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The Board of D									the un-a	udited r	esults for the period ende	ed 30 S	Sep 20	23
I. STATEMENT OF FINANCIAL POSITION as at 30 Sep 2023	BANK 30-Sep-22 KShs'000 Un-audited	BANK 31-Dec-22 KShs'000 Audited	BANK 31-Mar-23 KShs'000 Un-audited		KShs'000	KShs'000	GROUP 31-Dec-22 KShs'000 Audited		GROUP 30-Jun-23 KShs'000 Un-audited	GROUP 30-Sep-23 KShs'000 Un-audited	III. OTHER DISCLOSURES		31-Dec-22 KShs'000	31-Mo KShs
A Assets 1 Cash ( both Local & Foreign) 2 Balances due from Central Bank of Kenya 3 Kenya Government and other securities held for dealing purpos	1,472,320 4,239,958 ses	1,432,365 3,806,747	1,355,093 5,890,587 -	1,292,440 3,678,269	1,239,511 4,257,299	1,472,320 4,239,958	1,432,365 3,806,747 -	1,355,093 5,890,587	1,292,440 3,678,269	1,239,511 4,257,299	Non-performing loans and advances Gross non-performing loans and advances Less:Interest in suspense Total Non-performing loans and advances (a-b)	2,534,832	18,495,986 2,434,820 <b>16,061,166</b>	2,597
<ul> <li>Financial Assets at fair value through profit and loss</li> <li>Investment Securities:(a+b)</li> <li>a) Held to Maturity:(i+ii)</li> </ul>	- 46,498,675 26,144,114	- 48,691,029 24,859,649	- 47,513,453 24,686,179	- 48,631,951 24,290,848	44,590,138 23,963,678	46,669,601 26,224,779	- 48,880,214 24,871,033	47,780,386 24,697,953	- 48,731,941 24,290,848	44,727,767	d Less:Loan loss Provisions e Net NPLs exposure (c-d) f Discounted Value of Securities	9,928,036 8,338,237 8,168,334	5,833,684 5,575,691	7,533 7,032
5.a.i i. Kenya Government securities 5.a.ii ii. Other securities b) Available for sale:(i+ii)	25,840,186 303,928	24,564,568 295,081	24,382,348 303,831 22,827,274	23,995,864 294,984 24,341,103	23,659,750 303,928	25,920,851 303,928	24,575,952 295,081 24,009,181	24,394,122 303,831	23,995,864 294,984 24,441,093	303,928	g Net NPLs exposure (e-f)  2 Insider loans and Advances	169,903	257,994	
5.b.i i. Kenya Government securities     5.b.ii ii. Other securities     6 Deposits and balances due from local banking institutions	20,354,561 20,354,561	23,831,380 23,831,380	22,827,274	24,341,103	20,626,460 20,626,460	20,444,822 20,444,822	24,009,181	23,082,433 23,082,433	24,441,093	20,741,681	a Directors, Shareholders and associates b Employees c Total insider loans, advances and other facilitie	45 5,713,443 5, <b>713,488</b>	19 5,725,588 <b>5,725,607</b>	5,700
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Loans and advances to customers (net)	2,852,761 947,000 218,841	1,722,415 856,588 35,633	1,650,663 4,937,748 -	3,802,703 1,229,957 269,959	3,782,616 2,209,170 282,051	2,852,761 947,000 231,148	1,722,415 856,588 39,434	1,650,663 4,937,748 -	3,802,703 1,229,957 258,225	282,051	Off-Balance sheet items Letters of credit, guarantees and acceptances	6,632,984	8,622,735	
10 Balances due from banking institutions in the group 11 Investments in associates 12 Investments in subsidiary companies	69,876,593 - 529,297	71,188,674 20,504	74,668,415 28,406 727,492	77,207,413 30,491 811,184	78,230,564 23,032 830,456	69,876,593 - 529,297	71,188,674 20,504 630,147	74,668,415 28,406	77,207,413 30,491 811,184	23 032	b Forwards, swaps and options C Other contingent liabilities Total contingent liabilities	6,087,075 1 <b>2,720,059</b>	6,121,453 - <b>14,744,188</b>	
13 Investments in joint ventures 14 Investment properties 15 Property and equipment	24,963	630,147 24,963 -	24,963	5,000	5,000	323,237 - -	-	727,492 - -		-	4 Capital Strength a Core capital	10,078,042		
16 Prepaid lease rentals 17 Intangible assets 18 Deferred tax asset	2,599,615 -	2,107,445 -	2,023,957 -	1,826,355 -	1,700,459 -	2,600,795 -	2,108,484 -	2,024,925 -	1,826,976 -	1,700,928	b Minimum Statutory Capital c Excess/(Deficiency) (a-b) d Supplementary capital	1,097,738	1,000,000 <b>10,034,430</b> 1,129,549	<b>9,857,</b> 5,173
19 Retirement benefit asset 20 Other assets 21 TOTAL ASSETS	434,941 4,077,300	413,519 4,423,855	431,274 4,595,976 -	373,115 5,509,119 -	429,154 6,652,756	455,172 4,077,577 -	431,823 4,425,472 -	448,132 4,599,143	388,529 5,508,711 -	6,655,749	e Total capital (a+d) f Total risk weighted assets g Core capital/total deposit liabilities	8 <mark>7,819,078</mark> 9.0%	12,163,978 90,363,905 10.0%	<b>96,085</b>
B Liabilities 22 Balances due to Central Bank of Kenya	6,166,549 <b>139,938,813 1</b>	7,415,390 <b>142,769,274</b>	7,725,036 <b>151,573,063</b>	6,948,440 <b>151,616,396</b>	6,874,883 <b>I51,107,089</b>	5,968,720 <b>139,920,942</b>	7,247,550 <b>142,790,417</b>	7,491,996 <b>151,602,986</b>	6,899,620 <b>151,666,459</b>	6,812,740 <b>151,205,007</b>	h Minimum Statutory Ratio I Excess/(Deficiency) (g-h) j Core capital/total risk weighted assets	8.0% 1.0% 11.5%	8.0% 2.0% <b>12.2%</b>	2.59 <b>11.3</b>
23 Customer deposits 24 Deposits and balances due to local banking institutions 25 Deposits and balances due to foreign banking institutions	3,950,662 108,438,035	- 105,675,307	13,951,314 99,786,755	- 117,852,925	2,004,619 116,241,058	3,950,662 108,179,522	- 105,386,533	,	- 117,631,198	2,004,619 116,030,589	k Minimum Statutory Ratio	10.5% 1.0% <b>12.7%</b>	10.5% 1.7% <b>13.5%</b>	10.5 0.89 <b>16.</b> 7
