

A Subsidiary of KCB Group PLC

National

ted results for the period ended 30 June 2024

	The Boa	rd of Dir	ectors o	f Nation	al Bank	of Keny	/a Limit	ed here	by anno	ounce the	e un-audit
	TATEMENT OF FINANCIAL POSITION	BANK	BANK		BANK	BANK	GROUP	GROUP	GROUP	GROUP	GROUP
	at 30 June2024	30-Jun-23 KShs'000	30-Sep-23 KShs'000	31-Dec-23 KShs'000	31-Mar-24 KShs'000	30-Jun-24 KShs'000	30-Jun-23 KShs'000	30-Sep-23 KShs'000	31-Dec-23 KShs'000	31-Mar-24 KShs'000	30-Jun-24 KShs'000
	Assets		Un-audited		Un-audited	Un-audited				Un-audited	Un-audited
	Cash (both Local & Foreign) Balances due from Central Bank of Kenya	1,292,440 3,678,269	1,239,511 4,257,299	2,093,761 6,115,301	1,188,646 4,308,112	1,189,323 6,330,682	1,292,440 3,678,269	1,239,511 4,257,299	2,093,761 6,115,301	1,188,646 4,308,112	1,189,323 6,330,682
	Kenya Government and other securities held for dealing purposes	-	-	=	-	-	-	-	-	-	-
	Financial Assets at fair value through profit and loss nvestment Securities:(a+b)	48,631,951	44,590,138	46,306,434	45,893,634	46,758,151	- 48,731,941	44,727,767	46,483,913	46,074,702	46,872,270
5.a.i	a) Held to Maturity:(i+ii) i. Kenya Government securities	24,290,848 23,995,864	23,963,678 23,659,750	24,093,457 23,798,376	22,672,087 22,368,159	22,757,921 22,462,937	24,290,848 23,995,864	23,986,086 23,682,158	24,116,437 23,821,356	22,695,626 22,391,698	22,757,921 22,462,937
	ii. Other securities b) Available for sale:(i+ii)	294,984 24,341,103	303,928 20,626,460	295,081	303,928	294,984 24,000,230	294,984 24,441,093	303,928 20.741.681	295,081 22,367,476	303,928 23,379,076	294,984 24,114,349
5.b.i 5.b.i	i. Kenya Government securities	24,341,103	20,626,460		23,221,547	24,000,230	24,441,093	20,741,681	22,367,476	23,379,076	24,114,349
6	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroa	3,802,703 id 1,229,957	3,782,616 2,209,170	6,095,778 2,457,670	4,356,609 1,106,684	4,580,514 1,117,930	3,802,703 1,229,957	3,794,544 2,209,170	6,095,778 2,457,670	4,593,370 1,106,684	4,868,883 1,117,930
8	Tax recoverable	269,959 77,207,413	282,051 78,230,564	275,374	267,867 81,867,746	264,594 75,198,672	258,225 77,207,413	282,051 78,230,564	252,191 79,483,476	267,867 81,867,746	264,594 75,213,299
10	Loans and advances to customers (net) Balances due from banking institutions in the group	30,491 811,184	23,032	29,692	192,714 888,910	61,741 824,969	30,491 811,184	23,032	29,692	192,714 888,910	61,741 824,969
11 12	Investments in associates Investments in subsidiary companies	5,000	5,000	5,000	5,000	5,000	-	-		-	-
13 14	Investments in joint ventures Investment properties	-	- 1,700,459	1,890,183	- 1,780,947	1,626,011	- 1,826,976	1,700,928	1,890,645	- 1,781,350	1,628,296
15 16	Property and equipment Prepaid lease rentals	1,826,355	-	-	-	1,248,693	-	441,196	1,007,463	1,302,259	1,257,845
17 18	Intangible assets Deferred tax asset	373,115 5,509,119	429,154 6,652,756	995,902 6,786,926	1,292,143 6,737,478	6,118,145	388,529 5,508,711	6,655,749	6,786,529	6,737,723	6,118,145
19 20	Retirement benefit asset Other assets	6,948,440	6,874,883		7,064,296	6,935,934	6,899,620	6,812,740	7,490,560	6,991,574	6,816,058
21	TOTAL ASSETS	151,616,396	151,107,089	161,106,364	156,950,786	152,260,359	157,666,459	151,205,007	161,176,283	157,301,657	152,564,035
B 22	Liabilities Balances due to Central Bank of Kenya	-	2,004,619	10,022,068	18,766,735	18,962,021	- 117 674 677	2,004,619	10,022,068	18,766,735	18,962,021
23 24	Customer deposits Deposits and balances due to local banking institutions	117,852,925 3,888,221	116,241,058 3,284,936	118,307,630 1,437,359	105,443,195 5,623,098	101,752,988 3,954,806	117,631,198 3,888,221	3,284,936	1,437,359	5,623,098	101,712,295 3,954,806
25 26	Deposits and balances due to foreign banking institutions Other money market deposits	4,757,270 -	3,954,877 -	3,721,647 -	944,522	2,826,349	4,757,270	3,954,877	3,721,647	944,522	2,826,349
27 28	Borrowed funds Balances due to banking institutions in the group	4,991,152 119,735	5,343,202 128,308	5,509,747 103,494	4,605,349 121,615	4,590,260 123,785	4,991,152 119,735	5,343,202 128,308	5,509,747 103,494	4,605,349 121,615	4,590,260 123,785
29 30	Tax payable Dividends payable	- -	12,092	-	-	-	-	31,817 -	-	24,973 -	2,025
31 32	Deferred tax liability Retirement benefit liability	=	-	= =	-	-	-	-	-	-	377
33 34	Other liabilities	9,142,487 140,751,790	9,472,941 140,442,033	11,431,352 150,533,297	10,282,497 145,787,011	7,574,888 139,785,097	9,180,989 140,568,565	9,514,027 140,292,375	11,466,581 150,329,672	10,358,460 145,761,376	7,707,755 139,879,673
C 35	Shareholders' Funds Paid up /Assigned capital	12.683.038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038
36 37	Share premium/(discount) Revaluation reserves	3,141,319	3,141,319		3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319
38 39	Retained earnings/Accumulated losses Statutory loan loss reserves	(9,032,528) 5,239,025	(7,929,020) 4,927,328	(- , , ,	(5,904,116) 3,056,479	(5,726,084) 3,262,968	(8,799,188) 5,239,025	(7,676,912) 4,927,328	(6,665,152) 3,647,302	(5,530,767) 3,056,479	(5,516,478) 3,262,968
