

The Board of Directors of National Bank of Kenva Limited hereby announce the audited results for the period ended 31 December 2021

	The Board of Direc	tors of	Nation	al Ban	k of Ke		nitea na	ereby d	Innoun	ce the	audited	l results for the period ended 31 December 2021
a	TATEMENT OF FINANCIAL POSITION s at 31 December 2021	BANK 31-Dec-20 Shs'000 Audited	BANK 31-Mar-21 Shs'000 Un-audited	BANK 31-Jun-21 Shs'000 Un-audited	BANK 30-Sep-21 Shs'000 Un-audited	BANK 31-Dec-21 Shs'000 Audited	GROUP 31-Dec-20 Shs'000 Audited	GROUP 31-Mar-21 Shs'000 Un-audited	GROUP 31-Jun-21 Shs'000 Un-audited	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	III.OTHER DISCLOSURES BANK BANK BANK BANK BANK BANK BANK BANK 31-Dec-20 31-Mar-21 30-Jun-21 30-Sep-21 31-Dec-21 Shs'000 Shs'000 Shs'000 Shs'000 Shs'000 Shs'000 Audited Un-audited Un-audited Un-audited Un-audited
A 1 2	Assets Cash (both Local & Foreign) Balances due from Central Bank of Kenya	1,100,330 3,750,586	1,249,469 4,133,434	940,995 4,081,795	1,007,756 3,757,987	1,250,983 7,722,963	1,100,330 3,750,586	1,249,469 4,133,434	940,995 4,081,795	1,007,756 3,757,987	1,250,983 7,722,963	Non-performing loans and advances 26,438,040 26,360,967 27,447,135 27,976,054 26,541,854 a Gross non-performing loans and advances 4,290,607 4,734,041 4,548,725 4,892,192 4,391,263
3 4	Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-		c Total Non-performing loans and advances (a-b) 22,147,433 21,626,926 22,898,410 23,083,842 22,150,591 d Less:Loan loss Provisions 11,322,528 11,503,961 12,098,852 12,228,074 11,782,093
5	Investment Securities:(a+b) a) Held to Maturity:(i+ii)	49,556,471 34,460,222	48,762,262 33,614,230	33,356,840	54,017,667 33,234,414	53,369,382 33,345,031	34,460,222		51,122,228 33,356,840	54,089,971 33,234,414	53,452,206 33,345,031	e Net NPLs exposure (c-d) 10,824,905 10,122,965 10,799,557 10,855,768 10,368,498 f Discounted Value of Securities 10,330,933 9,325,185 10,736,740 10,675,731 10,239,577
5.a.i 5.a.i		34,460,222	33,614,230	33,356,840 -	33,234,414 -	33,049,950 295,081	34,460,222	33,614,230	33,356,840 -	33,234,414 -	33,049,950 295,081	g Net NPLs exposure (e-f) 493,972 797,780 62,818 180,037 128,920
	b) Available for sale:(i+ii) i. Kenya Government securities	15,096,249 15,096,249	15,148,032 15,148,032		20,783,253 20,783,253	20,024,351 20,024,351	15,165,758 15,165,758		17,765,388 17,765,388	20,855,557 20,855,557	20,107,175 20,107,175	2 Insider loans and Advances a Directors,Shareholders and associates - - - 4 21 18
c	ii. Other securities	-	-	-	-		-	-	-	-	-	b Employees 5,872,627 5,941,974 5,905,135 5,867,903 5,845,656 c Total insider loans, advances and other facilities 5,872,627 5,941,978 5,905,156 5,867,903 5,845,674
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	1,357,790 755,496	1,367,120 1,234,389	1,352,368 2,622,821	6,955,814 1,021,973	1,852,529 496,359	1,357,790 755,496	1,367,120 1,234,389	1,352,368 2,622,821	6,955,814 1,021,973	1,852,529 496,359	3 Off-Balance sheet items a Letters of credit, guarantees and acceptances 4,996,228 5,055,196 4,798,015 4,549,513 4,514,574
