NCBA

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

	I STATEMENT OF FINANCIAL POSITION	BANK					COMPANY					GROUP CONSOLIDATED				
		30 Sep, 2025 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 Sep, 2024 Un-audited Shs '000	30 Sep, 2025 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 Sep, 2024 Un-audited Shs '000	30 Sep, 2025 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 Sep, 2024 Un-audited Shs '000
A	**ASSETS**															
1	Cash (both Local & Foreign)	14,165,737	14,130,057	13,241,096	15,293,915	12,653,780	-	-	-	-	-	22,567,995	19,263,577	17,248,792	19,635,938	17,857,243
2	Balances due from Central Banks	29,817,420	19,349,395	15,773,767	19,874,324	27,364,534	-	-	-	-	-	35,735,501	24,411,209	20,424,935	24,043,443	33,091,419
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	104,410	100,055	122,166	122,006	73,995	-	-	-	-	-	104,410	100,055	122,166	122,006	73,995
5	Investment Securities:															
	a) Held to maturity:															
	a. Kenya Government securities	103,597,934	103,744,236	103,649,583	104,079,427	104,997,258	-	-	-	-	-	103,597,934	103,744,236	103,649,583	104,079,427	105,018,009
	b. Other securities	5,685,743	5,542,847	5,782,188	8,595,174	11,952,873	-	-	-	-	-	33,066,603	30,611,761	28,968,103	30,674,858	34,390,148
	b) At Fair Value through Other Comprehensive Income:															
	a. Kenya Government securities	80,096,573	76,399,245	83,823,136	76,757,416	71,503,705	-	-	-	-	-	80,096,573	76,399,245	83,823,136	76,757,416	73,401,875
	b. Other securities	64,725	60,207	60,045	57,294	56,040	-	-	-	-	-	5,596,940	5,678,034	5,821,112	5,481,610	4,701,211
6	Deposits and balances due from local banking institutions	8,010,728	17,609,476	3,907,860	15,980,924	8,543,956	-	-	-	-	-	8,083,870	17,998,956	4,362,393	16,023,908	8,928,433
7	Deposits and balances due from banking institutions abroad	28,645,992	36,720,869	42,089,623	25,994,168	35,353,366	-	-	-	-	-	37,342,105	47,861,771	50,743,730	36,932,172	46,098,383
8	Tax recoverable	-	-	735,809	1,396,786	-	10,221	20,910	-	-	47,936	647,542	458,650	1,020,243	1,880,967	202,885
9	Loans and advances to customers (net)	257,358,575	255,339,576	254,882,850	269,145,919	268,280,555	-	-	-	-	-	292,717,989	288,084,748	287,015,561	302,077,630	303,453,025
10	Balances due from banking institutions in the group	6,412,280	6,868,565	6,309,813	6,445,165	10,585,951	5,713,436	792,301	1,343,171	1,333,377	126,820	-	-	-	-	-
11	Investments in associates	2,661,412	2,661,412	2,661,412	2,661,412	2,661,412	-	-	-	-	-	3,366,767	3,366,767	3,366,767	3,366,767	3,302,441
12	Investments in subsidiary companies	23,002	23,002	23,002	23,002	23,002	75,488,681	75,488,682	75,488,682	75,488,682	75,488,682	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	3,590,245	3,581,476	3,194,601	3,322,958	2,770,205	-	-	-	-	-	4,873,073	4,882,678	4,371,857	4,333,185	3,757,302
16	Prepaid lease rentals	5,785	5,815	5,845	5,875	5,910	-	-	-	-	-	521,785	521,815	521,845	521,875	521,910
17	Intangible assets	6,473,535	6,524,931	6,650,620	6,862,354	7,159,314	-	-	-	-	-	7,128,960	7,100,181	7,250,975	7,455,118	7,748,039
