A Subsidiary of KCB Group PLC

## The Board of Directors of National Bank of Kenya Limited hereby announce the audited results for the period ended 31 December 2024

I. STATEMENT OF FINANCIAL POSITI	ON	BANK 31-Dec-23	BANK 31-Dec-24	GROUP 31-Dec-23	GROI 31-Dec-
as at 31 December 2024		KShs'000 Audited	KShs'000	KShs'000 Audited	KShs'0
A. Assets			Audited	Addited	Addit
Cash ( both Local & Foreign) Balances due from Central Bank (	of Kenya	2,093,761 6,115,301	1,233,390 4,542,088	2,093,761 6,115,301	1,233,39 4,542,0
Kenya Government and other se	curities held for dealing purpose	es -	-	-	
Financial Assets at fair value thro Investment Securities:(a+b)	ough profit and loss	46,306,434	48,637,285	46,483,913	48,742,03
<ul> <li>a) Held to Maturity:(i+ii)</li> <li>i. i. Kenya Government securitie</li> </ul>	?S	<b>24,093,457</b> 23,798,376	<b>22,134,169</b> 21,839,088	<b>24,116,437</b> 23,821,356	<b>22,134,6</b> 5 21,839,5
.a.ii ii. Other securities		295,081 <b>22,212,977</b>	295,081	295,081 <b>22,367,476</b>	295,0 <b>26,607,3</b> 8
<ul><li>b) Available for sale:(i+ii)</li><li>b.i i. Kenya Government securities</li></ul>	S	22,212,977	<b>26,503,116</b> 26,503,116	22,367,476	26,607,3
.b.ii ii. Other securities  Deposits and balances due from	local bankina institutions	6,095,778	1,352,009	6,095,778	1,352,00
Deposits and balances due from Tax recoverable		2,457,670 275,374	931,040 255,299	2,457,670 252,191	931,04 266,4
Loans and advances to customer		79,483,476	74,869,054	79,483,476	74,869,0
<ul> <li>Balances due from banking instit Investments in associates</li> </ul>	utions in the group	29,692 989,304	104,495 985,787	29,692 989,304	104,4 985,7
Investments in subsidiary compo Investments in joint ventures	nies	5,000	5,000	-	
Investment properties		1 000 107	-	- 1,890,645	1,470,4
Property and equipment Prepaid lease rentals		1,890,183 -	1,468,802	-	
Intangible assets Deferred tax asset		995,902 6,786,926	1,224,663 6,252,428	1,007,463 6,786,529	1,231,4 6,250,5
Retirement benefit asset		-	-	7,490,560	6,342,1
O Other assets I TOTAL ASSETS		7,581,563 <b>161,106,364</b>	6,393,445 <b>148,254,785</b>	161,176,283	148,320,9
Liabilities Balances due to Central Bank of K	onva	10,022,068	11,410,270	10,022,068	11,410,2
Customer deposits	,	118,307,630	98,833,762	118,068,776	98,512,2
<ul> <li>Deposits and balances due to loce</li> <li>Deposits and balances due to fore</li> </ul>		1,437,359 3,721,647	10,856,485 862,917	1,437,359 3,721,647	10,856,4 862,9
Other money market deposits  Borrowed funds		- 5,509,747	3,942,610	- 5,509,747	3,942,6
Balances due to banking institution	ons in the group	103,494	184,152	103,494	184,
Tax payable Dividends payable		-	-	-	
Deferred tax liability Retirement benefit liability		-	-	-	
Other liabilities		11,431,352	9,124,874	11,466,581	9,165,6
TOTAL LIABILITIES Shareholders' Funds		150,533,297	135,215,070	150,329,672	134,934,2
Paid up /Assigned capital Share premium/(discount)		12,683,038	12,683,038	12,683,038	12,683,0
Revaluation reserves		3,141,319 -	3,141,319	3,141,319 -	3,141,
Retained earnings/Accumulated Statutory loan loss reserves	losses	(6,939,156) 3,647,302	(6,178,094) 3,879,265	(6,665,152) 3,647,302	(5,833,0 3,879,2
Other Reserves Proposed dividends		(1,959,436)	(485,813)	(1,959,896)	(483,9
rroposed dividends		-		-	
Capital grants		-	-		
TOTAL SHAREHOLDERS' FUNDS Minority interest Total Liabilities & Shareholder STATEMENT OF COMPREHENSIVE	s' Funds E INCOME	10,573,067	13,039,715	10,846,611 161,176,283	13,386,6 148,320,9
TOTAL SHAREHOLDERS' FUNDS Minority interest Total Liabilities & Shareholder STATEMENT OF COMPREHENSIVE	s' Funds E INCOME	161,106,364 BANK 31-Dec-23	148,254,785 BANK 31-Dec-24	161,176,283 GROUP 31-Dec-23	148,320,9 GRO 31-Dec
TOTAL SHAREHOLDERS' FUNDS Minority interest Total Liabilities & Shareholder STATEMENT OF COMPREHENSIVE or the period ended 31 December	s' Funds E INCOME	161,106,364 BANK	148,254,785 BANK	161,176,283 GROUP	148,320,9 GRO 31-Dec KShs'0
TOTAL SHAREHOLDERS' FUNDS Minority interest Total Liabilities & Shareholder  STATEMENT OF COMPREHENSIVE r the period ended 31 December  Interest Income Loans and advances	s' Funds E INCOME	BANK 31-Dec-23 KShs'000 Audited 7,590,011	BANK 31-Dec-24 KShs'000 Audited 10,148,513	GROUP 31-Dec-23 KShs'000 Audited 7,590,011	GRC 31-Dec KShs't Audi 10,148,
TOTAL SHAREHOLDERS' FUNDS Minority interest Total Liabilities & Shareholder  STATEMENT OF COMPREHENSIVE r the period ended 31 December  Interest Income Loans and advances Government securities	s' Funds : INCOME 2024	BANK 31-Dec-23 KShs'000 Audited	BANK 31-Dec-24 KShs'000 Audited	GROUP 31-Dec-23 KShs'000 Audited	GRC 31-Dec KShs'C Audi 10,148, 5,948,6
TOTAL SHAREHOLDERS' FUNDS Minority interest Total Liabilities & Shareholder STATEMENT OF COMPREHENSIVE r the period ended 31 December  Interest Income Loans and advances 6 Government securities 5 Deposits and placements with ba 6 Other Interest Income	s' Funds : INCOME 2024	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501	148,320,9 GRC 31-Dec K5hs't Audi 10,148, 5,948,6 104,0 35,5
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Income Total interest income Total interest income Interest Income Total interest income Interest Expense	s' Funds : INCOME 2024	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501 13,394,073	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501 13,427,063	GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5 16,236,7