26 Other money market deposits 27 Borrowed funds 28 Balances due to banking institutions in the group	4,980,883 3,918,580	12,276,816 6,213,529	5,780,801 9,289,831	3,888,221 4,757,270	3,284,936 3,954,877	4,980,883 3,918,580	12,276,816 6,213,529	5,780,801	3,888,221 4,757,270	3,284,936 3,954,877	n Minimum Statutory Ratio Excess/(Deficiency)(m-n) Liquidity	14.5% -1.8%	14.5% -1.0%	14.5 2.29
29 Tax payable 30 Dividends payable 31 Deferred tax liability	608,655 -	628,790 38,104	4,643,551 122,223	4,991,152 119,735	5,343,202 128,308	608,655 - -	628,790 38,104	4,643,551 122,223	4,991,152 119,735	5,343,202	a Liquidity Ratio	<b>43.2%</b> 20.0% 23.2%	<b>40.5%</b> 20.0% 20.5%	<b>36.</b> 3 20.0 16.3
32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES	- 274 -	- - -	92,397 - -	- - -	12,092 - -	274 -	- - -	115,027 - -	- - -	31,817 - -				
C Shareholders' Funds 35 Paid up /Assigned capital 36 Share premium/(discount)	- 2,987,442 <b>124,884,531</b> 1	2,846,796	2,868,298 <b>136,535,170</b>	9,142,487	9,472,941	3,011,323	2,901,832	2,880,143	9,180,989 <b>140,568,565</b>	9,514,027 <b>140,292,375</b>				
37 Revaluation reserves 38 Retained earnings/Accumulated losses 39 Statutory loan loss reserves	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	APPROVAL The un-audited financial statements are	an evtrac	t from the	hooks
40 Other Reserves 41 Proposed dividends	3,141,319 - (4,911,670)	3,141,319 - (4,324,159)	3,141,319 - (4,433,806)	3,141,319 - (9,032,528)	3,141,319 - (7,929,020)	3,141,319 - (4,692,311)	3,141,319 - (4,064,249)	3,141,319 - (4,158,488)	3,141,319 - (8,799,188)	3,141,319 - (7,676,912)	statements and records of the bank and behalf by:			
43 Capital grants 44 TOTAL SHAREHOLDERS' FUNDS 45 Minority interest 46 Total Liabilities & Shareholders' Funds	5,033,545 (891,950) -	4,374,215 (784,481)	4,584,996 (937,654)	5,239,025 (1,166,248)	4,927,328 (2,157,609)	5,033,545 (894,548) -	4,374,215 (789,510)	4,584,996 (939,224) -	5,239,025 (1,166,300) -	4,927,328 (2,162,141) -	J. Nzomo - Chairman, Board Audit Comm	ittee		
II. STATEMENT OF COMPREHENSIVE INCOME	15,054,282	15,089,932	15,037,893	10,864,606	10,665,056	15,271,043	15,344,813	15,311,641	11,097,894	10,912,632	G. Odhiambo - Managing Director		statuton	, and c
II. STATEMENT OF COMPREHENSIVE INCOME														
	139,938,813 1	142,769,274	151,573,063	151,616,396	151,107,089	139,920,942	142,790,417	151,602,986	151,666,459	151,205,007	The complete set of quarterly financial s be accessed on the Bank's website www. institutions head office located at Haram	.nationalbo	ınk.co.ke. T	
	139,938,813 1 BANK 30-Sep-22	BANK	BANK	BANK	BANK 30-Sep-23	GROUP	142,790,417 GROUP 31-Dec-22	GROUP	151,666,459 GROUP 30-Jun-23	151,205,007 GROUP 30-Sep-23	be accessed on the Bank's website www.	.nationalbo	ınk.co.ke. T	
for the period ended 30 Sep 2023	BANK	BANK		BANK 30-Jun-23 KShs'000	BANK 30-Sep-23 KShs'000	GROUP	GROUP	GROUP 31-Mar-23 KShs'000	GROUP	GROUP	be accessed on the Bank's website www. institutions head office located at Haram	nationalbo. nbee Avenu	ink.co.ke. 1 ie.	They m
	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016	GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869	GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161	be accessed on the Bank's website www. institutions head office located at Haram  This may be also be accessed at the Bank's  REGISTERED OFFICE	nationalbo. nbee Avenu	ink.co.ke. 1 ie.	They m
for the period ended 30 Sep 2023  1 Interest Income 1.1 Loans and advances	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553	BANK 31-Dec-22 KShs'000 Audited 7,499,952	BANK 31-Mar-23 KShs'000 Un-audited	BANK 30-Jun-23 KShs'000 Un-audited	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444	GROUP 30-Sep-22 KShs'000 Un-audited	GROUP 31-Dec-22 KShs'000 Audited 7,499,952	GROUP 31-Mar-23 KShs'000 Un-audited	GROUP 30-Jun-23 KShs'000 Un-audited	GROUP 30-Sep-23 KShs'000 Un-audited	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi.	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
for the period ended 30 Sep 2023  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501	GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749	GROUP 30-Jun-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi.	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
for the period ended 30 Sep 2023  Interest Income Loans and advances Deposits and placements with banking institutions Deposits and placements with banking institutions Total interest income Interest Expense	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 863,456 48,155	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 <b>6,404,567</b> 1,699,490 750,370 163,174	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	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 <b>9,918,684</b> 2,269,259 622,577 122,179	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048	GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499	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	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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 0732015	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