40 41	Other Reserves	(1,166,248)	(2,157,609)		(1,812,945) -	(885,979)	(1,166,300)	(2,162,141)	(1,959,896)	(1,809,788)	(886,485)
43	Proposed dividends Capital grants TOTAL SHAREHOLDERS' FUNDS	-	10 665 056	-	-	_	-	_	-	-	-
44			10.665.056	10.573.067	11.163.775	12.475.262	11,097,894	10,912,632	10,846,611	11,540,281	12,684,362
45	Minority interest			10,573,067	11,163,775 156,950,786				10,846,611		12,684,362
45		151,616,396		161,106,364		152,260,359					
45 46 II. S	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME	151,616,396 BANK 30-Jun-23	151,107,089 BANK 30-Sep-23	161,106,364 BANK 31-Dec-23	156,950,786 BANK 31-Mar-24	152,260,359 BANK 30-Jun-24	151,666,459	151,205,007	161,176,283 GROUP	157,301,657	152,564,035
45 46 II. S for 1	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024	151,616,396 BANK 30-Jun-23 KShs'000	151,107,089 BANK	161,106,364 BANK 31-Dec-23 KShs'000	156,950,786 BANK	BANK 30-Jun-24 KShs'000	151,666,459 GROUP 30-Jun-23	151,205,007 GROUP 30-Sep-23 KShs'000	161,176,283 GROUP 31-Dec-23 KShs'000	157,301,657 GROUP 31-Mar-24	152,564,035 GROUP 30-Jun-24
45 46 II. S for:	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738	BANK 30-Sep-23 KShs'000 Un-audited	BANK 31-Dec-23 KShs'000 Audited 7,590,011	BANK 31-Mar-24 KShs'000 Un-audited 2,352,783	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679	GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited	GROUP 31-Dec-23 KShs'000 Audited 7,590,011	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783	152,564,035 GROUP 30-Jun-24 KShs'000
45 46 II. S for 1 1 1.1 1.2 1.3	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660	151,107,089 BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673	BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431	GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	151,616,396 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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888	BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177	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 77,500 40,349	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME The period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits	351,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984	GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 Other interest expenses	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,91,432	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215	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	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME The period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Total Interest Expenses	351,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081	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	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 Other interest expenses	BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,91,432	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215	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	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215
11. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Total Interest Expenses Net Interest Income	351,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034	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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,91,432 5,490,026 7,904,047	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081	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	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081
11. S for: 1	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912 3,947,783 5,937,438	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903	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 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970
45 46 II. S for: 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	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses 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)	3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 186,632 612,259 503,285	BANK 30-Sep-23 K5hs'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	161,106,364 BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,914,32 5,490,026 7,904,047	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903	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 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672
45 46 II. S for: 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	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904	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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784)	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,777 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737)	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	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378.794 2,486,291	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784)	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737)
