



Q3 2025 Investor Pack

December 2025

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Q3 2025 KEY MESSAGES

1

Diversified business model delivering growth

- ✓ The Group's strategy continues to deliver with **PBT registering a 11% y-o-y growth**
- ✓ Our nonbanking subsidiaries grew by **+54% y-o-y. Most notable is the tripling of profits from our Investment Bank** on the back of a 49% increase in Assets Under Management.
- ✓ Strong delivery of profitability from our digital business growing **12% y- o-y** across all our markets
- ✓ The regional business has continued to follow an encouraging growth trajectory **currently delivering 12% of Group Revenue and 13% of Group PBT**

2

Resilient performance hinged on well controlled risks

- ✓ Delivered a resilient ROAE of 19.1% & maintained strong capitalization with a **CAR of 22%**, well above the **14.5% regulatory minimum**
- ✓ We are delivering a better-quality loan book compared to similarly sized peers and the industry at large with **NPL ratio at 11.9% (Industry at 17.6%)**
- ✓ **In Q3 25, we disbursed KES 1T in digital loans (+35% y-o-y growth).** Strategic investments and advanced AI model training are paying dividends with superior credit outcomes positioning us well for continued scale

3

Continued strategic execution on our 2020-2025 ambitions

- ✓ Expanded our retail banking footprint, increasing our branch network to 122 branches (118 in Q3 24). **NCBA Group now has 481K core banking customers a 19% CAGR in customer growth over 3 years**
- ✓ We continue to maintain leadership in Asset Finance while disrupting automotive commerce - **CarDuka went live in June 2025, bringing dealers, sellers, buyers & auctions together in one powerful digital ecosystem with 369K users**
- ✓ Our sustainability efforts are driving impact in our communities and our operations in 2025 **with 273K trees planted and recycling 65% of general waste across the Group**

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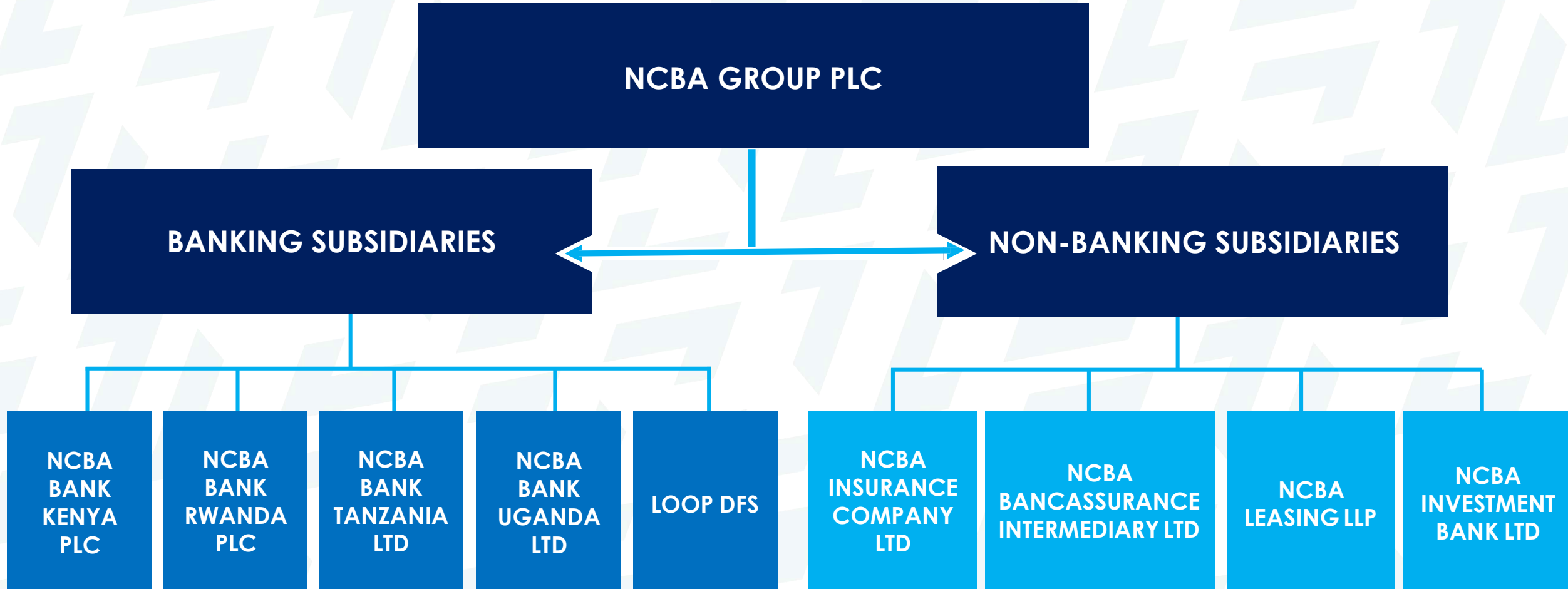
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WHO WE ARE

Our Group Structure : We have expanded beyond our banking roots to providing non-banking services to our customers



WHO WE ARE

Welcome to the bank that says **Go For It**, Welcome to the bank that banks on your ambition,
Welcome to NCBA

The NCBA Way

Who We Are and What Guides us

Our Purpose

To be the **Financial Partner** that Inspires your Growth



Our Values

- Driven
- Open
- Responsive
- Trusted

Our Customer Promise

- We **Know** You
- We **Back** You
- We **Wow** You

WHO WE ARE

Our footprint demonstrates a diversified group and a unique financial services partner across the region



+3,645 Staff



122 Branches



>75Mn Customers

IVORY COAST

Purely Digital
Customers 6.0Mn



GHANA

RWANDA

9 Branches
Customers

- 18.6K Core Bank
- 5.4Mn Digital



UGANDA

5 Branches

Customers

- 8.7K Core Bank
- 15.0Mn Digital



KENYA

100 Branches

Customers

- 441K Core Bank
- 41.5Mn Digital



TANZANIA

8 Branches

Customers

- 9.7K Core Bank
- 7.6Mn Digital

Banking Business

KES
120Bn
Capital
~USD 929 Mn

KES
488Bn
Deposits
~USD 4Bn

KES
326Bn
Lending
~USD 3Bn

KES **1,013Bn**
Digital Disbursements+
~USD 7.8Bn

Non-Banking Business

KES **93.2Bn**
AUM
~USD 721Mn

KES **2.9 Bn**
Insurance Premium
(Banca)
~USD 22.8 Mn

KES **5.6Bn**
Leased Assets
~USD 43 Mn

KES **2.5Bn**
Insurance Premium
(NCBA IG)
~USD 19.2 Mn

Notes:

Core bank entails our Corporate and Retail customers

+ Denotes Digital Loans disbursed by our Digital Financial Services business

WHO WE ARE

We have received several notable accolades, including recent awards for Banking on Women, Marketing Company of the Year and excellence in Leadership and Governance

**Best, Overall
Banking Experience
Award**

Banking on Women
2025 Awards

**Gold Marketing
Company of the
Year**

Hewa Safi
Project- Picher
Awards

**6th Most
Valuable Brand
in Kenya**

Brand Finance
Awards 2025

**Top 20 Customer
Centric Brands**

Business Monthly
East Africa

**Top 20 Customer
Centric Brands:
NCBA Insurance**

Business Monthly
East Africa

**CEO of the Week:
John Gachora**

CEO's Awards

**Top 25 Most
Impactful C-Suite
Executives:
David Abwoga**

Business Monthly:
Leadership &
Governance

**Top 25
Changemakers in
People & Culture
2025: Monicah Kihia**

Business Monthly:
Leadership &
Governance

**Top HR Business
Leader: Monicah
Kihia**

HR Leaders
Awards

**2nd Best Overall
in Customer
Experience**

Kenya Bankers
Association
Awards

WHO WE ARE

We are led by an exceptional team which has demonstrated resilience and agility in responding to market dynamics and pursuing growth with an average tenure of 10yrs with the Group



John Gachora

**Group Managing
Director**



David Abwoga

**Group Director,
Finance**



James Gossip

**Managing Director,
Kenya**



Monicah Kihia

**Group Director,
Human Resources &
Culture**



Tim Armitage

**Group Director, Risk
& Compliance**



Louisa Wandabwa

**Group Director,
Strategy & Regional
Business**



Tirus Mwithiga

**Group Director,
Corporate &
Investment Banking**



Dennis Njau

**Group Director, Retail
Banking**



Raphael Agung

**Group Director,
Global Markets**



Lennox Mugambi

**Group Director, Asset
Finance & Business
Solutions**



Eric Muriuki

**Group Director, Digital
Business**



Pauline Ndote

**Group Director,
Credit Risk
Management**



Nelly Wainaina

**Group Director,
Marketing,
Communication &
Citizenship**



Isaac Owilla

**Group Director,
Technology &
Operations**

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OUR OPERATING ENVIRONMENT

So far, the global economy remains steady and resilient. However, with persistent uncertainty, lower global economic growth is projected in 2026

