets 96
Other assets	7,725,036	6,948,440	6,874,883 151,107,089	7,581,563	7,064,296		6,899,620		7,490,560	6,991,574	g Core capital/total deposit liabilities
TOTAL ASSETS 1			,,				,,		,		h Minimum Statutory Ratio
Liabilities			2001 000	10 000 000	10 700 775	17 054 55		2 00% 610	10,022,068	18,766,735	Excess/(Deficiency) (g-h) j Core capital/total risk weighted assets
Balances due to Central Bank of Kenya Customer deposits	13,951,314 99,786,755	- 117,852,925	2,004,619 116,241,058	10,022,068 118,307,630	18,766,735 105,443,195	13,951,314 99,508,455	- 117,631,198		10,022,068		k Minimum Statutory Ratio
Deposits and balances due to local banking institutions	99,786,755 5,780,801	3,888,221	3,284,936	1,437,359	5,623,098	5,780,801	3,888,221	3,284,936	1,437,359	5,623,098	l Excess/(Deficiency) (j-k)
Deposits and balances due to foreign banking institutions	9,289,831	4,757,270	3,954,877	3,721,647	944,522	9,289,831	4,757,270	3,954,877	3,721,647	944,522	m Total capital/total risk weighted assets n Minimum Statutory Ratio
Other money market deposits Borrowed funds	- 4,643,551	- 4,991,152	- 5,343,202	- 5,509,747	- 4,605,349	- 4,643,551	- 4,991,152	- 5,343,202	- 5,509,747	- 4,605,349	o Excess/(Deficiency)(m-n)
Balances due to banking institutions in the group	122,223	4,991,152 119,735	128,308	103,494	121,615	122,223	119,735	128,308	103,494	121,615	5 Liquidity
Tax payable	92,397	-	12,092	-	-	115,027	-	31,817	-	24,973	a Liquidity Ratio b Minimum Statutory Ratio
Dividends payable Deferred tax liability	-	-	-	-	-	-	-	-	-	1	c Excess/(Deficiency)(a-b)
Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	
Other liabilities TOTAL LIABILITIES	2,868,298	9,142,487	9,472,941 140,442,033 1	11,431,352	10,282,497	2,880,143	9,180,989		11,466,581		
TOTAL LIABILITIES 1 Shareholders' Funds	136,535,170	140,751,790	140,442,033	150,555,297	145,767,011	130,291,345	140,308,303	140,232,313	150,529,672	145,701,570	APPROVAL
Paid up /Assigned capital	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	The unaudited financial statements are an extract from approved by the Board of Directors on 19th April 2024 ar
Share premium/(discount)	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	
Revaluation reserves Retained earnings/Accumulated losses	(4,433,806)	- (9,032,528)	(7,929,020)	(6,939,156)	(5,904,116)	(4,158,488)	(8,799,188)	(7,676,912)	(6,665,152)	(5,530,767)	J. Nzomo - Chairman, Board Audit Committee
Statutory loan loss reserves	4,584,996	5,239,025	4,927,328	3,647,302	3,056,479 (1,812,945)	4,584,996 (939,224)	5,239,025 (1,166,300)	4,927,328	3,647,302 (1,959,896)	3,056,479 (1,809,788)	G. Odhiambo - Managing Director
O Other Reserves Proposed dividends	(937,654)	(1,166,248)	(2,157,609)	(1,959,436) -	(1,012,545)	(555,224)	- (1,100,500)	(2,162,141)			The complete set of quarterly financial statements, statu
3 Capital arants	-	-	-	-	-	-	-	-	-	-	www.nationalbank.co.ke.
	15,037,893	10,864,606	10,665,056	10,573,067	11,163,775	15,311,641	11,097,894	10,912,632	10,846,611	11,540,281	
5 Minority interest			10,665,056 151,107,089								They may also be accessed at the institutions head office
5 Minority interest			151,107,089 ⁻								
Minority interest . 5 Total Liabilities & Shareholders' Funds 1 STATEMENT OF COMPREHENSIVE INCOME	<u>151,573,063</u> BANK 31-Mar-23	151,616,396 BANK 30-Jun-23	151,107,089 BANK 30-Sep-23	161,106,364 BANK 31-Dec-23	156,950,786 BANK 31-Mar-24	151,602,986 GROUP 31-Mar-23	151,666,459 GROUP 30-Jun-23	151,205,007 GROUP 30-Sep-23	161,176,283 GROUP 31-Dec-23	157,301,657 GROUP 31-Mar-24	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE
5 Minority interest . 6 Total Liabilities & Shareholders' Funds . . STATEMENT OF COMPREHENSIVE INCOME . or the period ended 31 March 2024 . .	<u>151,573,063</u> BANK 31-Mar-23 KShs'000	151,616,396 BANK	151,107,089 ⁻ BANK 30-Sep-23 KShs'000	161,106,364 BANK	156,950,786 BANK 31-Mar-24 KShs'000	151,602,986 GROUP 31-Mar-23	151,666,459 GROUP	151,205,007 GROUP 30-Sep-23 KShs'000	161,176,283 GROUP 31-Dec-23 KShs'000	157,301,657 GROUP	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offi REGISTERED OFFICE National Bank Building,
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME or the period ended 31 March 2024 Interest Income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited	161,106,364 BANK 31-Dec-23 KShs'000 Audited	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited	GROUP 30-Sep-23 KShs'000 Un-audited	161,176,283 GROUP 31-Dec-23 KShs'000 Audited	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738	151,205,007 GROUP 30-Sep-23 KShs'000	GROUP 31-Dec-23 KShs'000 Audited 7,590,011	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi.