8 9	Tax recoverable Loans and advances to customers (net)	304,692 55,539,275	306,432 57,668,263	295,415 60,376,595	78,984 64,953,499	- 67,045,738	314,986 55,539,275	300,584 57,668,263	292,926 60,376,595	58,721 64,953,499	- 67,045,738	b Forwards, swaps and options 11,351,200 4,179 4,967,095 5,359,250 5,204,900 c Other contingent liabilities
10 11 12	Balances due from banking institutions in the group Investments in associates Investments in subsidiary companies	- 630,353 24,963	- 616,044 24,963	- 670,824 24,963	- 657,458 24,963	- 649,876 24,963	630,353	616,044	670,824	657,458	649,876	d Total contingent liabilities <u>16,347,428 5,059,375 9,765,110 9,908,763 9,719,474</u> 4 Capital Strength
13 14	Investments in joint ventures Investment properties				-		-	-	-	-	-	a Core capital 6,578,405 6,463,711 6,164,098 6,155,346 10,288,488 b Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000
15 16	Property and equipment Prepaid lease rentals	4,374,108	4,213,320	4,076,935	4,274,938	4,119,087 -	4,374,661	4,213,836	4,078,439	4,276,383 -	4,120,459 -	c Excess/(Deficiency) (a-b) 5,578,405 5,463,711 5,164,098 5,155,346 9,288,488 d Supplementary capital 1,256,934 1,268,343 4,368,809 4,396,344 1,316,500
17 18	Intangible assets Deferred tax asset	744,446 3,136,380	665,434 3,052,139	634,903 2,826,975	568,933 3,007,004	612,378 3,317,439	773,348 3,136,314	693,853 3,051,981	661,877 2,827,086	594,462 3,007,387	636,462 3,316,905	e Total capital (a+d) 7,835,339 7,732,054 10,532,906 10,551,689 11,604,988 f Total risk weighted assets 76,036,622 77,691,953 78,422,698 80,975,578 81,308,855
19 20	Retirement benefit asset Other assets	- 5,566,730	- 6,294,900	- 4,675,744	- 5,924,482	- 6,081,608	- 5,368,576	- 6,301,551	- 4,526,436	- 5,806,337	- 5,910,476	g Core capital/total deposit liabilities 6.2% 6.0% 5.7% 5.0% 9.1% h Minimum Statutory Ratio 8.0% 8.0% 8.0% 8.0% 8.0%
21 B	TOTAL ASSETS Liabilities	126,841,620	129,588,169	133,633,970	146,251,458	146,543,305	126,727,695	129,669,618	133,554,390	146,187,748	146,454,956	I Excess/(Deficiency) (g-h) -1.8% -2.0% -2.3% -3.0% 1.1% j Core capital/total risk weighted assets 8.7% 8.4% 7.9% 7.6% 12.7%
22 23	Balances due to Central Bank of Kenya Customer deposits	- 99,229,389	- 99,090,859	- 99,913,441	- 115,424,152	3,496,740 106,103,099	- 99,066,580	- 98,857,733	- 99,716,681	- 115,135,108	5,150,710	k Minimum Statutory Ratio 10.5% 10.5% 10.5% 10.5% I Excess/(Deficiency) (j-k) -1.8% -2.1% -2.6% -2.9% 2.2%
24 25	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	6,460,632 6,981,903	8,137,398 7,941,366	7,485,321 7,712,427	3,310,433 7,532,793	10,554,365 7,455,621	6,460,632 6,981,903	8,137,398 7,941,366	7,485,321 7,712,427	3,310,433 7,532,793	10,554,365 7,455,621	m Total capital/total risk weighted assets 10.3% 10.0% 13.4% 13.0% 14.3% n Minimum Statutory Ratio 14.5% 14.5% 14.5% 14.5% 14.5%