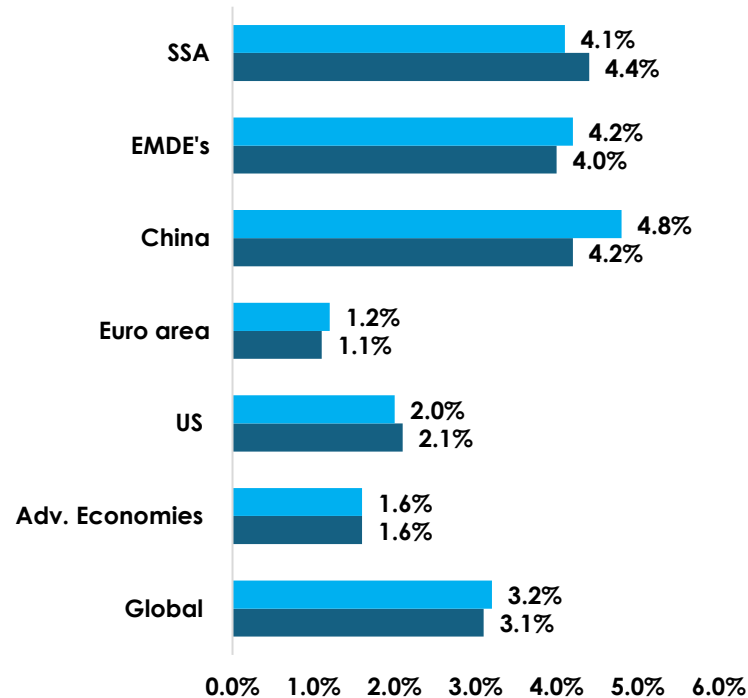
1 Growth is holding steady in many economies while Sub Saharan Africa set to expand at a quicker rate next year

2 Global inflation appears divergent across economies driven by domestic factors

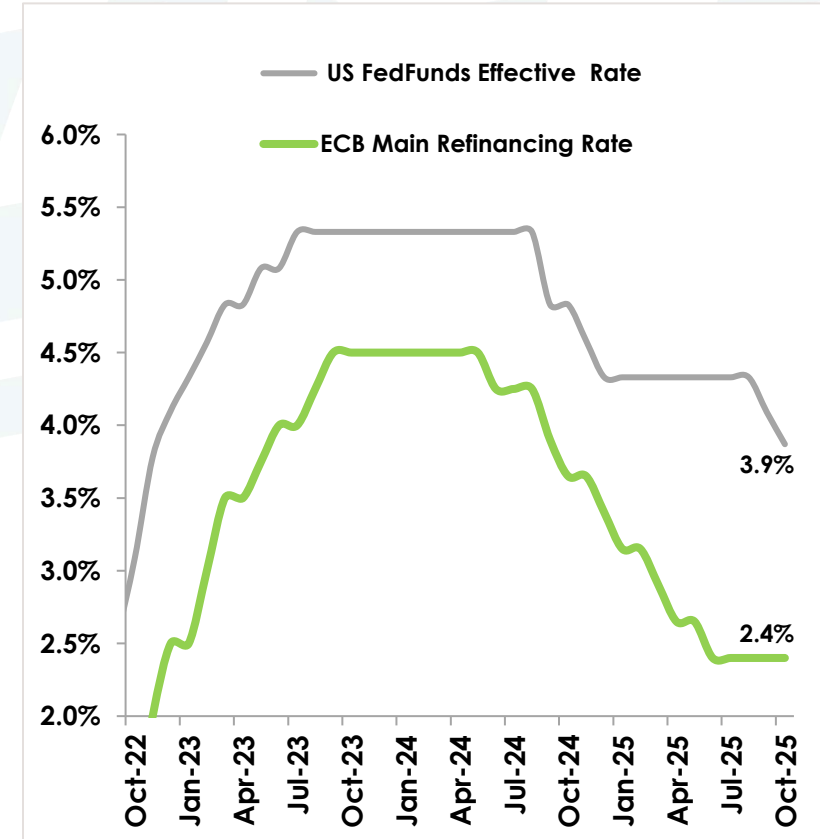
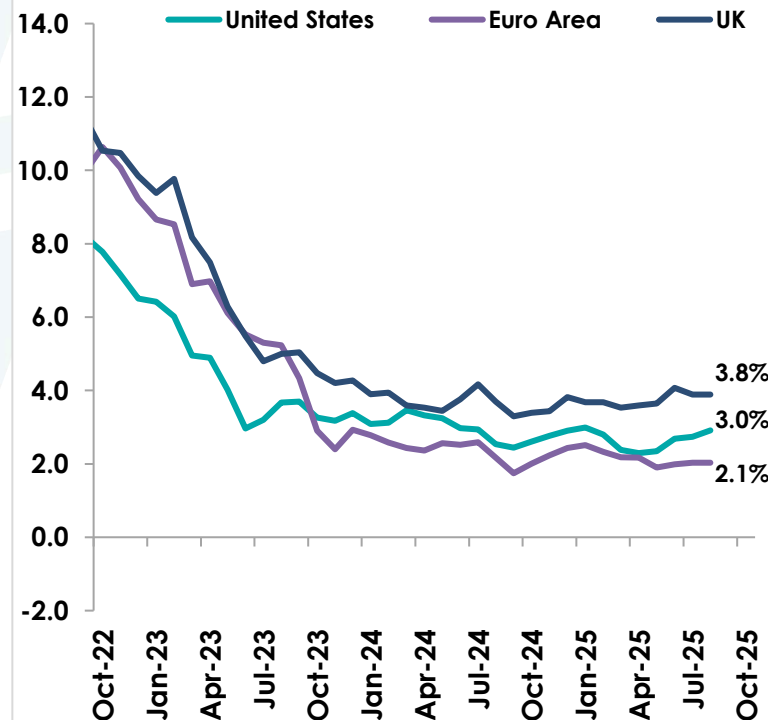
3 Mixed economic outcomes and benign inflation, creating additional room for policy easing in 2026, though with caution.

GLOBAL GROWTH FORECAST

■ 2025f(Oct-25) ■ 2026f(Oct-25)



GLOBAL HEADLINE INFLATION

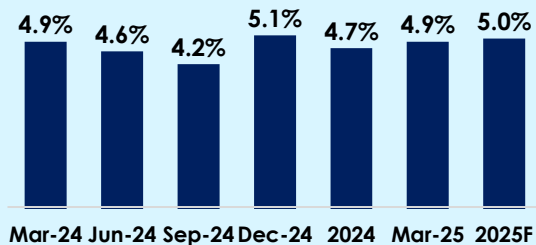
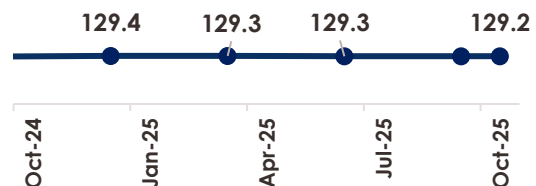


OUR OPERATING ENVIRONMENT

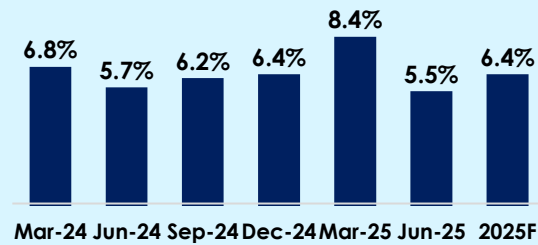
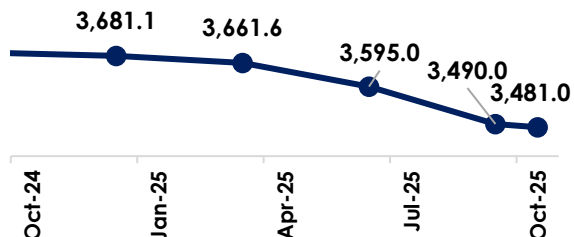
There is broad economic resilience across the region. However, political risk and border tensions blur the economic growth outlook

KENYA

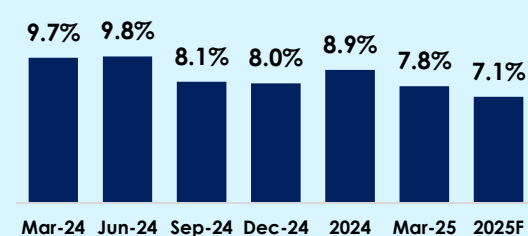
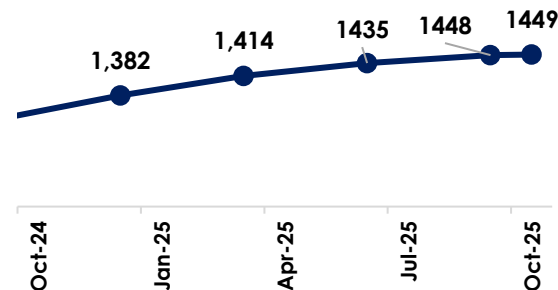
- Leading indicators show marginal expansion in economic growth from public sector activity and service sector resilience. 2026 GDP growth is projected at 5.1%.
- Inflation (4.6%) and the currency remain stable, with moderate risks to the outlook.
- CBK lowered the policy rate to 9.25% in October to support further domestic credit growth.

