

A Subsidiary of KCB Group PLC

National

ited results for the period ended 30 September 2024

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_		BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	GROUP	e un-audi GROUP
I. STATEMENT OF FINANCIAL POSITION as at 30 September 2024		30-Sep-23 KShs'000 Un-audited	31-Dec-23 KShs'000	31-Mar-24 KShs'000 Un-audited	30-Jun-24 KShs'000	30-Sep-24 KShs'000 Un-audited	30-Sep-23 KShs'000	31-Dec-23 KShs'000	31-Mar-24 KShs'000 Un-audited	30-Jun-24 KShs'000 Un-audited	30-Sep-24 KShs'000 Un-audited
	Assets	1 270 511	2,093,761	1,188,646		1,091,060	1,239,511	2,093,761	1,188,646	1,189,323	1,091,060
2	Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing	1,239,511 4,257,299	6,115,301	4,308,112	1,189,323 6,330,682	3,112,776	4,257,299	6,115,301	4,308,112	6,330,682	3,112,776
4	purposes Financial Assets at fair value through profit and loss	44,590,138	LE 706 L7L	LE 907 674		47,541,278	LL 727 767	I.C I.O7 017	46,074,702	46,872,270	47.635.678
	nvestment Securities:(a+b) a) Held to Maturity:(i+ii)	23,963,678	24,093,457	22,672,087	46,758,151 22,757,921	22,619,374			22,695,626	22,757,921	22,619,845
	i. Kenya Government securities i ii. Other securities	303,928	23,798,376	22,368,159 303,928	22,462,937 294,984	22,315,446 303,928	303,928	295,081	303,928	22,462,937 294,984	22,315,917 303,928
5.b.i	b) Available for sale:(i+ii) i. Kenya Government securities	20,626,460 20,626,460	22,212,977 22,212,977	23,221,547 23,221,547	24,000,230 24,000,230	24,921,904 24,921,904	20,741,681	22,367,476 22,367,476		24,114,349 24,114,349	25,015,833 25,015,833
	i ii. Other securities Deposits and balances due from local banking institutions	3,782,616	6,095,778	4,356,609	4,580,514	1,352,009	3,794,544	6,095,778	4,593,370	4,868,883	1,352,009
7	Deposits and balances due from banking institutions abroad Tax recoverable	2,209,170 282,051	2,457,670 275,374	1,106,684 267,867	1,117,930 264,594	1,144,890 256,900	2,209,170 282,051	2,457,670 252,191	1,106,684 267,867	1,117,930 264,594	1,144,890 299,939
9	Loans and advances to customers (net) Balances due from banking institutions in the group	,	79,483,476 29,692	81,867,746 192,714	75,198,672 61,741	77,409,621 162,097		79,483,476 29,692		75,213,299 61,741	77,409,621 162,097
11	Investments in associates	830,456	989,304	888,910	824,969	862,682	830,456	989,304	888,910	824,969	862,682
12	Investments in subsidiary companies Investments in joint ventures	5,000	5,000	5,000	5,000	5,000	-	-	-	-	-
14 15	Investment properties Property and equipment	- 1,700,459	- 1,890,183	- 1,780,947	- 1,626,011	1,969,843	1,700,928	- 1,890,645	- 1,781,350	- 1,628,296	1,972,091
16 17	Prepaid lease rentals Intangible assets	- 429,154	995,902	- 1,292,143	- 1,248,693	- 1,229,991	- 441,196	1,007,463	- 1,302,259	- 1,257,845	1,238,180
18 19	Deferred tax asset Retirement benefit asset	6,652,756	6,786,926	6,737,478	6,118,145	6,519,413	6,655,749	6,786,529	6,737,723	6,118,145	6,519,413
20	Other assets	6,874,883 151,107,089	7,581,563	7,064,296	6,935,934	7,260,306	6,812,740	7,490,560	6,991,574	6,816,058 152,564,035	7,139,173 149,939,609
21 B	TOTAL ASSETS Liabilities										
22 23	Balances due to Central Bank of Kenya Customer deposits	116,241,058	10,022,068 118,307,630	18,766,735 105,443,195	18,962,021 101,752,988	13,128,039 102,769,091	2,004,619 116,030,589	10,022,068 118,068,776		18,962,021 101,712,295	13,128,039 102,426,797
24 25	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	3,284,936 3,954,877	1,437,359 3,721,647	5,623,098 944,522	3,954,806 2,826,349	5,269,214 1,836,048	3,284,936 3,954,877	1,437,359 3,721,647	5,623,098 944,522	3,954,806 2,826,349	5,269,214 1,836,048
26 27	Other money market deposits Borrowed funds	- 5,343,202	5,509,747	4,605,349	4,590,260	4,523,253	5,343,202	5,509,747	4,605,349	4,590,260	4,523,253
28 29	Balances due to banking institutions in the group Tax payable	128,308 12,092	103,494	121,615	123,785	132,533	128,308 31,817	103,494	121,615 24,973	123,785 2,025	132,533
30	Dividends payable	12,092	-	-	-	-	-	-		377	
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-	-	2,345
33 34	Other liabilities TOTAL LIABILITIES	9,472,941 140,442,033	11,431,352 150,533,297	10,282,497 145.787.011	7,574,888 139.785.097	10,254,192 137,912,370	9,514,027 140,292,375	11,466,581 150,329,672		7,707,755 139,879,673	10,285,155 137,603,384
c	Shareholders' Funds										
35 36	Paid up /Assigned capital Share premium/(discount)	3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319
37 38	Revaluation reserves Retained earnings/Accumulated losses	(7,929,020)	- (6.939.156)	- (5,904,116)	(5.726.084)	(6,377,224)	- (7 676 912)	(6.665.152)	- (5,530,767)	- (5,516,478)	(6,051,965)
