

The Board of Directors of National Bank of Kenya Limited hereby announce the un-audited results for the period ended 30 September 2025

I. STATEMENT OF FINANCIAL POSITION as at 30 September 2025											III. OTHER DISCLOSURES				
	BANK 30-Sep-24 KSh's'000 Un-audited	BANK 31-Dec-24 KSh's'000 Audited	BANK 31-Mar-25 KSh's'000 Un-audited	BANK 30-Jun-25 KSh's'000 Un-audited	BANK 30-Sep-25 KSh's'000 Un-audited	GROUP 30-Sep-24 KSh's'000 Un-audited	GROUP 31-Dec-24 KSh's'000 Audited	GROUP 31-Mar-25 KSh's'000 Un-audited	GROUP 30-Jun-25 KSh's'000 Un-audited	GROUP 30-Sep-25 KSh's'000 Un-audited	BANK 30-Sep-24 KSh's'000 Un-audited	BANK 31-Dec-24 KSh's'000 Audited	BANK 31-Mar-25 KSh's'000 Un-audited	BANK 30-Jun-25 KSh's'000 Un-audited	BANK 30-Sep-25 KSh's'000 Un-audited
A Assets											1 Non-performing loans and advances				
1 Cash (both Local & Foreign)	1,091,060	1,233,390	1,237,006	1,326,288	1,118,244	1,091,060	1,233,390	1,237,006	1,326,288	1,118,244	a Gross non-performing loans and advances	30,248,573	30,794,508	32,204,975	17,292,018
2 Balances due from Central Bank of Kenya	3,112,776	4,542,088	3,780,843	3,256,923	10,668,950	3,112,776	4,542,088	3,780,843	3,256,923	10,668,950	b Less: Interest in suspense	3,194,585	3,496,589	3,750,684	2,554,456
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	c Total Non-performing loans and advances (a-b)	27,053,988	27,297,919	28,454,291	14,530,216
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	d Less: Loan loss Provisions	13,717,053	14,471,641	14,987,317	9,390,452
5 Investment Securities: (a+b)	47,541,278	48,637,285	49,787,327	54,795,020	57,922,842	47,635,678	48,742,033	49,890,301	54,906,678	58,033,308	e Net NPLs exposure (c-d)	13,336,935	12,826,278	13,466,974	5,139,764
a) Held to Maturity: (i+ii)	22,619,374	22,134,169	21,064,746	21,155,697	21,032,966	22,619,845	22,134,652	21,064,745	21,156,397	21,032,966	f Discounted Value of Securities	10,972,852	11,211,299	11,698,815	3,878,863
i. Kenya Government securities	22,315,446	21,839,088	21,760,915	20,860,713	20,729,038	22,315,917	21,839,571	20,760,914	20,861,413	20,729,838	g Net NPLs exposure (e-f)	2,364,107	1,614,979	1,768,159	1,260,901
ii. Other securities	303,928	259,081	303,831	294,984	303,928	303,928	295,081	303,831	294,984	303,928	2 Insider loans and Advances				
b) Available for sale: (i+ii)	24,921,904	26,503,116	28,722,581	33,639,323	36,889,967	25,015,833	26,607,381	28,825,556	33,750,281	37,000,342	a Directors, Shareholders and associates	4,840,901	4,853,840	4,873,352	4,758,928
i. Kenya Government securities	24,921,904	26,503,116	28,722,581	33,639,323	33,889,876	25,015,833	26,607,381	28,825,556	33,750,281	37,000,342	b Employees	-	-	-	-
ii. Other securities	-	-	-	-	-	-	-	-	-	-	c Total insider loans, advances and other facilities	4,840,901	4,853,840	4,873,352	4,758,928
6 Deposits and balances due from local banking institutions	1,352,009	1,352,009	4,155,896	7,767,905	6,840,599	1,352,009	1,352,009	4,155,896	7,767,905	6,840,599	3 Off-Balance sheet items				
7 Deposits and balances due from banking institutions abroad	1,144,890	931,040	1,607,582	7,349,798	1,407,193	1,144,890	931,040	1,607,582	7,349,798	1,407,193	a Letters of credit, guarantees and acceptances	12,329,090	8,046,250	9,678,410	15,141,258
8 Tax recoverable	256,900	255,299	221,599	251,352	248,537	299,939	266,421	221,599	269,501	249,440	b Forwards, swaps and options	3,756	38,768	64,650	139,051
