



The Un-audited financial results of the Bank and Group for the period ended 30 June, 2025.

I	STATEMENT OF FINANCIAL POSITION	BANK				COMPANY				GROUP CONSOLIDATED			
		30 June, 2025 Un-audited Shs '000	31 March,2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	30 June, 2024 Un-audited Shs '000	30 June, 2025 Un-audited Shs '000	31 March,2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	30 June, 2024 Un-audited Shs '000	30 June, 2025 Un-audited Shs '000	31 March,2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	30 June, 2024 Un-audited Shs '000
A	ASSETS												
1	Cash (both Local & Foreign)	14,130,057	13,241,096	15,293,915	12,150,347	-	-	-	-	19,263,577	17,248,792	19,635,938	15,713,476
2	Balances due from Central Banks	19,349,395	15,773,767	19,874,324	29,783,639	-	-	-	-	24,411,209	20,424,935	24,043,443	35,000,159
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	100,055	122,166	122,006	73,995	-	-	-	-	100,055	122,166	122,006	73,995
5	Investment Securities:												
	a) Held to maturity:												
	a. Kenya Government securities	103,744,236	103,649,583	104,079,427	111,144,622	-	-	-	-	103,744,236	103,649,583	104,079,427	111,144,622
	b. Other securities	5,542,847	5,782,188	8,595,174	10,563,670	-	-	-	-	30,611,761	28,968,103	30,674,858	31,109,755
	b) At Fair Value through Other Comprehensive Income:												
	a. Kenya Government securities	76,399,245	83,823,136	76,757,416	71,460,491	-	-	-	-	76,399,245	83,823,136	76,757,416	71,460,491
	b. Other securities	60,207	60,045	57,294	55,277	-	-	-	-	5,678,034	5,821,112	5,481,610	5,160,545
6	Deposits and balances due from local banking institutions	17,609,476	3,907,860	15,980,924	8,120,532	-	-	-	-	17,998,956	4,362,393	16,023,908	8,120,532
7	Deposits and balances due from banking institutions abroad	36,720,869	42,089,623	25,994,168	43,834,577	-	-	-	-	47,861,771	50,743,730	36,932,172	51,228,115
8	Tax recoverable	-	735,809	1,396,786	-	20,910	-	-	52,947	458,650	1,020,243	1,880,967	240,334
9	Loans and advances to customers (net)	255,339,576	254,882,850	269,145,919	272,873,193	-	-	-	-	288,084,748	287,015,561	302,077,630	309,662,546
10	Balances due from banking institutions in the group	6,868,565	6,309,813	6,445,165	10,983,053	792,301	1,343,171	1,333,377	334,160	-	-	-	-
11	Investments in associates	2,661,412	2,661,412	2,661,412	2,661,412	-	-	-	332,593	3,366,767	3,366,767	3,366,767	4,223,674
12	Investments in subsidiary companies	23,002	23,002	23,002	23,002	75,488,682	75,488,682	75,488,682	74,081,089	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	3,581,476	3,194,601	3,322,958	2,735,949	-	-	-	-	4,882,678	4,371,857	4,333,185	3,243,320
16	Prepaid lease rentals	5,815	5,845	5,875	5,940	-	-	-	-	521,815	521,845	521,875	521,940
17	Intangible assets	6,524,931	6,650,620	6,862,354	7,263,149	-	-	-	-	7,100,181	7,250,975	7,455,118	7,504,193
18	Deferred tax asset	5,884,473	7,082,948	7,931,017	10,033,275	73,376	99,886	88,406	83,295	7,404,687	8,612,691	10,014,063	11,350,524
