



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	8,128,532
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	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	1,343,242	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	17,048	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											

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

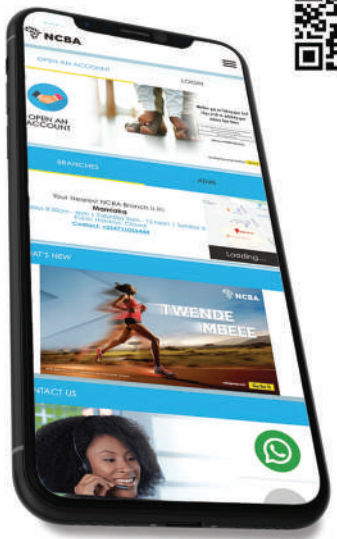
28 August 2025



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