9 Loans and advances to customers (net)	77,409,621	74,869,054	70,709,607	44,286,116	47,439,498	77,409,621	74,869,054	70,709,607	44,286,116	47,439,498	c Other contingent liabilities	-	-	-	-
10 Balances due from banking institutions in the group	162,097	104,495	301,718	-	-	162,097	104,495	-	-	-	d Total contingent liabilities	12,332,846	8,085,018	9,743,060	15,280,289
11 Investments in associates	862,682	985,787	1,089,673	1,107,637	1,066,453	862,682	985,787	1,089,673	1,107,637	1,066,453	4 Capital Strength				
12 Investments in subsidiary companies	5,000	5,000	5,000	5,000	5,000	-	-	-	-	-	a Core capital	8,173,185	8,996,312	9,142,577	10,284,648
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	b Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000
14 Investment properties	1,969,843	1,468,802	1,406,071	1,343,489	1,298,894	1,972,091	1,470,495	1,407,613	1,344,881	1,300,186	c Excess/(Deficiency) (a-b)	7,173,185	7,996,312	8,142,577	9,284,648
15 Property and equipment	1,229,991	1,224,663	1,414,026	1,360,759	1,374,576	1,238,180	1,231,406	1,419,325	1,364,613	1,377,466	d Supplementary capital	4,808,409	4,600,570	4,376,983	4,032,833
16 Prepaid lease rentals	6,519,413	6,252,428	6,016,342	5,946,416	5,358,296	6,519,413	6,250,576	6,016,342	5,942,992	5,358,296	e Total capital (a+d)	12,981,594	13,596,882	13,519,560	14,317,482
17 Intangible assets	-	-	-	-	-	-	-	-	-	-	f Total risk weighted assets	105,982,340	99,948,077	101,849,918	85,428,348
18 Deferred tax asset	7,260,306	6,393,445	7,823,860	3,242,559	3,181,040	7,139,173	6,342,145	7,792,102	3,249,731	3,160,222	g Core capital/total deposit liabilities				
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	a Minimum Statutory Ratio	7.9%	9.0%	8.7%	10.2%
20 Other assets	-	-	-	-	-	-	-	-	-	-	b Excess/(Deficiency) (g-h)	-0.1%	-1.0%	-0.7%	-1.7%
21 TOTAL ASSETS	149,917,866	148,254,785	149,556,550	132,039,262	137,930,158	149,939,609	148,320,939	149,629,607	132,173,063	138,019,855	h Core capital/total risk weighted assets	7.9%	9.0%	9.0%	12.0%
B Liabilities											i Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
22 Balances due to Central Bank of Kenya	13,128,039	11,410,270	6,831,509	-	-	13,128,039	11,410,270	6,831,509	-	-	j Excess/(Deficiency) (i-k)	-2.8%	-1.5%	-1.5%	1.7%
23 Customer deposits	102,769,091	98,833,762	104,380,006	100,621,603	106,342,948	102,426,797	98,512,242	103,980,074	100,252,079	105,890,196	m Total capital/total risk weighted assets	12.2%	13.6%	13.3%	16.8%
24 Deposits and balances due to local banking institutions	5,269,214	10,856,485	9,230,108	4,270,003	4,125,519	5,269,214	10,856,485	9,230,108	4,270,003	4,125,519	a Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%
25 Deposits and balances due to foreign banking institutions	1,836,048	862,917	1,055,902	451,484	227,574	1,836,048	862,917	1,055,902	451,484	227,574	b Excess/(Deficiency) (m-n)	-2.3%	-0.9%	-1.2%	2.3%
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	5 Liquidity				
27 Borrowed funds	4,523,523	3,942,610	3,879,824	3,953,305	3,876,824	4,523,523	3,942,610	3,879,824	3,953,305	3,876,824	a Liquidity Ratio	34.1%	34.4%	42.4%	69.5%
28 Balances due to banking institutions in the group	132,533	184,152	677,840	-	-	132,533	184,152	677,840	-	-	b Minimum Statutory Ratio	20.0%	20.0%	22.4%	20.0%