for the period ended 30 Sep 2023  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 <b>3,111,165</b>	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 <b>6,404,567</b> 1,699,490 750,370	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	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 <b>9,918,684</b> 2,269,259 622,577	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860	GROUP 31-Mar-23 KShs'000 Un-audited 1,708,699 1,392,869 7,182 8,749 3,117,499	GROUP 30-Jun-23 K5hs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826	GROUP 30-Sep-23 K5hs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
for the period ended 30 Sep 2023  Interest Income Loans and advances Deposits and placements with banking institutions Deposits and placements with banking institutions Deposits and placements Total Interest Income Interest Expense Loustomer deposits Deposits and placements from banking institutions Deposits and placements from banking institutions Deposits and placements from banking institutions Total Interest Expenses	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 863,456 48.155 1,244,629 1,866,536	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	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	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821	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	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	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
for the period ended 30 Sep 2023  1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609	BANK 31-Mar-23 KShs'000 Un-audited 1708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629	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	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 5,937,438 253,885 971,716 704,030 51,144	GROUP 30-Sep-22 K5hs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821	GROUP 31-Mar-23 K5hs'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	GROUP 30-Jun-23 K5hs'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	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 3 Net Interest Expenses 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 1771,048 4,147,967 9,043,609	BANK 31-Mar-23 KShs'000 Un-audited 1708,699 1,386,535 7,182 8,749 3,111,165 833,018 363,456 48,155 1,244,629 1,866,536	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	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	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821	GROUP 31-Mar-23 K5hs'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	GROUP 30-Jun-23 K5hs'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	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other interest income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 2.4 Total Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611 390,978	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 8,749 3,111,165 833,018 863,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993	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	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 5,937,438 253,885 971,716 704,030 51,144 378,794	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821	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	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	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 2.4 Total Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101 2,282,313 622,577 122,179 3,027,069 6,876,032 121,480 551,215 696,645 - 121,825 1,491,165	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611 - 390,978 2,319,764	BANK 31-Mar-23 KShs'000 Un-audited 1,708,699 1,386,535 7,182 8,749 3,111,165 833,018 863,456 48,155 1,244,629 1,866,536 86,140 286,576 259,354 51,144 172,993 856,207	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 2,98,904 1,652,224 5,443,757	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 5,937,438 253,885 971,716 704,030 51,144 4378,794 2,359,569 8,297,007	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 - 121,708 1,670,890 8,575,559	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 - 390,978 2,562,482 11,643,303	GROUP 31-Mar-23 K5hs'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 86,140 364,060 259,354 1,144 172,993 883,691 2,762,406	GROUP 30-Jun-23 K5hs'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 1,144 298,904 1,724,888 5,531,077	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 2.5 Other interest expenses 2.6 Total Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 121,825 1,491,165  8,367,197  870,907 3,551,230 23,403 247,320	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 853,860 871,048 4,147,967 9,043,609 182,740 781,435 964,611 390,978 2,319,764 11,363,373	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	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 5,443,757 976,657 2,466,926 14,291 89,334	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 