d results for the period ended 30 June 2022

	The Board of Dire	ctors o	f Natio	nal Ba	nk of K	enya Li	mited h	nereby	annou	nce the	un-aud	lited
as	TATEMENT OF FINANCIAL POSITION at 30 June 2022	BANK 30-Jun-21 Shs'000 Un-audited	30-Sep-21	BANK 31-Dec-21 Shs'000 Audited	BANK 31-Mar-22 Shs'000 Un-audited	BANK 31-Jun-22 Shs'000 Un-audited	GROUP 30-Jun-21 Shs'000 Un-audited	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000 Un-audited	III. 0 1
1 2 3	Assets Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss	940,995 4,081,795 -	1,007,756 3,757,987 - -	1,250,983 7,722,963 -	1,091,995 3,378,494 -	1,025,598 3,854,871 -	940,995 4,081,795 - -	1,007,756 3,757,987 -	1,250,983 7,722,963 -	1,091,995 3,378,494 -	1,025,598 3,854,871 - -	1 No a Gro b Les c Tot
5	Investment Securities:(a+b) a) Held to Maturity:(i+ii) i. Kenya Government securities	51,053,637 33,356,840 33,356,840	54,017,667 33,234,414 33,234,414	53,369,382 33,345,031 33,049,950	51,623,393 33,429,933 33,126,102	45,842,080 26,278,399 25,983,415	51,122,228 33,356,840 33,356,840	54,089,971 33,234,414 33,234,414	53,452,206 33,345,031 33,049,950	51,778,373 33,491,432 33,187,601	46,032,824 26,377,374 26,082,390	d Les e Ne f Dis
5.a.i	i ii. Other securities b) Available for sale:(i+ii)	17,696,797	20,783,253	295,081 20,024,351	303,831 18,193,460	294,984 19,563,681	17,765,388	20.855.557	295,081 20,107,175	303,831 18,286,941	294,984 19,655,450	g Ne 2 Ins
	i. Kenya Government securities	17,696,797	20,783,253	20,024,351	18,193,460	19,563,681	17,765,388	20,855,557	20,107,175	18,286,941	19,655,450	a Dir
_	ii. Other securities	1752760	-	1 052 520	1752/57	- /, OE7 /, 70	1753760	- C OFF 91/	1.052.520	1752/57		c To
7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	1,352,368 2,622,821	6,955,814 1,021,973	1,852,529 496,359	1,352,457 946,746	4,053,430 975,532	1,352,368 2,622,821	6,955,814 1,021,973	1,852,529 496,359	1,352,457 946,746	4,048,165 975,532	3 Off a Let
9	Tax recoverable Loans and advances to customers (net)	295,415 60,376,595	78,984 64,953,499	67,045,738	67,470,096	68,958,047	292,926 60,376,595	58,721 64,953,499	67,045,738	67,470,096	12,260 68,958,047	b For
11	Balances due from banking institutions in the group Investments in associates	670,824	657,458	649,876	682,051	570,008	670,824	657,458	649,876	682,051	570,008	d Tot
13	Investments in subsidiary companies Investments in joint ventures	24,963	24,963	24,963	24,963	24,963	-	-	-	-	-	a Co b Mi
15	Investment properties Property and equipment	4,076,935	4,274,938	4,119,087	3,967,622	3,977,222	4,078,439	4,276,383	4,120,459	3,968,923	3,978,450	c Ex
17	Prepaid lease rentals Intangible assets	634,903	568,933	612,378	555,525	485,284	661,877	594,462	636,462	578,164	506,478	e Tot
19	Deferred tax asset Retirement benefit asset	2,826,975	3,007,004	3,317,439 - 6.081.608	3,384,397	3,841,789	2,827,086	3,007,387	3,316,905	3,383,890	3,842,335	g Co h Mi
21	Other assets TOTAL ASSETS	4,675,744 133,633,970	5,924,482 146,251,458	.,,	6,021,806 140,499,545	5,397,800 139,006,624	4,526,436 133,554,390	5,806,337 146,187,748	5,910,476 146,454,956	5,868,871 140,500,060	5,198,701 139,003,269	I Ex
22	Liabilities Balances due to Central Bank of Kenya	-	-	3,496,740	6,995,020	-	-	-	3,496,740	6,995,020	-	j Con k Min I Exc
	Customer deposits Deposits and balances due to local banking institutions	99,913,441 7,485,321	115,424,152 3,310,433	106,103,099 10,554,365	98,656,380 9,905,645	112,456,059 2,341,580	99,716,681 7,485,321	115,135,108 3,310,433	105,786,296 10,554,365	98,346,884 9,905,645	112,206,199 2,341,580	m To
	Deposits and balances due to foreign banking institutions Other money market deposits	7,712,427	7,532,793	7,455,621	5,462,230	4,769,203	7,712,427	7,532,793	7,455,621	5,462,230	4,769,203	n Mii o Exi
27	Borrowed funds	3,237,000	3,315,000	-	-	-	3,237,000	3,315,000	-	-	-	p Ad q Ad
29	Balances due to banking institutions in the group Tax payable	-	-	215,227	284,351	178,799	(297)	=	237,067	326,974	178,799	r Ad 5 Lic
31	Dividends payable Deferred tax liability	5,681	5,681	274	274	274	5,681 297	5,681	274	274	274	a Lic b Mi