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances 9 Government securities	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited	161,106,364 BANK 31-Dec-23 KShs'000 Audited	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500	161,176,283 GROUP 31-Dec-23 KShs'000 Audited	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610	151,107,089 · BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660	151,107,089 · BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Goposits and placements with banking institutions Other Interest Income Interest Income Interest Expense	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610	151,107,089 · BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,508,454 2,740,967	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 822,173 363,456	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 4,1,378 8,846 3,880,965 1,090,499 295,545	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke
Minority interest Minority interest Minority interest Minority interest Minority interest & Stateholders' Funds Minority interest & Stateholders' Funds Minority interest Income Loans and advances Deposits and placements with banking institutions Other Interest Income Minterest Income Customer deposits and placements from banking institutions Other interest expense Other interest expenses	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567	151,107,089 * BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,508,454 2,740,967	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke
 Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME the period ended 31 March 2024 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 expenses A Total Interest Expense 	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 205,545 1,090,649 205,545 1,090,649 205,545	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173 363,456 48,155 48,155	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 1,008,066 1,486,850	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Gopeosits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Other interest expenses Other interest expenses Total Interest Expenses Net Interest Income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 07,610 6,404,567 1,699,490 750,370 163,174	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173 363,456 48,155	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,508,454 2,740,967 917,904 288,912	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,422,063 3,912,421 1,186,173 391,432	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Non-Interest Income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,914,32 5,490,026 7,904,047	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 3,117,499 827,173 363,456 48,155 1,238,784 1,878,715	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,906,454 2,740,967 917,904 288,912 3,947,783 5,960,671	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered offic REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other 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	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 833,018 363,456 48,155 1,244,629 1,866,536 86,140	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 017,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 4,208,724 2,724,0967 917,904 288,912 3,947,783 5,937,438	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 39,12,421 1,186,173 391,432 5,490,026 7,904,047 302,143	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 205,545 1,090,649 205,545 1,090,649 205,545	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 3,117,499 3,117,499 3,117,499 1,238,784 1,238,784 1,878,715 86,140	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632	I51,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,508,454 2,740,967 917,904 28,912 3,947,783 5,960,671 464,671	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 1,008,066 1,486,850	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke
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Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Vet Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 289,354 51,144	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 302,143 1,366,559 952,014	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173 363,456 48,155 1,238,784 1,238,784 1,878,715 866,140 364,060 259,354 1,144	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 754,923 503,285 1,144	151,205,007 GROUP 30-Sep-23 KShs'000 Un-oudited 5,572,444 4,218,161 77,500 40,349 9,906,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 3,5,501 13,427,063 3,912,421 1,186,173 3,912,421 1,196,173 3,912,421 1,196,173 3,912,421 1,196,173 3,912,421 1,196,173 3,912,421 1,196,173 3,912,421 1,196,173 3,912,421 1,196,173 3,912,421 1,932,427 1,592,477 952,087 1,144	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 P. Mail: info@nationalbank.co.ke Website : www.nationalbank.co.ke For People. For Better.
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest expense Customer deposits Deposits and placements from banking institutions Other 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 Other Income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 7,610 6,404,567 1,699,490 163,174 2,613,034 3,791,533 3,791,533	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 7,904,047	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,27,173 3,63,456 48,155 1,238,784 1,878,715 8,6,140 3,64,060 259,354	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,908,434 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE Mational Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke For People. For Better. For People. For Better. MUZCA Biashara na Company of Com
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 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 Income Total Income Total Income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 503,285 51,144 298,904 1,652,224	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 253,885 971,716 704,030 51,144 378,794 2,359,565	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 90,694 4,39,200	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,92,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 1,238,784 1,238,784 1,238,784 1,878,715 886,140 364,060 259,354 1,144 172,993 883,691	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888	151,205,007 GROUP 30-Sep-23 KShs'000 Un-oudited 5,572,444 4,218,161 77,500 40,349 9,906,454 2,740,967 917,904 288,912 3,947,783 5,960,671 466,671 937,652 704,030 1,144 378,794 2,486,291	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 3,5501 13,427,063 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,592,477 9,52,087 1,144 5,10,355 3,358,206	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 378,538	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. 20 BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 P.Mail: info@nationalbank.co.ke Website : www.nationalbank.co.ke Nor People. For Better.