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	23,178,243	28,759,877	24,153,605	26,679,619	798,144	684,500	713,020	651,891	25,070,678	28,650,053	22,543,381	23,319,307
21	TOTAL ASSETS	577,723,880	578,756,241	588,702,741	620,445,742	77,173,413	77,616,239	77,623,485	75,535,975	662,959,048	655,973,942	665,943,764	689,077,528
B	LIABILITIES												
22	Balances due to Central Banks	-	-	-	-	-	-	-	-	-	-	-	-
23	Customer deposits	439,526,985	442,623,252	449,487,692	473,518,794	-	-	-	-	496,970,384	495,669,606	502,016,493	528,885,189
24	Deposits and balances due to local banking institutions	1,118,819	1,644,860	11,572,512	18,363,891	-	-	-	-	1,118,819	1,644,860	11,572,512	18,363,891
25	Deposits and balances due to foreign banking institutions	4,517,297	2,126,380	1,316,820	2,156,278	-	-	-	-	4,723,776	2,349,056	1,835,146	1,792,993
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	7,002,370	7,739,413	8,567,382	9,346,516	-	-	-	-	8,458,032	7,889,106	10,172,225	9,496,056
28	Balances due to banking institutions in the group	489,984	191,896	272,662	399,386	5,626,623	7,903,423	7,892,756	9,198,292	-	-	-	-
29	Tax payable	62,889	-	-	1,105,590	-	26,828	1,372	-	29,031	126,333	7,697	1,240,294
30	Dividends payable	-	-	-	-	772,413	633,139	674,530	636,201	772,413	633,139	674,530	636,201
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	23,159,855	29,160,892	20,925,497	21,598,807	285,768	354,502	300,082	288,055	32,440,919	31,338,913	29,950,411	27,259,279
34	TOTAL LIABILITIES	475,878,199	483,486,693	492,142,565	526,489,262	6,684,804	8,917,892	8,868,740	10,122,548	544,513,374	539,651,013	556,229,015	587,673,904
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	106,020	106,020	106,020	-	-	-	-	-	106,020	106,020	106,020	-
38	Retained earnings	56,496,791	52,032,319	47,576,616	51,629,222	40,826,690	33,681,989	33,738,387	35,751,507	88,772,857	83,204,458	77,720,291	74,715,793
39	Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	-	-
40	Other reserves	977,464	(1,134,197)	(2,387,866)	(1,938,148)	-	-	-	-	(74,527)	(1,986,955)	(3,112,548)	(2,974,089)
41	Proposed dividends	-	-	7,000,000	-	-	5,354,438	5,354,438	-	-	5,354,438	5,354,438	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-
		101,845,681	95,269,548	96,560,176	93,956,480	70,488,610	68,698,347	68,754,745	65,413,427	118,466,270	116,339,881	109,730,121	101,403,624
43	Non-controlling interests	-	-	-	-	-	-	-	-	(20,596)	(16,952)	(15,372)	-
44	TOTAL SHAREHOLDERS' FUNDS	101,845,681	95,269,548	96,560,176	93,956,480	70,488,610	68,698,347	68,754,745	65,413,427	118,445,674	116,322,929	109,714,749	101,403,624
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	577,723,880	578,756,241	588,702,741	620,445,742	77,173,413	77,616,239	77,623,485	75,535,975	662,959,048	655,973,942	665,943,764	689,077,528
II	STATEMENT OF COMPREHENSIVE INCOME												
1	INTEREST INCOME												
1.1	Loans and advances	17,958,753	9,247,495	42,021,625	20,933,907	-	-	-	-	20,003,162	10,285,414	46,498,076	23,317,842