18	Deferred tax asset	5,703,136	5,884,473	7,082,948	7,931,017	10,361,082	102,418	73,376	99,886	88,406	32,935	7,242,179	7,404,687	8,612,691	10,014,063	11,762,732
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	18,922,589	23,178,243	28,759,877	24,153,605	25,654,336	746,031	798,144	684,500	713,020	2,710,879	22,628,577	25,070,678	28,650,053	22,543,381	24,522,803
21	**TOTAL ASSETS**	**571,339,821**	**577,723,880**	**578,756,241**	**588,702,741**	**600,001,274**	**82,060,786**	**77,173,413**	**77,616,239**	**77,623,485**	**78,407,252**	**665,318,803**	**662,959,048**	**655,973,942**	**665,943,764**	**678,831,853**
B	**LIABILITIES**															
22	Balances due to Central Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Customer deposits	431,595,859	439,526,985	442,623,252	449,487,692	462,910,663	-	-	-	-	-	487,962,829	496,970,384	495,669,606	502,016,493	515,109,138
24	Deposits and balances due to local banking institutions	755,442	1,118,819	1,644,860	11,572,512	13,700,842	-	-	-	-	-	755,442	1,118,819	1,644,860	11,572,512	13,700,842
25	Deposits and balances due to foreign banking institutions	721,098	4,517,297	2,126,380	1,316,820	2,548,107	-	-	-	-	-	2,544,261	4,723,776	2,349,056	1,835,146	4,089,101
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	6,165,254	7,002,370	7,739,413	8,567,382	8,957,083	-	-	-	-	-	7,594,333	8,458,032	7,889,106	10,172,225	11,699,203
28	Balances due to banking institutions in the group	385,825	489,984	191,896	272,662	300,912	3,189,530	5,626,623	7,903,423	7,892,756	9,442,432	-	-	-	-	-
29	Tax payable	1,005,270	62,889	-	-	3,112	18,508	-	26,828	1,372	43,454	1,287,977	29,031	126,333	7,697	32,550
30	Dividends payable	-	-	-	-	-	727,066	772,413	633,139	674,530	852,991	727,066	772,413	633,139	674,530	852,991
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	30,918,615	23,159,855	29,160,892	20,925,497	21,734,245	369,375	285,768	354,502	300,082	327,758	44,197,994	32,440,919	31,338,913	29,950,411	33,537,035
34	**TOTAL LIABILITIES**	**471,547,363**	**475,878,199**	**483,486,693**	**492,142,565**	**510,154,964**	**4,304,479**	**6,684,804**	**8,917,892**	**8,868,740**	**10,666,635**	**545,069,902**	**544,513,374**	**539,651,013**	**556,229,015**	**579,020,860**
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	106,020	106,020	106,020	106,020	-	-	-	-	-	-	106,020	106,020	106,020	106,020	-
38	Retained earnings	54,544,449	56,496,791	52,032,319	47,576,616	50,460,560	48,094,387	40,826,690	33,681,989	33,738,387	38,078,697	89,987,673	88,772,857	83,204,458	77,720,291	76,291,440
39	Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Other reserves	876,583	977,464	(1,134,197)	(2,387,866)	(4,879,656)	-	-	-	-	-	518,996	(74,527)	(1,986,955)	(3,112,548)	(6,142,367)
41	Proposed dividends	-	-	-	7,000,000	-	-	-	5,354,438	5,354,438	-	-	-	5,354,438	5,354,438	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		99,792,458	**101,845,681**	**95,269,548**	**96,560,176**	**89,846,310**	**77,756,307**	**70,488,610**	**68,698,347**	**68,754,745**	**67,740,617**	**120,274,609**	**118,466,270**	**116,339,881**	**109,730,121**	**99,810,993**
43	Non-controlling interests	-	-	-	-	-	-	-	-	-	-	(25,708)	(20,596)	(16,952)	(15,372)	-