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Laans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net 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	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 017,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 4,208,724 7,500 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 253,885 971,716 704,030 51,144 378,794	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 3,117,499 3,117,499 3,117,499 1,238,784 1,238,784 1,878,715 86,140 364,060 259,354 1,144 1,144	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904	151,205,007 GROUP 30-Sep-23 KShs'000 Un-oudited 5,572,444 4,218,161 77,500 40,349 9,906,454 2,740,967 917,904 288,912 3,947,783 5,960,671 466,671 937,652 704,030 1,144 378,794 2,486,291	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 552,128 378,538	They may also be accessed at the institutions head office This may be also be accessed at the Bank's registered office REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail: info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Net Interest Income Non-Interest Income Fees and commissions on Ioans and advances Other fees and commissions Foreign exchange trading income (Ioss) Dividend Income Other Income Total Operating Income Other Operating Expenses	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 7,610 6,404,567 1,699,490 1,639,490 1,631,74 2,613,034 3,791,533 3,791,533 3,791,533 1,866,32 612,259 503,285 51,144 298,904 1,652,224 5,443,757	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 253,885 971,716 704,030 51,144 378,794 2,359,569 8,297,007	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 302,143 1,366,559 95,203 5,1144 596,877 3,268,810 11,172,857	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 90,694 4,39,200 378,538	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,7173 363,456 48,155 1,238,784 1,878,715 866,140 364,060 259,354 1,144 172,993 883,691 2,762,406	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,6409,826 1,744 2,98,904 1,724,888 5,5531,077	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 9464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 - (21,784) 979,576 3,373,691	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke For People. For Better. For People. For Better. MULTION CONTINUES OF CONTINUES A Subsidiary of Cour SME offering supports your business keep it moving. ME Unsecured Business Loan
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest expense Customer deposits Deposits and placements from banking institutions Other interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other flocement set of the 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	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 856,207 2,722,743	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 503,285 51,144 298,904 1,652,224	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 253,885 971,716 704,030 51,144 378,794 2,359,565	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 90,694 4,39,200	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,92,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 1,238,784 1,238,784 1,238,784 1,878,715 886,140 364,060 259,354 1,144 172,993 883,691	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077	151,205,007 GROUP 30-Sep-23 KShs'000 Un-oudited 5,572,444 4,218,161 77,500 40,349 9,906,454 2,740,967 917,904 288,912 3,947,783 5,960,671 466,671 937,652 704,030 1,144 378,794 2,486,291	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 3,5501 13,427,063 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,592,477 9,52,087 1,144 5,10,355 3,358,206	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 378,538	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE Mational Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke For People. For Better. For People. For Better. Muzaa Biaashara and Subsidiary of Cur SME offering supports your business keep it moving. Musa Unsecured Business Loan Maji Konnect
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Directors' emoluments	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 2,466,926 14,291	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,944 5,936,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956,956 5,956,956,956 5,956,956,956 5,956,956,956,956 5,956,956,956,956,956,956,956,956,956,95	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 5,1144 596,877 3,268,810 11,172,857 3,057,378 4,554,411 25,998	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 3,117,499 3,117,499 3,117,499 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,239,580 10,821	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,506,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,422,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE Mational Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke Nor People. For Better. For People. For Better. Multication of the second of the seco
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Customer deposits Deposits and placements from banking institutions Other interest expenses Vet Interest Income Non-Interest Income Fees and commissions on loans and advances Other flacement second advances Dividend Income Total Operating Expenses Laan loss provision Staff costs Directors' emoluments Rental charges	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 503,285 51,144 298,904 1,652,224 5,443,757 2,466,926 1,4,291 89,334	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 2,53,885 971,716 704,030 51,144 378,794 2,359,569 8,297,007 1,468,376 3,660,294 1,468,376 3,660,294 1,468,376	161,106,364 BANK 31-Dec-23 K5hs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 302,143 1,366,559 95,263,810 1,326,553 3,268,810 11,172,857 3,057,378 4,564,411 25,988 190,589	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 2,381,504 90,694 4,39,200 378,538 5,854 3,268,152	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,792,869 7,182 8,749 3,717,499 8,7173 363,456 48,155 1,238,784 1,878,715 886,140 364,060 259,354 1,144 172,993 883,691 2,762,406 407,394 1,291,580 1,0821 45,150	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 2,463,577 2,461,457 2,463,577 2,475,577 2,475,577 2,475,577 2,475,577 2,475,577 2,475,577 2,4	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,960,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 3,02,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,845 1,252,767 7,195 44,344	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fox : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke For People. For Better. For People. For Better. MULTION CONTRACTION OF SUBJECT
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 2,466,926 14,291	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,944 5,936,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956 5,956,956,956 5,956,956,956 5,956,956,956 5,956,956,956,956 5,956,956,956,956,956,956,956,956,956,95	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 5,1144 596,877 3,268,810 11,172,857 3,057,378 4,554,411 25,998	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 3,117,499 3,117,499 3,117,499 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,239,580 10,821	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,506,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,422,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke Nor People. For Better. For People. For Better. Multication of the form of the subsidiary of MULTICATION OF THE SUBSECTION