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Encome Loans and advances Total interest income Interest Encome Loans and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from ba	s' Funds E INCOME 2024  nking institutions	BANK 31-Dec-23 KShs'000 Audited 7,590,011 5,642,888 125,673 35,501	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588	GROUP 31-Dec-23 KShs'000 Audited 7,590,011 5,657,417 144,134 35,501	148,320,9 GR( 31-Dec KShs'( Audi 10,148, 5,948, 104, 35,9 16,236,7 3,755,
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from ba Other interest expenses	s' Funds E INCOME 2024  nking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455	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	148,320,5 GRC 31-Dec KShs't Audi 10,148, 5,948, 104, 35,5 16,236,7 3,755, 2,258, 420,
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Total interest expenses Total Interest expenses Total Interest expenses Total Interest Expenses	s' Funds E INCOME 2024  nking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928	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	GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5 16,236,7 3,755, 2,258, 420,6
Interest Income Loans and advances Government securities Other Interest income Loans and advances Government securities Other Interest income Interest Expense Customer deposits Deposits and placements from to the interest expenses Total Interest Income	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864	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	148,320,9 GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5 16,236,7 3,755, 2,258, 420,4 6,433,9 9,802,8
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from ba Other interest Expense Customer deposits Deposits and placements from ba Other interest Expenses Total Interest Expenses Net Interest Income Non-Interest Income Fees and commissions on loans a	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928	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	148,320,5 GRC 31-Dec KShs'( Audi 10,148, 5,948, 104, 35, 16,236,7 3,755, 2,258, 420, 6,433,5 9,802,8
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Expense Customer deposits Deposits and placements from to Other Interest income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Total Interest Expenses Vet Interest Income Interest Expenses Other interest expenses Other factorial Interest Expenses Other factorial Interest Expenses Other factorial Interest Income Non-Interest Income Sees and commissions on loans as Other fees and commissions Other fees and commissions Foreign exchange trading income	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271	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	148,320,9 GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5 2,258, 420,4 6,433,5 9,802,8 132, 1,727,7
Interest Income Loans and advances Government securities Deposits and placements from b Other Interest income Interest Expense Customer deposits Deposits and placements from b Other interest expenses Total Interest Expenses Total Interest Expenses Other interest expenses Total Interest Income Interest Expense Other interest expenses Total Interest income Interest Expenses Total Interest Expenses Total Interest Expenses Total Interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Other Income	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796	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	148,320,9 GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5 16,236,7 3,755, 2,258, 420,4 6,433,9 9,802,8 132, 1,727,7 860,
Interest Income Loans and advances Government securities Total Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from total interest expenses Total interest expenses A Total Interest Income Interest Income Interest Income Interest Income Other interest expenses Other interest expenses Other interest expenses Other interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Other Income Total Non-Interest Income	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000	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	148,320,9 GRC 31-Dec KShs't Audi 10,148, 5,948, 104, 35,1 16,236,7 3,755, 2,258, 420,4 6,433,9 9,802,8 132, 1,727, 860, 128,1 2,849,2
Interest Income Loans and advances Government securities Total Interest income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from ba Other interest expenses Total Interest expenses A Total Interest expenses Vet Interest Income Interest Income Total Interest expenses Other interest expenses Total Interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Other Income Total Operating Income Total Operating Income	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796	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	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,6 104,6 35,5 2,258,6 420,4 6,433,9 9,802,8 132, 1,727,7 860, 128,7 2,849,2
Interest Income Loans and advances Deposits and placements with base of the interest Expense Ustomer deposits Deposits and placements with base of the interest Expense Ustomer deposits Deposits and placements from the interest Expense Ustomer deposits Deposits and placements from the interest Expense Ustomer deposits Deposits and placements from the interest Expenses Interest Expenses Ustomer deposits Deposits and placements from the interest Expenses Ustomer deposits Deposits and placements from the interest Expenses Ustomer deposits Deposits and placements from the interest Expenses Ustomer deposits Other interest Expenses Total Interest Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003	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	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,6 104, 35,5 16,236,7 3,755, 2,258, 420,4 6,433,9 9,802,8 132, 1,727,7 860, 128,7 2,849,2 12,652, 2,414,0
