II STATEMENT OF COMPREHENSIVE INCOME
1. INTEREST INCOME
1.1. Loans and Advances
1.2. Government Securities
1.3. Deposits and Placements with Banking Institutions
1.4. Other Interest Income

1.4. Other Interest Income
1.5. Total Interest Income
2. INTEREST EXPENSE
2.1. Customer Deposits
2.2. Deposits and Placement from Banking Institution
2.3. Other Interest Expenses
2.4. Total Interest Expenses
3. NET INTEREST INCOME ILOSS
4. NON INTEREST INCOME
4.1. Fees and Commissions on Loans and Advances
4.2. Other Fees and Commissions

3. NET INTEREST INCOME / LOSS
4. NON INTEREST INCOME
41. Fees and Commissions on Loans and Advances
4.2. Other Fees and Commissions
4.3. Foreign Exchange Trading Income (Loss)
4.4. Dividend Income
4.5. Other Income
4.5. Other Income
4.5. TOTAL OPERATING INCOME
6. OPERATING EXPENSES
6.1. Loan Loss Provision
6.2. Staff Costs
6.3. Directors' Emoluments
6.4. Rental Charges
6.5. Depreciation Charge on Property and Equipment
6.6. Amortisation Charges
6.7. Other Operating Expenses
6.7. Other Operating Expenses
7. Profit (Loss) Before Tax and Exceptional Itee
8. Exceptional Items
9. Profit (Loss) Before Tax and Exceptional Items
9. Profit (Loss)

5.6. Total Operating Expenses
7. Profit/(Loss) Before Tax and Exceptional Items
8. Exceptional Items
9. Profit/(Loss) After Exceptional Items
10. Current tax
11. Deferred tax
12. Profit/(Loss) After Tax and Exceptional Items
13. Minority Interest
14. Profit/(Loss) After Tax, Exceptional Items
15. Other Comprehensive Income:
15.1. Gains/(Losses) from Translating the Financial Statements of Foreign Operations
15.2. Fair Value changes in Available-fo-sale Financial Assets
15.3. Revaluatation Surplus on Property, Plant and Equipment
15.4. Share of other Comprehensive Income of Associates
15.5. Income Tax Relating to Components of other Comprehensive Income
16. Other Comprehensive Income for the Year Net of Ta
17. TOTAL COMPREHENSIVE INCOME FOR THE YEAR

(a) Gross Non-Performing Loans and Advances
(b) Less Interest in Suspense
(c)Total Non-Performing Loans and Advances (a-b)

(c) Total Non-Performing Loans and Advances (a-b, (d) Less Loan Losses Provision
(e) Net Non-Performing Loans and Advances(c-d)
(f) Discounted Value of Securities
(g) Net NPLs Exposure (e-f)
2.0 INSIDER LOANS AND ADVANCES
(a) Directors, Shareholders and Associates

(a) Directors, Shareholders and Associates
(b) Employees
(c)Total Insider Loans and Advances and other facilities
3.0 OFF-BALANCE SHEET ITEMS
(a) Letters of credit, Guarantees & Acceptances
(b) Forwards Swaps & Options
(c) Other Contingent Liabilities

(e) Total Capital (a+d)
(f)Total risk weighted assets
(g) Core Capital/Total Deposit Liabilities
(h) Minimum Statutory Ratio
(l) Excess/ (Deficiency) (g-h)
(j) Core Capital/ Total Risk Weighted Assets
(k) Minimum Statutory Ratio
(l) Excess/(Deficiency) (j-k)
(m) Total Capital/Total Risk Weighted Assets
(n) Minimum statutory Ratio
(o) Excess/(Deficiency) (m-n)
LIQUIDITY

The unaudited financial statements are extracts from the books of the insi

III OTHER DISCLOSURES

1.0 NON-PERFORMING LOANS AND ADVANCES

(a) Gross Non-Performing Loans and Advances

(d)Total Contingent Liabilities CAPITAL STRENGTH

(a)Core capital
(b) Minimum Statutory Capital
(c)Excess/ (Deficiency) (a-b)
(d) Supplementary Capital
(e) Total Capital (a+d)
(f)Total risk weighted assets

(a) Liquidity Ratio (b) Minimum Statutory Ratio (c) Excess/(Deficiency) (a-b)