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Renal charges Depreciation charges Other operating expenses	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 2,613,034 1,652,224 5,443,757 2,466,926 14,291 89,334 2,76,531 99,76,57 2,466,926 14,291 89,334	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 12,673 3,5501 13,394,073 3,912,421 1,186,173 3,914,322 5,490,026 7,904,047 3,02,143 1,366,559 952,087 5,1144 5,96,877 3,268,810 11,172,857 3,057,378 4,554,411 2,598 190,588 190,	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 2,381,504 90,694 439,200 378,538 2,381,504 378,538 3,268,152 548,445 1,243,569 5,854 44,344 144,289 5,854 44,344	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173 363,456 48,155 1,238,784 1,878,715 886,140 364,060 259,354 1,144 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 9,76,657 2,461,457 16,550 89,377 276,675 9,5268 4,638,551	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,422,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 54,364 168,775 6,218,751	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 144,347	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fox : 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke For People. For Better. For People. For Better. MULTION CONTRACTION OF SUBJECT
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Renal charges Depreciation charges Other operating expenses	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 017,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 89,334 276,531 92,378	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 7,500 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,9	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 12,673 3,5501 13,394,073 3,912,421 1,186,173 3,914,322 5,490,026 7,904,047 3,02,143 1,366,559 952,087 5,1144 5,96,877 3,268,810 11,172,857 3,057,378 4,554,411 2,598 190,588 190,	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 2,381,504 90,694 439,200 378,538 2,381,504 2,381,504 548,455 1,243,569 5,854 4,344 144,289 3,4,662	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 3,117,499 3,117,499 3,117,499 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,24,933 883,691 2,762,406 407,394 1,291,580 10,821 4,5150 138,404 51,718	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,337 275,675 95,268	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 5,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,1295,243 3,057,378 4,586,488 310,26 190,690 534,364 168,775	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 144,347	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke Nor People. For Better. For People. For Better. Multication of the form of the subsidiary of MULTICATION OF THE SUBSECTION
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Depreciation charges Other operating expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Depreciation charges Depreciation charges Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Depreciation charges Depreciation charges Depreciation charges Profit before tax and exceptional items	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 2,613,034 1,652,224 5,443,757 2,466,926 14,291 89,334 2,76,531 99,76,57 2,466,926 14,291 89,334	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	161,106,364 161,106,364 8ANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 12,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 3,144 302,143 1,366,559 952,087 5,144 596,877 3,268,810 11,172,857 3,057,378 4,564,411 25,988 190,589 190,589 190,589 190,589 190,589 190,589 190,589 190,589 190,589 190,589 190,580 162,032 6,207,380 14,741,849 (3,568,892) 1(3,568,892) (3,568,892)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 2,381,504 90,694 439,200 378,538 2,381,504 378,538 3,268,152 548,445 1,243,569 5,854 44,344 144,289 5,854 44,344	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 1,392,869 3,117,499 3,117,499 827,173 363,456 48,155 1,238,784 1,878,715 86,140 364,060 259,354 1,144 1,22,933 883,691 2,762,406 407,394 1,291,580 10,821 4,5150 10,821 4,5150 10,821 4,5150 10,821 4,5150 10,821 4,5150 10,821 4,5150 10,821 1,291,580 10,821 1,291,580 10,821 4,5150 10,821 1,291,580 10,8210	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,760,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 9,76,657 2,461,457 16,550 89,377 276,675 9,52,68 4,638,551 8,554,533 (3,023,458)	Is1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 4,218,161 2,740,967 917,904 2,740,967 917,904 2,740,967 917,904 28,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,422,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 54,364 188,775 6,218,751 14,787,4722 (3,492,222)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 144,347	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke Nor People. For Better. For People. For Better. Multication of the below VBK SME
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other flaces and commissions Foreign exchange trading income (loss) Dividend Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Custom changes Depreciation charges Other operating expenses Total Operating Expenses Total Operating Expenses Depreciation charges Depreciation charges Total Operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Exceptional items	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,055 122,687	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 3,791,533 3,791,533 3,791,533 3,791,533 3,791,533 186,632 612,259 503,285 51,144 238,904 1,652,224 5,443,757 2,466,926 14,291 89,334 276,531 92,578 4,637,317 8,553,434 (3,109,677) 730,946	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 3,944 2,359,569 8,297,007 1,1468,376 3,660,294 24,365 128,854 415,643 1130,364 5,514,840 11,342,736 (3,045,729) 730,946	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 3,5501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 3,02,143 1,366,559 952,087 3,144 3,02,143 1,366,559 952,087 5,144 3,02,143 1,366,559 952,087 5,144 5,144 5,68,870 3,268,810 11,172,857 3,268,810 11,172,857 3,057,378 4,564,411 2,598 190,589 54,061 162,032 6,207,380 14,741,849 (3,568,992) 7,08,394 (3,568,992) 7,08,394	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 2,381,504 90,694 439,200 378,538 2,381,504 2,381,504 548,455 1,243,569 5,854 44,344 144,289 5,854 44,344 144,289 3,4,662 806,406 2,827,569 34,662	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 827,173 363,456 48,155 1,238,784 1,878,715 883,691 2,762,406 259,354 1,144 172,993 883,691 2,762,406 407,394 1,291,580 10,821 4,5150 138,404 51,718 648,666 2,593,733 168,673	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1,600 017,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 2,461,457 1,6550 89,377 2,461,457 1,6550 89,377 2,461,457 1,6550 89,377 2,461,457 1,6550 89,377 2,463,551 8,554,535 8,554,535 1,30,946	Is1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 4,218,161 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,422,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 54,364 168,775 6,218,751 14,787,4722 (3,492,229) 708,394	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 1,252,767 7,195 44,344 144,347 1,252,767 7,195 44,344	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke More People. For Better. For People. For Better. Musc Offering supports your business keep it moving. SME Unsecured Business Loan Maji Konnect Bilimu Konnect Bilimu Konnect Mia Women proposition Asset Based Financing Contact us for any of the below NBK SME today. Visit any of our branches for more information Email us at smeteam@nationalbank.co.ke Call 0703088900.