Interest Income Loans and advances Deposits and placements with base Other Interest Income Interest Expense Customer deposits Deposits and placements from the Other Interest Expenses Total Interest Expenses Customer deposits Deposits and placements from the Other Interest Expenses Customer deposits Deposits and placements from the Other interest Expenses Customer deposits Deposits and placements from the Other interest Expenses Total Interest Expenses Net Interest Income Non-Interest Income Souther fees and commissions Foreign exchange trading income Dividend Income Total Operating Income Total Operating Expenses Loan loss provision Staff costs	s' Funds E INCOME 2024  nking institutions  panking institutions	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	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613	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	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948, 104, 35,5 16,236,7  3,755, 2,258, 420, 6,433,9  9,802,8  132, 1,727, 860, 128,7  2,849,2  12,652, 2,414,( 4,735,8
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from ba Other Interest Income Interest Expense Customer deposits Deposits and placements from ba Other interest expenses Interest Expense Customer deposits Deposits and placements from ba Other interest expenses Interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Other Income Total Operating Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Feental charges	s' Funds E INCOME 2024  Inking institutions  Danking institutions  and advances (loss)	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  3,057,378 4,564,411 25,998 190,589	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808	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 4,586,488 31,026 190,690	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,6 104,6 35,5 2,258, 420,4 6,433,9  9,802,8 132,1,727,7 860, 128,7 2,849,2 12,652,1 2,414,0 4,735,8 26,6 105,6
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Expense Customer deposits Deposits and placements from to Other interest income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Total interest expenses Interest Income Interest Income Interest Income Other interest expenses Total Interest Income Fees and commissions on loans a Other Income Foes and commissions Foreign exchange trading income Dividend Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges	s' Funds E INCOME 2024  Inking institutions  Danking institutions  and advances (loss)	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 3,057,378 4,564,411 25,998 190,589 1534,061 162,032	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811	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	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,( 104,, 35,5 2,258, 420,4 6,433,9  9,802,8 132, 1,727,7 860, 128,7 2,849,2  12,652,7  2,414,0 4,735,1 260, 105,5 447,7 270,5
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Expense Customer deposits Deposits and placements from to Other interest income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Interest Expense Customer deposits Deposits and placements from to Other interest expenses Interest Income Non-Interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Total Non-Interest Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges Other operating expenses	s' Funds E INCOME 2024  Inking institutions  Danking institutions  and advances (loss)	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 3,057,378 4,564,411 25,998 190,589 534,061 162,032 6,207,380	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069	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	148,320,9 GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5 16,236,7 3,755, 2,258, 420, 6,433,9 9,802,1 132, 1,727, 860, 128, 2,849,2 12,652, 2,414, 4,735, 26,1 105,2 1
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest income Interest Expense Customer deposits Deposits and placements from ba Other interest income Interest Expense Customer deposits Deposits and placements from ba Other interest income Interest Expense Customer deposits Deposits and placements from ba Other interest income Interest Income Non-Interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Total Operating Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges Other operating expenses Total Operating Expenses	s' Funds E INCOME 2024  Inking institutions  Danking institutions  and advances (loss)	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 3,057,378 4,564,411 25,998 190,589 534,061 162,032 6,207,380 14,741,849	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117	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	148,320,9 GRC 31-Dec KShs'C Audi 10,148, 5,948, 104, 35,5; 2,258, 420, 6,433,9 9,802,1 128,1,727,1 860, 128,2 12,652,2 2,414,1 4,735,1 26,6 105,5 447,1 270,0 3,603,6 11,603,7
