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

I	STATEMENT OF FINANCIAL POSITION	BANK					COMPANY					GROUP CONSOLIDATED				
		30th Sep, 2023 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 Sep, 2022 Un-audited Shs '000	30th Sep, 2023 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 Sep, 2022 Un-audited Shs '000	30th Sep, 2023 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 Sep, 2022 Un-audited Shs '000
A	**ASSETS**															
1	Cash (both Local & Foreign)	10,132,702	10,082,087	8,725,299	11,601,111	6,844,262	-	-	-	-	-	14,019,652	14,050,139	12,476,208	14,595,005	10,279,399
2	Balances due from Central Banks	21,517,000	15,231,575	16,510,241	19,269,770	21,850,795	-	-	-	-	-	26,327,935	19,230,217	20,696,663	24,031,104	24,953,733
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	953,929	953,929	953,929	953,929	798,174	-	-	-	-	-	953,929	953,929	953,929	953,929	798,174
5	Investment Securities:															
	a) Held to maturity:															
	a. Kenya Government securities	125,630,263	123,575,059	126,067,708	123,454,078	125,035,722	-	-	-	-	-	125,630,263	123,575,059	126,067,708	123,454,078	125,035,722
	b. Other securities	5,731,700	5,780,628	5,697,499	5,803,816	8,049,256	-	-	-	-	-	25,973,277	25,248,142	22,170,912	18,367,609	21,001,811
	b) Available for sale:															
	a. Kenya Government securities	75,124,578	78,761,868	81,053,945	81,918,941	81,803,235	-	-	-	-	-	75,124,578	78,761,868	81,053,945	81,918,941	81,803,235
	b. Other securities	55,838	51,092	50,929	50,769	50,012	-	-	-	-	-	3,917,164	4,093,897	5,024,207	5,036,976	4,807,364
6	Deposits and balances due from local banking institutions	6,754,455	9,832,834	2,193,105	4,659,010	503,470	-	-	-	-	-	6,754,455	9,832,834	2,193,105	4,659,010	503,470
7	Deposits and balances due from banking institutions abroad	34,982,365	36,382,028	19,720,850	14,223,438	13,563,326	-	-	-	-	-	44,854,465	47,894,787	26,565,060	21,033,832	19,332,430
8	Tax recoverable	519,216	13,163	271,306	2,068,011	2,775,811	36,980	54,544	-	11,093	59,602	679,477	218,395	451,141	2,231,441	3,274,177
9	Loans and advances to customers (net)	270,633,374	257,972,529	254,291,387	249,898,626	238,315,462	-	-	-	-	-	308,700,725	292,379,707	287,153,743	278,920,795	266,110,046
10	Balances due from banking institutions in the group	11,046,316	6,917,982	3,056,928	6,268,918	4,604,146	909,870	627,358	3,750,410	84,875	374,855	-	-	-	-	-
11	Investments in associates	2,661,413	2,661,413	2,432,436	2,432,436	2,457,986	332,593	332,593	332,593	332,593	332,593	4,298,637	4,298,637	4,069,660	4,069,660	3,982,009
12	Investments in subsidiary companies	23,002	23,002	23,002	23,002	23,002	74,081,089	74,081,089	74,081,089	74,081,089	72,313,107	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	1,847,061	1,864,770	1,731,397	1,822,073	2,070,616	-	-	-	-	-	2,305,877	2,340,201	2,165,372	2,357,377	2,749,013