1.2	Government securities	10,789,044	5,421,827	22,356,758	11,325,617	-	-	-	-	12,604,461	6,329,980	25,639,817	13,002,982
1.3	Deposits and placements with banking institutions	1,230,106	530,899	3,213,030	1,573,293	51,441	25,723	39,878	13,654	21,424,322	538,955	3,376,028	1,656,570
1.4	Other interest income	17,528	16,379	162,482	82,929	-	-	-	-	22,687	19,438	174,048	85,698
1.5	TOTAL INTEREST INCOME	29,995,431	15,216,600	67,753,895	33,915,746	51,441	25,723	39,878	13,654	33,973,552	17,173,787	75,687,969	38,063,092
2	INTEREST EXPENSE												
2.1	Customer deposits	10,675,771	5,818,177	35,262,483	18,655,123	-	-	-	-	12,240,647	6,586,030	38,215,547	20,271,359
2.2	Deposits and placement from banking institutions	460,879	411,110	1,559,157	779,138	-	-	-	-	570,490	431,662	1,866,713	929,600
2.3	Other interest expenses	281,359	151,427	951,235	410,860	-	-	-	-	314,887	184,955	1,091,025	410,860
2.4	TOTAL INTEREST EXPENSE	11,418,009	6,380,714	37,772,875	19,845,121	-	-	-	-	13,126,024	7,202,647	41,173,285	21,611,819
3	NET INTEREST INCOME	18,577,422	8,835,886	29,981,020	14,070,625	51,441	25,723	39,878	13,654	20,847,528	9,971,140	34,514,684	16,451,273
4	NON - INTEREST INCOME												
4.1	Fees and commissions on loans and advances	4,549,737	2,238,259	9,173,241	4,696,700	-	-	-	-	6,255,754	3,104,120	12,310,323	6,142,129
4.2	Other fees and commissions	2,719,143	1,296,532	5,448,326	2,843,795	-	-	-	-	2,979,414	1,418,425	6,130,801	3,119,514
4.3	Foreign exchange trading income	2,126,188	1,020,131	5,414,649	3,269,385	-	-	-	-	2,431,052	1,177,768	6,249,764	3,681,783
4.4	Dividend income	-	-	-	-	7,218,000	-	12,144,600	5,000,000	-	-	-	-
4.5	Other income	378,825	200,305	1,201,863	781,179	142,126	73,168	305,279	163,069	2,816,622	1,661,936	3,492,297	1,965,259
4.6	TOTAL NON-INTEREST INCOME	9,773,893	4,755,227	21,238,079	11,591,059	7,360,126	73,168	12,449,879	5,163,069	14,482,842	7,362,249	28,183,185	14,908,685
5	TOTAL OPERATING INCOME	28,351,315	13,591,113	51,219,099	25,661,684	7,411,567	98,891	12,489,757	5,176,723	35,330,370	17,333,389	62,697,869	31,359,958
6	OPERATING EXPENSES												
6.1	Loan loss provision	2,704,058	1,274,007	5,206,348	2,413,313	-	-	-	-	3,226,683	1,624,505	5,480,392	2,709,741
6.2	Staff costs	6,033,841	2,817,534	10,359,333	5,368,228	162,754	70,901	304,664	170,504	7,739,194	3,691,213	13,406,492	6,859,248
6.3	Directors' emoluments	37,403	18,808	39,281	30,222	48,997	36,811	98,634	46,522	141,695	86,288	275,733	162,204
6.4	Rental charges	614,188	306,492	993,906	512,606	1,026	513	2,052	1,026	666,963	335,931	1,037,241	519,657
6.5	Depreciation charge on property and equipment	549,466	267,221	688,144	330,251	-	-	-	-	731,866	356,211	936,799	490,812
6.6	Amortisation charges	422,442	224,019	1,074,794	524,797	-	-	-	-	518,447	270,602	1,193,001	616,634
6.7	Other operating expenses	7,009,653	3,259,759	12,094,721	6,255,422	58,622	29,229	55,436	48,680	8,754,976	4,137,007	15,314,188	7,837,134
6.8	TOTAL OPERATING EXPENSES	17,371,051	8,167,840										