39 40	Statutory loan loss reserves Other Reserves	4,927,328	3,647,302	3,056,479 (1,812,945)	3,262,968 (885,979)	4,280,064	4,927,328	3,647,302 (1,959,896)	3,056,479	3,262,968 (886,485)	4,280,064
41	Proposed dividends	-	(1,555,450)	(1,612,543)	(885,575)	(1,721,701)	(2,102,141)	(1,959,899)	(1,003,700)	(000,403)	(1,716,231)
43 44	Capital grants TOTAL SHAREHOLDERS' FUNDS	10,665,056	10,573,067	11,163,775	12,475,262	12,005,496	10,912,632	10,846,611	11,540,281	12,684,362	12,336,225
45 Minority interest											
	Total Liabilities & Shareholders' Funds	151,107,089	161,106,364	156,950,786	152,260,359	149,917,866	151,205,007	161,176,283	157,301,657	152,564,035	149,939,609
	•	BANK	BANK	156,950,786 BANK	152,260,359 BANK	149,917,866 BANK	151,205,007 GROUP	161,176,283 GROUP	157,301,657 GROUP	152,564,035 GROUP	149,939,609 GROUP
46	Total Liabilities & Shareholders' Funds		BANK	BANK				GROUP			
46 II. S	•	BANK 30-Sep-23	BANK 31-Dec-23 KShs'000	BANK 31-Mar-24 KShs'000	BANK 30-Jun-24 KShs'000	BANK 30-Sep-24	GROUP 30-Sep-23 KShs'000	GROUP 31-Dec-23 KShs'000	GROUP 31-Mar-24	GROUP 30-Jun-24 KShs'000	GROUP 30-Sep-24
11. S for:	Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income	BANK 30-Sep-23 KShs'000 Un-audited	BANK 31-Dec-23 KShs'000 Audited	BANK 31-Mar-24 KShs'000 Un-audited	BANK 30-Jun-24 KShs'000 Un-audited	BANK 30-Sep-24 KShs'000 Un-audited	GROUP 30-Sep-23 KShs'000 Un-audited	GROUP 31-Dec-23 KShs'000 Audited	GROUP 31-Mar-24 KShs'000 Un-audited	GROUP 30-Jun-24 KShs'000 Un-audited	GROUP 30-Sep-24 KShs'000 Un-audited
II. S	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024	BANK 30-Sep-23 KShs'000	BANK 31-Dec-23 KShs'000	BANK 31-Mar-24 KShs'000	BANK 30-Jun-24 KShs'000	BANK 30-Sep-24 KShs'000	GROUP 30-Sep-23 KShs'000	GROUP 31-Dec-23 KShs'000	GROUP 31-Mar-24 KShs'000	GROUP 30-Jun-24 KShs'000	GROUP 30-Sep-24 KShs'000
11. S for 11.1.1.1.2.1.3	Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances	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	8ANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210	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	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796
11. S for: 1	Total Liabilities & Shareholders' Funds FATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income	BANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553	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	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302	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	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702
11. S for 11.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income Interest Expense Customer deposits	8ANK 30-Sep-23 KShs'000 Un-audited 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967	7,590,011 5,642,888 125,673 35,501 3,912,421	BANK 31-Mar-24 KShs'000 Un-audited 2,352,783 1,471,620 35,105 8,846 3,868,354 1,090,499	\$ANK 30-Jun-24 KShs'000 Un-audited 5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971	8ANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967	7,590,011 5,657,417 144,134 35,501 3,912,421	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 8,846 3,880,965 1,090,499	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394
1. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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	\$\frac{30-\text{Sep-23}}{\text{KShs'000}}\$\$\text{Un-audited}\$\$ 5,572,444 4,208,724 77,500 26,553 9,885,221 2,740,967 917,904 288,912	7,590,011 5,642,888 125,673 3,501 13,394,073 3,12,421 1,186,173 391,432	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	\$\frac{\text{8ANK}}{30-\text{Jun-24}}\$\$ KShs'000 \text{Un-audited}\$\$ 5,090,679 \\ 2,927,177 \\ 52,431 \\ 17,697 \\ 8,087,984 \\ 1,927,971 \\ 1,050,895 \\ 218,215	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,91,432	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	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	GROUP 30-5ep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471
11. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest expenses	8ANK 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	7,590,011 5,642,888 125,673 35,501 3,912,421 1,186,173 391,432 5,490,026	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	\$\frac{8ANK}{30-Jun-24}\$\times \text{K5hs'000}\$\text{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	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905	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	7,590,011 5,657,417 144,134 35,501 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	7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471 4,809,905
1. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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	8ANK 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	7,590,011 5,642,888 125,673 3,501 13,394,073 3,12,421 1,186,173 391,432	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	\$\frac{\text{8ANK}}{30-\text{Jun-24}}\$\$ KShs'000 \text{Un-audited}\$\$ 5,090,679 \\ 2,927,177 \\ 52,431 \\ 17,697 \\ 8,087,984 \\ 1,927,971 \\ 1,050,895 \\ 218,215	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,91,432	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	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	GROUP 30-5ep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471
11.1 1.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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	\$\frac{30-\text{Sep-23}}{\text{KShs'000}}\$\text{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 \$253,885	7,590,011 5,642,888 125,673 3,5,501 13,394,073 3,912,421 1,186,173 3,91,432 5,490,026 7,904,047	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	\$\frac{\text{8ANK}}{\text{30-Jun-24}}\$\text{KShs'000}\$\text{Un-audited}\$\text{5,090,679}\$\text{2,927,177}\$\text{52,431}\$\text{17,697}\$\text{8,087,984}\$\text{1,927,971}\$\text{1,950,895}\$\text{218,215}\$\text{3,197,081}\$\text{4,890,903}\$\text{192,927}\$	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,91,432 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	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,050,895 218,215 3,197,081 4,916,970	GROUP 30-5ep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109
11. S for 12. 13. 1.4 1.5 2 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Other fees and commissions Foreign exchange trading income (loss)	8ANK 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	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	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	\$\frac{8}{30-Jun-24}\$ \$\frac{4}{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 \$\frac{1}{92},927 874,710 582,066	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312	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	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	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	7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471 4,809,905 7,274,109
11.1 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	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income	\$\frac{\text{ShN}}{\text{ShS'000}}\$\text{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	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	## 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)	\$\frac{800}{30-Jun-24}\$ \$\frac{4}{KShs'000}\$ Un-audited \$5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,950,895 218,215 3,197,081 4,890,903 \$192,927 874,710 582,066 75,000 (44,737)	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,186,173 3,912,421 1,182,477 952,087 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	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,050,895 218,215 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737)	7,530,876 4,438,702 87,796 4,438,702 87,796 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476
11.1 1.2 1.3 1.4 1.5 2.2 2.3 3 4 4.1 4.2 4.3 4.4 4.5 4.6	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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	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	7,590,011 5,642,888 125,673 35,501 3,394,073 3,912,421 1,186,173 3,914,32 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810	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	\$\frac{8}{30-Jun-24}\$ \$\frac{8}{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 \$\frac{1}{92},927 874,710 582,066 75,000 (44,737) 1,679,966	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834	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	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 3,3558,206	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	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 3,197,081 4,916,970 192,927 1,002,672 582,066 - (44,737) 1,732,928	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342
11.1 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	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 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	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	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	## 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)	\$\frac{800}{30-Jun-24}\$ \$\frac{4}{KShs'000}\$ Un-audited \$5,090,679 2,927,177 52,431 17,697 8,087,984 1,927,971 1,950,895 218,215 3,197,081 4,890,903 \$192,927 874,710 582,066 75,000 (44,737)	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,912,421 3,92,477 952,087 1,144 510,355 3,358,206	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	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	7,530,876 4,438,702 87,796 4,438,702 87,796 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476