5,937,438 253,885 971,716 704,030 51,144 378,794 2,359,569 8,297,007	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 <b>9,918,684</b> 2,269,259 622,577 122,179 <b>3,014,015</b> 6,904,669 121,480 731,057 696,645 121,708 1,670,890 <b>8,575,559</b> 870,907 3,580,855 31,703 147,505	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 1771,048 4,131,665 9,080,821 182,740 1,024,153 964,611 390,978 2,562,482 11,643,303	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 86,140 364,060 259,354 1,144 172,993 883,691 2,762,406	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 1,144 298,904 1,724,888 5,531,077	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 2.5 Other interest expenses 2.6 Total Interest Income 4 Non-Interest Income 4 Non-Interest Income 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Income 6 Other Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.7 Other operating expenses 6.8 Total Operating Expenses 6.8 Total Operating Expenses 6.8 Total Operating Expenses	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 121,825 1,491,165  8,367,197  870,907 3,551,230 23,403 147,320 461,801 125,087 1,996,695	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 853,860 871,048 4,147,967 9,043,609 182,740 781,435 964,611 390,978 2,319,764 11,363,373 2,003,475 4,694,743 35,038 123,551 589,774 2,783,652 62,783,626	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	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 5,443,757 976,657 2,466,926 14,291 89,334 276,531 92,378 4,637,317	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  253,885 971,716 704,030 51,144 378,794 2,359,569  8,297,007	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684  2,269,259 622,577 122,179 3,014,015 6,904,669  121,480 731,057 696,645 121,708 1,670,890  8,575,559  870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 4,131,665 9,080,821 182,740 1,024,153 964,611 390,978 2,562,482 11,643,303	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  86,140 364,060 259,354 1,144 172,993 883,691  2,762,406  407,394 1,291,580 10,821 45,150 138,404 51,718 648,666	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 1,144 298,904 1,724,888 5,531,077	GROUP 30-Sep-23 K5hs'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	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
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1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 2.5 Other interest expenses 2.6 Total Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Non-Interest income 4 Non-Interest income 4 I Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income (loss) 4.4 Dividend Income 4.5 Other Income 4.6 Total Non-Interest Income 5 Total Operating Expenses 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total Operating Expenses 6.9 Profit before tax and exceptional items 6 Exceptional items 7 Profit after exceptional items 8 Exceptional items 9 Profit after exceptional items 1 Deferred tax 1 Deferred tax	BANK 30-Sep-22 KShs'000 Un-audited  5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 121,825 1,491,165 8,367,197  870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611 390,978 2,319,764 11,363,373 2,003,475 4,694,743 35,038 123,551 589,774 285,536 2,783,626 10,515,743	BANK 31-Mar-23 K5hs'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	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 5,443,757 976,657 2,466,926 14,291 89,334 4,637,317 8,553,434 (3,109,677) 730,946 (3,840,623)	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  253,885 971,716 704,030 51,144 378,794 2,359,569  8,297,007  1,468,376 3,660,294 24,365 128,854 415,643 130,364 5,514,840 11,342,736 (3,045,729) 730,946 (3,776,675)	GROUP 30-Sep-22 KSh*000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 -121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781	GROUP 31-Dec-22 K5hs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 - 390,978 2,562,482 11,643,303 2,003,475 4,743,387 4,743,387 45,694 123,824 10,626,739 1,016,564	GROUP 31-Mar-23 K5hs'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 86,140 364,060 259,354 1,144 172,993 883,691 2,762,406 407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733 168,673	GROUP 30-Jun-23 K5hs'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 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 (3,023,458) 730,946 (3,754,404)	GROUP 30-Sep-23 K5hs'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 28,679 128,912 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200)	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 Website: www.nationalbank.co.ke Website: www.nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2 Interest Expense 2.1 Customer deposits 2.2 Deposits and placements from banking institutions 2.3 Other interest expenses 2.4 Total Interest Expenses 2.5 Other interest expenses 2.6 Non-Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Non-Interest Income 4 Non-Interest Income 5 Foreign exchange trading income (loss) 1.4 Dividend Income 1.5 Other Income 1.6 Other Operating