Real GDP Growth**USD-KES****UGANDA**

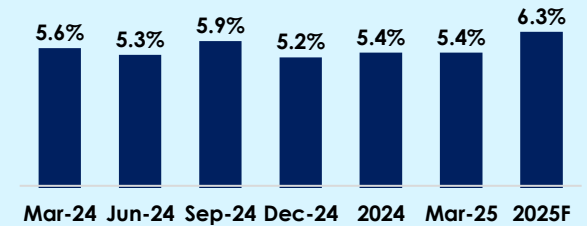
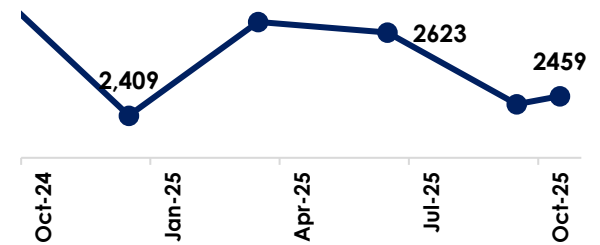
- Uganda expanded by 5.5% in Q2-2025 from 5.7% in Q2-2024 supported by construction activity. Near-term risks stem from adverse weather conditions and election related uncertainty.
- Fiscal deficit strained due to shortfalls in tax revenues and slow external financing.
- Inflation is steady at 3.4%, while the USDUGX has appreciated by 5.4% YTD.

Real GDP Growth**USD-UGX****RWANDA**

- Rwanda continues to demonstrate strength and resilience despite facing consecutive external shocks.
- The IMF maintained Rwanda's growth forecast at 7.1% and 7.5% in 2025 and 2026, respectively.
- However, elevated inflation at 7.1%, and persistent currency depreciation may pose headwinds.

Real GDP Growth**USD-RWF****TANZANIA**

- Political risk remains high in Tanzania.
- We project adverse effects on the tourism sector and donor relations, presenting potential risks to the currency and overall growth.
- Monetary stance appears adequately accommodative at 5.75%, with inflation at 3.4%, allowing credit to grow at 16% YoY.

Real GDP Growth**USD-TZS**

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Our strategy continues to deliver with all our metrics in line with target, with our Group ROAE registering at 19.1%


Our Measures of Success


Key Outcomes

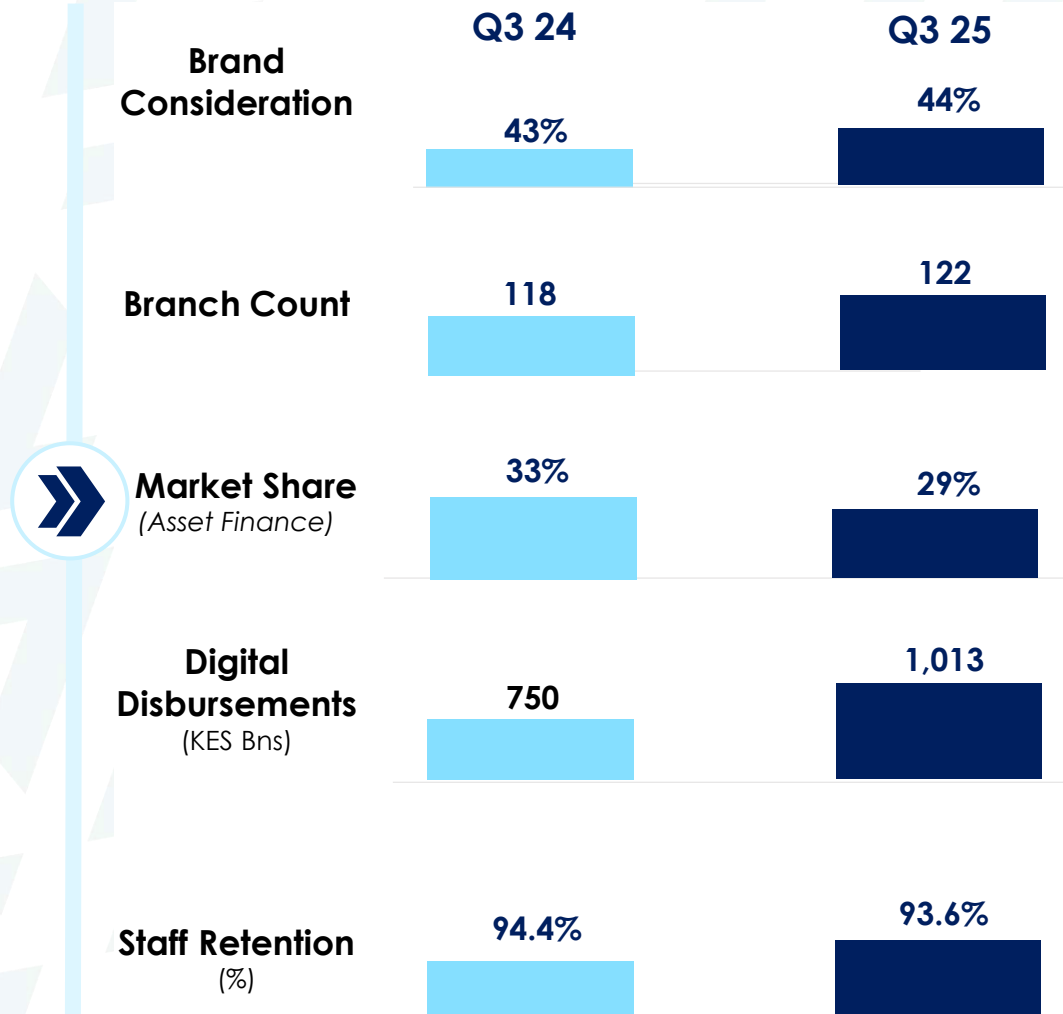
 **Become a Distinguished Brand Known For Customer Experience**

 **Scale Retail Banking: Expand Distribution**

 **Deepen Leadership in Corporate Banking & Asset Finance**

 **Digital Transformation**

 **Develop a High-Performance Employee Culture**



PAT (KES)

20.5_{BN}

Q3 24: 18.4Bn

ROAE

19.1%

Q3 24: 20.4%

Investments into key enablers has improved our brand metrics and supported customer acquisition efforts

Enablers

Brand & Product Campaigns

- ✓ Always On mainstream and digital media
- ✓ **29** Product campaigns

Brand Assets

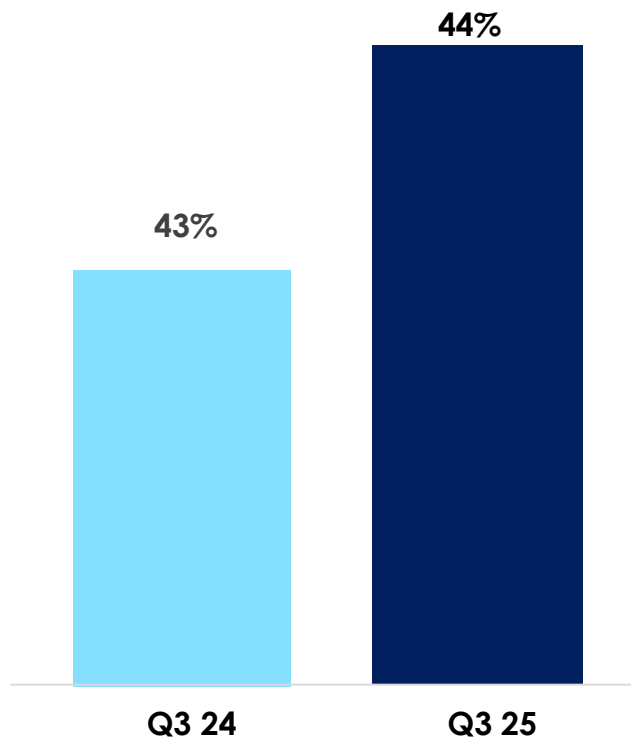
- ✓ NCBA Johari Awards
- ✓ NCBA Golf Series / Junior/Amateur/Pros
- ✓ NCBA - KMI Motor Show
- ✓ NCBA Economic Forum
- ✓ LOOP Safari Gravel Series

