



The Un-audited financial results of the Bank and Group for the period ended 30th June, 2023

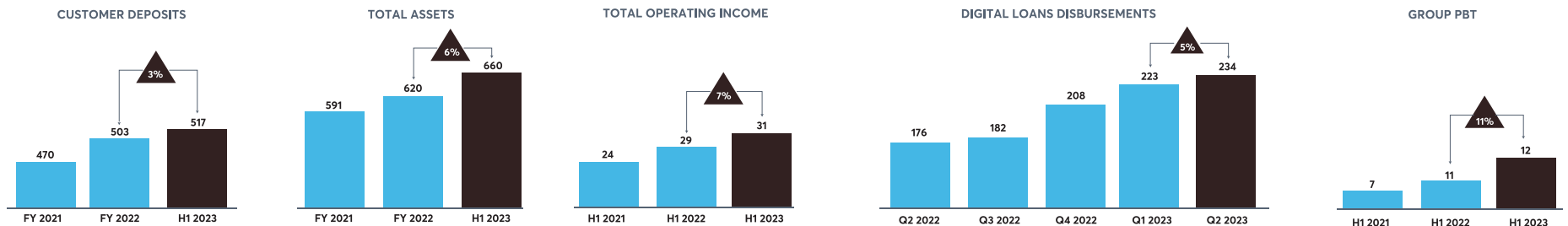
| I STATEMENT OF FINANCIAL POSITION | | BANK | | | | COMPANY | | | | GROUP CONSOLIDATED | | | |
|--|--|---|--|---------------------------------------|---|---|--|---------------------------------------|---|---|--|---------------------------------------|---|
| | | 30th June, 2023 Un-audited Shs '000 | 31st March, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 | 30th June, 2022 Un-audited Shs '000 | 30th June, 2023 Un-audited Shs '000 | 31st March, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 | 30th June, 2022 Un-audited Shs '000 | 30th June, 2023 Un-audited Shs '000 | 31st March, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 | 30th June, 2022 Un-audited Shs '000 |
| A ASSETS | | | | | | | | | | | | | |
| 1 Cash (both Local & Foreign) | | 10,082,087 | 8,725,299 | 11,601,111 | 7,860,075 | - | - | - | - | 14,050,139 | 12,476,208 | 14,595,005 | 11,106,144 |
| 2 Balances due from Central Banks | | 15,231,575 | 16,510,241 | 19,269,770 | 19,257,679 | - | - | - | - | 19,230,217 | 20,696,663 | 24,031,104 | 26,711,162 |
| 3 Kenyan Government securities held for dealing purposes | | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 Financial assets at fair value through profit & loss | | 953,929 | 953,929 | 953,929 | 863,241 | - | - | - | - | 953,929 | 953,929 | 953,929 | 863,241 |
| 5 Investment Securities: | | | | | | | | | | | | | |
| a) Held to maturity: | | | | | | | | | | | | | |
| a. Kenya Government securities | | 123,575,059 | 126,067,708 | 123,454,078 | 123,468,291 | - | - | - | - | 123,575,059 | 126,067,708 | 123,454,078 | 123,468,291 |
| b. Other securities | | 5,780,628 | 5,697,499 | 5,803,816 | 9,085,396 | - | - | - | - | 25,248,142 | 22,170,912 | 18,367,609 | 23,560,952 |
| b) Available for sale: | | | | | | | | | | | | | |
| a. Kenya Government securities | | 78,761,868 | 81,053,945 | 81,918,941 | 79,958,937 | - | - | - | - | 78,761,868 | 81,053,945 | 81,918,941 | 79,958,937 |
| b. Other securities | | 51,092 | 50,929 | 50,769 | 49,848 | - | - | - | - | 4,093,897 | 5,024,207 | 5,036,976 | 5,093,369 |
| 6 Deposits and balances due from local banking institutions | | 9,832,834 | 2,193,105 | 4,659,010 | 2,066,161 | - | - | - | - | 9,832,834 | 2,193,105 | 4,659,010 | 1,811,083 |
| 7 Deposits and balances due from banking institutions abroad | | 36,382,028 | 19,720,850 | 14,223,438 | 27,549,518 | - | - | - | - | 47,894,787 | 26,565,060 | 21,033,832 | 37,856,475 |
| 8 Tax recoverable | | 13,163 | 271,306 | 2,068,011 | 3,433,720 | 54,544 | - | 11,093 | 58,312 | 218,395 | 451,141 | 2,231,441 | 3,933,022 |
| 9 Loans and advances to customers (net) | | 257,972,529 | 254,291,387 | 249,898,626 | 224,827,591 | - | - | - | - | 292,379,707 | 287,153,743 | 278,920,795 | 250,498,700 |
| 10 Balances due from banking institutions in the group | | 6,917,982 | 3,056,928 | 6,268,918 | 5,027,076 | 627,358 | 3,750,410 | 84,875 | 990,557 | - | - | - | - |
| 11 Investments in associates | | 2,661,413 | 2,432,436 | 2,432,436 | 2,432,436 | 332,593 | 332,593 | 332,593 | 332,593 | 4,298,637 | 4,069,660 | 4,069,660 | 3,956,459 |
| 12 Investments in subsidiary companies | | 23,002 | 23,002 | 23,002 | 23,002 | 74,081,089 | 74,081,089 | 74,081,089 | 71,682,913 | - | - | - | - |