44	**TOTAL SHAREHOLDERS' FUNDS**	**99,792,458**	**101,845,681**	**95,269,548**	**96,560,176**	**89,846,310**	**77,756,307**	**70,488,610**	**68,698,347**	**68,754,745**	**67,740,617**	**120,248,901**	**118,445,674**	**116,322,929**	**109,714,749**	**99,810,993**
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**571,339,821**	**577,723,880**	**578,756,241**	**588,702,741**	**600,001,274**	**82,060,786**	**77,173,413**	**77,616,239**	**77,623,485**	**78,407,252**	**665,318,803**	**662,959,048**	**655,973,942**	**665,943,764**	**678,831,853**

	II STATEMENT OF COMPREHENSIVE INCOME															
1	**INTEREST INCOME**															
1.1	Loans and advances	26,578,382	17,958,753	9,247,495	42,021,625	31,790,079	-	-	-	-	-	29,680,158	20,003,162	10,285,414	46,498,076	35,284,480
1.2	Government securities	16,141,520	10,789,044	5,421,827	22,356,758	16,794,270	-	-	-	-	-	18,673,907	12,604,461	6,329,980	25,639,817	19,390,489
1.3	Deposits and placements with banking institutions	2,075,923	1,230,106	530,899	3,213,030	2,488,854	74,370	51,441	25,723	39,878	29,953	2,280,473	1,343,242	538,955	3,376,028	2,617,374
1.4	Other interest income	17,692	17,528	16,379	162,482	125,612	-	-	-	-	-	23,189	22,687	19,438	174,048	132,746
1.5	**TOTAL INTEREST INCOME**	**44,813,517**	**29,995,431**	**15,216,600**	**67,753,895**	**51,198,815**	**74,370**	**51,441**	**25,723**	**39,878**	**29,953**	**50,657,727**	**33,973,552**	**17,173,787**	**75,687,969**	**57,425,089**
2	**INTEREST EXPENSE**															
2.1	Customer deposits	15,100,916	10,675,771	5,818,177	35,262,483	27,688,313	-	-	-	-	-	17,272,573	12,240,647	6,586,030	38,215,547	30,187,634
2.2	Deposits and placement from banking institutions	478,381	460,879	411,110	1,559,157	1,152,227	-	-	-	-	-	665,795	570,490	431,662	1,866,713	1,386,658
2.3	Other interest expenses	592,515	281,359	151,427	951,235	709,267	-	-	-	-	-	678,557	314,887	184,955	1,091,025	709,267
2.4	**TOTAL INTEREST EXPENSE**	**16,171,812**	**11,418,009**	**6,380,714**	**37,772,875**	**29,549,807**	**-**	**-**	**-**	**-**	**-**	**18,616,925**	**13,126,024**	**7,202,647**	**41,173,285**	**32,283,559**
3	**NET INTEREST INCOME**	**28,641,705**	**18,577,422**	**8,835,886**	**29,981,020**	**21,649,008**	**74,370**	**51,441**	**25,723**	**39,878**	**29,953**	**32,040,802**	**20,847,528**	**9,971,140**	**34,514,684**	**25,141,530**
4	**NON - INTEREST INCOME**															
4.1	Fees and commissions on loans and advances	7,026,609	4,549,737	2,238,259	9,173,241	6,904,863	-	-	-	-	-	9,651,840	6,255,754	3,104,120	12,310,323	9,177,706
4.2	Other fees and commissions	3,982,497	2,719,143	1,296,532	5,448,326	4,136,182	-	-	-	-	-	4,412,552	2,979,414	1,418,425	6,130,801	4,543,895
4.3	Foreign exchange trading income	3,275,162	2,126,188	1,020,131	5,414,649	4,465,284	-	-	-	-	-	3,710,808	2,431,052	1,177,768	6,249,764	5,099,308
4.4	Dividend income	-	-	-	-	-	14,541,999	7,218,000	-	12,144,600	11,144,600	-	-	-	-	-
4.5	Other income	453,489	378,825	200,305	1,201,863	1,111,218	213,361	142,126	73,168	305,279	247,796	3,628,552	2,816,622	1,661,936	3,492,297	2,995,616