The Un-audited financial results of the Bank and Group for the period ended 30 June, 2025.

III OTHER DISCLOSURES	BANK				COMPANY				GROUP CONSOLIDATED			
	30 June, 2025 Un-audited Shs '000	31 March, 2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	30 June, 2024 Un-audited Shs '000	30 June, 2025 Un-audited Shs '000	31 March, 2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	30 June, 2024 Un-audited Shs '000	30 June, 2025 Un-audited Shs '000	31 March, 2025 Un-audited Shs '000	31 Dec, 2024 Audited Shs '000	30 June, 2024 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES												
(a) Gross Non-performing loans and advances	36,767,253	35,999,629	35,511,838	37,441,396	-	-	-	-	38,135,390	37,784,378	37,151,611	40,896,454
(b) Less Interest in Suspense	11,040,337	10,047,860	10,490,918	10,629,248	-	-	-	-	11,230,323	10,241,108	10,678,140	10,998,164
(c) TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	25,726,916	25,951,769	25,020,920	26,812,148	-	-	-	-	26,905,067	27,543,270	26,473,471	29,898,290
(d) Less Loan Loss Provision	12,914,841	12,381,303	10,318,955	10,785,201	-	-	-	-	13,761,066	13,553,642	11,326,298	13,456,054
(e) NET NON-PERFORMING LOANS AND ADVANCES (c-d)	12,812,075	13,570,466	14,701,965	16,026,947	-	-	-	-	13,144,001	13,989,628	15,147,173	16,442,236
(f) Discounted Value of Securities	12,812,075	13,570,466	14,701,965	16,026,947	-	-	-	-	13,144,001	13,989,628	15,147,173	16,442,236
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	25,724,085	24,309,925	22,021,751	21,537,602	-	-	-	-	26,040,710	24,406,570	22,118,429	21,673,689
(b) Employees	7,564,797	7,418,958	7,448,251	7,053,827	-	-	-	-	8,543,938	8,131,293	8,135,379	7,625,712
(c) TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	33,288,882	31,728,883	29,470,002	28,591,429	-	-	-	-	34,584,648	32,537,863	30,253,808	29,299,401
3 OFF-BALANCE SHEET ITEMS												
(a) Letters of credit, guarantees, acceptances	53,402,509	49,613,923	45,454,432	57,944,452	-	-	-	-	59,208,930	55,224,288	52,556,442	65,971,746
(b) Forwards, Swaps and options	3,586,727	1,837,741	1,032,086	5,982,220	-	-	-	-	3,586,727	1,837,741	1,032,086	5,982,220
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	2,287,583	2,439,546	2,019,546	1,904,082
(d) TOTAL CONTINGENT LIABILITIES	56,989,236	51,451,664	46,486,518	63,926,672	-	-	-	-	65,083,240	59,501,575	55,608,074	73,858,048
4 CAPITAL STRENGTH												
(a) Core capital	93,545,577	91,313,340	89,085,488	88,080,101	-	-	-	-	107,778,798	104,802,326	102,870,319	99,663,261
(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)	92,545,577	90,313,340	88,085,488	87,080,101	-	-	-	-	106,778,798	103,802,326	101,870,319	98,663,261
(d) Supplementary Capital	-	-	-	-	-	-	-	-	313,522	298,739	240,247	279,970
(e) TOTAL CAPITAL (a+d)	93,545,577	91,313,340	89,085,488	88,080,101	-	-	-	-	108,092,320	105,101,065	103,110,566	99,943,231
(f) TOTAL RISK WEIGHTED ASSETS	432,830,549	439,925,674	437,823,635	452,177,364	-	-	-	-	483,040,609	486,584,285	485,702,713	501,421,301
(g) Core Capital / Total deposits liabilities	21.28%	20.63%	19.82%	18.60%	-	-	-	-	21.73%	21.23%	20.29%	18.84%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(i) Excess (g-h)	13.28%	12.63%	11.82%	10.60%	-	-	-	-	13.73%	13.23%	12.29%	10.84%
(j) Core Capital / Total risk weighted assets	21.61%	20.76%	20.35%	19.48%	-	-	-	-	22.31%	21.54%	21.18%	19.88%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	11.11%	10.26%	9.85%	8.98%	-	-	-	-	11.81%	11.04%	10.68%	9.38%
(m) Total Capital / Total risk weighted assets	21.61%	20.76%	20.35%	19.48%	-	-	-	-	22.38%	21.60%	21.23%	19.93%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	-	-	-	-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	7.11%	6.26%	5.85%	4.98%	-	-	-	-	7.88%	7.10%	6.73%	5.43%
5 LIQUIDITY												
(a) Liquidity Ratio	62.18%	60.00%	56.01%	56.42%	-	-	-	-	57.14%	55.77%	54.08%	53.61%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	42.18%	40.00%	36.01%	36.42%	-	-	-	-	37.14%	35.77%	34.08%	33.61%