	Retirement benefit liability Other liabilities	2,634,480	3,637,747	2,353,257	2,812,303	3,028,624	- 2,619,747	3,683,694	2,409,259	2,883,636	3,069,518	c Ex
	TOTAL LIABILITIES Shareholders' Funds	120,988,350	133,225,806	130,178,583	124,116,203	122,774,539	120,776,857	132,982,709	129,939,622	123,920,663	122,565,573	NOTE
35	Paid up /Assigned capital Share premium/(discount)	12,368,906	12,368,906	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,368,906	12,368,906	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	* The
	Revaluation reserves	1,225,905	1,225,905	1,200,558	1,200,558	1,200,558	1,225,905	1,225,905	1,200,560	1,200,556	1,200,558	the Cl
	Retained earnings/Accumulated losses Statutory loan loss reserves	(5,671,226) 4,590,726	(5,503,011) 4,781,842	(5,190,271) 4,520,549	(5,121,889) 4,789,033	(5,192,523) 5,184,560	(5,538,562) 4,590,726	(5,322,506) 4,781,842	(5,038,471) 4,520,549	(4,922,741) 4,789,033	(4,984,319) 5,184,560	The u
40	Other Reserves Proposed dividends	131,309	152,010	9,529	(308,717)	(784,867)	130,558	150,892	8,339	(311,808)	(787,460)	P. Kic
42	Capital grants	_	-	-	-	-	-	-	-	-	-	J. Nzo
	TOTAL SHAREHOLDERS' FUNDS Minority interest	12,645,620	13,025,652	16,364,722	16,383,342	16,232,085	12,777,533	13,205,039	16,515,334	16,579,397	16,437,696	The o
45	Total Liabilities & Shareholders' Funds	133,633,970	146,251,458	146 543 305	140 499 545							
II.										140,500,060	139,003,269	at Ho
	STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 June 2022	BANK 30-Jun-21 Shs'000 Un-audited	BANK 30-Sep-21 Shs'000 Un-audited	BANK 31-Dec-21 Shs'000	BANK 31-Mar-22 Shs'000 Un-audited	BANK 31-Jun-22 Shs'000 Un-audited	GROUP 30-Jun-21 Shs'000	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000 Un-audited	This I
1 1.1	for the period ended 30 June 2022 Interest Income Loans and advances	30-Jun-21 Shs'000 Un-audited 2,999,930	30-Sep-21 Shs'000 Un-audited 4,529,734	BANK 31-Dec-21 Shs'000 Audited	BANK 31-Mar-22 Shs'000 Un-audited	BANK 31-Jun-22 Shs'000 Un-audited	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited	GROUP 31-Mar-22 Shs'000 Un-audited	GROUP 30-Jun-22 Shs'000 Un-audited	This r REGI Natio 18 Ho P.O. E
1 1.1 1.2 1.3	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions	30-Jun-21 Shs'000 Un-audited	30-Sep-21 Shs'000 Un-audited	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249	GROUP 30-Jun-21 Shs'000 Un-audited	GROUP 30-Sep-21 Shs'000 Un-audited	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249	This i REGI Natio 18 Ho P.O. E Telep Fax :
1 1.1 1.2 1.3 1.4 1.5	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188	30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214	This I REGI Natio 18 Ho P.O. E Telep Fax: E-Ma
1 1.1 1.2 1.3 1.4 1.5 2	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 - 5,813,068	30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165	GROUP 30-Jun-21 5hs'000 Un-audited 2,999,930 2,755,122 60,950 5,816,002	GROUP 30-5ep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103	REGI Natio 18 Ho P.O. E Telep Fax: E-Ma Webs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 - 5,813,068	30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596	BANK 31-Jun-22 5hs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123 203,111	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190	REGI Natio 18 Ho P.O. E Telep Fax: E-Ma Webs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219	30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123	BANK 31-Dec-21 5hs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945	GROUP 30-Jun-21 5hs'000 Un-audited 2,999,930 2,755,122 60,950 - 5,816,002 1,352,853 305,219	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 - 8,858,530 2,101,548 485,123	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740	GROUP 30-Jun-22 5hs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945	REGI Natio 18 Ho P.O. E Telep Fax: E-Ma Webs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 - - 5,813,068 1,357,121 305,219 83,860 1,746,200	30-Sep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 347,976	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779	BANK 31-Jun-22 5hs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 