| 13 Investments in joint ventures | | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Investment properties | | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 Property and equipment | | 1,864,770 | 1,731,397 | 1,822,073 | 1,938,237 | - | - | - | - | 2,340,201 | 2,165,372 | 2,357,377 | 2,518,881 |
| 16 Prepaid lease rentals | | 6,063 | 6,095 | 6,125 | 6,190 | - | - | - | - | 522,063 | 522,095 | 522,125 | 522,190 |
| 17 Intangible assets | | 6,284,411 | 5,537,483 | 5,397,874 | 5,111,577 | - | - | - | - | 6,673,859 | 5,794,816 | 5,810,137 | 5,269,550 |
| 18 Deferred tax asset | | 9,761,626 | 9,831,611 | 9,019,522 | 8,629,206 | 64,783 | 71,731 | 59,219 | 24,491 | 11,199,845 | 11,182,375 | 10,300,722 | 8,720,282 |
| 19 Retirement benefit asset | | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 Other assets | | 25,335,925 | 27,184,010 | 28,406,657 | 23,502,040 | 642,610 | 115,564 | 9,831 | 66,491 | 19,051,378 | 20,285,120 | 21,398,903 | 18,447,083 |
| 21 TOTAL ASSETS | | 591,491,984 | 565,339,160 | 567,278,106 | 545,090,221 | 75,802,977 | 78,351,387 | 74,578,700 | 73,155,357 | 660,324,957 | 628,826,059 | 619,661,644 | 604,295,821 |
| B LIABILITIES | | | | | | | | | | | | | |
| 22 Balances due to Central Banks | | - | 3,000,000 | - | - | - | - | - | - | - | 3,000,000 | - | - |
| 23 Customer deposits | | 459,464,879 | 447,741,252 | 458,619,230 | 420,636,110 | - | - | - | - | 516,637,807 | 499,735,948 | 502,675,954 | 468,489,119 |
| 24 Deposits and balances due to local banking institutions | | 10,307,971 | 5,866,199 | 961,345 | 16,681,125 | - | - | - | - | 10,307,972 | 5,866,200 | 2,540,687 | 19,618,047 |
| 25 Deposits and balances due to foreign banking institutions | | 15,048,931 | 1,926,189 | 5,431,767 | 3,587,206 | - | - | - | - | 14,724,671 | 3,696,868 | 3,373,440 | 5,691,343 |
| 26 Other money market deposits | | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 Borrowed funds | | 3,963,876 | 4,241,191 | 4,206,965 | 4,714,106 | - | - | - | - | 3,963,876 | 4,241,191 | 4,206,965 | 4,714,106 |
| 28 Balances due to banking institutions in the group | | 657,500 | 1,275,086 | 210,943 | 1,153,698 | 9,336,130 | 9,158,197 | 8,959,800 | 9,572,971 | - | - | - | - |
| 29 Tax payable | | - | - | - | - | - | 16,171 | - | - | 865,398 | 576,721 | 626,510 | 420,834 |
| 30 Dividends payable | | - | - | - | - | 471,838 | - | - | 18,299 | 471,838 | - | - | 18,299 |
| 31 Deferred tax liability | | - | - | - | - | - | - | - | - | - | 83,710 | - | - |
| 32 Retirement benefit liability | | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 Other liabilities | | 19,757,753 | 21,918,807 | 18,814,469 | 19,928,700 | 309,024 | 270,189 | 370,187 | 194,347 | 25,036,999 | 23,718,290 | 23,816,397 | 25,092,862 |
| 34 TOTAL LIABILITIES | | 509,200,910 | 485,968,724 | 488,244,719 | 466,700,945 | 10,116,992 | 9,444,557 | 9,329,987 | 9,785,617 | 572,008,561 | 540,918,928 | 537,239,953 | 524,044,610 |
| C SHAREHOLDERS' FUNDS | | | | | | | | | | | | | |
| 35 Paid up /Assigned capital | | 10,859,384 | 10,859,384 | 10,859,384 | 10,859,384 | 8,237,598 | 8,237,598 | 8,237,598 | 8,237,598 | 8,237,598 | 8,237,598 | 8,237,598 | 8,237,598 |
| 36 Share Premium | | 33,406,022 | 33,406,022 | 33,406,022 | 33,406,022 | 21,424,322 | 21,424,322 | 21,424,322 | 21,424,322 | 21,424,322 | 21,424,322 | 21,424,322 | 21,424,322 |
| 37 Revaluation reserves | | - | - | - | - | - | - | - | - | - | - | - | - |
| 38 Retained earnings | | 41,155,047 | 37,328,529 | 32,984,679 | 35,830,215 | 36,024,065 | 35,537,992 | 31,879,875 | 33,707,820 | 60,617,808 | 56,335,993 | 51,269,592 | 52,298,476 |