16	Prepaid lease rentals	6,032	6,063	6,095	6,125	6,160	-	-	-	-	-	522,032	522,063	522,095	522,125	522,160
17	Intangible assets	7,258,726	6,284,411	5,537,483	5,397,874	5,369,740	-	-	-	-	-	7,629,781	6,673,859	5,794,816	5,810,137	5,515,811
18	Deferred tax asset	10,725,408	9,761,626	9,831,611	9,019,522	8,933,277	70,495	64,783	71,731	59,219	37,683	12,076,470	11,199,845	11,182,375	10,300,722	9,043,174
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	25,829,361	25,335,925	27,184,010	28,406,657	22,960,919	391,157	642,610	115,564	9,831	87,316	19,023,884	19,051,378	20,285,120	21,398,903	15,705,413
21	**TOTAL ASSETS**	**611,432,739**	**591,491,984**	**565,339,160**	**567,278,106**	**546,015,371**	**75,822,184**	**75,802,977**	**78,351,387**	**74,578,700**	**73,205,156**	**678,792,601**	**660,324,957**	**628,826,059**	**619,661,644**	**595,417,141**
B	**LIABILITIES**															
22	Balances due to Central Banks	-	-	3,000,000	-	11,500,000	-	-	-	-	-	-	-	3,000,000	-	11,500,000
23	Customer deposits	489,527,841	459,464,879	447,741,252	458,619,230	420,396,950	-	-	-	-	-	548,134,487	516,637,807	499,735,948	502,675,954	462,113,326
24	Deposits and balances due to local banking institutions	1,855,230	10,307,971	5,866,199	961,345	6,768,845	-	-	-	-	-	3,763,298	10,307,972	5,866,200	2,540,687	8,659,646
25	Deposits and balances due to foreign banking institutions	13,415,053	15,048,931	1,926,189	5,431,767	4,412,262	-	-	-	-	-	7,559,580	14,724,671	3,696,868	3,373,440	4,329,529
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	3,912,120	3,963,876	4,241,191	4,206,965	4,495,486	-	-	-	-	-	3,912,120	3,963,876	4,241,191	4,206,965	4,495,486
28	Balances due to banking institutions in the group	1,210,698	657,500	1,275,086	210,943	539,680	9,565,253	9,336,130	9,158,197	8,959,800	9,616,211	-	-	-	-	-
29	Tax payable	-	-	-	-	-	-	-	16,171	-	-	757,171	865,398	576,721	626,510	485,620
30	Dividends payable	-	-	-	-	-	276,615	471,838	-	-	18,234	276,615	471,838	-	-	18,234
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	83,710	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	19,943,366	19,757,753	21,918,807	18,814,469	18,201,332	335,381	309,024	270,189	370,187	245,367	25,874,986	25,036,999	23,718,290	23,816,397	22,890,583
34	**TOTAL LIABILITIES**	**529,864,308**	**509,200,910**	**485,968,724**	**488,244,719**	**466,314,555**	**10,177,249**	**10,116,992**	**9,444,557**	**9,329,987**	**9,879,812**	**590,278,257**	**572,008,561**	**540,918,928**	**537,239,953**	**514,492,424**
C	**SHAREHOLDERS' FUNDS**															
35	Paid up /Assigned capital	10,859,384	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	8,237,598	8,237,598
36	Share Premium	33,406,022	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	21,424,322	21,424,322
37	Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	Retained earnings	42,666,074	41,155,047	37,328,529	32,984,679	37,663,335	35,983,016	36,024,065	35,537,992	31,879,875	33,663,424	63,032,929	60,617,808	56,335,993	51,269,592	54,067,025