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	o Excess/(Deficiency)(m-n) -4.2% -4.5% -1.1% -1.5% -0.2% p Adjusted core capital/total deposit liabilities* 6.2% 6.3% 5.9% 5.2% 9.2%
27 28	Borrowed funds Balances due to banking institutions in the group	-	-	3,237,000	3,315,000 -	-	-	-	3,237,000	3,315,000	-	q Adjusted core capital/total risk weighted assets* 8.7% 8.7% 8.1% 7.8% 12.9% r Adjusted total capital/total risk weighted assets* 10.3% 10.3% 13.7% 13.4% 14.5%
29 30 71	Tax payable Dividends payable	- 5,681	5,681	- 5,681	- 5,681	215,227 274	- 5,681	5,681	(297) 5,681	5,681	237,067 274	a Liquidity Ratio 44.4% 42.7% 46.6% 49.6% 41.7%
31	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	297	-	-	b Minimum Statutory Ratio 20.0%
33 34	Other liabilities TOTAL LIABILITIES	2,228,471 114,906,076	2,227,454 117,402,758 1	2,634,480 120,988,350	3,637,747 133,225,806	2,353,257 130,178,583	2,180,761 114,695,557	2,357,357	2,619,747 120,776,857	3,683,694 132,982,709	2,409,259 129,939,622	
C 35	Shareholders' Funds Paid up /Assigned capital	12,368,906	12,368,906	12,368,906	12,368,906	12,683,038	12,368,906	12,368,906	12,368,906	12,368,906	12,683,038	NOTES * The adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with
36 37	Share premium/(discount) Revaluation reserves	- 1,225,905	- 1,225,905	- 1,225,905	- 1,225,905	3,141,319 1,200,558	- 1,225,907	- 1,225,905	- 1,225,905	- 1,225,905	3,141,319 1,200,560	the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.
38	Retained earnings/Accumulated losses				(5,503,011)	(5,190,271) 4,520,549		(5,418,276) 4,074,991	(5,538,562) 4,590,726	(5,322,506)	(5,038,471) 4,520,549	APPROVAL The audited financial statements are an extract from the books of the Financial statements and records of the
40	Statutory loan loss reserves Other Reserves	3,794,213 53,393	4,074,991 118,302	4,590,726 131,309	4,781,842 152,010	4,520,549 9,529	3,794,213 53,599	4,074,991 118,557	4,590,726 130,558	4,781,842 150,892	4,520,549 8,339	bank and approved on 4th March 2022 and signed on its behalf by:
42	Proposed dividends Capital grants		-		-				-			J. Nzomo - Chairman, Board Audit Committee P. Russo - Managing Director
43 44	TOTAL SHAREHOLDERS' FUNDS Minority interest	11,935,544	12,185,411	12,645,620	13,025,652	16,364,722	12,032,138	12,370,083	12,777,533	13,205,039	16,515,334	The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Bank's website www.nationalbank.co.ke. They may also be accessed at the institutions head office located
45	Total Liabilities & Shareholders' Funds	126,841,620	129,588,169	133,633,970	146,251,458	146,543,305	126,727,695	129,669,618	133,554,390	146,187,748	146,454,956	at Barambee Avenue.
н.	STATEMENT OF COMPREHENSIVE INCOME for the period ended 31 December 2021	BANK 31-Dec-20 Shs'000	BANK 31-Mar-21 Shs'000	BANK 31-Jun-21 Shs'000	BANK 30-Sep-21 Shs'000	BANK 31-Dec-21 Shs'000	GROUP 31-Dec-20 Shs'000	GROUP 31-Mar-21 Shs'000	GROUP 31-Jun-21 Shs'000	GROUP 30-Sep-21 Shs'000	GROUP 31-Dec-21 Shs'000	This may be also be accessed at the Bank's registered office listed hereunder.