Q3 2025 Updates

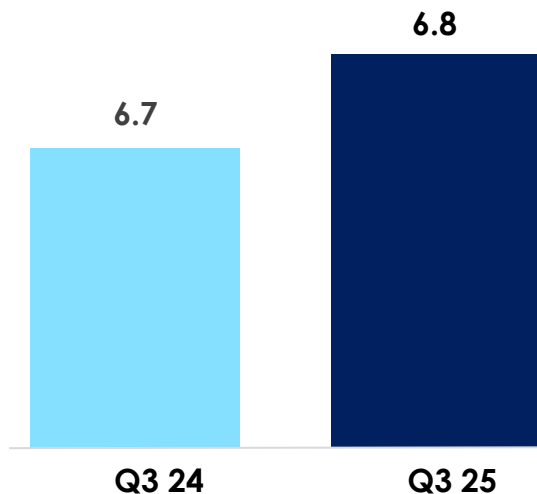
- ✓ Rebrand of NCBA Insurance (NCBA-IG)
- ✓ Participated in Inclusive Fintech Forum (RW)
- ✓ Launched Juniors Golf RW & KE Professional Golf team sponsorship

Our Brand Health

Brand Consideration*



Brand Power Index +

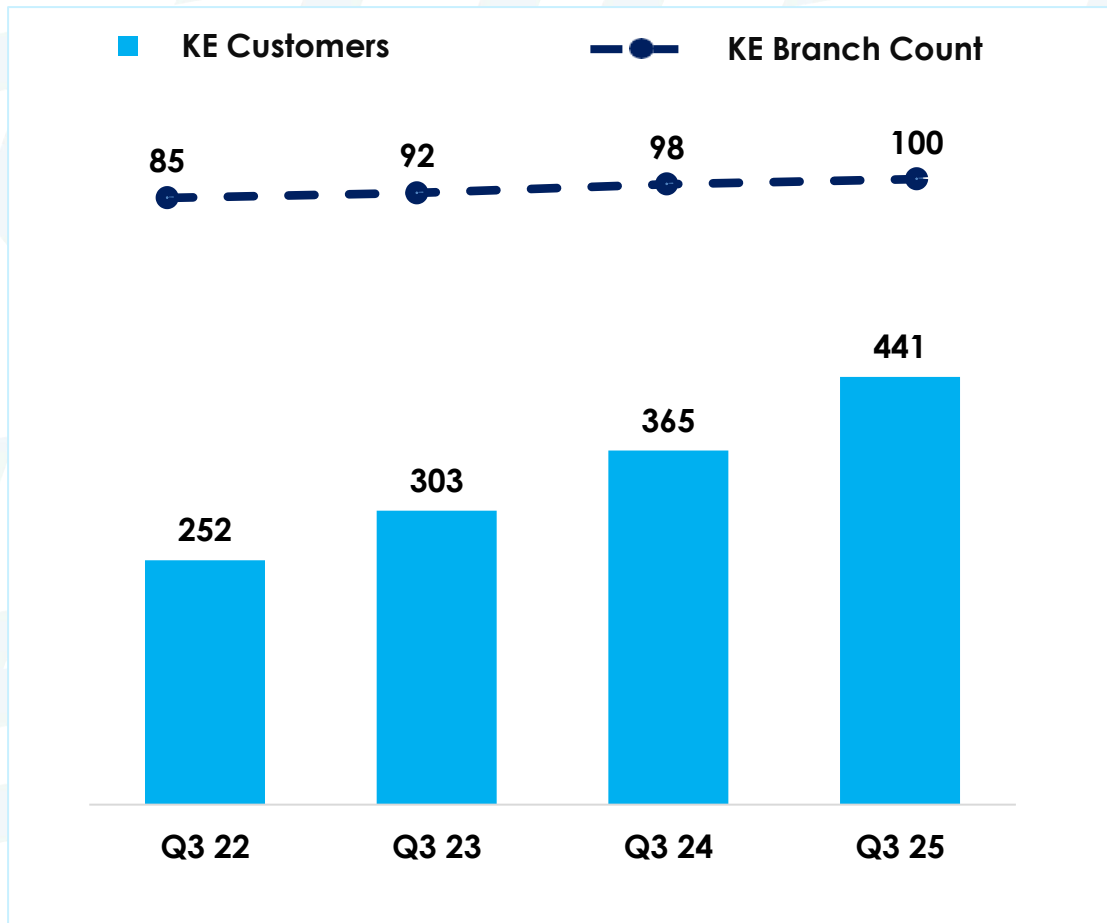


OUR STRATEGY

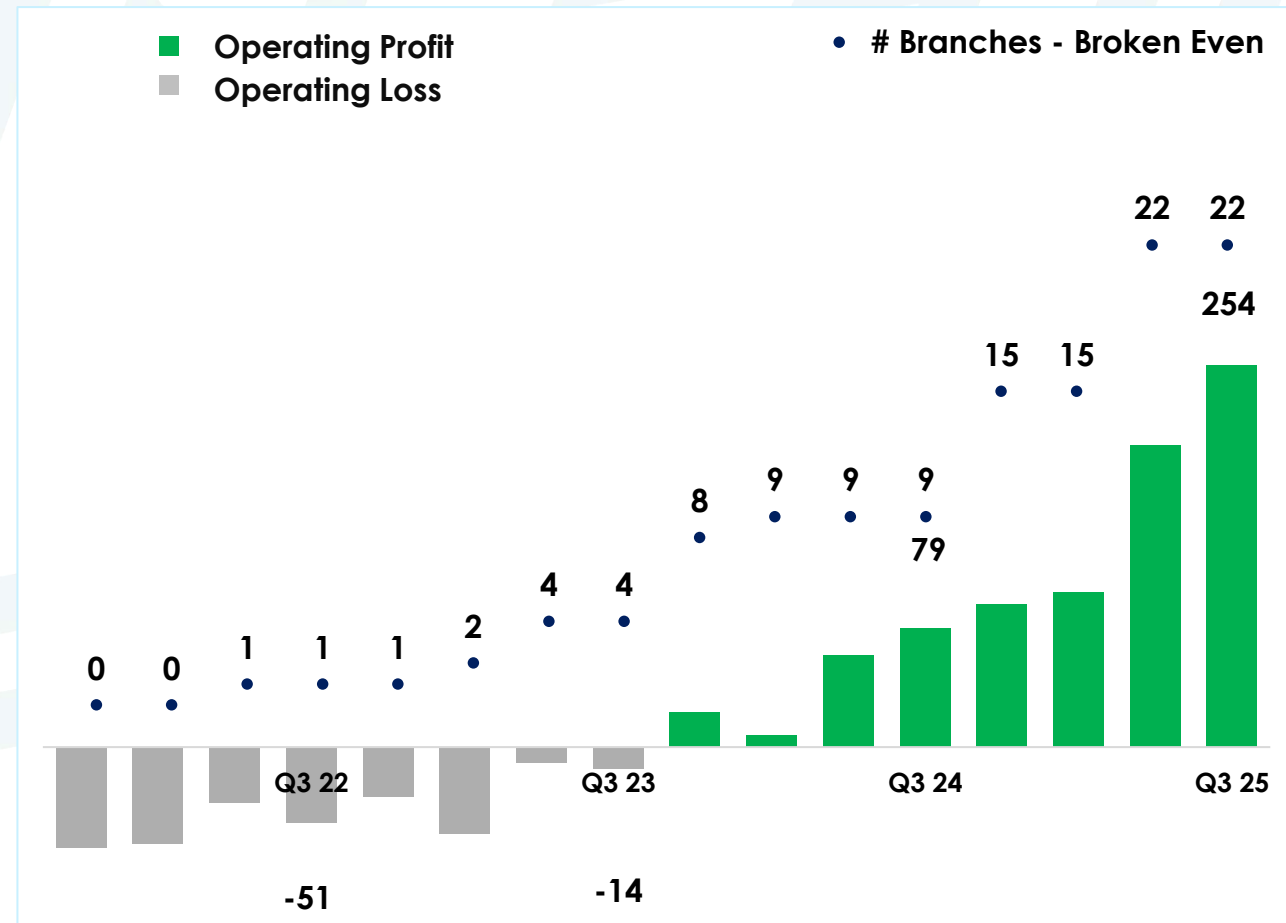


Customer acquisition is accelerating thanks to investments in our retail franchise, we are now deepening these relationships in our pursuit to be the primary partner to our retail/SME customers

Our increasing footprint continues to support our core bank customer acquisition efforts....