4.6	**TOTAL NON-INTEREST INCOME**	**14,737,757**	**9,773,893**	**4,755,227**	**21,238,079**	**16,617,547**	**14,755,360**	**7,360,126**	**73,168**	**12,449,879**	**11,392,396**	**21,403,752**	**14,482,842**	**7,362,249**	**28,183,185**	**21,816,525**
5	**TOTAL OPERATING INCOME**	**43,379,462**	**28,351,315**	**13,591,113**	**51,219,099**	**38,266,555**	**14,829,730**	**7,411,567**	**98,891**	**12,489,757**	**11,422,349**	**53,444,554**	**35,330,370**	**17,333,389**	**62,697,869**	**46,958,055**
6	**OPERATING EXPENSES**															
6.1	Loan loss provision	4,533,586	2,704,058	1,274,007	5,206,348	3,664,533	-	-	-	-	-	5,078,118	3,226,683	1,624,505	5,480,392	4,079,044
6.2	Staff costs	9,265,941	6,033,841	2,817,534	10,359,333	7,807,977	244,127	162,754	70,901	304,664	261,255	11,884,999	7,739,194	3,691,213	13,406,492	10,139,692
6.3	Directors' emoluments	55,540	37,403	18,808	39,281	43,120	75,344	48,997	36,811	98,634	57,422	210,451	141,695	86,288	275,733	215,489
6.4	Rental charges	720,703	614,188	306,492	993,906	736,489	1,539	1,026	513	2,052	1,539	786,189	666,963	335,931	1,037,241	756,820
6.5	Depreciation charge on property and equipment	822,930	549,466	267,221	688,144	527,218	-	-	-	-	-	1,098,794	731,866	356,211	936,799	772,135
6.6	Amortisation charges	610,295	422,442	224,019	1,074,794	789,634	-	-	-	-	-	754,311	518,447	270,602	1,193,001	927,903
6.7	Other operating expenses	10,556,499	7,009,653	3,259,759	12,094,721	9,375,474	87,826	58,622	29,229	55,436	67,214	13,172,758	8,754,976	4,137,007	15,314,188	11,675,978
6.8	**TOTAL OPERATING EXPENSES**	**26,565,494**	**17,371,051**	**8,167,840**	**30,456,527**	**22,944,445**	**408,836**	**271,399**	**137,454**	**460,786**	**387,429**	**32,985,620**	**21,779,824**	**10,501,757**	**37,643,846**	**28,567,061**
7	Profit before tax and exceptional items	16,813,968	10,980,264	5,423,273	20,762,572	15,322,110	14,420,894	7,140,168	(38,562)	12,028,971	11,034,920	20,458,934	13,550,546	6,831,632	25,054,023	18,390,994
8	Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	**PROFIT AFTER EXCEPTIONAL ITEMS**	**16,813,968**	**10,980,264**	**5,423,273**	**20,762,572**	**15,322,110**	**14,420,894**	**7,140,168**	**(38,562)**	**12,028,971**	**11,034,920**	**20,458,934**	**13,550,546**	**6,831,632**	**25,054,023**	**18,390,994**
10	Share of associate profit	-	-	-	-	-	-	-	-	-	-	-	-	-	87,025	21,060
11	**PROFIT/(LOSS) BEFORE TAX**	**16,813,968**	**10,980,264**	**5,423,273**	**20,762,572**	**15,322,110**	**14,420,894**	**7,140,168**	**(38,562)**	**12,028,971**	**11,034,920**	**20,458,934**	**13,550,546**	**6,831,632**	**25,141,048**	**18,412,054**
12	Current tax	(2,623,077)	(1,455,830)	(656,788)	(1,248,805)	(2,241,118)	(78,905)	(36,834)	(29,314)	(119,222)	(83,827)	(3,492,843)	(1,883,914)	(1,049,742)	(2,222,212)	(2,658,710)
13	Deferred tax	(604,259)	(604,259)	(310,782)	(1,680,360)	(363,641)	14,011	(15,031)	11,479	(4,047)	(59,518)	(590,247)	(619,289)	(299,303)	(1,053,069)	(655,494)
14	**PROFIT AFTER TAX AND EXCEPTIONAL ITEMS**	**13,586,632**	**8,920,175**	**4,455,703**	**17,833,407**	**12,717,351**	**14,356,000**	**7,088,303**	**(56,398)**	**11,905,702**	**10,891,574**	**16,375,844**	**11,047,343**	**5,482,587**	**21,865,767**	**15,097,850**
15	**Other Comprehensive income**															