| 39 Statutory loan reserves | | - | - | - | - | - | - | - | - | - | - | - | 48,292 |
| 40 Other reserves | | (3,129,379) | (2,223,499) | (1,923,616) | (1,706,345) | - | - | - | - | (1,963,332) | (1,797,700) | (2,216,739) | (1,830,054) |
| 41 Proposed dividends | | - | - | 3,706,918 | - | - | 3,706,918 | 3,706,918 | - | - | 3,706,918 | 3,706,918 | - |
| 42 Capital grants | | - | - | - | - | - | - | - | - | - | - | - | - |
| | | 82,291,074 | 79,370,436 | 79,033,387 | 78,389,276 | 65,685,985 | 68,906,831 | 65,248,713 | 63,369,740 | 88,316,396 | 87,907,131 | 82,421,691 | 80,178,634 |
| 43 Non-controlling interests | | - | - | - | - | - | - | - | - | - | - | - | 72,577 |
| 44 TOTAL SHAREHOLDERS' FUNDS | | 82,291,074 | 79,370,436 | 79,033,387 | 78,389,276 | 65,685,985 | 68,906,831 | 65,248,713 | 63,369,740 | 88,316,396 | 87,907,131 | 82,421,691 | 80,251,211 |
| 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | | 591,491,984 | 565,339,160 | 567,278,106 | 545,090,221 | 75,802,977 | 78,351,387 | 74,578,700 | 73,155,357 | 660,324,957 | 628,826,059 | 619,661,644 | 604,295,821 |
| II STATEMENT OF COMPREHENSIVE INCOME | | | | | | | | | | | | | |
| 1 INTEREST INCOME | | | | | | | | | | | | | |
| 1.1 Loans and advances | | 14,474,225 | 6,847,413 | 23,351,803 | 11,111,812 | - | - | - | - | 16,484,986 | 7,820,698 | 26,837,485 | 12,756,573 |
| 1.2 Government securities | | 11,986,762 | 6,038,322 | 22,823,692 | 10,942,609 | - | - | - | - | 13,250,686 | 6,634,056 | 24,776,746 | 11,877,986 |
| 1.3 Deposits and placements with banking institutions | | 479,230 | 204,424 | 583,194 | 223,607 | 58,436 | 2,049 | 33,214 | 10,943 | 531,398 | 219,843 | 642,800 | 224,348 |
| 1.4 Other interest income | | 74,959 | 37,272 | 137,843 | 67,398 | - | - | - | - | 78,886 | 39,812 | 147,195 | 72,351 |
| 1.5 TOTAL INTEREST INCOME | | 27,015,176 | 13,127,431 | 46,896,532 | 22,345,426 | 58,436 | 2,049 | 33,214 | 10,943 | 30,345,956 | 14,714,409 | 52,404,226 | 24,931,258 |
| 2 INTEREST EXPENSE | | | | | | | | | | | | | |
| 2.1 Customer deposits | | 11,046,829 | 5,410,340 | 18,845,828 | 8,833,054 | - | - | - | - | 12,124,391 | 5,904,132 | 20,753,003 | 9,738,812 |
| 2.2 Deposits and placement from banking institutions | | 587,421 | 171,939 | 445,630 | 154,300 | - | - | - | - | 689,083 | 239,279 | 685,030 | 220,223 |
| 2.3 Other interest expenses | | 321,920 | 202,790 | 178,233 | 219,239 | - | - | - | - | 321,920 | 202,790 | 287,662 | 172,256 |
| 2.4 TOTAL INTEREST EXPENSE | | 11,956,170 | 5,785,069 | 19,469,691 | 9,206,593 | - | - | - | - | 13,135,394 | 6,346,201 | 21,725,695 | 10,131,291 |
| 3 NET INTEREST INCOME | | 15,059,006 | 7,342,362 | 27,426,841 | 13,138,833 | 58,436 | 2,049 | 33,214 | 10,943 | 17,210,562 | 8,368,208 | 30,678,531 | 14,799,967 |
| 4 NON - INTEREST INCOME | | | | | | | | | | | | | |
| 4.1 Fees and commissions on loans and advances | | 4,540,535 | 2,212,419 | 9,547,474 | 4,873,237 | - | - | - | - | 5,771,935 | 2,782,511 | 11,250,967 | 5,609,505 |
| 4.2 Other fees and commissions | | 2,243,969 | 1,054,655 | 3,523,889 | 1,704,246 | - | - | - | - | 2,537,666 | 1,197,995 | 4,005,174 | 1,946,049 |
| 4.3 Foreign exchange trading income | | 3,955,588 | 2,520,960 | 11,904,857 | 4,982,399 | - | - | - | - | 4,312,893 | 2,953,320 | 12,495,587 | 5,285,868 |
| 4.4 Dividend income | | - | - | - | - | 4,203,585 | 3,706,918 | 11,859,000 | 6,559,000 | - | - | - | - |
| 4.5 Other income | | 206,114 | 60,833 | 1,057,419 | 611,046 | 171,734 | 89,856 | 273,054 | 189,891 | 1,190,132 | 545,423 | 2,504,905 | 1,3 |