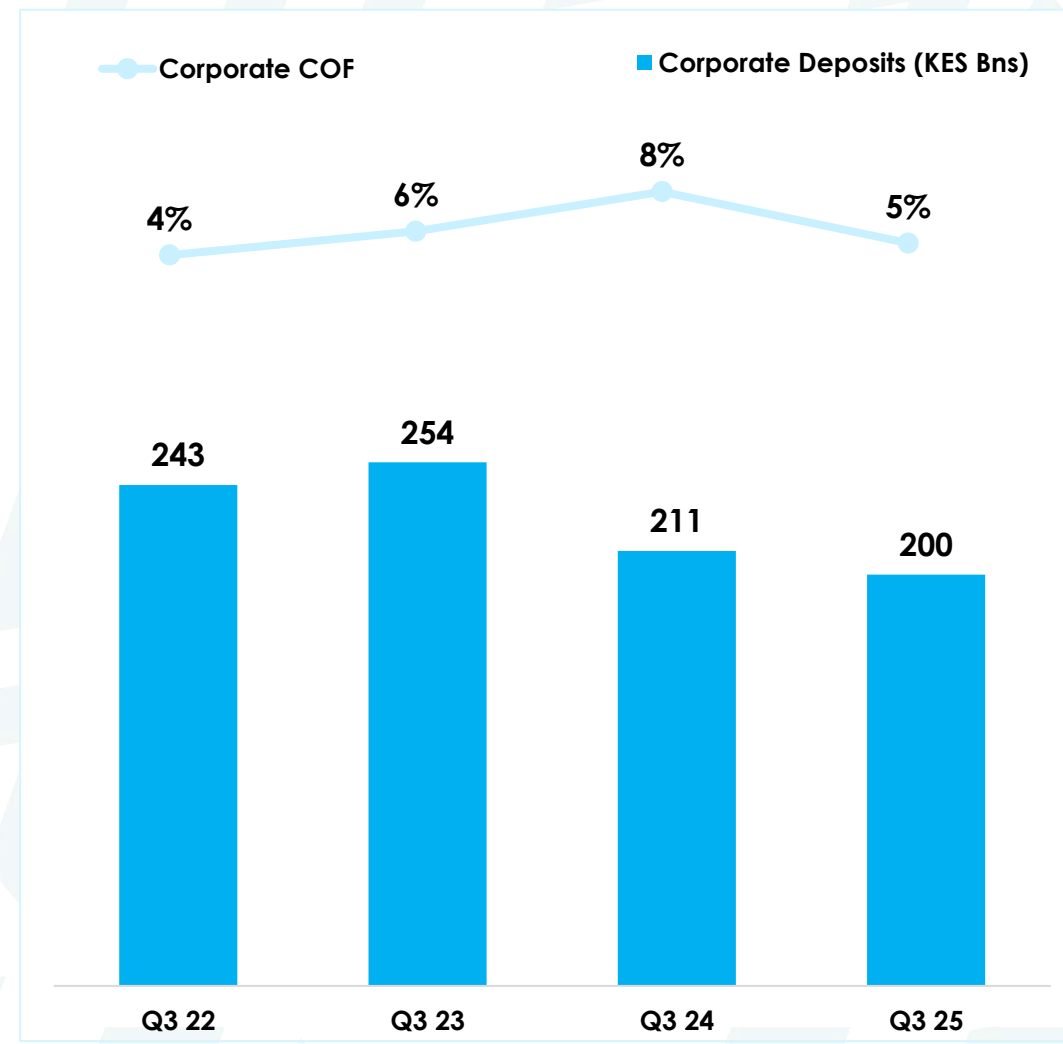
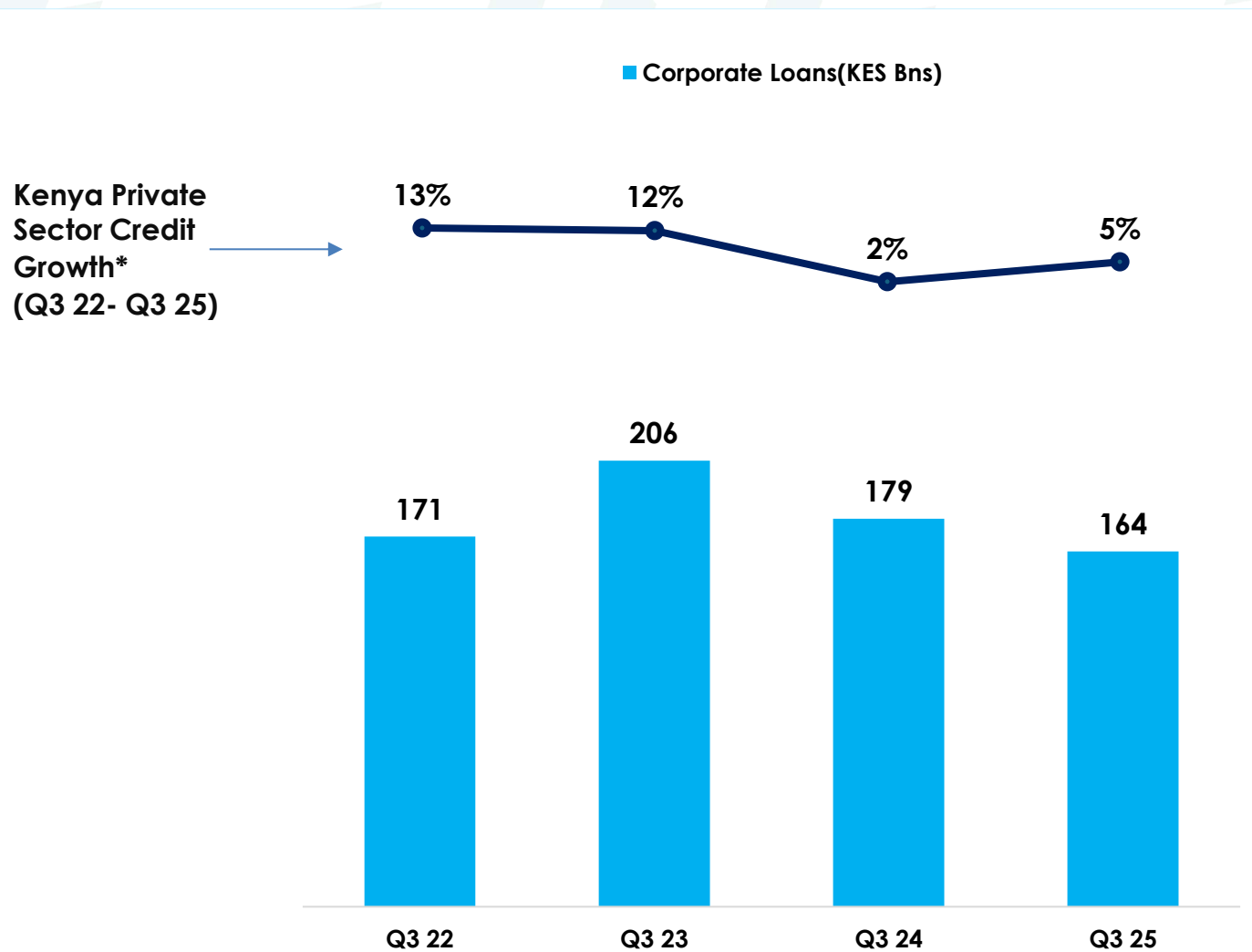


Our new branches opened are collectively delivering positive operating income





Macro conditions notwithstanding, we have stabilized our corporate deposit base while protecting margins. We continue to enhance transactional volume & increasing uptake on our varied corporate banking solutions





We continue to add to our network of asset finance partners while disrupting automotive commerce - CarDuka went live June 2025, bringing dealers, sellers, buyers & auctions together in one powerful digital ecosystem

Enablers

15 Sec

Conditional Approval
(1st to Market)