Mrs. Margaret Karangatha, Chairlady

## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 3 15T MARCH 2024

## STATEMENT OF FINANCIAL POSITION AS AT 31<sup>ST</sup> MARCH 202

I STATEMENT OF FINANCIAL POSITION AS AT 31 <sup>ST</sup> MARCH 2024						
A. ASSETS	BANK 31-Mar-2024 Un-Audited Shs '000	BANK 3[-Dec-2023 Audited Shs '000	BANK 31-Mar-2023 Un-Audited Shs '000	GROUP 31-Mar-2024 Un-Audited Shs '000	GROUP 31-Dec-2023 Audited Shs '000	GROUP 31-Mar-2023 Un-Audited Shs '000
I. Cash ( both Local & Foreign)	744,899	735,430	542,912	744,899	735,430	542,912
2. Balances with Central Bank of Kenya	1,012,500	1,232,174	621,712	1,012,500	1,232,174	621,712
<ol><li>Kenya Government &amp; other Securities held for dealing pur</li></ol>	poses -	-	-	-	-	-
4. Financial Assets at Fair Value through Profit & Loss	· •	-	-	-	-	-
5. Investment Securities:	-	-	-	-	-	-
(i) Held to Maturity:	-	-	-	-	-	-
(a) Kenya Government Securities	7,396,04	7,396,04	7,583,296	7,396,04	7,396,04	7,583,296
(b) Other Securities	-	-	-	-	-	-
(ii) Available for Sale:	-	-	-	-	-	-
(a) Kenya Government Securities	13,555,823	13,563,745	15,240,978	13,555,823	13,563,745	15,240,978
(b) Other Securities	-	-	-	-	-	-
<ol><li>Deposits and Balances due from Local Banking Institutions</li></ol>		527,343	188,413	1,338,528	537,342	188,413
7. Deposits and Balances due from Banking Institutions Abro	ad 443,30 <b>l</b>	272,647	61,684	443,30 <b>I</b>	272,647	61,684
8. Tax Recoverable	<del>-</del>	<del></del> .	109		<del>.</del> .	109
9. Loans and Advances to Customers (Net)	10,358,326	9,816,134	7,152,895	10,358,326	9,816,134	7,152,895
10. Balances due from Banking Institutions in the Group				-		
II. Investments in Associates	10,916	10,916	12,640	10,916	10,916	12,640
12. Investments in Subsidiary Companies	255,039	255,039	6,039	-	-	-
13. Investments in Joint ventures	-	-	-	-	-	-
14. Investment Properties	1145143		000 44	1 100 225	1 120 172	
I5. Property, Plant and Equipment	1,165,163	1,093,073	998,44 <b>1</b>	1,198,235	1,130,173	1,142,307
16. Prepaid Lease Rentals	26,180	31.235	95,688	27 100	31,235	95,688
17. Intangible Assets 18. Deferred Tax Asset	129.511	129.511	351,903	26,180 129,511	130,281	351.903
19. Retirement Benefit Asset	129,511	129,511	351,903	129,511	130,281	351,903
20. Other Assets	1.367.677	1.657.110	1.337.914	1.536.943	1.808.086	1.270.997
21. TOTAL ASSETS	37,803,905	36,720,398	34,194,624	37,751,203	36,664,204	34,265,534
B. LIABILITIES	37,003,703	30,720,376	34,174,024	37,731,203	30,004,204	34,203,334
22. Balances due to Central Bank of Kenya	1,268,187	2,282,595	1,4[3,53]	1,268,187	2,282,595	1,413,531
23. Customer Deposits	14.941.927	12,296,313	9,812,543	14,802,200	12,167,936	9,678,064
24. Deposits and Balances due to Local Banking Institutions	- 1,7 11,7 2,		7,012,010	- 1,002,200	.2,.0,,,,,	.,0,0,00
25. Deposits and Balances due to Foreign Banking Institutions	_	_	_		_	_
26. Other Money Market Deposits	_	_	_	_	_	_
27. Borrowed Funds	19,172,388	19.859.303	20.411.443	19,172,388	19.859.303	20,411,443
28. Balances due to Banking Institutions Group Companies	· · · · · · · · · · ·	-	-	· · ·	-	
29. Tax Payable	185,873	185.873	_	195,573	177,125	_
30. Dividends Payable	-	-	-	-	-	-
31. Deferred Tax Liability	-	-	-	-	-	-
32. Retirement Benefit Liability	-	-	-	-	-	
33. Other liabilities	496,444	619,556	367,326	572,124	715,517	456,088
34. TOTAL LIABILITIES	36,064,819	35,243,640	32,004,842	36,010,472	35,202,476	31,959,126
C. SHAREHOLDERS' FUNDS						
35. Paid Up/ Assigned Capital	I,867,947	I,867,947	I,867,947	I,867,947	I,867,947	I,867,947
36. Share Premium (Discount)	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449	3,087,449
37. Revaluation Reserves	-	<del>-</del>	-	-		-
38. Retained Earnings/Accumulated Losses	(1,168,747)	(1,496,645)	(1,895,550)	(1,167,101)	(1,511,675)	(1,778,923)
39. Statutory Loan Reserves			/a=a a : ::			-
40. Other Reserves	(2,047,564)	(1,981,993)	(870,064)	(2,047,564)	(1,981,993)	(870,064)
41. Proposed Dividends	-	-	-	-	-	-
42. Capital Grants	1 720 004	474 750	2 100 702	1 740 72	1 441 700	2 204 400
43. TOTAL SHAREHOLDERS' FUNDS	I,739,086	1,476,758	2,189,782	1,740,731	1,461,728	2,306,408
44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FU	JNDS 37,803,905	36,720,398	34, 194, 624	37,751,203	36,664,204	34,265,534
		,,	,,	,- 51,200	,,	- :,= > 0,00 !