1	Interest Income		Un-audited			Audited		Un-audited		Un-audited	Audited	REGISTERED OFFICE National Bank Building,
1.1 1.2	Loans and advances Government securities	4,641,097 5,002,783	1,326,844 1,365,620	2,999,930 2,752,188	4,529,734 4,194,319	6,301,436 5,761,130	4,641,912 5,005,824	1,326,844 1,367,175	2,999,930 2,755,122	4,529,734 4,199,789	6,301,436 5,769,193	18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732018000
1.4	Deposits and placements with banking institutions Other Interest Income	86,617	25,475	60,950 -	129,007 -	170,981 6,221	87,155	26,834	60,950 -	129,007 -	170,981 6,221	Fax: 311444 E-Mail: info@nationalbank.co.ke
2	Total interest income Interest Expense	9,730,497	2,717,939	5,813,068	8,853,060	12,239,768	9,734,891	2,720,853	5,816,002	8,858,530	12,247,831	Website : www.nationalbank.co.ke
2.2	Customer deposits Deposits and placements from banking institutions	2,463,293 150,287	692,354 100,340	1,357,121 305,219	2,109,132 485,123	2,941,403 687,169	2,449,453 150,287	692,224 100,340	1,352,853 305,219	2,101,548 485,123	2,929,073 687,169	
	Other interest expenses Total Interest Expenses	98,475 2,712,055	19,131 811,825	83,860 1,746,200	203,111 2,797,366	347,976 3,976,548	98,475 2,698,215	19,131 811,695	83,860 1,741,932	203,111 2,789,782	347,976 3,964,218	
3 4	Net Interest Income Non-Interest Income	7,018,442	1,906,114	4,066,868	6,055,694	8,263,220	7,036,676	1,909,158	4,074,070	6,068,748	8,283,613	Bank on Better National
	Fees and commissions on loans and advances Other fees and commissions	97,005 894,858	18,778 259,261	50,426 512,439	64,820 775,497	84,686 691,150	97,005 1,071,702	18,778 304,181	50,426 611,150	64,820 963,319	84,686 939,446	Bank
	Foreign exchange trading income (loss) Dividend Income	486,807 118,065	109,916 -	285,054 28,500	457,085 30,021	666,907 100,021	486,807	109,916 -	285,054	457,085 21	666,907 21	A Subsidiary of KCB Group PLC
	Other Income Total Non-Interest Income	279,088	00100		232,488	305,043			200.000			
			90,100 478.055	200,889	1 559 011		258,959	90,100 522.975	200,889	227,287	299,842	Kurre Direck and a DIRK
с с	Total Operating Income	1,875,823 8,894,265	478,055 2,384,169	1,077,308 5,144,176	1,559,911 7,615,605	1,847,807 10,111,027	258,959 1,914,473 8,951,149	90,100 522,975 2,432,133	1,147,519 5,221,589	227,287 1,712,532 7,781,280	299,842 1,990,902 10,274,515	Kuza Biashara na NBK Cash keeps the biashara moving. Get the NBK SME
	Total Operating Income Other Operating Expenses Loan loss provision	1,875,823 8,894,265 1,387,426	478,055 2,384,169 204,781	1,077,308 5,144,176 297,367	7,615,605 412,544	1,847,807 10,111,027 1,014,004	1,914,473 8,951,149 1,387,426	522,975 2,432,133 204,781	1,147,519 5,221,589 297,367	1,712,532 7,781,280 412,544	1,990,902 10,274,515 1,014,004	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today.
6.2 6.3	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	1,875,823 8,894,265	478,055 2,384,169	1,077,308 5,144,176	7,615,605	1,847,807 10,111,027	1,914,473 8,951,149	522,975 2,432,133	1,147,519 5,221,589	1,712,532 7,781,280	1,990,902 10,274,515	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M Ioan financing. • No collateral required.
6.2 6.3 6.4	Total Operating Income Other Operating Expenses Loan loss provision Staff costs	1,875,823 8,894,265 1,387,426 4,077,889	478,055 2,384,169 204,781 1,078,550	1,077,308 5,144,176 297,367 2,147,727	7,615,605 412,544 3,237,275	1,847,807 10,111,027 1,014,004 4,266,885	1,914,473 8,951,149 1,387,426 4,087,685	522,975 2,432,133 204,781 1,072,056	1,147,519 5,221,589 297,367 2,150,096	1,712,532 7,781,280 412,544 3,250,178	1,990,902 10,274,515 1,014,004 4,293,896	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M Ioan financing.
6.2 6.3 6.4 6.5 6.6	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 194,860	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period.