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest expenses Vert Interest Income Non-Interest Income Fees and commissions on loans and advances Other Interest Income Fees and commissions Foreign exchange trading income (loss) Dividend Income Other Interest Income Total Operating Expenses Loan loss provision Staff costs Diprectors' emoluments Rental charges Total Operating Expenses Total Operating E	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 2,600,056 122,687 122,687	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 3,791,533 3,791,533 4,632,525 5,1,144 298,904 1,652,224 5,443,757 2,466,926 5,443,757 2,466,926 4,4291 89,334 276,531 92,378 8,553,434 (3,109,677) 730,946	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 2,553,885 97,716 704,030 5,1,144 378,794 2,359,569 8,297,007 8,297,007 1,468,376 3,660,294 4,365 128,854 4,15,643 130,364 5,514,840 11,342,736 5,514,840 11,342,736	161,106,364 BANK 31-Dec-23 K5hs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,023 3,912,421 1,186,173 391,432 5,490,0266 7,904,047 3,02,143 1,366,559 95,20,404 7,904,047 3,02,143 1,366,559 95,20,404 1,956,877 3,268,810 11,172,857 3,057,378 4,564,411 2,07,380 4,564,411 2,598 190,589 534,061 162,032 14,741,849 (3,568,892) 7,08,394 (4,277,386) (4,277,386)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 2,381,504 90,694 4,39,200 378,538 3,268,152 5,48,445 1,243,569 5,548,445 1,243,569 5,548,445 1,243,569 5,854 4,434 144,289 3,4,662 8,86,406 2,827,569 440,583	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 3,117,499 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733 168,673	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 1,86,632 7,34,923 3,806,189 1,86,632 7,34,923 5,331,077 9,76,657 2,461,457 1,6550 89,377 2,76,675 9,2668 8,553,63551 8,554,535 (3,023,458) 7,30,946 (3,754,404)	I51,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 9,908,454 2,740,967 917,904 28,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,4722 (3,492,229) 708,394	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,3778 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 1,44,347 36,107 805,249 2,838,454	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. PO. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 Head at info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke Nor People. For Better. For People. For Better. Multication of the below NBK SME asset Based Financing Contact us for any of the below NBK SME today. Visit any of our branches for more information Email us at
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Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other flexes and commissions Foreign exchange trading income (loss) Dividend Income Other Operating Expenses Loan loss provision Staff costs Directors' employments Amortisation charges Depreciation charges on property and equipment Amortisation charges Depreciation charges Profit after exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Exceptional items Profit after tax and exceptional items	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 122,687 122,687	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 6,404,567 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 4,637,370 1,652,224 5,443,757 9,76,657 2,466,926 14,291 89,334 275,531 92,378 4,637,317 8,553,434 (3,109,677) 730,946 (3,840,623) 924,585 (921,649)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 2253,885 971,716 704,030 51,144 378,794 2,359,569 8,297,007 1,468,376 3,660,294 2,359,569 8,297,007 1,468,376 3,660,294 2,4,365 24	161,106,364 BANK 31-Dec-23 K5hs'000 Audited 7,590,011 5,673 35,501 13,394,073 13,394,073 3,912,421 1,186,173 3,912,421 1,186,173 3,914,322 5,490,026 7,904,047 3,02,143 1,366,559 952,087 5,144 5,1444 596,877 3,268,810 11,172,857 3,057,378 4,564,411 25,988 10,589 534,061 162,032 6,207,380 14,741,849 (1,5568,992) 708,394 (4,277,386) 924,045 (1,859,518)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 2,381,504 90,694 4,39,200 378,538 2,381,504 2,384,50 378,538 3,268,152 5,48,445 1,243,569 5,854 4,4344 144,289 3,4662 2,827,569 2,827,569 2,827,569 2,827,569 2,827,569 2,827,569 2,827,569 2,827,569 2,827,569 2,827,569 3,9,700	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 3,117,499 3,117,499 3,117,499 3,117,499 3,117,499 3,117,499 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,238,784 1,245,150 2,762,406 2,762,406 2,762,406 2,762,406 2,762,406 1,291,580 10,821 4,291,580 10,821 4,291,580 10,821 4,291,580 10,821 4,51,50 138,404 51,718 648,666 2,593,733 168,673 157,215 (105,081)	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 976,657 2,461,457 16,550 976,657 2,461,457 16,550 9,564,535 8,9377 7276,675 95,268 4,638,551 8,554,535 8,554,535 1,754,404 961,361	Is1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 13,6625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144,510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 (4,200,623) 986,6737 985,7545)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 548,445 1,252,767 7,195 548,445 1,252,767 7,195 548,445 1,252,767 7,195 548,445 1,252,767 7,195 548,445 1,252,767 7,195 548,455 1,252,767 7,195 548,552 7,77 7,795 7,795 7,797 7,797 7,797 7,970	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke More People. For Better. For People. For Better. Musc Offering supports your business keep it moving. SME Unsecured Business Loan Maji Konnect Sing Women proposition Saset Based Financing Contact us for any of the below NBK SME today. Visit any of our branches for more information Email us at smeteam@nationalbank.co.ke Call 0703088900.
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Cother interest expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other flacement strom [loss) Dividend Income Total Operating Expenses Loan loss provision Staff costs Depreciation charges Profit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Minority interest Minority interest	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 89,334 2,76,531 9,276,531 9,276,531 9,276,531 9,23,78 4,637,317 8,553,434 (3,109,677) 7,30,946 (3,840,623) 9,24,585 (9,21,649) (3,844,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 8,297,007 8,293,566 8,297,007 1,1468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 11,342,735 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,045,748)	International set of the set o	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 3,268,152 3,268,152 5,48,445 1,243,569 5,48,445 1,243,569 5,854 4,4344 1,44,289 3,4,662 8,86,406 2,827,569 4,40,583 9,700 (13,333) 4,44,216	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 3,117,499 8,749 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 2,790,818 3,1,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 2,461,457 16,550 89,377 276,675 2,461,457 16,550 89,377 276,675 9,264 8,354,535 (3,023,458) 730,946 (3,754,404) 961,361 (921,285) (3,794,480)	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,937,3,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 39,12,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 4(4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 1,44,347 36,107 805,249 2,838,454 535,237 9,700 (13,333) 538,870	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke More People. For Better. For People. For Better. Musc Offering supports your business keep it moving. SME Unsecured Business Loan Maji Konnect Sing Women proposition Saset Based Financing Contact us for any of the below NBK SME today. Visit any of our branches for more information Email us at smeteam@nationalbank.co.ke Call 0703088900.