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 4.6 5 6	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 Total Non-Interest Income Total Operating Income Other Operating Expenses	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757	BANK 30-Sep-23 K5hs'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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,91,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 - (21,784) 886,648 3,268,152	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869	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	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757	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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869	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 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898
45 46 II. S for: 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 6.6 6.1 6.2 6.3 6.4	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 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 Staff costs Directors' emoluments Rental charges	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 89,334	BANK 30-Sep-23 K5hs'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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 3,914,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 - (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 - (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1 2.2 2.3 2.4 3 4.4 4.5 4.5 6.6 6.1 6.5 6.6 6.6	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses 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 Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 89,334 276,531 92,378	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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 556,877 3,268,810 11,172,857	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675 95,268	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775	157,301,657 GROUP 31-Mar-24 KShs'000 Un-cudited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426
45 46 11. S for 1 1 1.1 1.2 2.1 3 2.4 4 4.1 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 189,334 276,531	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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 1,144 298,904 1,724,888 5,531,077 976,657 2,461,457 16,550 89,377 276,675	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 4.6 6.6 6.6 6.6 6.7 6.8 7	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest 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 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 Forfit before tax and exceptional items	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 89,334 276,531 92,378 4,637,317 8,553,434 (3,109,677)	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)	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 11,172,857 3,057,378 4,564,411 25,998 190,589 190,589 194,741,849 (3,568,992)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662 806,406	152,260,359 BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 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)	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,00,806 1,486,850 2,394,115 90,694 532,128 378,538	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941
45 46 II. S for 1 1 1.1 1.2 2.1 3 2.4 3 4 4.1 4.5 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses 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 Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 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 51,144 378,794 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	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 5,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 3,057,378 4,564,411 25,998 190,589	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662 806,406 2,827,569	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 75,000 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003	181,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 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	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,454	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1 2.2 2.3 2.4 3 4.4 4.4 4.5 6.6 6.6 6.7 6.8 7 8	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest 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 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 Forfit before tax and exceptional items Exceptional items	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 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 5,514,840 11,342,736 (3,045,729) 730,946	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 5,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 3,057,378 4,564,411 25,998 190,589	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662 806,406 2,827,569 440,583	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 75,000 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003	181,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 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	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 - (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,454	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744