29 Tax payable	-	-	-	-	-	-	-	712	-	-	c Excess/(Deficiency) (a-b)	14.1%	14.4%	20.0%	49.1%
30 Dividends payable	-	-	-	-	-	-	-	-	-	-					
31 Deferred tax liability	-	-	-	-	-	2,345	-	1,581	-	3,005					
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-					
33 Other liabilities	10,254,192	9,124,874	9,681,690	7,669,465	7,430,331	10,285,755	9,165,620	9,765,579	7,732,549	7,483,474					
34 TOTAL LIABILITIES	137,912,370	135,215,070	135,736,879	116,965,860	122,003,196	137,603,384	134,934,296	135,423,129	116,659,420	121,606,592					
C Shareholders' Funds															
35 Paid up /Assigned capital	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038	12,683,038					
36 Share premium/(discount)	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319	3,141,319					
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-					
38 Retained earnings/Accumulated losses	(6,377,224)	(6,178,094)	(5,938,341)	(4,428,759)	(4,142,027)	(6,051,65)	(5,833,062)	(5,551,812)	(3,994,900)	(3,661,963)					
39 Statutory loan loss reserves	4,280,064	3,879,256	3,873,688	3,113,130	3,364,877	4,280,064	3,879,256	3,873,688	3,113,130	3,364,877					
40 Other Reserves	(1,721,701)	(4,853,813)	59,967	564,674	879,755	(1,716,231)	(4,833,917)	60,245	571,056	885,992					
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-					
43 Capital grants	-	-	-	-	-	-	-	-	-	-					
44 TOTAL SHAREHOLDERS' FUNDS	12,005,496	13,039,715	13,819,671	15,073,402	15,926,962	12,336,225	13,386,643	14,206,478	15,513,643	16,413,263					
45 Minority interest	-	-	-	-	-	-	-	-	-	-					
46 Total Liabilities & Shareholders' Funds	149,917,866	148,254,785	149,556,550	132,039,262	137,930,158	149,939,609	148,320,939	149,629,607	132,173,063	138,019,855					

II. STATEMENT OF COMPREHENSIVE INCOME for the period ended 30 September 2025										
	BANK 30-Sep-24 KSh's'000 Un-audited	BANK 31-Dec-24 KSh's'000 Audited	BANK 31-Mar-25 KSh's'000 Un-audited	BANK 30-Jun-25 KSh's'000 Un-audited	BANK 30-Sep-25 KSh's'000 Un-audited	GROUP 30-Sep-24 KSh's'000 Un-audited	GROUP 31-Dec-24 KSh's'000 Audited	GROUP 31-Mar-25 KSh's'000 Un-audited	GROUP 30-Jun-25 KSh's'000 Un-audited	GROUP 30-Sep-25 KSh's'000 Un-audited
1 Interest Income										
1.1 Loans and advances	7,530,876	10,148,513	2,256,210	4,203,000	5,832,845	7,530,876	10,148,513	2,256,210	4,203,000	5,832,845
1.2 Government securities	4,424,302	5,930,914	1,450,309	3,012,585	4,668,854	4,438,702	5,948,657	1,453,746	3,019,493	4,679,235
1.3 Deposits and placements with banking institutions	62,210	70,777	27,714	144,928	287,228	87,796	104,041	33,347	158,548	158,548
1.4 Other Interest Income	26,640	35,588	8,749	17,610	26,533	26,640	35,588	8,749	17,610	26,533
1.5 Total interest income	12,044,984	16,185,792	3,742,982	7,378,123	10,815,480	12,084,014	16,236,799	3,752,052	7,398,651	10,846,647
2 Interest Expense										
2.1 Customer deposits	2,787,094	3,755,323	792,779	1,670,289	2,310,728	2,787,394	3,755,323	792,779	1,670,289	2,310,728
2.2 Deposits and placements from banking institutions	1,721,040	2,258,150	630,991	630,991	736,021	1,721,040	2,258,150	630,991	630,991	736,021
2.3 Other interest expenses	301,471	420,455	92,501	226,815	332,815	301,471	420,455	92,501	226,815	332,427
2.4 Total Interest Expenses	4,809,905	6,433,928	1,348,408	2,528,095	3,406,230	4,809,905	6,433,928	1,348,408	2,528,095	3,406,230
3 Net Interest Income	7,234,123	9,751,864	2,394,574	4,85						