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital Shs '000	Share Premium Shs '000	Other Reserves Shs '000	Revenue Reserves Shs '000	Proposed Dividends Shs '000	Total Shs '000
At 1st January 2025	8,237,598	21,424,322	(3,006,528)	77,704,919	5,354,438	109,714,749
Profit for the period				11,047,342		11,047,342
Other comprehensive income			3,038,021	-		3,038,021
2024 Final Dividends paid					(5,354,438)	(5,354,438)
Balance as at 30th June 2025	8,237,598	21,424,322	31,493	88,752,261	-	118,445,674

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS	30th June, 2025 Un-audited Shs '000	31st Dec, 2024 Audited Shs '000	30th June, 2024 Un-audited Shs '000
Net cash generated from/(used in) operating activities	30,407,572	(11,598,292)	(11,917,366)
Net cash (used in)/generated from investing activities	(2,095,976)	15,164,656	21,079,726
Net cash used in financing activities	(7,230,869)	(4,525,206)	(2,225,014)
Net increase/(decrease) in cash and cash equivalents	21,080,727	(958,842)	6,937,346
Cash and cash equivalents at 1st January	68,575,346	69,042,140	69,042,140
Effect of exchange rate changes on cash and cash equivalents	116,439	492,048	(1,854,242)
Cash and cash equivalents at period end	89,772,512	68,575,346	74,125,244

MESSAGE FROM DIRECTORS

The Directors have approved payment of an interim dividend of Shs 2.50 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 18 September, 2025 (the closing date for determination of entitlements) and will be paid on or immediately after 2 October, 2025

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

KATHRYNE MAUNDU


GROUP COMPANY SECRETARY

NCBA GROUP PLC

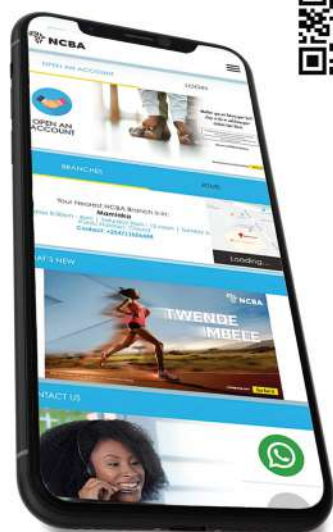
28 August 2025



OPEN AN NCBA ACCOUNT ONLINE FREE OF CHARGE



SCAN TO GET STARTED



Download the NCBA Now App

to open a current account and enjoy convenient banking.

Regulated by the Central Bank of Kenya

ncbagroup.com **Go for it**



The Board of Directors of NCBA Investment Bank Limited is pleased to announce the Unaudited financial results of the Company for the period ended 30th June 2025.

NCBA UNIT TRUST FUNDS

STATEMENT OF COMPREHENSIVE INCOME	EQUITY FUND		FIXED INCOME FUND		BASKET FUND (KES)		DOLLAR FIXED INCOME FUND		BASKET FUND (USD)		GLOBAL EQUITY (USD)		GLOBAL FIXED INCOME (USD)	
	Period ended 30-Jun-25 Unaudited Kes '000	Year ended 30-Jun-24 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-24 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-24 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-24 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Year ended 30-Jun-24 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Year ended 30-Jun-24 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Year ended 30-Jun-24 Unaudited Kes '000
INCOME														
Interest income	1,498	1,357	1,667,747	1,306,287	571,598	447,104	173,906	192,087	92,606	43,991	303		5,174	
Dividend income	5,497	4,229	-	-	-	-	-	-	-	-	-	-	-	-
Total income	6,995	5,586	1,667,747	1,306,287	571,598	447,104	173,906	192,087	92,606	43,991	303	-	5,174	-
Fair value gains /(loss) on investments	11,660	7,988	704,625	615,415	177,315	284,927	68,015	(23,335)	12,974	(5,521)	9,112		26,444	
Total comprehensive income	18,655	13,574	2,372,372	1,921,702	748,913	732,031	241,921	168,752	105,580	38,470	9,415	-	31,618	-
Total comprehensive income	18,655	13,574	2,372,372	1,921,702	748,913	732,031	241,921	168,752	105,580	38,470	9,415	-	31,618	-
OPERATING EXPENSES														
Professional fees	1,583	1,415	329,550	237,872	58,000	43,831	35,241	46,978	19,839	10,296	309		1,155	
Operational and Administrative expenses	340	17	51,245	1,688	19,342	332	11,189	592	6,307	155	500		1664	
Total expenses	1,923	1,432	380,795	239,560	77,342	44,163	46,430	47,570	26,146	10,451	809	-	2,819	-
Operating Loss (Profit)	16,732	12,142	1,991,577	1,682,142	671,571	687,868	195,491	121,182	79,434	28,019	8,606	-	28,799	-
Finance costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit(loss) before income tax expense	16,732	12,142	1,991,577	1,682,142	671,571	687,868	195,491	121,182	79,434	28,019	8,606	-	28,799	-
Income tax expense														
Profit (loss) after income tax expense	16,732	12,142	1,991,577	1,682,142	671,571	687,868	195,491	121,182	79,434	28,019	8,606	-	28,799	-