The Un-audited financial results of the Bank and Group for the period ended 30th June, 2023

| III OTHER DISCLOSURES | BANK | | | | COMPANY | | | | GROUP CONSOLIDATED | | | |
|---|---|--|---------------------------------------|---|---|--|---------------------------------------|---|---|--|---------------------------------------|---|
| | 30th June, 2023 Un-audited Shs '000 | 31st March, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 | 30th June, 2022 Un-audited Shs '000 | 30th June, 2023 Un-audited Shs '000 | 31st March, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 | 30th June, 2022 Un-audited Shs '000 | 30th June, 2023 Un-audited Shs '000 | 31st March, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 | 30th June, 2022 Un-audited Shs '000 |
| 1 NON-PERFORMING LOANS AND ADVANCES | | | | | | | | | | | | |
| (a) Gross Non-performing loans and advances | 38,303,400 | 36,102,498 | 35,299,943 | 33,077,771 | - | - | - | - | 42,634,961 | 39,748,351 | 39,130,983 | 37,204,976 |
| (b) Less Interest in Suspense | 8,679,811 | 7,797,428 | 6,970,900 | 8,377,426 | - | - | - | - | 8,999,670 | 8,062,573 | 7,276,183 | 8,691,219 |
| (c) TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b) | 29,623,589 | 28,305,070 | 28,329,043 | 24,700,345 | - | - | - | - | 33,635,291 | 31,685,778 | 31,854,800 | 28,513,757 |
| (d) Less Loan Loss Provision | 12,432,028 | 12,470,488 | 13,230,614 | 12,414,401 | - | - | - | - | 15,657,593 | 14,514,073 | 15,603,793 | 14,375,452 |
| (e) NET NON-PERFORMING LOANS AND ADVANCES (c-d) | 17,191,561 | 15,834,583 | 15,098,429 | 12,285,944 | - | - | - | - | 17,977,698 | 17,171,705 | 16,251,007 | 14,138,305 |
| (f) Discounted Value of Securities | 17,191,561 | 15,834,583 | 15,098,429 | 12,285,944 | - | - | - | - | 17,977,698 | 17,171,705 | 16,251,007 | 14,138,305 |
| (g) NET NPLS EXPOSURE (e-f) | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 INSIDER LOANS AND ADVANCES | | | | | | | | | | | | |
| (a) Directors, shareholders and associates | 23,387,002 | 21,490,950 | 18,013,553 | 16,873,872 | - | - | - | - | 23,691,834 | 21,822,756 | 18,095,641 | 17,026,277 |
| (b) Employees | 5,992,466 | 5,387,286 | 5,083,949 | 4,853,114 | - | - | - | - | 6,657,215 | 6,039,870 | 5,797,856 | 5,551,436 |
| (c) TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES | 29,379,468 | 26,878,236 | 23,097,502 | 21,726,985 | - | - | - | - | 30,349,049 | 27,862,626 | 23,893,497 | 22,577,713 |
| 3 OFF-BALANCE SHEET ITEMS | | | | | | | | | | | | |
| (a) Letters of credit, guarantees, acceptances | 57,091,200 | 44,891,121 | 53,501,383 | 55,136,347 | - | - | - | - | 64,747,959 | 51,262,561 | 58,585,015 | 61,172,584 |
| (b) Forwards, Swaps and options | 15,345,504 | 22,492,455 | 24,898,291 | 11,521,964 | - | - | - | - | 15,345,504 | 22,492,455 | 24,898,291 | 11,521,964 |
| (c) Other contingent liabilities | - | - | - | - | - | - | - | - | 2,623,421 | 1,816,029 | 2,074,597 | 3,327,530 |