5,816,002 1,352,853 305,219 83,860 1,741,932 4,074,070	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384	GROUP 30-Jun-22 5hs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087	This I REGI Natio 18 Ho P.O. E Telep Fax: E-Ma Webs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2	for the period ended 30 June 2022 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions	30-Jun-21 Shs'000 Un-audited 2,799,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439	30-Sep-21 sh'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,222 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,222 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393	This I REGI Nation 18 Hot P.O. E Telep Fax: E-Ma Webs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expense Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054	30-5ep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085 30,021	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,222 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 1,352,853 3505,219 83,860 1,741,932 4,074,070 50,426 611,150 285,054	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,222 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605	GROUP 30-Jun-22 5hs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436	This I REGI Natic 18 Hd P.O. E Fox: E-Mo Web:
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	30-Jun-21 Shs'000 Un-audited 2,799,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,688 50,426 512,439 285,054	30-5ep-21 She'000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 64,820 775,497 457,085	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,222 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 7 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 211 299,842	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 433,593 401,436 98,234 1,090,799	This I REGI Natic 18 Hd P.O. E Telepe Fax: E -MWeb:
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Expense Nor-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,004 28,500 200,889	30-5ep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,664 457,085 30,021 232,488	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 3,976,548 8,263,220 84,686 691,150 666,690 100,021 3,050,43	BANK 31-Mar-22 Shs'000 Un-uudited 1,702,206 1,496,477 22,177 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 5,816,002 1,352,853 305,219 83,860 1,741,932 4,074,070 50,426 611,150 285,054 4	GROUP 30-5ep-21 5hs'000 Un-audited 4,529,734 4,199,789 129,007 	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,6907 21 299,842	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 0,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 98,234	This I REGI Natica 18 Hd P.O. E Fax: E Mebs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 200,889 1,077,308 5,144,176	30-5ep-21 Shs*000 Un-audited 4,529,734 4,194,319 129,007 - 8,853,060 2,109,132 485,123 203,111 2,797,366 6,055,694 457,085 30,021 232,488 1,559,911 7,615,605	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,222 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	BANK 31-Mar-22 Shs'000 Un-audited 1,702,206 7,22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 120,605 110,731 482,405 2,667,184	BANK 31-Jun-22 5hs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 1,352,853 305,219 83,860 1,741,932 4,074,070 285,054 200,889 1,147,519 5,221,589	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,222 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915	GROUP 30-Jun-22 5hs'000 Un-audited 3,865,030 2,892,214 31,249 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 98,234 1,090,799 5,900,815	This I REGI Natica 18 Hd P.O. E Fax: E Mebs