11. S for: 1 1.1 1.2 1.3 1.4 1.5 2 2.1 1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Operating Income Other Operating Expenses Loan loss provision	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	7,590,011 5,642,888 125,673 3,5,501 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 5,1,144 596,877 3,268,810 11,172,857	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	\$\frac{8}{30-Jun-24}\$ \$\frac{8}{30-Jun-24}\$ \$\frac{8}{30-Jun-24}\$ \$\frac{8}{30-Jun-24}\$ \$\frac{8}{30-Jun-24}\$ \$\frac{8}{30-Jun-24}\$ \$\frac{9}{20-27,177}\$ \$\frac{2}{52,431}\$ \$\frac{1}{7,697}\$ \$\frac{8}{3087,984}\$ \$\frac{1}{927,971}\$ \$\frac{3}{927,981}\$ \$\frac{4}{390,903}\$ \$\frac{1}{92,927}\$ \$\frac{874,710}{582,066}\$ \$\frac{5}{75,000}\$ \$\frac{44,737}{1,679,966}\$ \$\frac{6}{570,869}\$ \$\frac{885,966}{885,966}\$	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,91,432 5,490,026 7,937,037 302,143 1,592,477 952,087 1,144 510,355 3,358,206	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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 4,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476 2,503,342 9,777,451 1,384,773
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 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 Stoff costs Directors' emoluments	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	## REAL REAL REAL REAL REAL REAL REAL REAL	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	\$\frac{80,090,679}{2,927,177}\$2,431 17,697 \$\frac{80,087,984}{1,927,971}\$1,050,895 218,215 \$\frac{3,197,081}{3,197,081}\$ \$\frac{4,890,903}{6,570,869}\$ \$\frac{85,066}{6,570,869}\$ \$\frac{85,70,869}{2,458,928}\$ 11,008	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003	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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,91,432 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	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 41,378 4,846 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	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,333 17,697 8,114,051 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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Operating Income Other Operating Expenses Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	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	7,590,011 5,642,888 125,673 3,5501 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 5,1144 596,877 3,268,810 11,172,857 4,564,411 25,998 190,589 534,061	## 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	\$\frac{800}{30-Jun-24}\$ \$\frac{800}{KShs'000}\$ Un-audited \$5,090,679 2,927,177 52,431 17,697 1,050,895 218,215 3,197,081 4,890,903 \$\frac{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	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 97,904 288,912 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	7,590,011 5,657,417 144,134 35,501 13,427,063 3,912,421 1,186,173 3,91,432 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	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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 4,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006
11. S for: 1 1.1 1.2 1.3 2.4 1.5 2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 4.6 5 6 6.1 6.2 6.3 6.4	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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	\$\frac{30-\sep-23}{K\$shs'000}\$\text{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	7,590,011 5,642,888 125,673 3,5,501 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 4,564,411 25,998 190,589	## BANK	\$\frac{5}{30-Jun-24}\$ \$\frac{5}{8090,679}\$ \$2,927,177\$ \$2,431\$ \$17,697\$ \$1,050,895\$ \$218,215\$ \$3,197,081\$ \$4,890,903\$ \$192,927\$ \$874,710\$ \$82,066\$ \$75,000\$ \$(44,737)\$ \$1,679,966\$ \$6,570,869\$ \$85,966\$ \$2,458,928\$ \$11,008\$ \$90,906\$ \$286,095\$ \$118,017\$ \$1,668,083\$	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168	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 28,679 128,912 415,940 115,940 115,940 5,5517,090	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	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 44,344 144,347 805,249	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges	BANK 30-5ep-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	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 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 4,564,411 25,998 190,589 190,589 190,589 190,589 190,589 190,589	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	\$\frac{80,090,679}{2,927,177}\$2,431}\$17,697\$ 