Expenses 1.1 Loan loss provision 1.2 Staff costs 1.2 Depreciation charge on property and equipment 1.5 Depreciation charges 1.6 Amortisation charges 1.7 Profit ofter tax and exceptional items 1.8 Exceptional items 1.9 Profit after tax and exceptional items 1.0 Current tax 1.1 Deferred tax 1.1 Profit after tax and exceptional items 1.2 Information interest 1.3 Minority interest 1.4 Profit after tax, exceptional items and minority interest 1.5 Profit after tax, exceptional items and minority interest	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 - 121,820 121,490 8,367,197  870,907 3,551,230 23,403 23,403 1,496,695 7,286,443 1,080,754 1,080,754 1,080,754 305,352 (31,661)	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611 - 390,978 2,319,764 11,363,373 2,003,475 4,694,743 35,038 123,551 589,774 285,536 10,515,743	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	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 5,443,757 976,657 2,466,926 14,291 89,334 276,531 92,378 4,637,317 8,553,434 (3,109,677) 730,946	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  253,885 971,716 704,030 51,144 4,378,794 2,359,569  8,297,007  1,468,376 3,660,294 24,365 128,854 415,643 130,364 415,643 130,364 13,342,736 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418)	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684 2,269,259 622,577 122,179 3,014,015 6,904,669 121,480 731,057 696,645 121,708 1,670,890 8,575,559 870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 - - 390,978 2,562,482 11,643,303 2,003,475 4,743,387 45,694 123,824 150,017 291,316 10,626,739	GROUP 31-Mar-23 K5hs'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  86,140 364,060 259,354 1,144 172,993 883,691  2,762,406  407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733	GROUP 30-Jun-23 K5hs'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 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	GROUP 30-Sep-23 K5hs'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 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke Website: www.nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.6 Loans and advances 1.7 Total interest income 1.7 Total interest income 1.8 Total interest income 1.9 Loans and placements from banking institutions 1.9 Deposits and placements from banking institutions 1.1 Orter interest expenses 1.2 Deposits and placements from banking institutions 1.3 Deposits and placements from banking institutions 1.4 Non-Interest Expenses 1.5 Net Interest Expenses 1.6 Non-Interest Income 1.7 Fees and commissions on loans and advances 1.8 Dividend Income 1.9 Dividend Income 1.0 Dividend Income 1.0 Depreting Expenses 1.1 Loan loss provision 1.2 Staff costs 1.2 Directors' emoluments 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charge on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Operating Expenses 1.9 Profit before tax and exceptional items 1.0 Current tax 1.0 Deferred tax 1.0 Deferred tax and exceptional items 1.0 Current tax 1.1 Deferred tax and exceptional items 1.2 Minority interest 1.3 Minority interest 1.4 Dividend Income	BANK 30-Sep-22 KShs'000 Un-audited  5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 696,645 121,825 1,491,165 8,367,197  870,907 3,551,230 23,403 147,320 461,801 1255,087 1,996,695 7,286,443 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576  3,123,059 853,860 171,048 4,147,967  9,043,609  182,740 781,435 964,611 - 390,978 2,319,764  11,363,373  2,003,475 4,694,743 35,038 123,551 589,774 285,536 10,515,743  847,630  847,630  553,222 (425,371)	BANK 31-Mar-23 K5hs'000 Un-audited 1708,699 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	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 <b>6,404,567</b> 1,699,490 750,370 163,174 <b>2,613,034</b> <b>3,791,533</b> 186,632 612,259 503,285 51,144 298,904 <b>1,652,224</b> <b>5,443,757</b> 976,657 2,466,926 14,291 89,334 4,673,317 8,553,434 (3,109,677) 730,946 (3,840,623) 924,585 (921,649) (3,843,559)	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  253,885 971,716 704,030 51,144 378,794 2,359,569  8,297,007  1,468,376 3,660,294 24,365 128,854 415,643 130,364 55,14,840 11,342,736 (3,045,729) 915,491 (1,640,418) (3,051,748)	GROUP 30-Sep-22 KSh*000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684  2,269,259 622,577 122,179 3,014,015 6,904,669  121,480 731,057 696,645 121,708 8,575,559  870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781  1,208,778 354,806 (31,529) 885,501 885,501	GROUP 31-Dec-22 K5hs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 - 390,978 2,562,482 11,643,303 2,003,475 4,743,387 45,694 123,824 10,626,739 1,016,564 614,116 (425,443) 827,891	GROUP 31-Mar-23 K5hs'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  86,140 364,060 259,354 1,144 172,993 883,691 2,762,406  407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733 168,673 157,215 (105,081) 116,539	GROUP 30-Jun-23 K5hs'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 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  (3,023,458) 730,946 (3,754,404) 961,361 961,361	GROUP 30-Sep-23 K5h5'000 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 28,679 128,912 136,625 5,517,090 11,364,216 (2,917,254) 966,357 (1,641,530) (2,973,027)	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 Website: www.nationalbank.co.ke Website: www.nationalbank.co.ke	.nationalbo nbee Avenu 's registere	ink.co.ke. 1 ie.	