| (d) TOTAL CONTINGENT LIABILITIES | 72,436,704 | 67,383,576 | 78,399,674 | 66,658,311 | - | - | - | - | 82,716,884 | 75,571,045 | 85,557,903 | 76,022,078 |
| 4 CAPITAL STRENGTH | | | | | | | | | | | | |
| (a) Core capital | 75,998,051 | 74,052,458 | 72,475,434 | 71,731,934 | - | - | - | - | 86,193,053 | 83,712,646 | 81,667,879 | 81,497,109 |
| (b) Minimum Statutory Capital | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | - | - | - | - | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| (c) Excess (a-b) | 74,998,051 | 73,052,458 | 71,475,434 | 70,731,934 | - | - | - | - | 85,193,053 | 82,712,646 | 80,667,879 | 80,497,109 |
| (d) Supplementary Capital | - | - | - | - | - | - | - | - | 243,316 | 285,262 | 265,766 | - |
| (e) TOTAL CAPITAL (a+d) | 75,998,051 | 74,052,458 | 72,475,434 | 71,731,934 | - | - | - | - | 86,436,369 | 83,997,909 | 81,933,645 | 81,497,109 |
| (f) TOTAL RISK WEIGHTED ASSETS | 431,172,212 | 424,508,500 | 404,040,200 | 373,293,480 | - | - | - | - | 481,286,503 | 471,853,264 | 444,759,800 | 412,693,545 |
| (g) Core Capital / Total deposits liabilities | 16.54% | 16.54% | 15.80% | 17.05% | - | - | - | - | 16.74% | 16.79% | 16.25% | 19.37% |
| (h) Minimum statutory ratio | 8.00% | 8.00% | 8.00% | 8.00% | - | - | - | - | 8.00% | 8.00% | 8.00% | 8.00% |
| (i) Excess (g-h) | 8.54% | 8.54% | 7.80% | 9.05% | - | - | - | - | 8.74% | 8.79% | 8.25% | 11.37% |
| (j) Core Capital / Total risk weighted assets | 17.63% | 17.44% | 17.94% | 19.22% | - | - | - | - | 17.91% | 17.74% | 18.36% | 19.75% |
| (k) Minimum statutory ratio | 10.50% | 10.50% | 10.50% | 10.50% | - | - | - | - | 10.50% | 10.50% | 10.50% | 10.50% |
| (l) Excess (j-k) | 7.13% | 6.94% | 7.44% | 8.72% | - | - | - | - | 7.41% | 7.24% | 7.86% | 9.25% |
| (m) Total Capital / Total risk weighted assets | 17.63% | 17.44% | 17.94% | 19.22% | - | - | - | - | 17.96% | 17.80% | 18.42% | 19.75% |
| (n) Minimum statutory ratio | 14.50% | 14.50% | 14.50% | 14.50% | - | - | - | - | 14.50% | 14.50% | 14.50% | 14.50% |
| (o) Excess (m-n) | 3.13% | 2.94% | 3.44% | 4.72% | - | - | - | - | 3.46% | 3.30% | 3.92% | 5.25% |
| (p) Adjusted Core Capital / Total deposits liabilities* | - | - | 16.22% | 17.70% | - | - | - | - | - | - | 16.59% | 19.96% |
| (q) Adjusted Core Capital / Total risk weighted assets* | - | - | 18.41% | 19.94% | - | - | - | - | - | - | 18.75% | 20.34% |
| (r) Adjusted Total Capital / Total risk weighted assets* | - | - | 18.41% | 19.94% | - | - | - | - | - | - | 18.81% | 20.34% |
| 5 LIQUIDITY | | | | | | | | | | | | |
| (a) Liquidity Ratio | 55.39% | 54.81% | 55.61% | 58.01% | - | - | - | - | 54.69% | 53.05% | 53.20% | 64.33% |
| (b) Minimum statutory ratio | 20.00% | 20.00% | 20.00% | 20.00% | - | - | - | - | 20.00% | 20.00% | 20.00% | 20.00% |
| (c) Excess (a-b) | 35.39% | 34.81% | 35.61% | 38.01% | - | - | - | - | 34.69% | 33.05% | 33.20% | 44.33% |