1,021,496

368,187 21,270 4,243

**393,700** 627,796

4,540 **97,048 724,844** 

> (22,**I**30) 208,709

2,990 15,779 12,792

341.679

(65,57**I**)

276,108

3,436,195 518,276 **2,917,919** 1,282,514 **1,635,405** 1,578,779 **56,626** 

> 458,408 437,835

896,243

3,486,300 17,509,546 23.3% 8.0%

8.0% 15.3% 19.9% 10.5% 9.4% 19.9% 14.5% 5.4%

146%

Mr. Anthony Mburu, Managing Director and CEO 3,738,37

905,937 21,021 18,607 **945,565** 2,792,806

15,498 **467,084 3,259,890** 

320,933 552,297 10,486 47,526 50,076 15,346 1,199,694 2,196,358 1,063,532

> 222,392 **655,159**

(996,073)

3,209,562 540,428 **2,669,134** 1,231,386 **1,437,748** 

> 46**1**,879 697,835

1,159,714

3,329,239 I,000,000 2,329,239

3,329,239 16,830,450 27.1% 8.0%

19.1% 19.8% 10.5%

9.3% **19.8% 14.5%** 5.3%

162%

which were approved by the Board of Directors on 7th May 2024.

nbankltd.co.ke 🚹 Kingdom Bank

863,[44

168,388 9,876 4,696 182,960 680,184

35,550 36,560 36,595

12,071 183,380 2,560 10,619 12,602 5,055 306,647

256,255

(870,064)

4,371,958 3,436,195
1,033,500 518,276
3,338,458 2,917,919
1,907,883 1,282,514
1,430,575 1,635,405

(40,403)

367,228 1,824,970

2,192,198

2,579,816 1,000,000 1,579,816

2,579,816 12,474,445 26.3% 8.0%

18.3% **20.7**%

10.5%

10.2% 20.7% 14.5% 6.2%

341,679 655,159 256,255 350,294 661,071 261,520

341,679 1,063,532 256,255 350,294

(340,914) (613,810)

267,683 168,126 276,759 168,126 1,021,496

368,187 21,270 4,243 **393,700** 627,796

> 32,944 44,06**I I**5,504

> (22,130) 212,129

2|2,|29 2,990 |5,910 |6,820 5,055 |64,557 |395,331 |350,294

350,294

(65,57I)

284,723

458,408 437,835

896,243

3,486,300 17,509,546 23.6% 8.0%

15.6% 19.9%

10.5% 9.4% 19.9% 14.5% 5.4% 3,738,37

905,937 21,021 18,607 **945,565** 2,792,806

154,457 192,618 105,366

81,264 533,705 3,326,511

320,933 562,334 10,486 47,526 75,168 15,346 1,214,031 2,245,823 1,080,687

1,080,687 194,103

225,513 661,071

(996,073)

(335,002)

3,209,562 540,428 **2,669,134** 1,231,386 **1,437,748** 1,365,103 **72,645** 

9.076

46**1**,879 697,835

267,683 **276,759** 

1,159,714

3,329,239 1,000,000 2,329,239

3,329,239 16,830,450 27.4% 8.0%

19.8%

5.3%

863,144

168,388 9,876 4,696 182,960 680,184

35,550 36,560 36,595

20,573 **129,277 809,461** 

> 12,071 184,627

184,627 2,560 10,751 22,376 5,055 310,502 547,942 261,520

261,520

261,520

(870,064)

(608,545)

4,371,958 1,033,500 **3,338,458** 1,907,883 **1,430,575** 

1,470,978 (40,403)

168,126 1**68,126** 

> 367,228 1,824,970

2,192,198

2,579,816 1,000,000 1,579,816

2,579,816 12,474,445 26.3% 8.0%

> 10.2% 20.7% 14.5% 6.2%

> > 233%