1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 4.5 5 6 6.1 6.2 6.3	Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total interest expenses Total interest Expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Operating Income Other Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,050 200,889 1,077,308 5,144,176 297,367 2,147,727 12,282	30-5ep-21 Shs'000 Un-audited 4,529,734 4,194,319 129,007 - 2,109,132 485,123 20,3111 2,797,366 6,055,694 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995	BANK 31-Dec-21 Shs'000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 3,47,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	**BANK** 31-Mar-22 Shs'000 Un-audited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 110,731 482,405 2,667,184 221,107 1,095,477 6,469	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 31,249 17,610 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788	GROUP 30-Jun-21 5hs'000 Un-audited 2,999,930 2,755,122 60,950 5,816,002 1,352,853 305,219 83,860 1,741,932 4,074,070 50,426 611,150 285,054 - 200,889 1,147,519 5,221,589 297,367 2,150,096 13,850	GROUP 30-Sep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 	GROUP 31-Dec-21 5hs'000 Audited 6,301,436 5,769,193 170,981 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 1,990,902 10,274,515 1,014,004 4,293,896 33,581	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 98,234 1,090,799 5,900,815	This I REGI Natica 18 Hd P.O. E Fax: E Mebs
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1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 5 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.1 15.1 15.1 15.1 15.1 15.	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 Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit after exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Foir value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	30-Jun-21 Shs'000 Un-audited 2,999,930 2,752,188 60,950 - 5,813,068 1,357,121 305,219 83,860 1,746,200 4,066,868 50,426 512,439 285,054 28,500 20,0889 1,077,308 5,144,176 297,367 2,147,727 12,282 88,692 32,8414 192,934 1,055,062 4,122,478 1,021,698 1,021,6	30-5ep-2t Shs'000 Un-audited 4,529,734 4,194,319 129,007 2,109,132 485,123 203,111 2,797,366 6,055,694 6,055,694 64,820 775,497 457,085 30,021 232,488 1,559,911 7,615,605 412,544 3,237,275 18,995 78,294 528,377 280,378 1,415,097 283,3015 105,129 1,176,953 1,1415,097 233,015 105,129 1,076,953	BANK 31-Dec 21 Shs '000 Audited 6,301,436 5,761,130 170,981 6,221 12,239,768 2,941,403 687,169 3,476,548 8,263,220 84,686 691,150 6666,907 100,021 305,043 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) 1,017,590 (62,663)	BANK 31-Mar-22 Shs'000 Un-udited 1,702,206 1,496,467 22,174 8,749 3,229,596 739,857 261,740 43,220 1,044,817 2,184,779 68,572 182,497 120,605 2,667,184 221,107 1,095,477 6,469 34,682 166,332 82,337 581,308 2,187,712 479,472 479,472 73,174 69,433 336,865 - 336,865	BANK 31-Jun-22 Shs'000 Un-audited 3,865,030 2,881,276 6,795,165 1,506,859 420,945 78,190 2,005,994 4,789,171 157,736 316,902 401,436 98,234 974,308 5,763,479 563,400 2,424,784 13,788 111,023 316,822 162,542 1,206,971 4,799,330 964,149	GROUP 30-Jun-21 Shs'000 Un-audited 2,999,930 2,755,122 60,950 5,816,002 1,352,853 305,219 83,860 1,741,932 4,074,070 50,426 611,150 285,054 200,889 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 - 1,101,667 - 1,101,667 - 764,777 - 764,777 - 54,073	GROUP 30-5ep-21 Shs'000 Un-audited 4,529,734 4,199,789 129,007 8,858,530 2,101,548 485,123 203,111 2,789,782 6,068,748 64,820 963,319 457,085 21 227,287 1,712,532 7,781,280 412,544 3,250,178 22,975 78,587 528,509 283,760 1,640,581 1,564,146 286,361 105,835 1,171,950 1,171,950 98,617	GROUP 31-Dec-21 Shs'000 Audited 6,301,436 5,769,193 170,981 6,221 12,247,831 2,929,073 687,169 347,976 3,964,218 8,283,613 84,686 939,446 666,907 21 299,842 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 - 1,510,300 - 1,073,005 - 1,073,005 - 1,073,005	GROUP 31-Mar-22 Shs'000 Un-audited 1,702,206 1,500,592 22,174 8,749 3,233,721 735,424 261,740 43,220 1,040,384 2,193,337 68,572 251,670 120,605 - 110,731 551,578 2,744,915 221,107 1,085,437 8,273 34,752 166,404 83,782 582,387 2,182,142 562,773 - 562,773 98,197 69,486 395,090 - 395,090 - (454,444) 136,333	GROUP 30-Jun-22 Shs'000 Un-audited 3,865,030 2,892,214 17,610 6,806,103 1,496,952 420,945 78,190 1,996,087 4,810,016 157,736 433,393 401,436 - 98,234 1,090,799 5,900,815 563,400 2,436,751 18,988 111,139 316,966 165,432 1,212,028 4,824,704 1,076,111 532,640 (185,567) 729,038	This is REGI Natical N