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	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426	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 28,679 128,912 415,940 115,940 115,940 5,5517,090	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	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 44,344 144,347 805,249	GROUP 30-Jun-24 KShs'000 Un-audited 5,090,679 2,937,336 68,339 17,697 8,114,051 1,927,971 1,927,971 1,052,672 582,066 - (44,737) 1,732,928 6,649,898 885,966 2,480,123 13,555 90,950 286,193 120,426	GROUP 30-Sep-24 K5hs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total 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 Total Operating Expenses	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 4788,794 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	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 3,057,378 4,564,411 25,998 190,589 190,589 190,589 14,741,849	## BANK	\$\frac{5}{30-Jun-24}\$ \$\frac{5}{8090,679}\$ \$2,927,177\$ \$2,431\$ \$17,697\$ \$1,050,895\$ \$218,215\$ \$3,197,081\$ \$4,890,903\$ \$192,927\$ \$874,710\$ \$82,066\$ \$75,000\$ \$(44,737)\$ \$1,679,966\$ \$6,570,869\$ \$85,966\$ \$2,458,928\$ \$11,008\$ \$90,906\$ \$286,095\$ \$118,017\$ \$1,668,083\$	RANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168	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	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 3,911,432 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	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 44,344 144,347 805,249	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Amortisation charges Other operating expenses Total Operating Expenses	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)	7,590,011 5,642,888 125,673 3,5501 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 4,564,411 25,998 190,589 534,061 162,032 6,207,380 14,741,849 (3,568,992) 708,394 (4,277,386)	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	\$\frac{5,090,679}{2,927,177}\$\frac{52,431}{17,697}\$\frac{1,097,997}{3,197,081}\$\frac{4,890,903}{4,890,903}\$\frac{192,927}{874,710}\$\frac{582,066}{75,000}\$\frac{(44,737)}{1,679,966}\$\frac{6,570,869}{2,48,292}\$\frac{885,966}{2,458,928}\$\frac{11,008}{118,017}\$\frac{1,668,083}{1,051,866}\$\frac{1}{-1,051,86	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,92 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007 - 1,383,007	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 28,679 128,912 415,940 113,6425 5,517,090 11,364,216	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)	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 - 535,237	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) 1,732,928 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,7444	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406 8,302,913 1,474,538
11.1 1.2 1.3 1.4 1.5 2 2.1 2.2 2.3 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 7 8	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Expenses Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total Operating Expenses	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 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)	## Topics	## STANK ## STA	\$\frac{30-Jun-24}{KShs'000}\$\text{Un-audited}\$\text{2.50,00,679} \\ 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 \\ 2,458,928 \\ 11,008 \\ 5,19,003 \\ 1,051,866 \\ 1,051,866 \\ 14,398 \\ 208,728 \\ \$00,751,866 \\ 14,398 \\ 208,728 \\ \$00,075	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168 8,275,950	GROUP 30-Sep-23 KShs'000 Un-audited 5,572,444 4,218,161 77,500 40,349 9,908,454 2,740,967 27,40,967 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 3,91,432 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 (4,200,66,737 (1,859,545)	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	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) 1,732,928 885,966 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154	GROUP 30-Sep-24 K5hs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 2,787,394 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406 8,302,913