KEY GROWTH HIGHLIGHTS (KES. Billions)



SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

| | Share Capital Shs '000 | Share Premium Shs '000 | Statutory and Other Reserves Shs '000 | Revenue Reserves Shs '000 | Proposed Dividends Shs '000 | Total Shs '000 |
|------------------------------|---------------------------|---------------------------|--|------------------------------|--------------------------------|-------------------|
| At 1st January 2023 | 8,237,598 | 21,424,322 | (2,216,739) | 51,269,592 | 3,706,918 | 82,421,691 |
| Profit for the period | - | - | - | 9,348,216 | - | 9,348,216 |
| Other comprehensive income | - | - | 253,408 | - | - | 253,408 |
| 2022 Final Dividends paid | - | - | - | - | (3,706,918) | (3,706,918) |
| Balance as at 30th June 2023 | 8,237,598 | 21,424,322 | (1,963,331) | 60,617,808 | - | 88,316,397 |

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOW

| | 30th June, 2023 Un-audited Shs '000 | 31st Dec, 2022 Audited Shs '000 |
|---|---|---------------------------------------|
| Cash flows generated from operating activities | 18,812,595 | 8,479,836 |
| Net cash used in investing activities | (167,481) | (25,298,784) |
| Net cash used in financing activities | (4,995,320) | (10,636,523) |
| Net increase/ (decrease) in cash and cash equivalents | 13,649,794 | (27,455,471) |
| Cash and cash equivalents at 1st January 2023 | 40,957,316 | 68,412,789 |
| Cash and cash equivalents at 30th June 2023 | 54,607,110 | 40,957,316 |

* The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9. These ratios are no longer applicable.

MESSAGE FROM DIRECTORS

Interim Dividend

The Directors have approved payment of an interim dividend of Shs 1.75 for every ordinary share of Shs. 5 held. The interim dividend will be payable to the shareholders in the company's register at the close of business on 14th September, 2023 (the closing date for determination of entitlements) and will be paid on or immediately after 28th September, 2023

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. They may also be accessed at the institution's head office located at NCBA 2023, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD

WAWERU MATHENGE

GROUP COMPANY SECRETARY

NCBA GROUP PLC

23rd August, 2023