Interest Income Loans and advances Deposits and placements with base Other Interest Income Interest Expense Ustomerest Expenses Total Interest Income Interest Expense Ustomer deposits Deposits and placements with base Other Interest Income Interest Expense Ustomer deposits Deposits and placements from the Other interest Expenses Interest Expense Ustomer deposits Deposits and placements from the Other interest Expenses Interest Income Interest	s' Funds E INCOME 2024  Inking institutions  Danking institutions  and advances (loss)	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 3,057,378 4,564,411 25,998 190,589 534,061 162,032 6,207,380	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746	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	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,6 104, 35,5 16,236,7 3,755, 2,258, 420, 6,433,9  9,802,8 132, 1,727, 860, 128,7 2,849,2 12,652, 2,414,6 4,735,6 26,6 105,5 447,7 270,6 3,603,6 11,603,7
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from to Other interest Income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Total Interest Expenses Net Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Total Operating Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges Other operating expenses Total Operating Expenses Total Charges Total operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses	s' Funds E INCOME 2024  Inking institutions  Danking institutions  and advances (loss)	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  3,057,378 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-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117	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)	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948, 104, 35,5 16,236,7 3,755, 2,258, 420,4 6,433,9  9,802,8 132, 1,727,7 860, 128,7 2,849,2 12,652, 2,414, 4,735, 26,0 105,5 447,7 270,9 3,603,6 11,603,7 1,048,3
Interest Income Loans and advances Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from to Other interest Income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Interest Income Non-Interest Income Non-Interest Income Non-Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Total Operating Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges Other operating expenses Total Operating Expenses Profit before tax and exception Exceptional items Profit after exceptional items Current tax Deferred tax	s' Funds E INCOME 2024  Inking institutions  Indiadvances (loss)  and equipment  Indiadrams	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 3,057,378 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)	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925)	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)	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,6 104, 35,5 16,236,7 3,755, 2,258, 420,4 6,433,9  9,802,8 132,1,727,7 860, 128,7 2,849,2 12,652, 2,414,6 4,735,6 26,6 105,5 447,7 270,6 3,603,6 11,603,7 1,048,3 1,048,3 79,4 (95,1
Interest Income Loans and advances Government securities Deposits and placements with ba Other Interest Income Interest Expense Customer deposits Deposits and placements from to Other Interest Income Interest Expense Customer deposits Deposits and placements from to Other interest expenses Total Interest expenses Total Interest Expenses Total Interest Income Fees and commissions on loans a Other fees and commissions Foreign exchange trading income Dividend Income Total Operating Income Total Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges Total Operating Expenses  Profit after exceptional items Current tax Deferred tax Profit after tax and exception Minority interest	s' Funds E INCOME 2024  Inking institutions  Indiadvances (loss)  and equipment  Indiatems  Indiatems	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  3,057,378 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-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925) 993,024	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	148,320,9 GR( 31-Dec KShs't Audi 10,148, 5,948, 104, 35,1 16,236,7 3,755, 2,258, 420, 6,433,9 9,802,8 132, 1,727,7 860, 128,2 2,849,2 12,652, 2,414, 4,735, 270, 3,603,6 11,603,7 1,048,3 79, (95), 1,064,0
Interest Income Loans and advances Government securities Deposits and placements with base Other Interest Income Interest Income Loans and advances Government securities Deposits and placements with base Other Interest Income Interest Expense Customer deposits Deposits and placements from the Interest Expense Customer deposits Deposits and placements from the Interest Expenses Interest Income In	s' Funds E INCOME 2024  Inking institutions  Danking institutions  India advances (loss)  and equipment  India items  Indi	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 3,057,378 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)	BANK 31-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925)	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)	148,320,9  GRC 31-Dec KShs'C Audi  10,148, 5,948,6 104,6 35,5 16,236,7 3,755,5 2,258, 420,4 6,433,9  9,802,8 132,4 1,727,7 860, 128,7 2,849,2 12,652,1 2,414,6 4,735,8 26,6 105,9 447,7 270,5 3,603,6 11,603,7 1,048,3 79,4 (95,1 1,064,0