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total 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 Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit ofter exceptional items Exceptional items Forfit ofter exceptional items Current tax	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 5,14,840 11,342,736 (3,045,729) 730,946 (3,776,675) 915,491	7,590,011 5,642,888 125,673 3,5501 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 3,268,810 11,172,857 3,057,378 4,564,411 25,998 190,589 190,589 190,589 14,741,849 (3,568,992) 708,394 (4,277,386)	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	\$\frac{\text{8-NK}}{\text{30-Jun-24}}\$\text{KShs'000}\$\text{Un-audited}\$\text{17.697}\$\text{2.927,177}\$\text{52,431}\$\text{17,697}\$\text{8.087,984}\$\text{1,927,971}\$\text{1,927,971}\$\text{1,927,971}\$\text{1,927,971}\$\text{1,927,971}\$\text{3,197,081}\$\text{4,890,903}\$\text{192,927}\$\text{874,710}\$\text{582,066}\$\text{75,000}\$\text{(44,737)}\$\text{1,679,966}\$\text{6,570,869}\$\text{885,966}\$\text{2,458,928}\$\text{11,008}\$\text{90,906}\$\text{286,095}\$\text{118,017}\$\text{1,668,083}\$\text{5,519,003}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}\$\text{1,051,866}\$\text{6,14,398}	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 8,275,950 1,383,007 - 1,383,007 - 1,383,007 - 22,690	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	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	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 2,480,123 13,555 90,950 286,193 120,426 1,669,941 5,547,154 1,102,744 1,102,744 1,102,744 1,102,744	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 4,438,702 87,796 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 1,97,56 134,504 382,006 202,797 2,434,406 8,302,913 1,474,538 63,033
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Expenses Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit before tax and exceptional items Exceptional items Profit after exceptional items Minority interest Profit after tax, exceptional items and minority interest	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)	## Topics	## STANK ## STA	\$\frac{30-Jun-24}{KShs'000}\$\text{Un-audited}\$\text{2.50,00,679} \\ 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 \\ 2,458,928 \\ 11,008 \\ 5,19,003 \\ 1,051,866 \\ 1,051,866 \\ 14,398 \\ 208,728 \\ \$00,751,866 \\ 14,398 \\ 208,728	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007 1,383,007	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)	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 2,838,454 535,237 535,237 535,237 535,237 7,700 (13,333)	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 1,102,744 54,742 208,662	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 4,438,702 87,796 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406 8,302,913 1,474,538 1,474,538 63,033 165,560
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 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 Stoff 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 ofter exceptional items Current tax Deferred tax Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements	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)	7,590,011 5,642,888 125,673 3,5501 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 4,564,411 25,998 190,589 534,061 162,032 6,207,380 14,741,849 (3,568,992) 708,394 (4,277,386) 924,045 (1,859,518) (3,341,913)	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 (13,333) 9,700 (13,333) 444,216	\$\frac{5}{30-Jun-24}\$ \$\frac{8}{KShs'000}\$ Un-audited \$\frac{5}{30-90,679}\$ 2,927,177 52,431 1,7697 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 11,018 1,018 1,051,866 14,398 208,728 828,740	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007 21,690 165,626 1,194,691	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 (2,917,254) 730,946 (3,648,200) 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)	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 41,378 4,846 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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406 8,302,913 1,474,538 63,033 165,560 1,245,945
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total 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 Total Operating Expenses Total Operating Expenses Corner operating expenses Total Operating Expenses Total Operating Expenses Corner total operating Expenses Total Operating Expenses Total Operating Expenses Profit 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 assets	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 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,051,748)	7,590,011 5,642,888 125,673 3,5501 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 4,564,411 25,998 190,589 534,061 162,032 6,207,380 14,741,849 (3,568,992) 708,394 (4,277,386) 924,045 (1,859,518) (3,341,913)	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 (13,333) 9,700 (13,333) 444,216	\$\frac{5}{30-Jun-24}\$ \$\frac{8}{KShs'000}\$ Un-audited \$\frac{5}{30-90,679}\$ 2,927,177 52,431 1,7697 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 11,018 1,018 1,051,866 14,398 208,728 828,740	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007 21,690 165,626 1,194,691	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) (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)	GROUP 31-Mar-24 KShs'000 Un-audited 2,352,783 1,477,958 41,378 41,378 4,846 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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406 8,302,913 1,474,538 63,033 165,560 1,245,945