STATEMENT OF FINANCIAL POSITION	EQUITY FUND		FIXED INCOME FUND		BASKET FUND (KES)		DOLLAR FIXED INCOME FUND		BASKET FUND (USD)		GLOBAL EQUITY (USD)		GLOBAL FIXED INCOME (USD)	
	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000	30-Jun-25 Unaudited Kes 000	31-Dec-24 Audited Kes 000
ASSETS														
Non-current assets														
Investment in quoted securities	87,680	72,885	-	-	-	-	2,328,690	-	-	-	-	-	-	-
Investment in government securities	-	-	18,421,445	14,322,003	3,675,511	4,091,220	-	1,727,217	458,611	498,397	-	-	-	-
Investment in corporate bonds	-	-	348,418	352,949	50,669	53,335	-	-	-	-	-	-	-	-
Investment in bank deposits	29,198	33,197	15,429,493	7,223,653	7,413,223	3,034,597	3,469,834	4,578,613	2,391,457	2,606,214	-	-	-	-
Investment in Mutual Funds	-	6,400	-	-	344,924	85,041	269,162	191,729	277,542	110,758	-	-	-	-
Off Shore Investments	8,805	-	-	-	-	-	117,634	117,028	-	-	226,236	32,046	766,760	217,686
Total non-current assets	125,683	112,482	34,199,356	21,898,605	11,484,327	7,264,193	6,185,320	6,614,587	3,127,610	3,215,369	226,236	32,046	766,760	217,686
Current assets														
Clients cash and bank balances	2,309	778	60,171	13,132	1,196	1,365	422,622	26,716	287	16,601	1,174	719	4,738	4,608
Client debtors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total current assets	2,309	778	60,171	13,132	1,196	1,365	422,622	26,716	287	16,601	1,174	719	4,738	4,608
TOTAL ASSETS	127,992	113,260	34,259,527	21,911,737	11,485,523	7,265,558	6,607,942	6,641,303	3,127,897	3,231,970	227,410	32,765	771,498	222,294
Non-current liabilities														
Unit holders' funds	127,651	112,878	34,184,350	21,855,370	11,471,792	7,248,781	6,599,568	6,630,820	3,122,558	3,227,087	226,747	32,709	768,965	222,140
Total non-current liabilities	127,651	112,878	34,184,350	21,855,370	11,471,792	7,248,781	6,599,568	6,630,820	3,122,558	3,227,087	226,747	32,709	768,965	222,140
Current liabilities														
Accrued expenses	341	382	75,177	56,367	13,731	16,777	8,374	10,483	5,339	4,883	663	56	2,533	154
Total current liabilities	341	382	75,177	56,367	13,731	16,777	8,374	10,483	5,339	4,883	663	56	2,533	154
TOTAL UNIT HOLDERS' FUNDS AND LIABILITIES	127,992	113,260	34,259,527	21,911,737	11,485,523	7,265,558	6,607,942	6,641,303	3,127,897	3,231,970	227,410	32,765	771,498	222,294