39	Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49,812
40	Other reserves	(5,363,049)	(3,129,379)	(2,223,499)	(1,923,616)	(2,227,925)	-	-	-	-	-	(4,180,505)	(1,963,332)	(1,797,700)	(2,216,739)	(2,894,363)
41	Proposed dividends	-	-	-	3,706,918	-	-	-	3,706,918	3,706,918	-	-	-	3,706,918	3,706,918	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		81,568,431	**82,291,074**	**79,370,436**	**79,033,387**	**79,700,816**	**65,644,936**	**65,685,985**	**68,906,831**	**65,248,713**	**63,325,344**	**88,514,344**	**88,316,396**	**87,907,131**	**82,421,691**	**80,884,394**
43	Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,323
44	**TOTAL SHAREHOLDERS' FUNDS**	**81,568,431**	**82,291,074**	**79,370,436**	**79,033,387**	**79,700,816**	**65,644,936**	**65,685,985**	**68,906,831**	**65,248,713**	**63,325,344**	**88,514,344**	**88,316,396**	**87,907,131**	**82,421,691**	**80,924,717**
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**611,432,739**	**591,491,984**	**565,339,160**	**567,278,106**	**546,015,371**	**75,822,184**	**75,802,977**	**78,351,387**	**74,578,700**	**73,205,156**	**678,792,601**	**660,324,957**	**628,826,059**	**619,661,644**	**595,417,141**

II STATEMENT OF COMPREHENSIVE INCOME

1	**INTEREST INCOME**															
1.1	Loans and advances	22,696,860	14,474,225	6,847,413	23,351,803	17,472,547	-	-	-	-	-	25,884,216	16,484,986	7,820,698	26,837,485	20,009,918
1.2	Government securities	17,980,783	11,986,762	6,038,322	22,823,692	16,831,855	-	-	-	-	-	20,010,851	13,250,686	6,634,056	24,776,746	18,245,799
1.3	Deposits and placements with banking institutions	870,720	479,230	204,424	583,194	387,160	73,394	58,436	2,049	33,214	26,515	954,957	531,398	219,843	642,800	416,196
1.4	Other interest income	112,949	74,959	37,272	137,843	101,655	-	-	-	-	-	118,153	78,886	39,812	147,195	108,744
1.5	**TOTAL INTEREST INCOME**	**41,661,312**	**27,015,176**	**13,127,431**	**46,896,532**	**34,793,217**	**73,394**	**58,436**	**2,049**	**33,214**	**26,515**	**46,968,177**	**30,345,956**	**14,714,409**	**52,404,226**	**38,780,657**
2	**INTEREST EXPENSE**															
2.1	Customer deposits	17,639,014	11,046,829	5,410,340	18,845,828	13,498,958	-	-	-	-	-	19,387,651	12,124,391	5,904,132	20,753,003	14,848,060
2.2	Deposits and placement from banking institutions	935,957	587,421	171,939	445,630	312,384	-	-	-	-	-	1,125,081	689,083	239,279	685,030	471,915
2.3	Other interest expenses	498,012	321,920	202,790	178,233	328,178	-	-	-	-	-	498,012	321,920	202,790	287,662	213,301
2.4	**TOTAL INTEREST EXPENSE**	**19,072,983**	**11,956,170**	**5,785,069**	**19,469,691**	**14,139,520**	**-**	**-**	**-**	**-**	**-**	**21,010,744**	**13,135,394**	**6,346,201**	**21,725,695**	**15,533,276**