Minority interest Image: State interest income Image: State interest income STATEMENT OF COMPREHENSIVE INCOME Image: State interest income Image: State interest income Interest income Image: State interest income Image: State interest income State interest income Image: State interest income Image: State interest income Interest Expense Image: State interest income Image: State interest income State interest income Image: State interest income Image: State interest income Interest Income Image: State interest income Image: State interest income Non-Interest Income Image: State interest income Image: State income Non-Interest Income Image: State income Image: State income Foreign exchange trading income (loss) Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Image: State income Imacond income Image: State income	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 89,334 2,76,531 9,276,531 9,276,531 9,276,531 9,23,78 4,637,317 8,553,434 (3,109,677) 7,30,946 (3,840,623) 9,24,585 (9,21,649) (3,844,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 8,297,007 8,293,566 8,297,007 1,1468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 11,342,735 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,045,748)	Ici,106,364 Ici,106,364 Ici,106,364 Ici,106,364 Ici,106,373 Ici,107 <	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 2,381,504 90,694 439,200 378,538 2,381,504 2,381,504 90,694 445,850 	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 3,117,499 8,749 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 1,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,337 2,461,457 16,550 89,337 2,461,457 16,550 89,337 2,56,675 95,268 4,638,551 8,554,533 (3,023,458) 730,946 (3,734,404) 961,361 (921,285)	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,937,3,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 39,12,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 4(4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 378,538 378,538 378,537 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,195 44,344 1,252,767 7,970 2,838,455 2,838,455	They may also be accessed at the institutions head office. This may be also be accessed at the Bank's registered office. REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000 Fax: 311444 E-Mail : info@nationalbank.co.ke Website : www.nationalbank.co.ke Website : www.nationalbank.co.ke More People. For Better. For People. For Better. Musc Offering supports your business keep it moving. SME Unsecured Business Loan Maji Konnect Sing Women proposition Saset Based Financing Contact us for any of the below NBK SME today. Visit any of our branches for more information Email us at smeteam@nationalbank.co.ke Call 0703088900.
 Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest name Loustomer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Other interest expenses A Total Interest Income Fees and commissions on loans and advances Other frees and commissions Foreign exchange trading income (loss) Dividend Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Derectors' emoluments Rental charges Derectorig expenses Total Operating Expenses Profit after tax and exceptional items Exceptional items Profit after tax and exceptional items Minority interest 	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 89,334 2,76,531 9,276,531 9,276,531 9,276,531 9,23,78 4,637,317 8,553,434 (3,109,677) 7,30,946 (3,840,623) 9,24,585 (9,21,649) (3,844,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 8,297,007 8,293,566 8,297,007 1,1468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 11,342,735 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,045,748)	Ici,106,364 Ici,106,364 Ici,106,364 Ici,106,364 Ici,106,373 Ici,107 <	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 3,268,152 3,268,152 5,48,445 1,243,569 5,48,445 1,243,569 5,854 4,4344 1,44,289 3,4,662 8,86,406 2,827,569 4,40,583 9,700 (13,333) 4,44,216	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 3,117,499 8,749 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 2,790,818 3,1,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 2,461,457 16,550 89,377 276,675 2,461,457 16,550 89,377 276,675 9,264 8,354,535 (3,023,458) 730,946 (3,754,404) 961,361 (921,285) (3,794,480)	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,937,3,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 39,12,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 4(4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 1,44,347 36,107 805,249 2,838,454 535,237 9,700 (13,333) 538,870	<text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text>
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest expenses Net Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other Interest Income Total Operating Expenses Dividend Income Total Operating Expenses Rental charges Dipreciation charges Total Operating Expenses Total Operati	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 14,293 9,344 2,76,531 9,2,378 4,637,317 8,553,434 (3,109,677) 730,946 (3,844,3,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 2,538,85 971,716 704,030 704,030 51,144 378,794 2,359,569 8,297,007 1,468,376 3,660,294 2,359,569 8,297,007 1,468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 13,0364 5,514,840 13,03,64 5,514,840 14,04,837	161.106,364 161.106,364 8ANK 31-Dec-23 K5h'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0264 7,904,047 3,02,143 1,366,559 952,087 3,02,143 1,366,559 952,087 3,02,143 1,366,559 952,087 51,144 596,877 3,02,7378 4,564,411 2,5988 10,589 534,061 162,0328 10,589 534,061 162,0328 10,589 534,061 162,0328 (1,859,518) (1,859,518) (1,859,518) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 3,268,152 5,48,445 1,243,569 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 3,4662 2,827,569	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 3,7182 8,749 3,717,499 3,717,499 3,717,499 3,717,499 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 2,593,554 1,244 172,953 883,691 2,762,406 2,593,733 168,673 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 1,610 6,409,826 6,409,826 1,690,093 750,370 163,174 2,603,637 2,603,637 3,806,189 1186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 9,268 4,638,551 8,354,535 8,354,535 1,739,464 (3,794,480) 4,794,480 1,7	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 28,679 128,912 415,940 136,625 5,517,090 11,366,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,973,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 4,1,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 548,445 1,252,767 7,195 538,870 2,838,454 535,237 9,700 (13,333) 538,870	<text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text>
