|---------------------------------------------|------|--------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
### A. ASSETS

#### 1. Cash (both Local & Foreign)
- 1. Cash at Central Banks
- 2. Cash at Commercial Banks
- 3. Cash at Foreign Banks
- 4. Cash in Exchange

#### 2. Bank and Other Borrowings
- 1. Bank and Other Borrowings from Government
- 2. Bank and Other Borrowings from Treasury
- 3. Bank and Other Borrowings from Other Financial Institutions
- 4. Bank and Other Borrowings from Other Banks

#### 3. Receivables
- 1. Receivables due from Government
- 2. Receivables due from Treasury
- 3. Receivables due from Other Financial Institutions
- 4. Receivables due from Other Banks

#### 4. Borrowings
- 1. Borrowings from Government
- 2. Borrowings from Treasury
- 3. Borrowings from Other Financial Institutions
- 4. Borrowings from Other Banks

#### 5. Investments in Equity
- 1. Investments in banks
- 2. Investments in subsidiaries
- 3. Investments in joint ventures
- 4. Investments in other financial institutions

#### 6. Deposits and Advances
- 1. Deposits and Advances due from Government
- 2. Deposits and Advances due from Treasury
- 3. Deposits and Advances due from Other Financial Institutions
- 4. Deposits and Advances due from Other Banks

#### 7. Other Financial Instruments
- 1. Other Financial Instruments

#### 8. Loans and advances to customers
- 1. Loans and advances to Government
- 2. Loans and advances to Treasury
- 3. Loans and advances to Other Financial Institutions
- 4. Loans and advances to Other Banks

#### 9. Involvements in associates
- 1. Involvements in associates

#### 10. Other assets
- 1. Other assets

### B. LIABILITIES

#### 1. Deposits
- 1. Deposits from Government
- 2. Deposits from Treasury
- 3. Deposits from Other Financial Institutions
- 4. Deposits from Other Banks

#### 2. Borrowings
- 1. Borrowings from Government
- 2. Borrowings from Treasury
- 3. Borrowings from Other Financial Institutions
- 4. Borrowings from Other Banks

#### 3. Other financial liabilities
- 1. Other financial liabilities

#### 4. Liabilities to banks
- 1. Liabilities to banks

#### 5. Other liabilities
- 1. Other liabilities

### C. SHAREHOLDERS’ FUNDS

#### 1. Share capital
- 1. Share capital

#### 2. Reserves
- 1. Reserves
- 2. Retained earnings
- 3. Statutory loan reserves

#### 3. Other revaluation reserves
- 1. Other revaluation reserves

#### 4. Prepaid dividends
- 1. Prepaid dividends

#### 5. Capital grants
- 1. Capital grants

### D. TOTAL LIABILITIES AND SHAREHOLDERS’ FUNDS
- 1. Total liabilities and shareholders’ funds

### E. STATEMENT OF COMPENSATION FINANCIAL PERFORMANCE

#### 1. INCOME FROM REGULAR BUSINESS
- 1. Income from lending
- 2. Income from deposits
- 3. Income from exchange
- 4. Income from securities
- 5. Income from other financial services

#### 2. INCOME FROM OTHER BUSINESS
- 1. Income from fees and commissions
- 2. Income from other investment income
- 3. Income from other income

#### 3. TOTAL INCOME

#### 4. NON-INCOME ITEMS
- 1. Income from branches in foreign countries
- 2. Income from share of profit of associates

#### 5. TOTAL OPERATING INCOME

#### 6. OPERATING EXPENSES
- 1. Operating expenses
- 2. Staff cost
- 3. Directors’ emoluments
- 4. Rental charges
- 5. Depreciation charge on property and equipment
- 6. Finance costs
- 7. Other operating expenses

#### 7. TOTAL OPERATING EXPENSES

#### 8. PROFIT BEFORE TAX

#### 9. AFTER-TAX PROFIT AND EXCISE TAX

#### 10. PROFIT AND EXCISE TAX

#### 11. PROFIT AFTER TAX AND EXCISE TAX

#### 12. OTHER COMPREHENSIVE INCOME FOR THE PERIOD

#### 13. SHARE OF ASSOCIATED PROFIT

#### 14. PROFIT FOR THE YEAR

#### 15. DIVIDENDS

#### 16. TOTAL DIVIDENDS PAID

### STATEMENT OF COMPENSATION FINANCIAL POSITION

### BANK

### COMPANY

### GROUP CONSOLIDATED

### The Un-audited financial results of the Bank and Group for the period ended 30th September 2022.

### Regulated by the Central Bank of Kenya

### ncbagroup.com
### III. OTHER DISCLOSURES

#### 1. NON-PERFORMING LOANS AND ADVANCES
- Gross Non-performing Loans and Advances
  - Total: 33,300,545
- Less: Interest in Non-performing Loans
  - Total: 8,675,020
- Gross Non-performing Loans and Advances at March 31, 2022
  - Total: 24,625,525
- Net Non-performing Loans and Advances at March 31, 2022
  - Total: 13,622,980

#### 2. INSIDER LOANS AND ADVANCES
- Related Party Transactions
  - Loans: 2,298,593
  - Advances: 2,298,593

#### 3. OFF-BALANCE SHEET ITEMS
- Letters of credit, guarantees, acceptances
  - Total: 55,318,423
- Forward contracts
  - Total: 18,273,646

#### 4. CAPITAL STRENGTH
- Core capital
  - Total: 70,663,316
- Minimum statutory capital
  - Total: 5,000,000

#### 5. LIQUIDITY
- Liquidity ratio
  - Total: 9,997,000
- Minimum statutory ratio
  - Total: 10,000,000

### KEY GROWTH HIGHLIGHTS (KES Billions)

<table>
<thead>
<tr>
<th>Customer Deposits</th>
<th>Digital Loans Disbursements</th>
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<tr>
<td><strong>Q3 2020</strong></td>
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<td>563</td>
</tr>
<tr>
<td><strong>Q3 2022</strong></td>
<td></td>
</tr>
<tr>
<td>667</td>
<td>595</td>
</tr>
</tbody>
</table>

### YOUR SUCCESS MATTERS TO US

Growth your wealth and protect your future with NCBA’s Wealth Management Solutions and get access to a diversified selection of products including:
- NCBA Fixed Income Fund
- NCBA Equity Fund
- NCBA Fixed Dollar Fund
- NCBA Basket Notes Fund (Kes and USD)

To find out more about our Wealth Management Solutions please contact us on [Unittrusts@ncbagroup.com](mailto:Unittrusts@ncbagroup.com)

### Because your success matters to us.

These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution’s website [www.ncbagroup.com](http://www.ncbagroup.com). They may also be accessed at the institution’s head office located at NCBA Centre, Mava and Roaded Road, Upper Hill.

**BY ORDER OF THE BOARD**

**WAWENGE MWANHENGWA**

**GROUP COMPANY SECRETARY**

**NCBA GROUP PLC**

23 November 2022

**DISCLAIMER:**

The relevant content of the above statement has been issued with the approval of the Capital Markets Authority pursuant to the Capital Markets (Licensing Requirements) General Regulations, 2023. As a matter of policy, the Capital Markets Authority assumes no responsibility for the correctness of the statements appearing in this statement.

**Regulated by the Central Bank of Kenya**