3	**NET INTEREST INCOME**	**22,588,329**	**15,059,006**	**7,342,362**	**27,426,841**	**20,653,697**	**73,394**	**58,436**	**2,049**	**33,214**	**26,515**	**25,957,433**	**17,210,562**	**8,368,208**	**30,678,531**	**23,247,381**
4	**NON - INTEREST INCOME**															
4.1	Fees and commissions on loans and advances	6,810,979	4,540,535	2,212,419	9,547,474	7,360,070	-	-	-	-	-	8,821,017	5,771,935	2,782,511	11,250,967	8,530,964
4.2	Other fees and commissions	3,572,039	2,243,969	1,054,655	3,523,889	2,586,684	-	-	-	-	-	4,020,739	2,537,666	1,197,995	4,005,174	2,948,924
4.3	Foreign exchange trading income	5,426,761	3,955,588	2,520,960	11,904,857	8,762,096	-	-	-	-	-	6,044,914	4,312,893	2,653,320	12,495,587	9,207,682
4.4	Dividend income	-	-	-	-	-	7,086,744	4,203,585	3,706,918	11,859,000	9,854,039	-	-	-	-	-
4.5	Other income	283,610	206,114	60,833	1,057,419	672,014	356,275	171,734	89,856	273,054	248,751	1,852,612	1,190,132	545,423	2,504,905	1,851,097
4.6	**TOTAL NON-INTEREST INCOME**	**16,093,389**	**10,946,206**	**5,848,867**	**26,033,639**	**19,380,864**	**7,443,019**	**4,375,319**	**3,796,774**	**12,132,054**	**10,102,790**	**20,739,282**	**13,812,626**	**7,179,249**	**30,256,633**	**22,538,667**
5	**TOTAL OPERATING INCOME**	**38,681,718**	**26,005,212**	**13,191,229**	**53,460,480**	**40,034,561**	**7,516,413**	**4,433,755**	**3,798,823**	**12,165,268**	**10,129,305**	**46,696,715**	**31,023,188**	**15,547,457**	**60,935,164**	**45,786,048**
6	**OPERATING EXPENSES**															
6.1	Loan loss provision	5,709,275	4,119,488	1,941,958	11,019,908	6,622,012	-	-	-	-	-	6,073,054	4,391,994	1,953,867	13,062,527	8,327,246
6.2	Staff costs	7,126,045	4,563,064	2,323,073	7,870,746	5,454,421	374,240	175,966	88,124	260,236	287,595	9,253,117	5,825,966	2,921,753	10,124,836	7,060,062
6.3	Directors' emoluments	25,655	14,968	7,101	30,947	40,407	62,223	37,580	22,221	86,380	30,506	190,092	142,579	100,174	196,406	174,523
6.4	Rental charges	667,241	438,451	177,350	858,342	670,199	1,539	1,026	513	2,058	1,543	674,517	445,003	194,911	874,842	922,151
6.5	Depreciation charge on property and equipment	287,935	189,238	93,404	388,997	292,255	-	-	-	-	-	509,034	333,190	161,827	966,435	482,815
6.6	Amortisation charges	774,844	511,818	258,351	1,045,063	775,912	-	-	-	-	-	927,224	609,137	305,805	1,246,319	922,855
6.7	Other operating expenses	8,411,720	5,563,211	2,931,120	9,684,346	7,529,336	38,678	45,515	14,788	102,258	49,293	10,499,521	6,916,103	3,514,370	11,450,907	8,977,921
6.8	**TOTAL OPERATING EXPENSES**	**23,002,715**	**15,400,238**	**7,732,357**	**30,898,349**	**21,384,542**	**476,680**	**260,087**	**125,646**	**450,932**	**368,937**	**28,126,559**	**18,663,972**	**9,152,707**	**37,922,272**	**26,867,573**
7	Profit before tax and exceptional items	15,679,003	10,604,974	5,458,872	22,562,131	18,650,019	7,039,734	4,173,668	3,673,177	11,714,336	9,760,368	18,570,156	12,359,216	6,394,750	23,012,892	18,918,475