II.	OTHER DISCLOSURES	BANK 30-Jun-21 Shs'000	30-Sep-21	31-Dec-21	BANK 31-Mar-22 Shs'000	BANK 30-Jun-22 Shs'000
		Un-audited	Un-audited	Un-audited	Audited	Un-audited
	Non-performing loans and advances					
1	Gross non-performing loans and advances	27,447,135	27,976,034	26,541,854	27,716,118	28,127,214
)	Less:Interest in suspense	4,548,725	4,892,192	4,391,263	4,545,759	4,301,810
	Total Non-performing loans and advances (a-b)	22,898,410	23,083,842	22,150,591	23,170,359	23,825,403
l	Less:Loan loss Provisions	12,098,852	12,228,074	11,782,093	12,260,564	12,747,318
	Net NPLs exposure (c-d)	10,799,557	10,855,768	10,368,498	10,909,795	11,078,085
	Discounted Value of Securities	10,736,740	10,675,731	10,239,577	10,733,780	10,863,989
ı	Net NPLs exposure (e-f)	62,818	180,037	128,920	176,015	214,096
!	Insider loans and Advances					
1	Directors,Shareholders and associates	21	18	18	19	26
)	Employees	5,905,135	5,867,903	5,845,656	5,798,601	5,690,401
	Total insider loans, advances and other facilities	5,905,156	5,867,921	5,845,674	5,798,620	5,690,427
,	Off-Balance sheet items					
1	Letters of credit, guarantees and acceptances	4,798,015	4,549,513	4,514,574	3,888,837	2,919,316
)	Forwards, swaps and options	4,967,095	5,359,250	5,204,900	6,939,528	5,335,040
	Other contingent liabilities	-	-			
	Total contingent liabilities	9,765,110	9,908,763	9,719,474	10,828,365	8,254,356
٠	Capital Strength					
1	Core capital	6,164,098	6,155,346	10,288,488	10,172,212	9,893,394
)	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	Excess/(Deficiency) (a-b)	5,164,098	5,155,346	9,288,488	9,172,212	8,893,394
i	Supplementary capital	4,368,809	4,396,344	1,316,500	1,322,539	1,349,885
	Total capital (a+d)	10,532,906	10,551,689	11,604,988	11,494,751	11,243,279
	Total risk weighted assets	78,422,698		81,308,855	81,791,952	83,979,672
J	Core capital/total deposit liabilities	5.7%	5.0%	9.1%	9.8%	8.4%
1	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
	Excess/(Deficiency) (g-h)	-2.3%	-3.0%	1.1%	1.8%	0.4%
	Core capital/total risk weighted assets Minimum Statutory Ratio	7.9%	7.6%	12.7%	12.4%	11.8%
	Excess/(Deficiency) (j-k)	10.5% -2.6%	10.5% -2.9%	10.5% 2.2%	10.5% 1.9%	10.5%
n	Total capital/total risk weighted assets	13.4%	13.0%	14.3%	14.1%	13.4%
1	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
)	Excess/(Deficiency)(m-n)	-1.1%	-1.5%	-0.2%	-0.4%	-1.1%
)	Adjusted core capital/total deposit liabilities*	5.9%	5.2%	9.2%	9.9%	8.6%
1	Adjusted core capital/total risk weighted assets*	8.1%	7.8%	12.9%	12.6%	12.0%
	Adjusted total capital/total risk weighted assets*	13.7%	13.4%	14.5%	14.3%	13.6%
•	Liquidity					
1	Liquidity Ratio	46.6%	49.6%	41.7%	35.4%	47.3%
)	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
	Excess/(Deficiency)(a-b)	26.6%	29.6%	21.7%	15.4%	27.3%
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ne adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with CBK Guidance Note issued in April 2018 on implementation of IFRS 9

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- un audited financial statements are an extract from the books of the Financial statements and records he bank and approved on 5th August 2022 and signed on its behalf by:

Kioko - AG. Managing Director Izomo - Chairman, Board Audit Committee

e complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on Bank's website www.nationalbank.co.ke. They may also be accessed at the institutions head office located Harambee Avenue.

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

GISTERED OFFICE

Harambee Avenue, Nairobi.

1. 80X 72866, 00200, Nairobi.

1. 80X 72866, 00200, Nairobi.

1. 80X 72868, 00200, 0711038000, 0732018000

2. 311444

. 311444 Iail : info@nationalbank.co.ke bsite : www.nationalbank.co.ke



Email: callcentre@nationalbank.co.ke | Website: www.nationalbank.co.ke Or visit any NBK Branch near you

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