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME The period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Income Fees and commissions on loans and advances Other Interest Income Total operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Other operating Expenses Total Charges Total Charges Total Operating Expenses Total Operating Expenses Total Charges Total Charges Total Operating Expenses Total Operating Expenses Total Charges Total Operating Expenses Total Ope	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 3,1,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 89,334 2,76,531 9,276,531 9,276,531 9,276,531 9,23,78 4,637,317 8,553,434 (3,109,677) 7,30,946 (3,840,623) 9,24,585 (9,21,649) (3,844,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 5,937,438 5,937,438 5,937,438 8,297,007 8,293,566 8,297,007 1,1468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 11,342,735 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,045,748)	Ici,106,364 Ici,106,364 Ici,106,364 Ici,106,364 Ici,106,373 Ici,107 <	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 3,268,152 3,268,152 5,48,445 1,243,569 5,48,445 1,243,569 5,854 4,4344 1,44,289 3,4,662 8,86,406 2,827,569 4,40,583 9,700 (13,333) 4,44,216	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499 8,749 3,117,499 8,749 3,117,499 8,749 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 10,821 45,150 138,404 51,718 648,663 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 1,610 6,409,826 6,409,826 1,690,093 750,370 163,174 2,603,637 2,603,637 3,806,189 1186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 9,268 4,638,551 8,354,535 8,354,535 1,739,464 (3,794,480) 4,794,480 1,7	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,508,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,937,3,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 1,44,347 36,107 805,249 2,838,454 535,237 9,700 (13,333) 538,870	<text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest expense Customer deposits Deposits and placements from banking institutions Other Interest expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Operating Expenses Loan loss provision Staff costs Diperciation charges Depreciation charges Total Operating expenses Total O	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 14,293 9,344 2,76,531 9,2,378 4,637,317 8,553,434 (3,109,677) 730,946 (3,844,3,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 2,538,85 971,716 704,030 704,030 51,144 378,794 2,359,569 8,297,007 1,468,376 3,660,294 2,359,569 8,297,007 1,468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 13,0364 5,514,840 13,03,64 5,514,840 14,04,83 14,04 14	161.106,364 161.106,364 8ANK 31-Dec-23 K5h'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,0264 7,904,047 3,02,143 1,366,559 952,087 3,02,143 1,366,559 952,087 3,02,143 1,366,559 952,087 51,144 596,877 3,02,7378 4,564,411 2,5988 10,589 534,061 162,0328 10,589 534,061 162,0328 10,589 534,061 162,0328 (1,859,518) (1,859,518) (1,859,518) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 3,268,152 5,48,445 1,243,569 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 3,4662 2,827,569	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 3,7182 8,749 3,717,499 3,717,499 3,717,499 3,717,499 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 2,593,554 1,244 172,953 883,691 2,762,406 2,593,733 168,673 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 1,610 6,409,826 6,409,826 1,690,093 750,370 163,174 2,603,637 2,603,637 3,806,189 1186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 9,268 4,638,551 8,354,535 8,354,535 1,739,464 (3,794,480) 4,794,480 1,7	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 28,679 128,912 415,940 136,625 5,517,090 11,366,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,973,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 4,1,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 548,445 1,252,767 7,195 538,870 2,838,454 535,237 9,700 (13,333) 538,870	<text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text>
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Non-Interest Expenses Net Interest Income Store and commissions on loans and advances Other Interest Income Fees and commissions on loans and advances Other Interest Income Cother fees and commissions Foreign exchange trading income (loss) Dividend Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Total Operating Expenses Total Operating Expens	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 128,030 (106,475) 101,132 407,194	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 8,9334 2,76,531 9,2,378 4,637,317 8,553,434 (3,109,677) 730,946 (3,844,559) (3,8443,559)	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438 2,538,85 971,716 704,030 5,11,44 378,794 2,359,569 8,297,007 1,468,376 3,660,294 2,359,569 8,297,007 1,468,376 3,660,294 2,4,365 128,854 415,643 130,364 5,514,840 5,514,840 13,03,64 5,514,840 (3,045,729) 915,491 (1,640,418) (3,051,748) (1,961,611)	IG1,106,364 BANK 31-Dec-23 K5h'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 5,144 596,877 3,057,378 4,564,411 25,998 11,172,857 3,057,378 4,564,411 25,998 162,032 6,207,380 190,589 534,061 162,032 6,207,380 190,589 534,061 162,032 6,207,380 14,741,864 924,045 (1,859,518) (3,341,913) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 2,381,504 90,694 439,200 378,538 3,268,152 548,445 1,243,569 5,854 444,344 144,289 5,854 444,344 144,289 5,854 444,344 144,289 5,854 444,344 144,289 5,854 444,344 144,289 5,854 444,344 144,289 3,4662 2,827,569 440,583 9,700 (13,333) 4444,216	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 3,7182 8,749 3,717,499 3,717,499 3,717,499 3,717,499 3,717,499 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 2,593,554 1,244 172,953 883,691 2,762,406 2,593,733 168,673 157,215 (105,081) 116,539 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 1,610 6,409,826 1,690,093 750,370 163,174 2,603,637 2,603,637 3,806,189 1186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 8,954,935 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 8,954,535 (3,023,458) 7,30,946 (3,754,404) 961,361 (921,285) (3,794,480) (3,794,480)	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 28,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 28,679 28,679 128,912 415,940 136,625 5,517,090 136,64,2160 (2,917,254) 73,0946 (3,648,2001) 966,357 (1,641,530) (2,973,027) (1,968,061)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,124 510,355 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 7,083,94 (4,200,623) 986,737 (1,859,545) (3,327,815) (1,671,980)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 552,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 3,373,691 548,445 1,252,767 7,195 535,237 9,700 (13,333) 538,870 538,870	<text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>