8	Exceptional items	-	-	-	531,125	531,125	-	-	-	-	-	-	-	-	724,565	724,565
9	**PROFIT AFTER EXCEPTIONAL ITEMS**	**15,679,003**	**10,604,974**	**5,458,872**	**22,031,006**	**18,118,894**	**7,039,734**	**4,173,668**	**3,673,177**	**11,714,336**	**9,760,368**	**18,570,156**	**12,359,216**	**6,394,750**	**22,288,327**	**18,193,910**
10	Share of associate profit	-	-	-	-	-	-	-	-	-	-	-	-	-	203,200	-
11	**PROFIT/(LOSS) BEFORE TAX**	**15,679,003**	**10,604,974**	**5,458,872**	**22,031,006**	**18,118,894**	**7,039,734**	**4,173,668**	**3,673,177**	**11,714,336**	**9,760,368**	**18,570,156**	**12,359,216**	**6,394,750**	**22,491,527**	**18,193,910**
12	Current tax	(3,333,318)	(2,653,475)	(1,798,589)	(5,088,712)	(1,993,154)	(64,708)	(35,041)	(27,571)	(47,744)	(17,145)	(4,039,383)	(3,139,878)	(1,943,296)	(5,763,209)	(2,310,273)
13	Deferred tax	218,869	218,869	683,567	(2,863,472)	(3,080,135)	11,275	5,563	12,511		-	115,723	128,878	614,947	(2,950,292)	(3,080,135)
14	**PROFIT AFTER TAX AND EXCEPTIONAL ITEMS**	**12,564,554**	**8,170,368**	**4,343,850**	**14,078,822**	**13,045,605**	**6,986,300**	**4,144,190**	**3,658,117**	**11,666,592**	**9,743,223**	**14,646,496**	**9,348,216**	**5,066,401**	**13,778,026**	**12,803,502**
15	Other Comprehensive Income:															
15.1	Exchange differences on translation of foreign operations	-	-	-	-	-	-	-	-	-	-	1,374,805	1,214,867	581,343	305,230	79,081
15.2	Fair value changes in available-for-sale financial assets	(3,439,433)	(1,205,763)	(299,883)	(2,388,214)	(2,692,523)	-	-	-	-	-	(3,338,569)	(961,459)	(162,303)	(2,491,457)	(2,942,362)
15.3	Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.4	Share of comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	**OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX**	**(3,439,433)**	**(1,205,763)**	**(299,883)**	**(2,388,214)**	**(2,692,523)**	**-**	**-**	**-**	**-**	**-**	**(1,963,764)**	**253,408**	**419,040**	**(2,186,227)**	**(2,863,281)**
17	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**	**9,125,121**	**6,964,605**	**4,043,967**	**11,690,608**	**10,353,082**	**6,986,300**	**4,144,190**	**3,658,117**	**11,666,592**	**9,743,223**	**12,682,732**	**9,601,624**	**5,485,441**	**11,591,799**	**9,940,221**
	EARNINGS PER SHARE- BASIC & DILUTED (Shs)	**23.14**	**15.05**	**8.00**	**25.93**	**24.03**	**4.24**	**2.52**	**2.22**	**7.08**	**5.91**	**8.89**	**5.67**	**3.08**	**8.36**	**7.77**
	INTERIM DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**-**	**9.76**	**-**	**-**	**1.75**	**-**	**2.00**	**-**	**-**	**1.75**	**-**	**2.00**	**-**
	FINAL DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**-**	**6.83**	**-**	**-**	**-**	**-**	**2.25**	**-**	**-**	**-**	**-**	**2.25**	**-**

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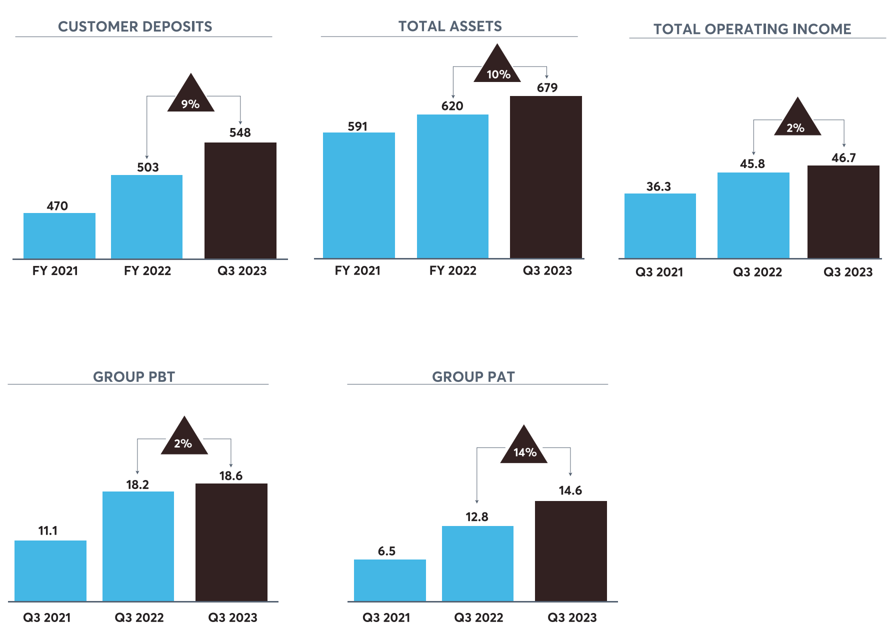
The Un-audited financial results of the Bank and Group for the period ended 30th September, 2023.