15.1	Exchange differences on translation of foreign operations	-	-	-	-	-	-	-	-	-	-	164,985	(457,984)	(271,779)	(2,597,810)	(3,095,901)
15.2	Fair value changes in financial assets at FVOCI	3,264,449	3,365,330	1,253,669	2,303,692	(188,098)	-	-	-	-	-	3,466,559	3,496,006	1,397,372	2,327,070	(204,658)
15.3	Revaluation surplus on property, plant and equipment	-	-	-	106,020	-	-	-	-	-	-	-	-	-	106,020	-
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**	**3,264,449**	**3,365,330**	**1,253,669**	**2,409,712**	**(188,098)**	**-**	**-**	**-**	**-**	**-**	**3,631,544**	**3,038,021**	**1,125,593**	**(164,720)**	**(3,300,559)**
17	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**	**16,851,081**	**12,285,505**	**5,709,372**	**20,243,119**	**12,529,253**	**14,356,000**	**7,088,303**	**(56,398)**	**11,905,702**	**10,891,574**	**20,007,388**	**14,085,364**	**6,608,180**	**21,701,047**	**11,797,291**
	EARNINGS PER SHARE- BASIC & DILUTED (Shs)	**25.02**	**16.43**	**8.21**	**32.84**	**23.42**	**8.71**	**4.30**	**-**	**7.23**	**6.61**	**9.94**	**6.71**	**3.33**	**13.27**	**9.16**
	INTERIM DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**-**	**11.97**	**-**	**-**	**2.50**	**-**	**2.25**	**-**	**-**	**2.50**	**-**	**2.25**	**-**
	FINAL DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**-**	**12.89**	**-**	**-**	**-**	**-**	**3.25**	**-**	**-**	**-**	**-**	**3.25**	**-**

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

III OTHER DISCLOSURES	BANK					COMPANY					GROUP CONSOLIDATED				
	30 Sep, 2025 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 Sep, 2024 Un-audited Shs '000	30 Sep, 2025 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 Sep, 2024 Un-audited Shs '000	30 Sep, 2025 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 Sep, 2024 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES															
(a) Gross Non-performing loans and advances	37,184,051	36,767,253	35,999,629	35,511,838	38,777,456	-	-	-	-	-	38,682,787	38,135,390	37,784,378	37,151,611	41,147,316
(b) Less Interest in Suspense	11,691,418	11,040,337	10,047,860	10,490,918	11,622,573	-	-	-	-	-	11,870,011	11,230,323	10,241,108	10,678,140	11,911,841
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**25,492,633**	**25,726,916**	**25,951,769**	**25,020,920**	**27,154,883**	-	-	-	-	-	**26,812,776**	**26,905,067**	**27,543,270**	**26,473,471**	**29,235,475**
(d) Less Loan Loss Provision	13,866,931	12,914,841	12,381,303	10,318,955	11,010,221	-	-	-	-	-	14,790,456	13,761,066	13,553,642	11,326,298	12,660,832
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**11,625,702**	**12,812,075**	**13,570,466**	**14,701,965**	**16,144,662**	-	-	-	-	-	**12,022,320**	**13,144,001**	**13,989,628**	**15,147,173**	**16,574,643**
(f) Discounted Value of Securities	11,625,702	12,812,075	13,570,466	14,701,965	16,144,662	-	-	-	-	-	12,022,320	13,144,001	13,989,628	15,147,173	16,574,643
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES															
(a) Directors, shareholders and associates	24,100,973	25,724,085	24,309,925	22,021,751	22,056,724	-	-	-	-	-	24,364,090	26,040,710	24,406,570	22,118,429	22,125,693