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 1.6 Customer deposits 1.7 Otter interest sepenses 1.8 Opposits and placements from banking institutions 1.9 Deposits and placements from banking institutions 1.0 Opposits and placements from banking institutions 1.1 Opposits and placements from banking institutions 1.2 Other interest expenses 1.3 Opposits and placements from banking institutions 1.4 Opposits and placements from banking institutions 1.5 Opposits and placements from banking institutions 1.6 Opposits and placements from banking institutions 1.7 Opposits from placements 1.8 Opposits from placements 1.9 Opposits from placements 1.0 Opposits from placements 1.0 Directors' emoluments 1.0 Depreciation charge on property and equipment 1.0 Amortisation charges 1.0 Depreciation charges 1.0 Other operating expenses 1.1 Opposits from property and equipment 1.2 Profit affer exceptional items 1.3 Exceptional items 1.4 Profit affer tax and exceptional items 1.5 Profit affer tax and exceptional items 1.6 Interest from property from property interest 1.7 Profit affer tax and exceptional items 1.8 Minority interest 1.9 Profit affer tax, exceptional items 1.1 Gains /(Losses) from translating the financial statements of foreign operations 1.5 Fair value changes in available for sale financial assets 1.5 Revoluation surplus on Property, plant and equipment	BANK 30-Sep-22 KShs'000 Un-audited  5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 696,645 121,825 1,491,165 8,367,197  870,907 3,551,230 23,403 147,320 461,801 1255,087 1,996,695 7,286,443 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576 3,123,059 853,860 853,860 171,048 4,147,967 9,043,609 182,740 781,435 964,611 390,978 2,319,764 11,363,373 2,003,475 4,694,743 35,038 123,551 589,774 2,783,626 10,515,743 847,630 847,630 847,630 847,630	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	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 5,443,757 976,657 2,466,926 14,291 89,334 276,531 92,378 4,637,317 8,553,434 (3,109,677) 730,946 (3,840,623) 924,585 (921,649) (3,843,559)	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  253,885 971,716 704,030 51,144 378,794 2,359,569  8,297,007  1,468,376 3,660,294 24,365 128,854 415,643 130,364 415,643 130,364 5,514,840 11,342,736 (3,776,675) 915,491 (1,640,418) (3,051,748)	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684  2,269,259 622,577 122,179 3,014,015 6,904,669  121,480 731,057 696,645 121,708 1,670,890  8,575,559  870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781  1,208,778 1,208,778 1,208,778 1,208,778 1,208,778 1,208,778	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 390,978 2,562,482 11,643,303 2,003,475 4,743,387 45,694 123,824 590,107 291,316 2,828,936 10,626,739 1,016,564 1,016,564 1,016,564 614,116 (425,443) 827,891	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  86,140 364,060 259,354 1,144 172,993 883,691  2,762,406  407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733  168,673 157,215 (105,081) 116,539	GROUP 30-Jun-23 K5hs'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 5,734,923 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 2,461,457 16,550 89,377 276,675 2,461,457 16,550 89,377 276,675 3,528 4,638,551 8,554,535 (3,754,404) 961,361 (921,285) (3,794,480)	GROUP 30-Sep-23 K5h5'000 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 11,366,25 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,973,027)	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke Website: www.nationalbank.co.ke  Women Program For People. For Better.	nationalbo	d office lis	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 1.6 Customer deposits 1.7 Ottal interest income 1.8 Total Interest Expense 1.9 Customer deposits 1.0 Deposits and placements from banking institutions 1.1 Other interest expenses 1.2 Other interest expenses 1.3 Other interest Expenses 1.4 Fees and commissions on loans and advances 1.5 Other fees and commissions 1.6 Deposits and commissions 1.7 Fees and commissions 1.8 Dividend Income 1.9 Other fees and commissions 1.0 Other Income 1.1 Fees and commissions 1.2 Other fees and commissions 1.3 Foreign exchange trading income (loss) 1.4 Dividend Income 1.5 Other Income 1.6 Other Operating Income 1.7 Total Operating Income 1.8 Total Operating Expenses 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charges on property and equipment 1.6 Amortisation charges 1.7 Other operating expenses 1.8 Total Operating Expenses 1.9 Profit after exceptional items 1.0 Exceptional items 1.1 Exceptional items 1.2 Profit after exceptional items 1.3 Minority interest 1.4 Profit after tax and exceptional items 1.5 Gains/(Losses) from translating the financial statements of