45 46 II. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 3 2.4 3 4.4 4.5 4.6 5 6 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 9 10 11 12	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Mon-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 Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 14,291 14,293 189,334 276,531 92,378 4,637,317 8,553,434 (3,109,6777) 730,946 (3,840,623) 924,585	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) 915,491	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 5,1,144 556,877 3,268,810 11,172,857 11,172,857 3,057,378 4,564,411 25,998 190,589 190,589 194,741,849 (4,277,386) 14,741,849 (4,277,386) 14,741,849 (4,277,386)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662 2,827,569 440,583 9,700	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 6,570,869 118,017 1,668,083 5,519,003 1,051,866 14,398 1,051,866 14,398 208,728	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 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)	151,205,007 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 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 4,586,488 31,026 190,690 114,787,571 14,787,472 (3,492,229) 708,394 (4,200,623) 986,737 (1,859,545)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 552,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,454 535,237 9,700	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742
11.1 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 6.6 6.7 6.8 7 8 9 10 11 12 13 14	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Frofit before tax and exceptional items Exceptional items Profit after exceptional items Current tax Deferred tax Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 14,291 189,334 276,531 92,378 8,533,434 (3,109,677) 730,946 (3,840,623) 924,585 924,585 921,649) (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 5,514,840 11,342,736 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,051,748)	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 355,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 3,057,378 4,564,411 25,998 190,589 190,589 14,741,849 4,577,386 14,741,849 4,577,386 14,741,849 4,578,394 4,645 (1,859,518) (1,859,518) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662 806,406 2,827,569 440,583 9,700 (13,333)	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218.215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740	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)	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 1,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-cudited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,454 535,237 535,237 9,700 (13,333)	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662
1.1.1.2.1.3.3.2.4.4.1.5.2.2.3.3.2.4.4.5.4.6.5.6.6.6.7.6.8.9.10.11.12.13.13.14.15.14.15.14.15.15.16.16.16.16.16.16.16.16.16.16.16.16.16.	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Ron-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 Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit after tax and exceptional items Exceptional items Profit after tax and exceptional items Minority interest Profit after tax and exceptional items Minority interest Profit after tax and exceptional items Amortis after tax and exceptional items Minority interest Profit after tax and exceptional items Amortis after tax and exceptional items Minority interest Profit after tax and exceptional items Amortis after tax and exceptional items Gains/(Losses) from translating the financial statements	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 14,291 189,334 276,531 92,378 8,533,434 (3,109,677) 730,946 (3,840,623) 924,585 924,585 921,649) (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 5,514,840 11,342,736 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,051,748)	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 355,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 3,057,378 4,564,411 25,998 190,589 190,589 14,741,849 4,577,386 14,741,849 4,577,386 14,741,849 4,578,394 4,645 (1,859,518) (1,859,518) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 444,344 144,289 34,662 2,827,569 440,583 9,700 (13,333) 444,216	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218.215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740	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)	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 11,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) 966,357 (1,641,530) (2,973,027)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 - (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,4554 535,237 9,700 (13,333) 538,870	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340