20

Schemes
Onboarded

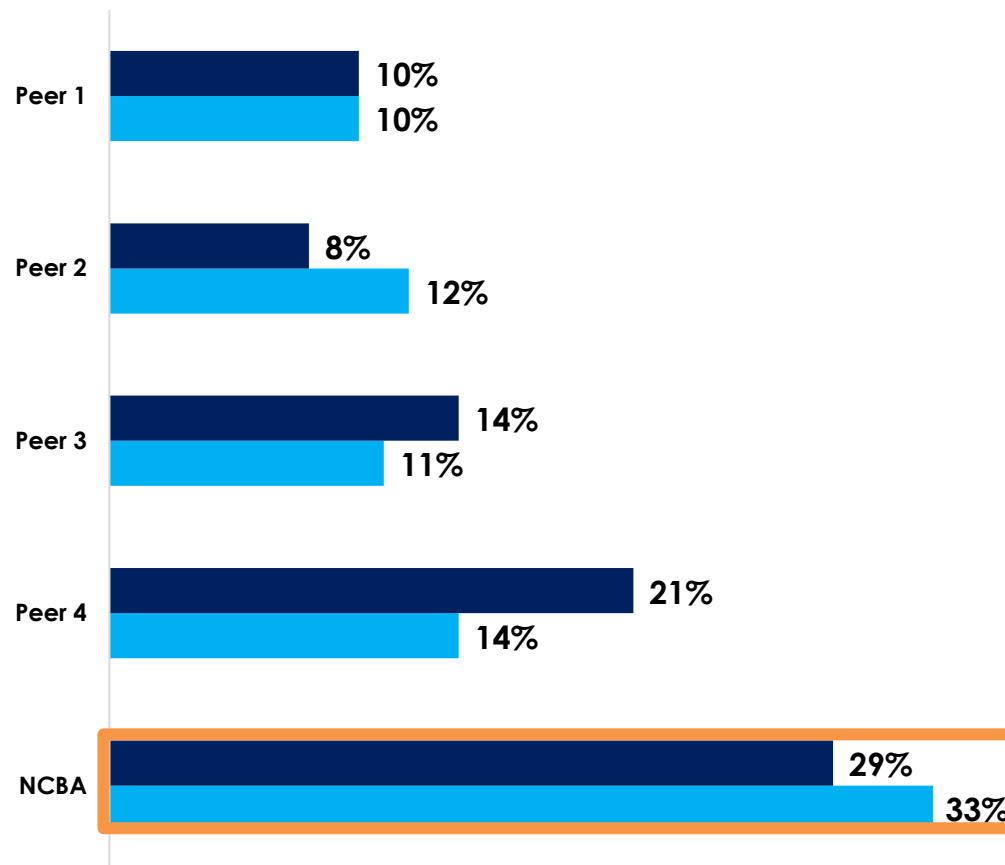


369K

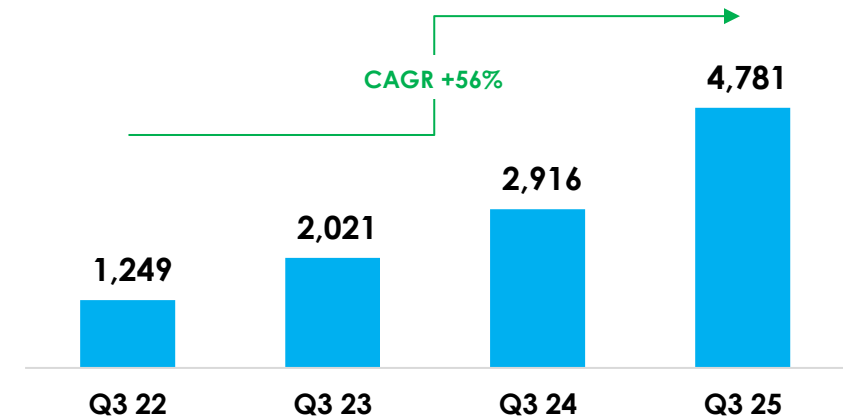
CarDuka Users

Asset Finance Market Share

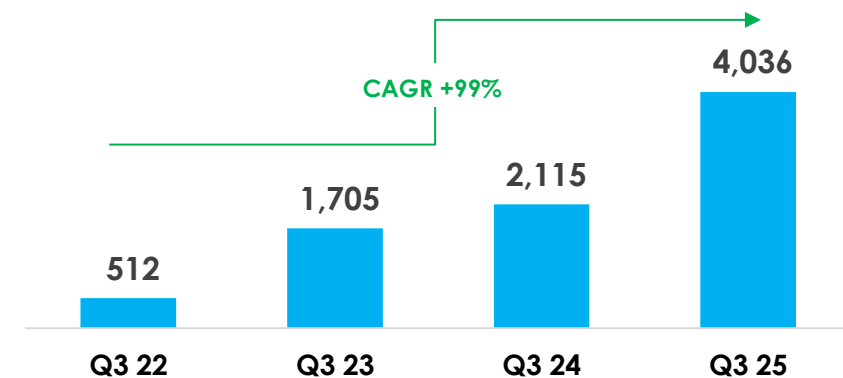
■ Q3 2025 ■ Q3 2024



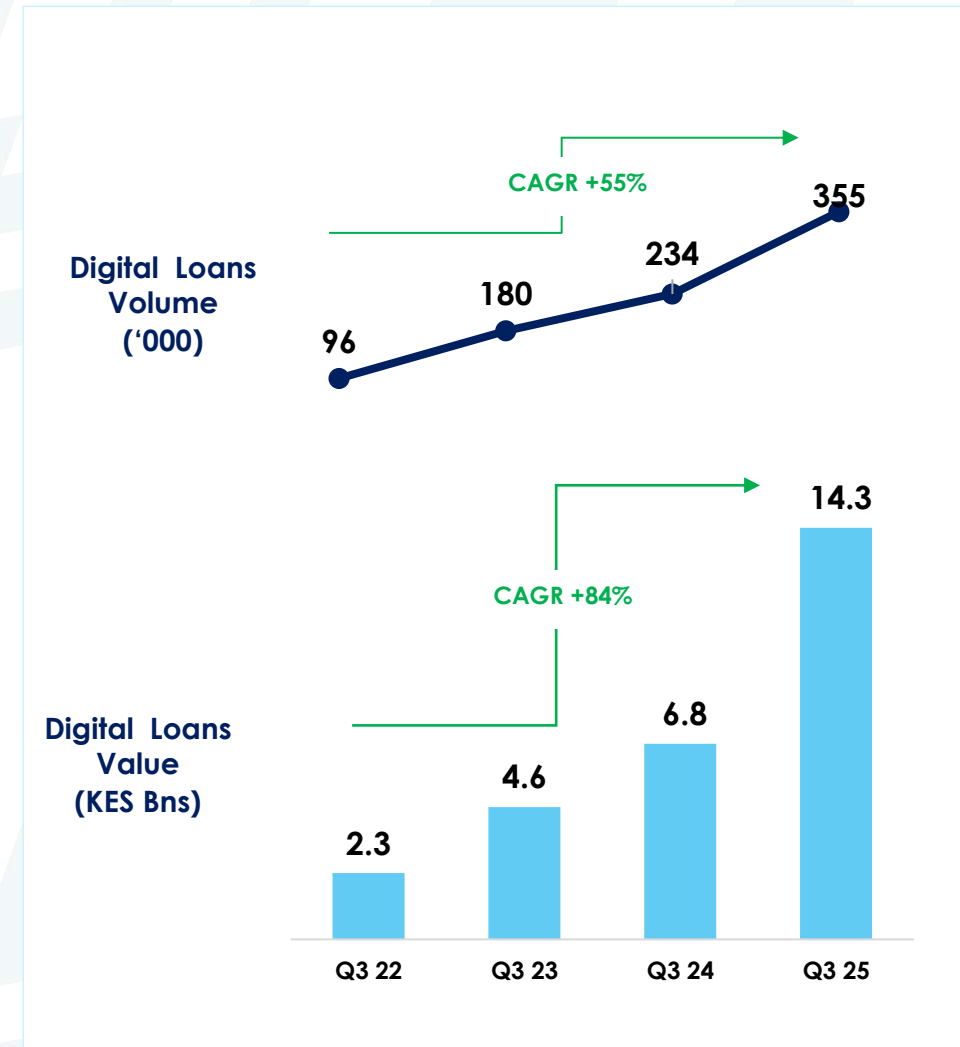
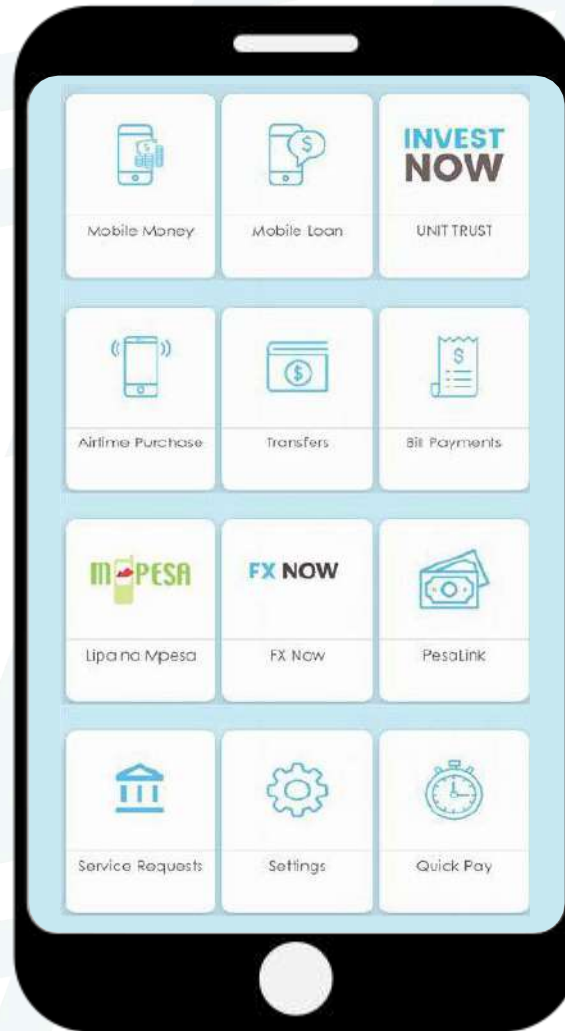
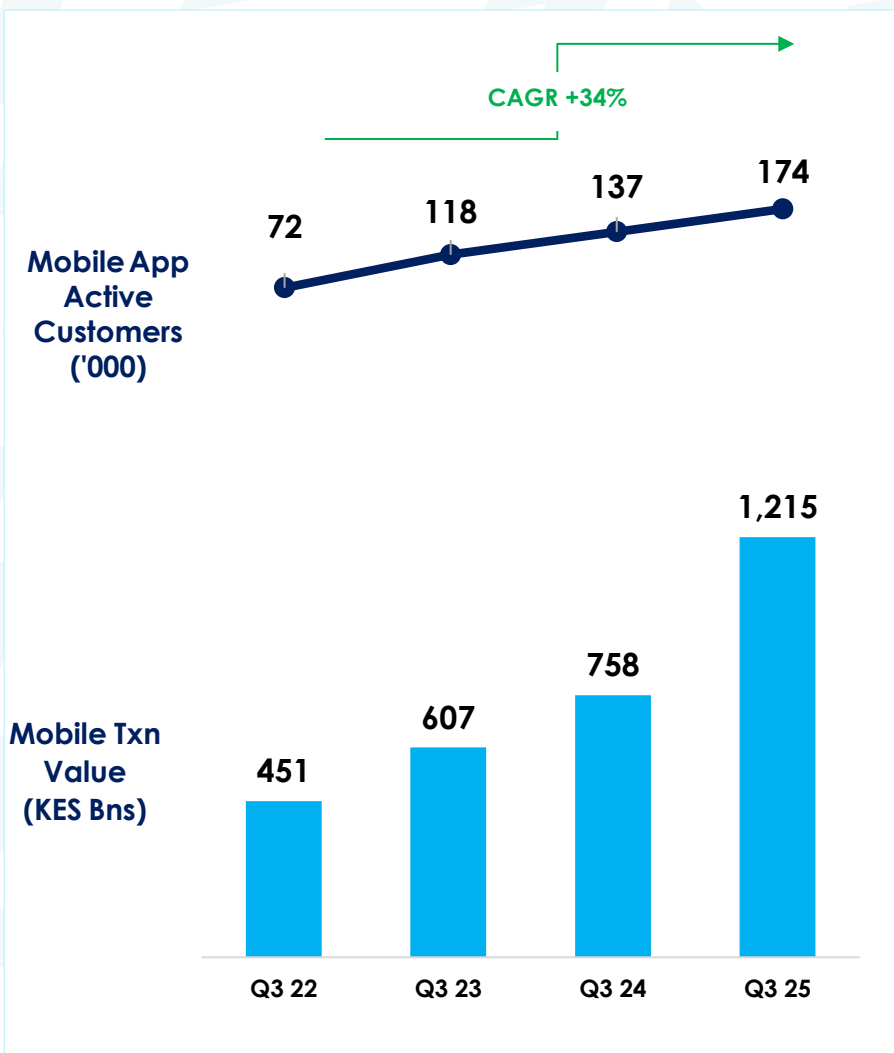
Income (KES Mns)