foreign operations 1.5 Gains/(Losses) from translating the financial statements of foreign operations 1.5 Income tax relating to components of other comprehensive income 1.5 Income tax relating to components of other comprehensive income	BANK 30-Sep-22 KShs'000 Un-audited 5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 121,825 1,491,165 8,367,197  870,907 3,551,230 23,403 23,403 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 1,080,754 305,352 (31,661) 807,063 61 807,063 61 807,063	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576  3,123,059 853,860 171,048 4,147,967 9,043,609  182,740 781,435 964,611 390,978 2,319,764  11,363,373  2,003,475 4,694,743 35,038 123,551 589,774 285,536 10,515,743  847,630 847,630 553,222 (425,371) 719,779 (1,134,300) (1,134,300) (1,134,300)	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 2,600,056 122,687 122,687 128,030 (106,475) 101,132 (218,819)	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  976,657 2,466,926 14,291 4,291 298,904 1,652,224  (3,843,757  (3,109,677) 730,946 (3,845,559) (3,843,559) (545,382) - (545,382) - (163,614	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,503 26,553 9,885,221  2,740,967 917,904 2,740,967 917,904 2,359,7438  253,885 971,716 704,030 51,144 378,794 2,359,569  8,297,007  1,468,376 3,660,294 24,365 128,854 415,643 130,364 5,514,840 11,342,736 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,051,748) (1,961,611)	GROUP 30-Sep-22 KShs'000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684  2,269,259 622,577 122,179 3,014,015 6,904,669  121,480 731,057 696,645 121,708 1,670,890  8,575,559  870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781  1,208,778 354,806 (31,529) 885,501	GROUP 31-Dec-22 KShs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 390,978 2,562,482 11,643,303 2,003,475 4,743,387 45,694 123,824 590,107 291,316 2,828,936 10,626,739 1,016,564 614,116 (425,443) 827,891 (1,139,785)	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  86,140 364,060 259,354 1,144 172,993 883,691  2,762,406  407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733  168,673 157,215 (105,081) 116,539 (213,877) - (213,877) - (213,877)	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 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 (3,023,458) 730,946 (3,754,404) 961,361 (921,285) (3,794,480) (545,497)	GROUP 30-Sep-23 K5h5'000 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 11,366,25 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,973,027) (1,968,061)	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED OFFICE National Bank Building, 18 Harambee Avenue, Nairobi. P.O. BOX 72866, 00200, Nairobi. Telephone: 2828000, 0711038000, 073201: Fax: 311444 E-Mail: info@nationalbank.co.ke Website: www.nationalbank.co.ke Website: www.nationalbank.co.ke  Tor People. For Better.  Talk to us today on +254 703 088 900 or +254 (Email: calkentre@nationalbank.co.ke   Website   W	nationalbothee Avenu	o o	They m
1 Interest Income 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 1.6 Unterest Expense 1.7 Customer deposits 1.8 Deposits and placements from banking institutions 1.9 Other Interest Income 1.9 Interest Expense 1.1 Customer deposits 1.2 Deposits and placements from banking institutions 1.3 Other interest expenses 1.4 Total Interest Expenses 1.5 Net Interest Income 1.6 Fees and commissions on loans and advances 1.7 Fees and commissions 1.8 Foreign exchange trading income (loss) 1.8 Dividend Income 1.9 Dividend Income 1.9 Dividend Income 1.9 Dividend Income 1.0 Total Non-Interest Income 1.0 Other Operating Expenses 1.1 Loan loss provision 1.2 Staff costs 1.3 Directors' emoluments 1.4 Rental charges 1.5 Depreciation charges 1.7 Profit defore tax and exceptional items 1.8 Exceptional items 1.9 Profit after exceptional items 1.0 Current tax 1.1 Deferred tax 1.2 Profit after tax, exceptional items 1.3 Minority interest 1.4 Profit after tax, exceptional items 1.5 Minority interest 1.7 Profit after tax, exceptional items and minority interest 1.8 Profit after tax, exceptional items and minority interest 1.9 Profit after tax, exceptional items and minority interest 1.1 Profit after tax, exceptional items and minority interest 1.2 Profit after tax, exceptional items and minority interest 1.8 Comprehensive Income 1.9 Gins/(Losses) from translating the financial statements of foreign operations 1.5 Foir value changes in available for sale financial assets 1.5 Income tax relating to components of other comprehensive 1.5 Income tax relating to components of other comprehensive 1.5 Income tax relating to components of other comprehensive	BANK 30-Sep-22 KShs'000 Un-audited  5,614,591 4,225,991 35,966 26,553 9,903,101  2,282,313 622,577 122,179 3,027,069 6,876,032  121,480 551,215 696,645 121,825 1,491,165 8,367,197  870,907 3,551,230 23,403 147,320 461,801 235,087 1,996,695 7,286,443 1,080,754 305,352 1,080,754 305,352 1,080,754 305,352 1,080,754 305,352 1,080,754 305,352 1,080,754 307,063	BANK 31-Dec-22 KShs'000 Audited 7,499,952 5,616,106 40,017 35,501 13,191,576  