11.1 1.2 1.3 1.4 1.5 2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.7 6.8 7 8 9 10 11 12 13 14 15 15.1 15.2	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses Net Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Divideral Income Total Non-Interest Income Total Non-Interest Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 14,291 189,334 276,531 92,378 8,533,434 (3,109,677) 730,946 (3,840,623) 924,585 924,585 921,649) (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 5,514,840 11,342,736 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,051,748)	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 4,564,411 25,998 190,589 190,589 190,589 14,741,849 (4,277,386) 924,045 (1,859,518) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 444,344 144,289 34,662 2,827,569 440,583 9,700 (13,333) 444,216	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218.215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740	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)	151,205,007 GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 917,904 288,912 3,947,783 5,960,671 464,671 937,652 704,030 1,144 378,794 2,486,291 8,446,962 11,468,376 3,668,594 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) 966,357 (1,641,530) (2,973,027)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 - (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,4554 535,237 9,700 (13,333) 538,870	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340
45 46 II. S for: 1	Minority interest Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Mon-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 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 tax and exceptional items Exceptional items Profit after tax, 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	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 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 5514,840 11,342,736 (3,076,675) 915,491 (1,640,418) (3,051,748)	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 4,564,411 25,998 190,589 190,589 190,589 14,741,849 (4,277,386) 924,045 (1,859,518) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 3,5105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 - (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 444,344 144,289 34,662 806,406 2,827,569 440,583 9,700 (13,333) 444,216	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218.215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740	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)	151,205,007 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 28,679 128,912 415,940 136,625 5,517,090 11,364,216 (2,973,027) (2,973,027)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 190,690 534,364 168,775 6,218,751 14,787,472 (3,492,229) 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 7,195 44,344 144,347 36,107 36,107 535,237 9,700 (13,3333) 538,870	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340 839,340
11.1 1.2 1.3 1.4 1.5 2 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.7 8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 5.4 15.4 15.4 15.4 15.4 15.4 15.4	Minority interest Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 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 Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after tax and exceptional items Minority interest Profit after tax and exceptional items Amortisation charges Orber Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 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 5,514,840 11,342,736 (3,045,729) 730,946 (3,776,675) 915,491 (1,961,611) [1,961,611]	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 3,144 556,871 3,268,810 11,172,857 3,268,810 11,172,857 1,144 25,998 190,589 154,741,849 190,589 154,741,849 (4,277,386) 14,741,849 (4,277,386) 14,741,849 (4,277,386) 14,741,849 (3,341,913) (3,341,913)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 44,344 144,289 34,662 806,406 2,827,569 440,583 9,700 (13,333) 444,216 444,216	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 2,458,928 11,008 90,906 2,458,928 11,008 90,906 2,86,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740 828,740	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)	151,205,007 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 28,679 128,912 415,940 136,625 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)	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 3,057,378 4,586,488 31,026 190,690 11,295,243 1,477 14,787,472 (3,492,229) 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815) (1,671,980)	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 805,249 2,838,454 535,237 9,700 (13,333) 538,870 538,870	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340 839,340
1.1. 1.2 1.3 2.1 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 5 6.6 6.7 6.8 9 10 11 12 13 14 15 15.1 15.2 15.3 15.4 15.5 16	Minority interest Total Liabilities & Shareholders' Funds IATEMENT OF COMPREHENSIVE INCOME the period ended 30 June 2024 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 Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors's emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Amortisation charges Depreciation items Foreit after tax and exceptional items Exceptional items 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 Fair value changes in available for sale financial sasets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehension	151,616,396 BANK 30-Jun-23 KShs'000 Un-audited 3,569,738 2,785,559 31,660 17,610 6,404,567 1,699,490 750,370 163,174 2,613,034 3,791,533 186,632 