Interest Income  Loans and advances Government securities Deposits and placements with base Other Interest Income Interest Income Loans and advances Government securities Deposits and placements with base Other Interest Income Interest Expense Customer deposits Deposits and placements from the Interest Expenses Total Interest expenses Total Interest Expenses Net Interest Income Non-Interest Income 1 Fees and commissions on loans at Interest Income Total Interest Income Total Operating Expenses Deposits and placements from the Interest Income Total Operating Income Total Operating Income Total Operating Expenses Deposits Income Total Operating Expenses Profit after exceptional items Current tax Deferred tax Profit after tax and exception Minority interest Profit after tax, exceptional if Other Comprehensive Income Gains/(Losses) from translating foreign operations	INCOME 2024  Inking institutions  Inal items  Inal items  Items and minority interest  Ithe financial statements of	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 3,057,378 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-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925) 993,024	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)	148,320,9  GRO 31-Dec KShs'C Audi  10,148,1 5,948,6 104,6 35,5 16,236,7 3,755,2 2,258,420,4 6,433,9 9,802,8 132,4 1,727,7 860, 128,7 2,849,2 12,652,1 2,414,0 4,735,8 26,0 105,9 447,7 270,9 3,603,6 11,603,7 1,048,3 1,048,3 1,048,3 1,048,3 1,048,3 1,048,3
Interest Income Loans and advances Deposits and placements with base Other Interest Expenses Customer deposits Deposits and placements from the Interest Expenses Customer deposits Deposits and placements from the Interest Expenses Customer deposits Deposits and placements from the Interest Expenses Customer deposits Deposits and placements from the Interest Expenses Interest Expenses Vet Interest Income Total Interest Income Total Interest Income Total Operating Income Other Operating Income Other Operating Expenses Loan loss provision Staff costs Depreciation charge on property Amortisation charges Depreciation charges Depreciation charges Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit after tax and exception Exceptional items Profit after tax and exception Exceptional items Current tax Deferred tax Profit after tax and exception Interest Income Gains/(Losses) from translating foreign operations Fair value changes in available: Revaluation surplus on Property Revaluation surplus on Property Revaluation surplus on Property Revaluation surplus on Property	INCOME 2024  Inking institutions  Inking institutions  Indiadvances  Ind	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  3,057,378 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-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925) 993,024	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)	148,320,9  GRO 31-Dec KShs'C Audi  10,148,1 5,948,6 104,6 35,5 16,236,7 3,755,2 2,258,420,4 6,433,9 9,802,8 132,4 1,727,7 860, 128,7 2,849,2 12,652,1 2,414,0 4,735,8 26,0 105,9 447,7 270,9 3,603,6 11,603,7 1,048,3 1,048,3 1,048,3 1,048,3 1,048,3 1,048,3
Interest Income Loans and advances Deposits and placements with base Other Interest Income Loans and advances Deposits and placements with base Other Interest Income Interest Expense Customer deposits Deposits and placements from the Other Interest Income Interest Expense Customer deposits Deposits and placements from the Other Interest Expenses Interest Expenses Interest Income	INCOME 2024  INCOME 2024  Inking institutions  Inal institutions  Inal items	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 3,057,378 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-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925) 993,024	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)	148,320,9 GRO
Interest Income Loans and advances Government securities Deposits and placements with base Other Interest Expense Customer deposits Deposits and placements from the Other Interest Income Interest Expense Customer deposits Deposits and placements from the Other interest Income Interest Expense Customer deposits Deposits and placements from the Other interest Expenses Interest Expense Customer deposits Deposits and placements from the Other interest Expenses Interest Income Fees and commissions on loans are of the Income Total Interest Income Fees and commissions Foreign exchange trading income Dividend Income Other Income Total Operating Income Other Operating Expenses Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property Amortisation charges Other operating Expenses Total Operating Expenses Profit after tax and exception Exceptional items Current tax Deferred tax Profit after tax and exception Exceptional items Current tax Deferred tax Profit after tax and exception Incomprehensive Income Revaluation surplus on Property	INCOME 2024  Inking institutions  Inking institutions  Indiadvances  Ind	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 3,057,378 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-Dec-24 KShs'000 Audited 10,148,513 5,930,914 70,777 35,588 16,185,792 3,755,323 2,258,150 420,455 6,433,928 9,751,864 132,417 1,539,265 860,271 75,000 128,796 2,735,749 12,487,613 2,414,003 4,703,585 21,095 105,808 447,069 264,811 3,609,746 11,566,117 921,496 23,397 (94,925) 993,024	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)	148,320,9  GRO 31-Dec KShs'C Audi  10,148,1 5,948,6 104,6 35,5 16,236,7 3,755,2 2,258,420,4 6,433,9 9,802,8 132,4 1,727,7 860, 128,7 2,849,2 12,652,1 2,414,0 4,735,8 26,0 105,9 447,7 270,9 3,603,6 11,603,7 1,048,3 1,048,3 1,048,3 1,048,3 1,048,3 1,048,3