3,123,059 853,860 171,048 4,147,967  9,043,609  182,740 781,435 964,611 390,978 2,319,764  11,363,373  2,003,475 4,694,743 35,038 123,551 589,774 285,536 2,783,626 10,515,743  847,630 553,222 (425,371) 719,779 719,779 (1,134,300)	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	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  976,657 2,466,926 14,291 89,334 276,531 92,378 4,637,317 8,553,434  (3,109,677) 730,946 (3,840,623) 924,585 (921,649) (3,843,559) (545,382) (545,382) (545,382)	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 28,912 3,947,783  5,937,438  253,885 971,716 704,030 51,144 378,794 2,359,569  8,297,007  1,468,376 3,660,294 24,365 128,854 415,643 130,364 5,514,840 11,342,736 (3,045,729) 915,491 (1,640,418) (3,051,748) (1,961,611)	GROUP 30-Sep-22 KSh*000 Un-audited 5,614,591 4,241,574 35,966 26,553 9,918,684  2,269,259 622,577 122,179 3,014,015 6,904,669  121,480 731,057 696,645 121,708 1,670,890  8,575,559  870,907 3,580,855 31,703 147,505 461,993 238,940 2,034,878 7,366,781  1,208,778 354,806 (31,529) 885,501 (1,134,851)	GROUP 31-Dec-22 K5hs'000 Audited 7,499,952 5,637,016 40,017 35,501 13,212,486 3,106,757 853,860 171,048 4,131,665 9,080,821 182,740 1,024,153 964,611 -390,978 2,562,482 11,643,303 2,003,475 4,743,387 45,694 123,824 10,626,739 1,016,564 614,116 (425,443) 827,891 (1,139,785)	GROUP 31-Mar-23 K5hs'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  86,140 364,060 259,354 1,144 172,993 883,691 2,762,406  407,394 1,291,580 10,821 45,150 138,404 51,718 648,666 2,593,733 168,673 157,215 (105,081) 116,539 (213,877)	GROUP 30-Jun-23 K5hs'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 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  (3,023,458) 730,946 (3,754,404) 961,361 (921,285) (3,794,480) (545,497)	GROUP 30-Sep-23 K5h5'000 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 28,679 128,912 136,625 5,517,090 11,364,216 (2,917,254) 750,946 (3,648,200) 966,357 (1,641,530) (2,973,027) (1,968,061)	be accessed on the Bank's website www.institutions head office located at Haram  This may be also be accessed at the Bank's REGISTERED 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Ш	. OTHER DISCLOSURES	BANK	BANK	BANK	BANK	BANK
				31-Mar-23		30-Sep-23
		KShs'000 Un-audited		KShs'000	KShs'000 Un-audited	KShs'000
	'	on-avaited	Auditeu	on-avaited	on-avaited	on-avaited
1	Non-performing loans and advances					
а	Gross non-performing loans and advances			20,826,579	23,446,274	22,202,603
b	Less:Interest in suspense	2,534,832	2,434,820	2,597,208	2,671,730	2,612,530
	Total Non-performing loans and advances (a-b)				20,774,545	19,590,073
d	Less:Loan loss Provisions	9,928,036	10,227,482		11,679,516	11,563,844
	Net NPLs exposure (c-d)	8,338,237	5,833,684	7,533,143	9,095,028	8,026,229
f	Discounted Value of Securities	8,168,334	5,575,691	7,032,471	8,892,025	7,709,785
g	Net NPLs exposure (e-f)	169,903	257,994	500,672	203,003	316,444
2	Insider loans and Advances					
a	Directors, Shareholders and associates	45	19	51	42	105
b	Employees	5,713,443	5,725,588	5,700,537	5,239,808	5,257,778
C	Total insider loans, advances and other facilitie	s 5,713,488	5,725,607	5,700,588	5,239,850	5,257,884
3	Off-Balance sheet items					
а	Letters of credit, guarantees and acceptances	6,632,984	8,622,735	9,067,134	16,958,850	19,786,006
b	Forwards, swaps and options	6,087,075	6,121,453	5,390,978	3,426,807	3,721,349
C	Other contingent liabilities		-	-		
d	Total contingent liabilities	12,720,059	14,744,188	14,458,112	20,385,657	23,507,355
4	Capital Strength					
а	Core capital	10,078,042	11,034,430	10,857,004	6,217,534	7,206,678
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
С	Excess/(Deficiency) (a-b)	9,078,042	10,034,430	9,857,004	5,217,534	6,206,678
d	Supplementary capital	1,097,738	1,129,549	5,173,780	4,361,804	4,913,265
e	Total capital (a+d)	11,175,780		16,030,784	10,579,338	12,119,944
f	Total risk weighted assets			96,085,038	100,242,920	
g	Core capital/total deposit liabilities	9.0%	10.0%	10.5%	5.1% 8.0%	6.1%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0% 2.5%	-2.9%	8.0%
I	Excess/(Deficiency) (g-h)	1.0%	2.0% 12.2%	11.3%	6.2%	-1.9%
j	Core capital/total risk weighted assets	10.5%	10.5%	10.5%	10.5%	<b>6.9%</b> 10.5%
k	Minimum Statutory Ratio	1.0%	1.7%	0.8%	-4.3%	-3.6%
I	Excess/(Deficiency) (j-k) Total capital/total risk weighted assets	12.7%	13.5%	16.7%	10.6%	11.6%
m	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
n	Excess/(Deficiency)(m-n)	-1.8%	-1.0%	2.2%	-3.9%	-2.9%
0 <b>5</b>	Liquidity					2.570
a	Liquidity Ratio	43.2%	40.5%	36.3%	45.2%	42.2%
b	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
C	Excess/(Deficiency)(a-b)	23.2%	20.5%	16.3%	25.2%	22.2%
	Execus, (Belleleticy)(a b)	23.270		10.570	_5.2.75	LL.L 70

## APPROVAL

The un-audited financial statements are an extract from the books of the Financial statements and records of the bank and approved on 13th October 2023 and signed on its behalf by:

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 at Harambee Avenue.

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