(b) Employees	7,859,622	7,564,797	7,418,958	7,448,251	7,232,218	-	-	-	-	-	8,782,317	8,543,938	8,131,293	8,135,379	7,854,668
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**31,960,595**	**33,288,882**	**31,728,883**	**29,470,002**	**29,288,942**	-	-	-	-	-	**33,146,407**	**34,584,648**	**32,537,863**	**30,253,808**	**29,980,361**
3 OFF-BALANCE SHEET ITEMS															
(a) Letters of credit, guarantees, acceptances	47,757,377	53,402,509	49,613,923	45,454,432	48,662,424	-	-	-	-	-	56,496,634	59,208,930	55,224,288	52,556,442	57,548,841
(b) Forwards, Swaps and options	2,310,828	3,586,727	1,837,741	1,032,086	4,250,857	-	-	-	-	-	2,310,828	3,586,727	1,837,741	1,032,086	4,250,857
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	2,130,349	2,287,583	2,439,546	2,019,546	1,981,283
(d)TOTAL CONTINGENT LIABILITIES	**50,068,205**	**56,989,236**	**51,451,664**	**46,486,518**	**52,913,281**	-	-	-	-	-	**60,937,811**	**65,083,240**	**59,501,575**	**55,608,074**	**63,780,981**
4 CAPITAL STRENGTH															
(a) Core capital	89,260,003	93,545,577	91,313,340	89,085,488	84,084,531	-	-	-	-	-	104,183,414	107,778,798	104,802,326	102,870,319	95,913,571
(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)	**88,260,003**	**92,545,577**	**90,313,340**	**88,085,488**	**83,084,531**	-	-	-	-	-	**103,183,414**	**106,778,798**	**103,802,326**	**101,870,319**	**94,913,571**
(d) Supplementary Capital	-	-	-	-	-	-	-	-	-	-	336,503	313,522	298,739	240,247	260,145
(e) TOTAL CAPITAL (a+d)	**89,260,003**	**93,545,577**	**91,313,340**	**89,085,488**	**84,084,531**	-	-	-	-	-	**104,519,917**	**108,092,320**	**105,101,065**	**103,110,566**	**96,173,716**
(f)TOTAL RISK WEIGHTED ASSETS	**424,620,576**	**432,830,549**	**439,925,674**	**437,823,635**	**441,219,673**						**476,023,006**	**483,040,609**	**486,584,285**	**485,702,713**	**489,465,962**
(g) Core Capital / Total deposits liabilities	20.68%	21.28%	20.63%	19.82%	18.16%	-	-	-	-	-	22.00%	21.73%	21.23%	20.29%	18.51%
(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)	**12.68%**	**13.28%**	**12.63%**	**11.82%**	**10.16%**	-	-	-	-	-	**14.00%**	**13.73%**	**13.23%**	**12.29%**	**10.51%**
(j) Core Capital / Total risk weighted assets	21.02%	21.61%	20.76%	20.35%	19.06%	-	-	-	-	-	21.89%	22.31%	21.54%	21.18%	19.60%
(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)	**10.52%**	**11.11%**	**10.26%**	**9.85%**	**8.56%**	-	-	-	-	-	**11.39%**	**11.81%**	**11.04%**	**10.68%**	**9.10%**
(m) Total Capital / Total risk weighted assets	21.02%	21.61%	20.76%	20.35%	19.06%	-	-	-	-	-	21.96%	22.38%	21.60%	21.23%	19.65%
(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)	**6.52%**	**7.11%**	**6.26%**	**5.85%**	**4.56%**	-	-	-	-	-	**7.46%**	**7.88%**	**7.10%**	**6.73%**	**5.15%**
5 LIQUIDITY															
(a) Liquidity Ratio	63.39%	62.18%	60.00%	56.01%	55.09%	-	-	-	-	-	58.21%	57.14%	55.77%	54.08%	53.65%
(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)	**43.39%**	**42.18%**	**40.00%**	**36.01%**	**35.09%**	-	-	-	-	-	**38.21%**	**37.14%**	**35.77%**	**34.08%**	**33.65%**

MESSAGE FROM DIRECTORS

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
JOHN GACHORA
GROUP MANAGING DIRECTOR
NCBA GROUP PLC
19 November 2025