11. S for: 1	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 2024 Interest Income Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Interest Expense Customer deposits Deposits and placements from banking institutions Other interest expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income (loss) Dividend Income Other Income Total Non-Interest Income Total Operating Expenses Loan loss provision Stoff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating Expenses Total Operating Expenses Total Operating Expenses Current gexpenses Total Operating Expenses Profit ofter exceptional items Exceptional items Profit ofter exceptional items Exceptional items Profit ofter tax and exceptional items Minority interest Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment	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 (3,045,729) 730,946 (3,776,675) 915,491 (1,640,418) (3,051,748)	31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 3,5501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 4,564,411 25,998 190,589 534,061 162,032 6,207,380 14,741,849 (3,568,992) 708,394 (4,277,386) 924,045 (1,859,518) (3,341,913)	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 (13,333) 444,216	\$\frac{\text{8-NNK}}{\text{50-Jun-24}}\$\text{KShs'000}\$\text{Un-audited}\$\text{17,697}\$\text{2,927,177}\$\text{52,431}\$\text{17,697}\$\text{8,0887,984}\$\text{1,050,895}\$\text{218,215}\$\text{3,197,081}\$\text{4,890,903}\$\text{192,927}\$\text{874,710}\$\text{582,066}\$\text{75,000}\$\text{(44,737)}\$\text{1,679,966}\$\text{6,570,869}\$\text{885,966}\$\text{2,458,928}\$\text{11,008}\$\text{90,906}\$\text{286,095}\$\text{11,101}\$\text{1,668,083}\$\text{5,519,003}\$\text{1,051,866}\$\text{14,398}\$\text{208,728}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007 21,4383,007 21,4383,007 22,690 165,626 1,194,691	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) (3,648,200) 966,357 (1,641,530) (2,973,027) (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)	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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 382,006 8,302,913 1,474,538 63,033 165,560 1,245,945
11. 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 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 13 14 15 15.1 15.2 15.3 15.4	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Amortisation charge on the property on the period of	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 (3,776,675) 915,491 (1,640,418) (3,051,748)	31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 3,5501 13,394,073 3,912,421 1,186,173 391,432 5,490,026 7,904,047 302,143 1,366,559 952,087 51,144 596,877 3,268,810 11,172,857 4,564,411 25,998 190,589 534,061 162,032 6,207,380 14,741,849 (3,568,992) 708,394 (4,277,386) 924,045 (1,859,518) (3,341,913)	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 (13,333) 444,216	\$\frac{\text{8-NNK}}{\text{50-Jun-24}}\$\text{KShs'000}\$\text{Un-audited}\$\text{17,697}\$\text{2,927,177}\$\text{52,431}\$\text{17,697}\$\text{8,0887,984}\$\text{1,050,895}\$\text{218,215}\$\text{3,197,081}\$\text{4,890,903}\$\text{192,927}\$\text{874,710}\$\text{582,066}\$\text{75,000}\$\text{(44,737)}\$\text{1,679,966}\$\text{6,570,869}\$\text{885,966}\$\text{2,458,928}\$\text{11,008}\$\text{90,906}\$\text{286,095}\$\text{11,101}\$\text{1,668,083}\$\text{5,519,003}\$\text{1,051,866}\$\text{14,398}\$\text{208,728}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}\$\text{828,740}	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 27,87,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,992 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007 21,4383,007 21,4383,007 22,690 165,626 1,194,691	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) (3,648,200) 966,357 (1,641,530) (2,973,027) (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)	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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 202,797 2,434,406 8,302,913 1,474,538 63,033 165,560 1,245,945 1,245,945