III OTHER DISCLOSURES	BANK					COMPANY					GROUP CONSOLIDATED				
	30th Sep, 2023 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 Sep, 2022 Un-audited Shs '000	30th Sep, 2023 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 Sep, 2022 Un-audited Shs '000	30th Sep, 2023 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 Sep, 2022 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES															
(a) Gross Non-performing loans and advances	39,336,086	38,303,400	36,102,498	35,299,943	32,300,425	-	-	-	-	-	43,013,656	42,634,961	39,748,351	39,130,983	36,412,499
(b) Less Interest in Suspense	9,629,711	8,679,811	7,797,428	6,970,900	6,675,610	-	-	-	-	-	9,984,478	8,999,670	8,062,573	7,276,183	6,935,061
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**29,706,375**	**29,623,589**	**28,305,070**	**28,329,043**	**25,624,815**	-	-	-	-	-	**33,029,178**	**33,635,291**	**31,685,778**	**31,854,800**	**29,477,438**
(d) Less Loan Loss Provision	12,899,856	12,432,028	12,470,488	13,230,614	14,042,654	-	-	-	-	-	14,826,443	15,657,593	14,514,073	15,603,793	16,824,979
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**16,806,519**	**17,191,561**	**15,834,583**	**15,098,429**	**11,582,161**	-	-	-	-	-	**18,202,735**	**17,977,698**	**17,171,705**	**16,251,007**	**12,652,459**
(f) Discounted Value of Securities	16,806,519	17,191,561	15,834,583	15,098,429	11,582,161	-	-	-	-	-	18,202,735	17,977,698	17,171,705	16,251,007	12,652,459
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES															
(a) Directors, shareholders and associates	25,778,570	23,387,002	21,490,950	18,013,553	16,001,610	-	-	-	-	-	25,987,150	23,691,834	21,822,756	18,095,641	16,182,558
(b) Employees	6,407,067	5,992,466	5,387,286	5,083,949	5,167,808	-	-	-	-	-	7,114,220	6,657,215	6,039,870	5,797,856	5,892,191
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**32,185,637**	**29,379,468**	**26,878,236**	**23,097,502**	**21,169,418**	-	-	-	-	-	**33,101,370**	**30,349,049**	**27,862,626**	**23,893,497**	**22,074,749**
3 OFF-BALANCE SHEET ITEMS															
(a) Letters of credit, guarantees, acceptances	55,444,999	57,091,200	44,891,121	53,501,383	55,383,043	-	-	-	-	-	64,241,791	64,747,959	51,262,561	58,585,015	62,291,124
(b) Forwards, Swaps and options	7,941,297	15,345,504	22,492,455	24,898,291	18,217,448	-	-	-	-	-	7,941,297	15,345,504	22,492,455	24,898,291	18,217,448
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	2,124,016	2,623,421	1,816,029	2,074,597	1,577,260
(d)TOTAL CONTINGENT LIABILITIES	**63,386,296**	**72,436,704**	**67,383,576**	**78,399,674**	**73,600,491**	-	-	-	-	-	**74,307,104**	**82,716,884**	**75,571,045**	**85,557,903**	**82,085,832**
4 CAPITAL STRENGTH															
(a) Core capital	74,279,598	75,998,051	74,052,458	72,475,434	70,663,325	-	-	-	-	-	85,455,292	86,193,053	83,712,646	81,667,879	78,366,867