612,259 503,285 51,144 298,904 1,652,224 5,443,757 976,657 2,466,926 14,291 14,291 298,904 1,652,328 (3,637,317 8,553,434 (3,109,677) 7730,946 (3,843,559) 18 (3,843,559) 18 (3,843,559) 18 (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 24,365 218,854 415,643 130,364 511,840 11,342,736 (3,045,729) 915,491 (1,640,418) (3,051,748)	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 5,1,144 5568,877 3,268,810 11,172,857 3,057,378 4,564,411 25,998 190,589 190,589 190,589 14,741,849 (4,277,386) 14,741,849 (4,277,386)	156,950,786 BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499 295,545 100,806 1,486,850 2,381,504 90,694 439,200 378,538 (21,784) 886,648 3,268,152 548,445 1,243,569 5,854 444,344 144,289 34,662 806,406 2,827,569 440,583 9,700 (13,333) 444,216	BANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,050,895 218,215 3,197,081 4,890,903 192,927 874,710 582,066 75,000 (44,737) 1,679,966 6,570,869 885,966 2,458,928 11,008 90,906 286,095 118,017 1,668,083 5,519,003 1,051,866 14,398 208,728 828,740 828,740	151,666,459 GROUP 30-Jun-23 KShs'000 Un-audited 3,569,738 2,790,818 31,660 17,610 6,409,826 1,690,093 750,370 163,174 2,603,637 3,806,189 186,632 734,923 503,285 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) (5,45,497)	151,205,007 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 28,679 113,664,216 (2,917,254) 730,946 (3,648,200) 966,357 (1,641,530) (2,973,027) (1,968,061)	161,176,283 GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 391,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206 11,295,243 4,586,488 31,026 190,690 11,295,243 4,586,488 31,026 190,690 14,787,472 (3,492,29) 708,394 (4,200,623) 986,737 (1,859,545) (3,327,815) (1,671,980)	157,301,657 GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499 295,545 100,806 1,486,850 2,394,115 90,694 532,128 378,538 (21,784) 979,576 3,373,691 548,445 1,252,767 7,195 44,344 144,347 36,107 7,195 2,838,454 535,237 9,700 (13,3333) 538,870	152,564,035 GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 54,742 208,662 839,340 839,340

III	. OTHER DISCLOSURES	BANK	BANK	BANK	BANK	BANK
		30-Jun-23	30-Sep-23	31-Dec-23	31-Mar-24	30-Jun-24
		KShs'000	KShs'000	KShs'000	KShs'000	KShs'000
		Un-audited	Un-audited	Audited	Un-audited	Un-audited
1	Non-performing loans and advances					
а	Gross non-performing loans and advances	23,446,274	22,202,603	25,186,337	24,881,990	25,678,878
b	Less:Interest in suspense	2,671,730	2,612,530	2,719,289	2,663,275	2,870,968
C	Total Non-performing loans and advances (a-b)	20,774,545	19,590,073	22,467,049	22,218,715	22,807,910
d	Less:Loan loss Provisions	11,679,516	11,563,844	11,773,029	11,613,947	12,150,015
е	Net NPLs exposure (c-d)	9,095,028	8,026,229	10,694,019	10,604,768	10,657,895
f	Discounted Value of Securities	8,892,025	7,709,785	9,814,256	9,507,406	8,226,787
g	Net NPLs exposure (e-f)	203,003	316,444	879,763	1,097,363	2,431,107
2	Insider loans and Advances					
a	Directors, Shareholders and associates	42	105	78	58	100
b	Employees	5,239,808	5,257,778	5,126,033	4,981,680	4.930.617
C	Total insider loans, advances and other facilities	5,239,850	5,257,884	5,126,112	4,981,738	4,930,717
		5,255,555	0,201,001	-, -,	, ,	
3	Off-Balance sheet items					
а	Letters of credit, guarantees and acceptances	16,958,850	19,786,006	16,359,516	13,847,281	16,571,097
b	Forwards, swaps and options	3,426,807	3,721,349	15,700	138,788	56,271
C	Other contingent liabilities					
d	Total contingent liabilities	20,385,657	23,507,355	16,375,216	13,986,069	16,627,368
4	Capital Strength					
а	Core capital	6,217,534	7,206,678	8,183,125	9,001,002	9,048,708
b	Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
С	Excess/(Deficiency) (a-b)	5,217,534	6,206,678	7,183,125	8,001,002	8,048,708
d	Supplementary capital	4,361,804	4,913,265	5,457,095	5,341,344	5,082,720
е	Total capital (a+d)	10,579,338	12,119,944	13,640,220	14,342,346	14,131,427
f	Total risk weighted assets	100,242,920	104,794,088	109,242,549	111,479,582	106,872,824
g	Core capital/total deposit liabilities	5.1%	6.1%	6.7%	8.5%	8.7%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
- 1	Excess/(Deficiency) (g-h)	-2.9%	-1.9%	-1.3%	0.5%	0.7%
j	Core capital/total risk weighted assets	6.2%	6.9%	7.5%	8.1%	8.5%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
- 1	Excess/(Deficiency) (j-k)	-4.3%	-3.6%	-3.0%	-2.4%	-2.0%
m		10.6%	11.6%	12.5%	12.9%	13.2%
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
0	Excess/(Deficiency)(m-n)	-3.9%	-2.9%	-2.0%	-1.6%	-1.3%
5	Liquidity	, F 20/		. 7 50/	70.60/	75 00/
а	Liquidity Ratio	45.2%	42.2%	43.5%	30.6%	35.8%
b	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0% 10.6%	20.0% 15.8%
C	Excess/(Deficiency)(a-b)	25.2%	22.2%	23.5%	10.0%	15.8%

 $The \ unaudited \ financial \ statements \ are \ an \ extract \ from \ the \ books \ of \ the \ Financial \ statements \ and \ records \ of \ the \ bank \ and$ approved by the Board of Directors on 31st July 2024 and signed on its behalf by:

G. Malombe - Director

G. Odhiambo - Managing Director

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.

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