Minority interest Total Liabilities & Shareholders' Funds STATEMENT OF COMPREHENSIVE INCOME r the period ended 31 March 2024 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 expenses Total Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fiterest ancome Fees and commissions Foreign exchange trading income (loss) Dividend Income Other Operating Expenses Loan loss provision Staff costs Deporting expenses Custation charges Deprecitation charges Profit after exceptional items Exceptional items Exceptional items Profit after tax and exceptional items Minority interest Profit after tax and exceptional items Minority interest Customs Income Minoricy interest proves income Custome tax Deferred tax Profit after tax and exceptional items Minority interest Customs Profit offer tax and exceptional items Minority interest Customs Diveloperating Expenses Customs and aninority interest Custom charges C	151,573,063 BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 833,018 363,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207 2,722,743 407,394 1,303,881 7,680 45,063 138,332 50,273 647,433 2,600,056 122,687 124,687 12	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 9,76,657 2,466,926 14,291 14,293 9,344 2,76,531 9,2,378 4,637,317 8,553,434 (3,109,677) 7,30,946 (3,844,3,559)	151,107,089 151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 4,208,724 2,740,967 917,904 288,912 3,947,783 5,937,438 5,937,438 2253,885 971,716 704,030 51,144 378,794 2,359,569 8,297,077 1,468,376 3,660,294 2,4365 24,365 130,364 5,514,840 11,342,736 (3,045,729) 730,946 (3,051,748) (3,051,748) (3,051,748)	IG1,106,364 BANK 31-Dec-23 K5hs'000 Audited 7,590,011 5,642,888 125,673 3,512,421 1,186,173 3,912,421 1,86,737 5,490,0026 7,904,047 302,143 1,366,559 952,087 5,1,144 596,877 3,02,143 1,366,559 952,087 5,1,144 596,877 3,02,143 1,366,559 952,087 5,1,144 596,877 3,02,7,378 4,564,411 25,998 5,34,012 162,032 6,207,380 1,3568,992 708,394 (1,259,518) (3,341,913) (3,341,913) (3,341,913) (1,678,508) (1,678,508)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 4,39,200 378,538 3,268,152 5,48,445 1,243,569 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 5,854 4,4344 144,289 3,4662 2,827,569	151,602,986 GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 3,7182 8,749 3,717,499 3,717,499 3,717,499 3,717,499 1,238,784 1,238,784 1,238,784 1,238,784 1,244 172,993 883,691 2,762,406 2,593,554 1,244 172,953 883,691 2,762,406 2,593,733 168,673 157,215 (105,081) 116,539	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 3,1660 1,610 6,409,826 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 1186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 95,268 4,638,551 8,554,535 (3,074,480) 6,3794,480 1,545,497 1,545,497 1,555 1,555 3,794,480 1,555 3,794,480 1,555 1,555 3,794,480 1,555 3,794,480 1,555 3,794,480 1,555 3,794,480 1,555 3,794,480 1,555 3,794,480 1,555 3,794,480 1,555	IS1,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 28,679 128,912 415,940 136,625 5,517,090 11,366,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,973,027)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,4722 (3,492,229) 708,394 986,737 (1,859,545) (3,327,815) (1,671,980) - - 501,594	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 4,1,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 548,445 1,252,767 7,195 538,870 2,838,454 535,237 9,700 (13,333) 538,870	<text><text><text><text><text><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></text></text></text></text></text>

HER DISCLOSURES	BANK 31-Mar-23	BANK 30-Jun-23	BANK 30-Sep-23	BANK 31-Dec-23	BANK 31-Mar-24
	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000
	Un-audited	Un-audited	Un-audited	Audited	Un-audited
n-performing loans and advances					
ss non-performing loans and advances	20,826,579	23,446,274	22,202,603	25,186,337	24,881,990
s:Interest in suspense	2,597,208	2,671,730	2,612,530	2,719,289	2,663,275
al Non-performing loans and advances (a-b)	18,229,371	20,774,545	19,590,073	22,467,049	22,218,715
s:Loan loss Provisions	10,696,228	11,679,516	11,563,844	11,773,029	11,613,947
NPLs exposure (c-d)	7,533,143	9,095,028	8,026,229	10,694,019	10,604,768
counted Value of Securities	7,032,471	8,892,025	7,709,785	9,814,256	9,507,406
NPLs exposure (e-f)	500,672	203,003	316,444	879,763	1,097,363
ider loans and Advances					
ectors, Shareholders and associates	51	42	105	78	58
plovees	5,700,537	5,239,808	5,257,778	5,126,033	4,981,680
cal insider loans, advances and other facilities	5,700,588	5,239,850	5,257,884	5,126,112	4,981,738
-Balance sheet items	0.067.477				
tters of credit, guarantees and acceptances	9,067,134	16,958,850	19,786,006	16,359,516	13,847,281
rwards, swaps and options	5,390,978	3,426,807	3,721,349	15,700	138,788
ner contingent liabilities					
al contingent liabilities	14,458,112	20,385,657	23,507,355	16,375,216	13,986,069
pital Strength					
e capital	10,857,004	6,217,534	7,206,678	8,183,125	9,001,002
nimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
ess/(Deficiency) (α-b)	9,857,004	5,217,534	6,206,678	7,183,125	8,001,002
pplementary capital	5,173,780	4,361,804	4,913,265	5,457,095	5,341,344
al capital (a+d)	<u>16,030,784</u>	10,579,338	12,119,944	13,640,220	14,342,346
al risk weighted assets	96,085,038	100,242,920	104,794,088	109,242,549	111,479,582
e capital/total deposit liabilities	10.5%	5.1%	6.1%	6.7%	8.5%
nimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
ess/(Deficiency) (g-h)	2.5%	-2.9%	-1.9%	-1.3%	0.5%
capital/total risk weighted assets	11.3%	6.2%	6.9%	7.5%	8.1%
nimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
ess/(Deficiency) (j-k)	0.8%	-4.3%	-3.6%	-3.0%	-2.4%
al capital/total risk weighted assets	16.7%	10.6%	11.6%	12.5%	12.9%
nimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
cess/(Deficiency)(m-n)	2.2%	-3.9%	-2.9%	-2.0%	-1.6%
uidity					
uidity Ratio	36.3%	45.2%	42.2%	43.5%	30.6%
nimum Statutory Ratio	20.0%	20.0% 25.2%	20.0% 22.2%	20.0% 23.5%	20.0% 10.6%
cess/(Deficiency)(a-b)	16.3%				

ROVAL

unaudited financial statements are an extract from the books of the Financial statements and records of the bank and roved by the Board of Directors on 19th April 2024 and signed on its behalf by:

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

may also be accessed at the institutions head office located at Harambee Avenue.

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

ISTERED OFFICE









- SME Unsecured Business Loan
- Maji Konnect
- Elimu Konnect
- Nia Women proposition
- Asset Based Financing