6.2 6.3 6.4 6.5 6.6 6.7	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590	1,077,308 5,144,176 2,97,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 194,860 1,046,347 4,119,922	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information [Email us of
6.2 6.3 6.4 6.5 6.6 6.7	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057	1,077,308 5,144,176 2,147,727 12,282 88,692 328,414 192,934 1,055,062	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 194,860 1,046,347	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M Ioan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590	1,077,308 5,144,176 2,97,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 194,860 1,046,347 4,119,922 1,101,667	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M Ioan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 312,593 185,444 (50,582)	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,73 98,807 497,057 2,093,590 290,579	1,077,308 5,144,176 2,97,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478 1,055,062 4,122,478 1,021,698 14,381 289,696	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 - - 1,415,097 233,015 105,129	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261)	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 331,619 199,730 (50,273)	522,975 2,432,133 2,04,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996	1,147,519 5,221,589 2,150,096 13,850 328,486 194,860 1,046,347 4,119,922 1,101,667 1,101,667 2,89,914	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,166 286,361 105,835	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321)	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Deferred tax Profit after tax and exceptional items Minority interest	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 290,579 290,579 290,579 566 105,598 184,45	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,025,662 4,122,478 1,021,698 14,381 289,696 717,621	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,889 1,644,634 6,200,508 1,415,097 - 1,415,097 - 1,415,097 - 1,076,953 105,129	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 366,429 2,147,992 8,724,079 1,386,957 531,628 (162,261) 1,017,590	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 331,619 199,730 (50,273) 202,162	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 48,655 2,077,597 354,536 19,469 105,996 229,071 229,071	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 1,046,347 4,119,922 1,101,667 46,976 289,914 764,777 764,777	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,587 1,564,146 286,361 105,835 1,171,950	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental chorges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit offer eax and exceptional items Exceptional items Current tax Deferred tax Minority interest Profit after tax, exceptional items and minority interest Profit after tax, enceptional items and minority interest	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 312,593 185,444 (50,582)	478,055 2,384,169 2,04,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579 566 105,598	1,077,308 5,144,176 2,97,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478 1,055,062 4,122,478 1,021,698 14,381 289,696	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 - - 1,415,097 233,015 105,129	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261)	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 331,619 199,730 (50,273)	522,975 2,432,133 2,04,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996	1,147,519 5,221,589 2,150,096 13,850 328,486 194,860 1,046,347 4,119,922 1,101,667 1,101,667 2,89,914	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,166 286,361 105,835	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321)	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Ourfert tax Deferred tax Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Goins/(Losses) from translating the financial statements of foreign operations	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 312,593 	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579 566 105,598 184,415 - 184,415	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478 1,021,698 1,021,698 14,381 289,696 717,621	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 2,33,015 105,129 1,076,953 -	1,847,807 10,111,027 1,014,004 4,266,885 26,719 14,1700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 -	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 - - 351,619 199,730 (50,273) 202,162 -	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 48,6955 2,077,597 354,536 19,469 105,996 229,071 - 229,071	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 1,046,347 4,119,922 1,101,667 - 1,101,667 46,976 289,914 764,777 - 764,777	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 28,3760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 1,171,950	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax, exceptional items Minority interest Profit after tax, exceptional items and minority interest Profit after tax, exceptional items and minority interest Boins/(Losses) from translating the financial statements of	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 290,579 290,579 290,579 566 105,598 184,45	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,025,662 4,122,478 1,021,698 14,381 289,696 717,621	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,889 1,644,634 6,200,508 1,415,097 - 1,415,097 - 1,415,097 - 1,076,953 105,129	1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 366,429 2,147,992 8,724,079 1,386,957 531,628 (162,261) 1,017,590	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 331,619 199,730 (50,273) 202,162	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 48,655 2,077,597 354,536 19,469 105,996 229,071 229,071	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 1,946,347 4,119,922 1,101,667 46,976 289,914 764,777 764,777	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,587 1,564,146 286,361 105,835 1,171,950	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit after tax and exceptional items Exceptional items Profit after exceptional items Purfit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property,plant and equipment Share of other comprehensive income of associates	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 312,593 312,593 312,593 312,593 185,444 (50,582) 177,731 - - 71,191 -	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 290,579 - 290,579 - 290,579 566 105,598 184,415 - 184,415 - 46,892 - -	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478 1,021,6981,021,698 1,021,698 1,021,6981,021,698 1,021,6981,021,698 1,021,6981,021,021,021,021,021,021,021,021,021,02	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,889 1,644,634 6,200,508 1,415,097 1,415,097 1,415,097 1,076,953 1,076,953	1,847,807 10,111,027 1,014,004 4,266,885 26,719 14,1700 762,341 366,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 - (62,663) -	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 199,730 (50,273) 202,162 - 202,162 - 72,419 -	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996 229,071 - - - - - - - - - - - - - - - - - - -	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 1,94,860 1,046,347 4,119,922 1,101,667 - 1,101,667 - 1,101,667 - - - - - - - - - - - - -	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 1,171,950 - 9,8,617 - -	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 - - - - - - - - - - - - - - - - - -	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Profit dreft exceptional items Current tax Deferred tax Profit after tax, exceptional items and minority interest Brouge changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to compone	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 8,581,672 312,593 185,444 (50,582) 177,731 - - 71,191 - - 71,191	478,055 2,384,169 2,04,781 1,078,550 5,541 40,117 168,737 98,807 497,057 2,093,590 290,579 - 290,579 - - 290,579 - - - - - - - - - - - - -	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478 1,021,698 14,381 283,696 717,621 - 54,073 - 54,073	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,389 1,644,634 6,200,508 1,415,097 233,015 105,129 1,076,953 98,617 98,617 (29,585)	1,847,807 10,111,027 1,014,004 4,266,885 26,719 14,1700 762,341 364,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 - (62,663) - 18,799	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 398,030 398,030 398,030 398,030 398,030 398,030 351,619 	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 9,288 486,955 2,077,597 354,536 - - - - - - - - - - - - - - - - - - -	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 194,860 1,046,347 4,119,922 1,101,667 289,914 764,777 - 764,777 - 54,073 - (16,222)	1,712,532 7,781,280 4,12,544 3,250,178 22,975 78,587 528,500 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 1,171,950 - 98,617 - 98,617 - -	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 598,616 (161,321) 1,073,005 (64,530)	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.
6.2 6.3 6.4 6.5 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16	Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Minority interest Profit after tax, exceptional items and minority interest Profit comprehensive income Gains/(Losses) from translating the financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive	1,875,823 8,894,265 1,387,426 4,077,889 20,436 173,611 669,051 398,030 1,855,229 312,593 312,593 312,593 312,593 185,444 (50,582) 177,731 - - 71,191 -	478,055 2,384,169 204,781 1,078,550 5,541 40,117 168,737 98,807 497,057 290,579 - 290,579 - 290,579 566 105,598 184,415 - 184,415 - 46,892 - -	1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 328,414 192,934 1,055,062 4,122,478 1,021,6981,021,698 1,021,698 1,021,6981,021,698 1,021,6981,021,698 1,021,6981,021,021,021,021,021,021,021,021,021,02	7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,889 1,644,634 6,200,508 1,415,097 1,415,097 1,415,097 1,076,953 1,076,953	1,847,807 10,111,027 1,014,004 4,266,885 26,719 14,1700 762,341 366,429 2,147,992 8,724,070 1,386,957 531,628 (162,261) 1,017,590 - (62,663) -	1,914,473 8,951,149 1,387,426 4,087,685 20,436 173,890 669,150 398,030 1,862,913 8,599,530 351,619 199,730 (50,273) 202,162 - 202,162 - 72,419 -	522,975 2,432,133 204,781 1,072,056 5,541 40,203 168,773 99,288 486,955 2,077,597 354,536 19,469 105,996 229,071 - - - - - - - - - - - - - - - - - - -	1,147,519 5,221,589 297,367 2,150,096 13,850 88,916 328,486 1,94,860 1,046,347 4,119,922 1,101,667 - 1,101,667 - 1,101,667 - - - - - - - - - - - - -	1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 6,217,134 1,564,146 286,361 105,835 1,171,950 - 1,171,950 - 9,8,617 - -	1,990,902 10,274,515 1,014,004 4,293,896 33,581 142,054 762,545 369,246 2,148,889 8,764,215 1,510,300 - - - - - - - - - - - - - - - - - -	Cash keeps the biashara moving. Get the NBK SME Unsecured Business Loan today. • Up to Ksh. 3M loan financing. • No collateral required. • 12 months flexible payment period. Open an NBK SME Current Account Today. Visit any of our branches for more information Email us of smeteam@notlonalbank.co.ke Cell 070308900.