NCBA INVESTMENT BANK LIMITED

STATEMENT OF COMPREHENSIVE INCOME			STATEMENT OF FINANCIAL POSITION			OTHER DISCLOSURES		
	30-Jun-2025 Unaudited Shs '000	30-June-2024 Unaudited Shs '000		30-Jun-2025 Unaudited Shs '000	31-Dec-2024 Audited Shs '000		30-Jun-2025 Unaudited Shs '000	31-Dec-2024 Audited Shs '000
Income			Non-current assets			1. Capital Strength		
Brokerage Commissions	67,831	31,978	Property Plant and Equipment	5,425	3,835	a. Paid-up capital	300,000	300,000
Advisory / Consultancy Fees	54,938	54,103	Deferred tax asset	102,807	99,384	b. Minimum capital required	250,000	250,000
Interest income	39,263	30,305	Intangible assets	2,726	3,291	c. Excess/(Deficiency) (a-b)	50,000	50,000
Dividend income	-	-	Right of use assets	12,770	14,087	2. Shareholders Funds		
Fund Management Fees	446,613	302,684	Investments or deposits in CDSC/NSE	18,307	17,910	a. Total shareholders' funds	794,897	711,403
Exchange gains /(loss)	-	-	Total non-current assets	142,035	138,507	b. Minimum shareholders' funds required	250,000	250,000
Unrealized profits / (loss) on investments	-	-	Current assets			c. Excess/(Deficiency) (a-b)	544,897	461,403
Other income	786	2,970	Client debtors	22,581	4,702	3. Liquid Capital		
Total income	609,430	422,040	Amounts due from other stockbrokers	-	-	a. Liquid Capital	272,754	241,422
Expenses			Other trade receivables	180,694	93,408	b. Minimum Liquid Capital (the higher of Kshs 30M and 8% of liabilities)	30,000	30,000
Professional Fees	3,560	14,179	Prepayments	27,467	41,125	c. Excess/(Deficiency) (a-b)	242,754	211,422
Employee costs	131,701	118,698	Investments in Equities / Fixed income securities	608,205	507,009	6. Clients Funds		
Directors emoluments	6,166	4,923	Total Clients cash and bank balances	139,851	69,070	a. Total clients' creditors	122,297	58,512
Operational and Administrative expenses	78,033	108,690	Office cash and bank balances	234,499	259,340	b. Total clients' cash and bank balances	139,851	69,070
Depreciation Expenses	1,507	1,053	Current Tax Asset	7,854	11,467	c. Excess/(Deficiency) (b-a)	17,554	10,558
Amortization Expenses	564	978	Total current assets	1,221,149	986,120			
Other Expenses	(853)	16,177	TOTAL ASSETS	1,363,185	1,124,627			
Total expenses	220,679	264,698	Share capital and reserves					
Operating Profit / (Loss)	388,751	157,341	Paid-up ordinary share capital	300,000	300,000			
Finance Costs	-	-	Preference Share Capital	200,000	200,000			
Profit / (Loss) before tax and exceptional items	388,751	157,341	Revenue reserves	281,579	7,601			
Exceptional Items	-	-	Revaluation reserves	13,319	(14,198)			
Profit before tax	388,751	157,341	Proposed Dividends	-	218,000			
Tax charge	110,579	46,575	Total shareholders funds	794,897	711,403			
Profit after tax	278,172	110,766	Non-Current liabilities					
Other comprehensive income net of tax			Lease Liability	9,779	11,239			
Total comprehensive income	278,172	110,766	Total Non-current liabilities	9,779	11,239			
			Current liabilities					
			Clients Creditors	122,297	58,512			
			Amounts due to related parties	5,357	17,628			
			Amounts due to other stockbrokers	3,524	1,159			
			Lease Liability	4,788	4,520			
			Current Tax Liability	-	-			
			Other current liabilities	422,543	320,165			
			Total current liabilities	558,508	401,984			
			TOTAL EQUITY AND LIABILITIES	1,363,185	1,124,627			