(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	1,000,000	1,000,000
(c) Excess (a-b)	**73,279,598**	**74,998,051**	**73,052,458**	**71,475,434**	**69,663,325**	-	-	-	-	-	**84,455,292**	**85,193,053**	**82,712,646**	**80,667,879**	**77,366,867**
(d) Supplementary Capital	-	-	-	-	-	-	-	-	-	-	284,536	243,316	285,262	265,766	228,957
(e) TOTAL CAPITAL (a+d)	**74,279,598**	**75,998,051**	**74,052,458**	**72,475,434**	**70,663,325**	-	-	-	-	-	**85,739,828**	**86,436,369**	**83,997,909**	**81,933,645**	**78,595,824**
(f)TOTAL RISK WEIGHTED ASSETS	**445,588,426**	**431,172,212**	**424,508,500**	**404,040,200**	**385,541,405**						**497,653,480**	**481,286,503**	**471,853,264**	**444,759,800**	**426,385,330**
(g) Core Capital / Total deposits liabilities	15.17%	16.54%	16.54%	15.80%	16.81%	-	-	-	-	-	15.58%	16.74%	16.79%	16.25%	16.92%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	8.00%	-	-	-	-	-	8.00%	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	**7.17%**	**8.54%**	**8.54%**	**7.80%**	**8.81%**	-	-	-	-	-	**7.58%**	**8.74%**	**8.79%**	**8.25%**	**8.92%**
(j) Core Capital / Total risk weighted assets	16.67%	17.63%	17.44%	17.94%	18.33%	-	-	-	-	-	17.17%	17.91%	17.74%	18.36%	18.38%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-	-	-	10.50%	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	**6.17%**	**7.13%**	**6.94%**	**7.44%**	**7.83%**	-	-	-	-	-	**6.67%**	**7.41%**	**7.24%**	**7.86%**	**7.88%**
(m) Total Capital / Total risk weighted assets	16.67%	17.63%	17.44%	17.94%	18.33%	-	-	-	-	-	17.23%	17.96%	17.80%	18.42%	18.43%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	14.50%	-	-	-	-	-	14.50%	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	**2.17%**	**3.13%**	**2.94%**	**3.44%**	**3.83%**	-	-	-	-	-	**2.73%**	**3.46%**	**3.30%**	**3.92%**	**3.93%**
(p) Adjusted Core Capital / Total deposits liabilities*	-	-	-	16.22%	17.46%	-	-	-	-	-	-	-	-	16.59%	17.45%
(q) Adjusted Core Capital / Total risk weighted assets*	-	-	-	18.41%	19.04%	-	-	-	-	-	-	-	-	18.75%	18.96%
(r) Adjusted Total Capital / Total risk weighted assets*	-	-	-	18.41%	19.04%	-	-	-	-	-	-	-	-	18.81%	19.02%
5 LIQUIDITY															
(a) Liquidity Ratio	54.90%	55.39%	54.81%	55.61%	54.91%	-	-	-	-	-	52.49%	54.69%	53.05%	53.20%	55.58%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	20.00%	-	-	-	-	-	20.00%	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	**34.90%**	**35.39%**	**34.81%**	**35.61%**	**34.91%**	-	-	-	-	-	**32.49%**	**34.69%**	**33.05%**	**33.20%**	**35.58%**

* 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.

KEY GROWTH HIGHLIGHTS (KES Billions)



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 Centre, Mara and Ragati Road, Upper Hill.

BY ORDER OF THE BOARD
WAWERU MATHENGE
GROUP COMPANY SECRETARY
NCBA GROUP PLC
22 November 2023