III. OTHER DISCLOSURES	BANK	BANK
	31-Dec-23	31-Dec-24
	KShs'000	KShs'000
	Audited	Audited
1 Non-performing loans and advances		
a Gross non-performing loans and advances	25,186,337	30,794,509
b Less:Interest in suspense	2,719,289	3,496,589
c Total Non-performing loans and advances (a-b)	22,467,049	27,297,919
d Less:Loan loss Provisions	11,773,029	14,471,642
e Net NPLs exposure (c-d)	10,694,019	12,826,278
f Discounted Value of Securities	9,814,256	11,211,299
g Net NPLs exposure (e-f)	879,763	1,614,979
2 Insider loans and Advances		
a Directors, Shareholders and associates	78	
b Employees	5,126,033	4,853,840
c Total insider loans, advances and other facilities		4,853,840
c Total histori louris, duvances una other rucilities	5,126,112	4,053,040
3 Off-Balance sheet items		
a Letters of credit, guarantees and acceptances	16,359,516	8,046,250
b Forwards, swaps and options	15,700	38,768
c Other contingent liabilities		
d Total contingent liabilities	16,375,216	8,085,018
4 Capital Strength		
a Core capital	8,183,125	8,996,312
b Minimum Statutory Capital	1,000,000	1,000,000
c Excess/(Deficiency) (a-b)	7,183,125	7,996,312
d Supplementary capital	5,457,095	4,600,569
e Total capital (a+d)	13,640,220	13,596,882
f Total risk weighted assets	109,242,549	99,948,077
g Core capital/total deposit liabilities	6.7%	9.0%
h Minimum Statutory Ratio	8.0%	8.0%
I Excess/(Deficiency) (g-h)	-1.3%	1.0%
j Core capital/total risk weighted assets	7.5%	9.0%
k Minimum Statutory Ratio	10.5%	10.5%
I Excess/(Deficiency) (j-k)	-3.0%	-1.5%
m Total capital/total risk weighted assets	12.5%	13.6%
n Minimum Statutory Ratio	14.5%	14.5%
o Excess/(Deficiency)(m-n)	-2.0%	-0.9%
5 Liquidity		
a Liquidity Ratio	43.5%	34.4%
b Minimum Statutory Ratio	20.0%	20.0%
c Excess/(Deficiency)(α-b)	23.5%	14.4%

## **APPROVAL**

The audited financial statements are an extract from the books of the Financial statements and records of the bank and approved on 10th March 2025 and signed on its behalf by:

L. Githuka - Director

G. Odhiambo - Managing Director

The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the 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.

## REGISTERED OFFICE

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For People. For Better.



A Subsidiary of KCB Group PLC



■ SME Unsecured Business Loan

■ Maji Konnect

■ Elimu Konnect

■ Nia Women proposition

Asset Based Financing