PBT (KES Mns)

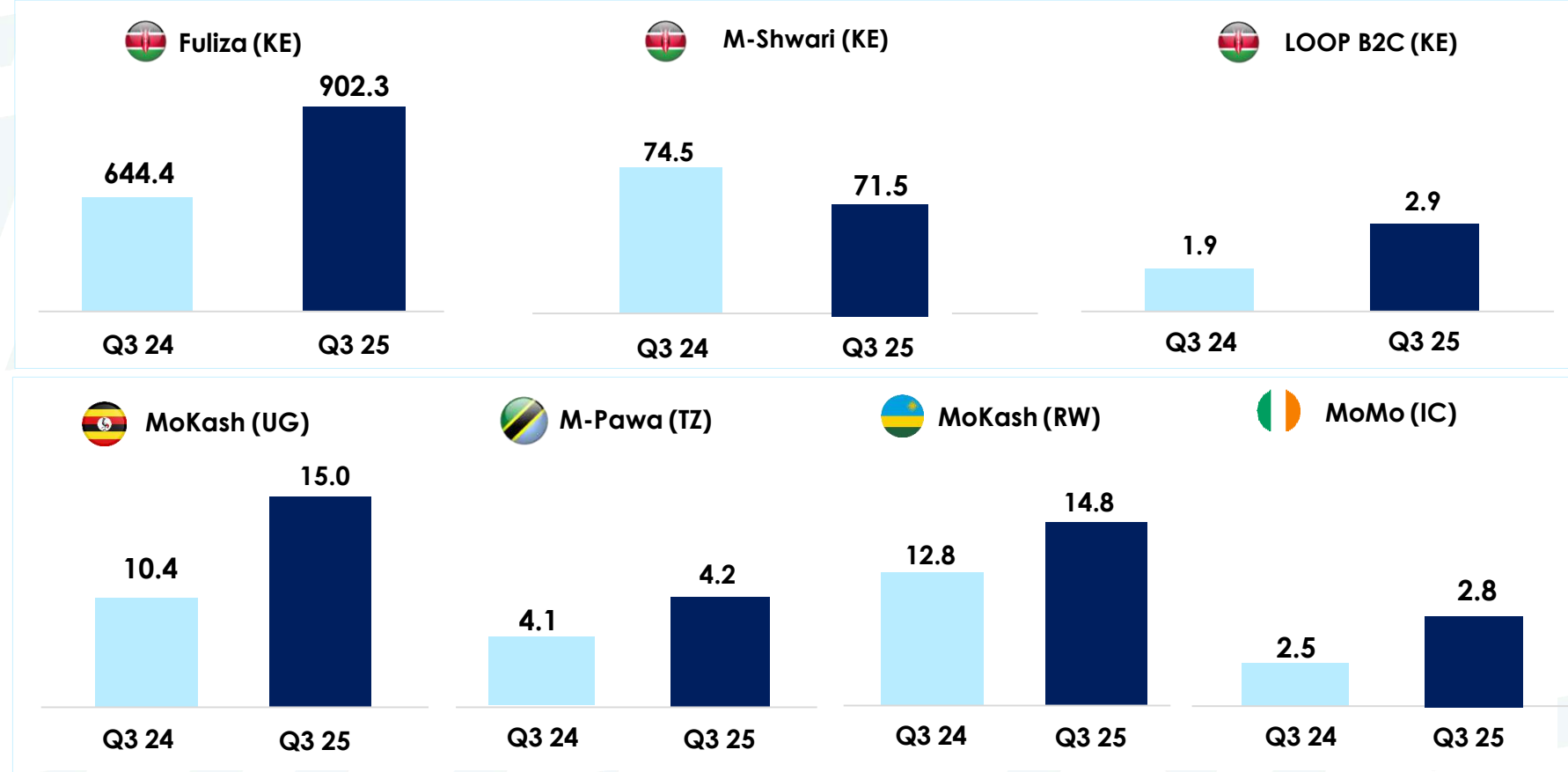
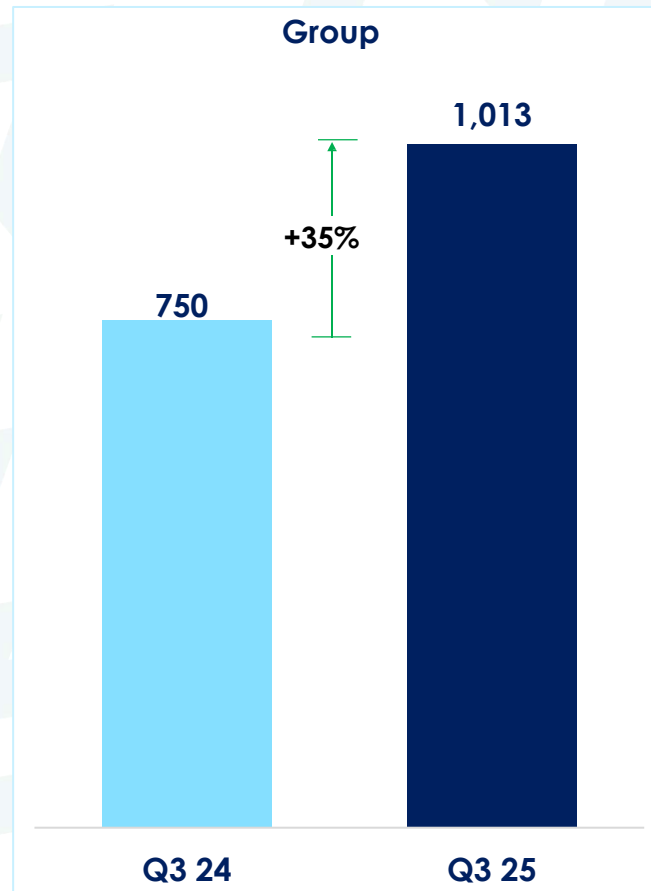


We are seeing accelerating customer activity on our mobile app in Kenya with rapidly growing transactions and loan uptake in value & volume...