11. 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 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 13 14 15 15.1 15.2 15.3 15.4	Total Liabilities & Shareholders' Funds TATEMENT OF COMPREHENSIVE INCOME the period ended 30 September 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 Expenses Loan loss provision Stoff costs Directors' 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 tax and exceptional items Exceptional items Profit after tax, exceptional items and minority interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	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)	## The control of the	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 (13,333) 444,216	\$\frac{\text{8-NNK}}{\text{30-Jun-24}}\$\text{KShs'000}\$\text{Un-audited}\$\text{17,697}\$\text{2,927,177}\$\text{52,431}\$\text{1,7697}\$\text{8,0887,984}\$\text{1,050,895}\$\text{218,215}\$\text{3,197,081}\$\text{4,890,903}\$\text{192,927}\$\text{874,710}\$\text{582,066}\$\text{75,000}\$\text{(44,737)}\$\text{1,679,966}\$\text{6,570,869}\$\text{885,966}\$\text{2,458,928}\$\text{11,008}\$\text{90,906}\$\text{286,095}\$\text{11,1018}\$\text{1,051,866}\$\text{14,398}\$\text{208,728}\$\text{288,740}\$\text{828,740}\$\text{1,533,511}\$\text{1,533,511}\$	BANK 30-Sep-24 KShs'000 Un-audited 7,530,876 4,424,302 62,210 26,640 12,044,028 2,787,394 1,721,040 301,471 4,809,905 7,234,123 294,550 1,258,496 729,312 75,000 67,476 2,424,834 9,658,957 1,384,773 3,722,292 16,003 134,417 381,871 199,426 2,437,168 8,275,950 1,383,007	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) (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 3,91,432 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) (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	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	GROUP 30-Sep-24 KShs'000 Un-audited 7,530,876 4,438,702 87,796 26,640 12,084,014 1,721,040 301,471 4,809,905 7,274,109 294,550 1,412,004 729,312 - 67,476 2,503,342 9,777,451 1,384,773 3,744,671 19,756 134,504 382,006 382,006 8,302,913 1,474,538 63,033 165,560 1,245,945

III	. OTHER DISCLOSURES	BANK 30-Sep-23 KShs'000 Un-audited	BANK 31-Dec-23 KShs'000 Audited	BANK 31-Mar-24 KShs'000 Un-audited	BANK 30-Jun-24 KShs'000 Un-audited	BANK 30-Sep-24 KShs'000 Un-audited
1	Non-performing loans and advances					
а	Gross non-performing loans and advances	22,202,603	25,186,337	24,881,990	25,678,878	30,248,573
b	Less:Interest in suspense	2,612,530	2,719,289	2,663,275	2,870,968	3,194,586
С	Total Non-performing loans and advances (a-b)	19,590,073	22,467,049	22,218,715	22,807,910	27,053,988
d	Less:Loan loss Provisions	11,563,844	11,773,029	11,613,947	12,150,015	13,717,053
е	Net NPLs exposure (c-d)	8,026,229	10,694,019	10,604,768	10,657,895	13,336,935
f	Discounted Value of Securities	7,709,785	9,814,256	9,507,406	8,226,787	10,972,852
g	Net NPLs exposure (e-f)	316,444	879,763	1,097,363	2,431,107	2,364,083
	to state to some and Advances					
2	Insider loans and Advances	105	70	50		
а	Directors, Shareholders and associates	105	78	58	100	-
b c	Employees Total insider loans, advances and other facilities	5,257,778	5,126,033	4,981,680	4,930,617	4,840,901
C	Total hisiael loans, davances and other facilities	5,257,884	5,126,112	4,981,738	4,930,717	4,840,901
3	Off-Balance sheet items					
а	Letters of credit, guarantees and acceptances	19,786,006	16,359,516	13,847,281	16,571,097	12,329,090
b	Forwards, swaps and options	3,721,349	15,700	138,788	56,271	3,756
C	Other contingent liabilities	-,,	,	,	30,271	3,,30
d	Total contingent liabilities	23,507,355	16,375,216	13,986,069	16,627,368	12,332,846
4	Capital Strength					
a	Core capital	7 200 670	8,183,125	9,001,002	9,048,708	8,173,185
b	Minimum Statutory Capital	7,206,678	1,000,000	1,000,000	1,000,000	1,000,000
C	Excess/(Deficiency) (a-b)	1,000,000 6,206,678	7,183,125	8,001,002	8,048,708	7,173,185
d	Supplementary capital	4,913,265	5,457,095	5,341,344	5,082,720	4,808,408
e	Total capital (a+d)	12,119,944	13,640,220	14,342,346	14,131,427	12,981,594
f	Total risk weighted assets	104,794,088	109,242,549	111,479,582	106,872,824	105,982,340
g	Core capital/total deposit liabilities	6.1%	6.7%	8.5%	8.7%	7.9%
h	Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
- 1	Excess/(Deficiency) (q-h)	-1.9%	-1.3%	0.5%	0.7%	-0.1%
j	Core capital/total risk weighted assets	6.9%	7.5%	8.1%	8.5%	7.7%
k	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
- 1	Excess/(Deficiency) (j-k)	-3.6%	-3.0%	-2.4%	-2.0%	-2.8%
m	Total capital/total risk weighted assets	11.6%	12.5%	12.9%	13.2%	12.2%
n	Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
0	Excess/(Deficiency)(m-n)	-2.9%	-2.0%	-1.6%	-1.3%	-2.3%
5	Liquidity					
α	Liquidity Ratio	42.2%	43.5%	30.6%	35.8%	34.1%
b	Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
C	Excess/(Deficiency)(a-b)	22.2%	23.5%	10.6%	15.8%	14.1%

APPROVAL

The un-audited financial statements are an extract from the books and the Financial Statements and records of the bank, and approved by the Board of Directors on 24 October 2024 and signed on its behalf by:

L Omangi - 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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