...we have disbursed over KES 1T in digital loans collaborating with our partners. We have also witnessed strong growth from majority of our mobile savings & lending solutions across the region

Evolution of digital disbursements (KES Bns)



Driving Impact: Accountability in Our Operations and Commitment to Our Communities



Progress on Our Tree Growing Effort

Advanced our commitment to grow 10 million trees by 20230 through reforestation initiatives, strategic partnerships, and community – driven greening efforts across priority landscape

273K

Trees Planted
(2025)

1000+

Farmers on-
boarded in
Kwale and Kitui



Progress on Our Waste Recycling Initiative

Sustained progress on our waste recycling initiative, reaffirming our dedication to responsible operations and circular waste solutions

97.5%

Recycled
E-Waste
(2025)

64.7%

Recycled
General
Waste
(2025)



Progress on our commitment to deploy 100 M to communities

Continued to scale community investments in health, education, innovation, financial literacy and enterprise development, deepening social impact through targeted programs and strategic partnerships.

KES 74M

Invested

700,000+

Lives
impacted



Diversity, Equity and Inclusion

Promoted diversity and inclusion across our workforce and supply chain, reinforcing our commitment to equitable and representative growth.

38% F : 62%M

Senior Leadership

48%F : 52%M

Overall Workforce

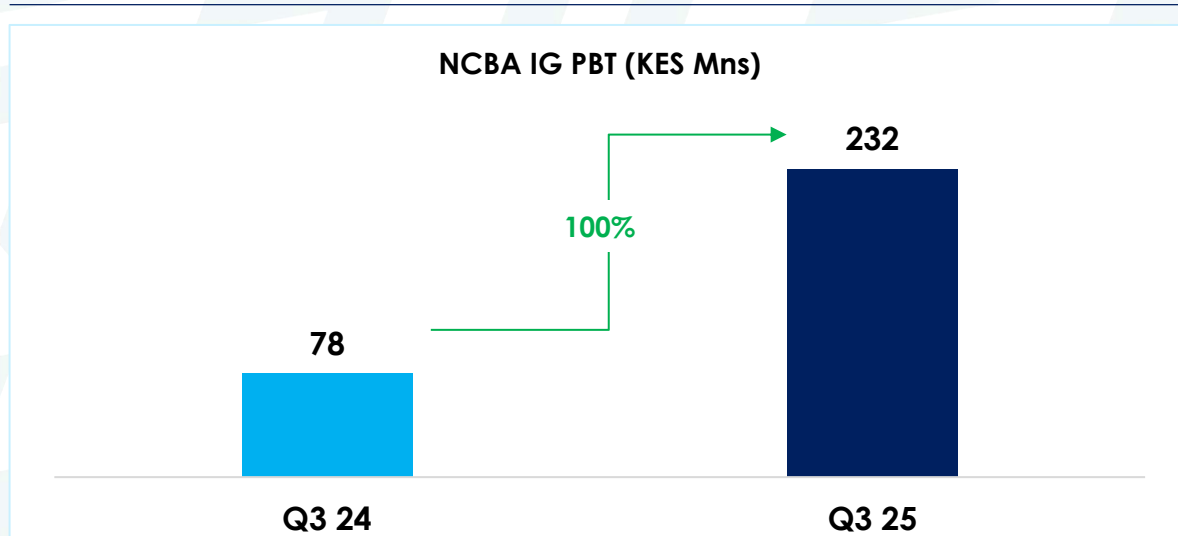
13%

General
services Spend
to Women &
Youth-led
Enterprises

OUR STRATEGY

After introducing insurance to our portfolio, NCBA IG has had a strong first year whilst our investment bank has posted remarkable gains in both AUM acquisition and profitability

NCBA-IG is growing y-o-y while maintaining strong capital ratios

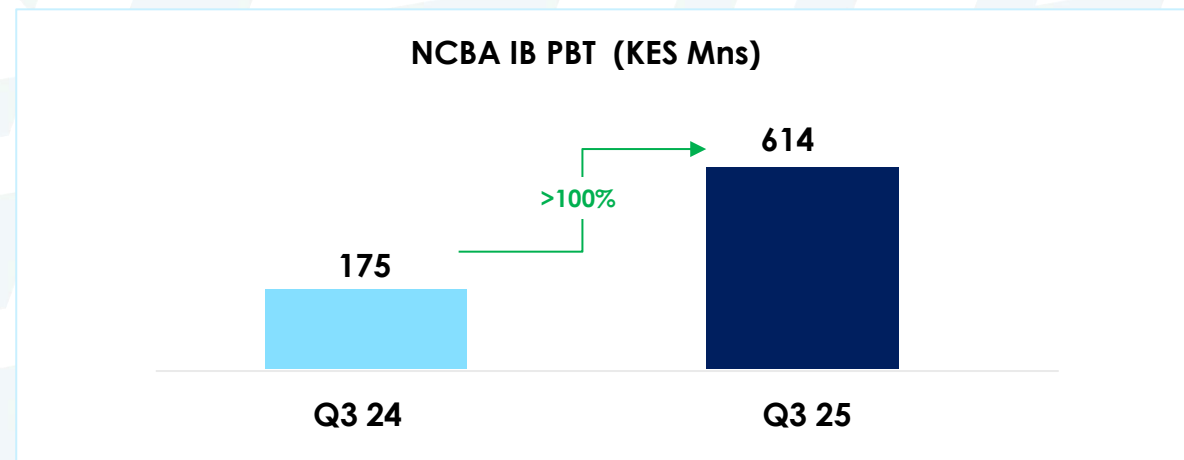
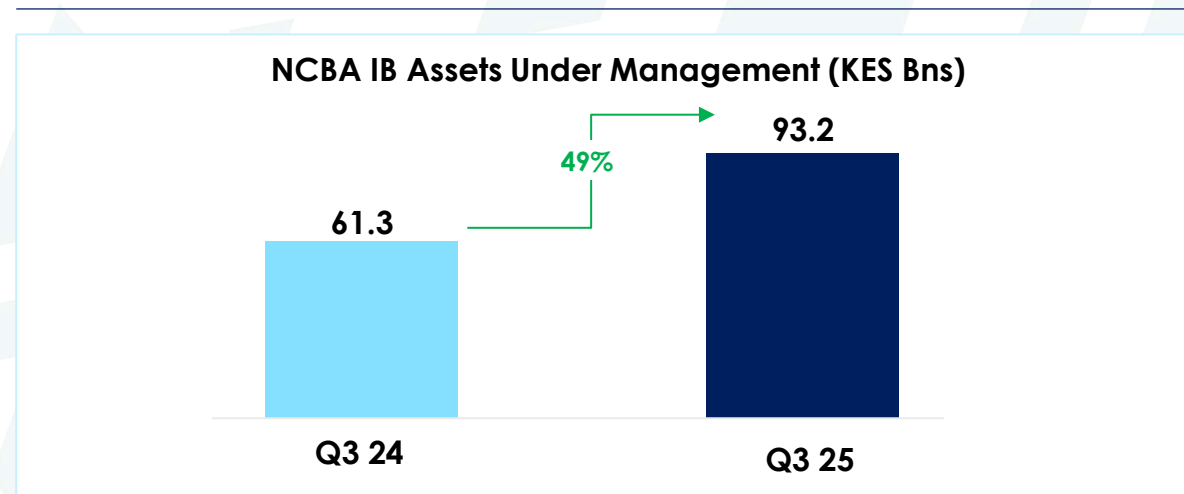


NCBA IG
Capital Adequacy
Ratio

323%

(IRA minimum 200%)

Our Investment Bank delivered remarkable performance, with AUM growing by 49% and tripling of PBT



OUR STRATEGY

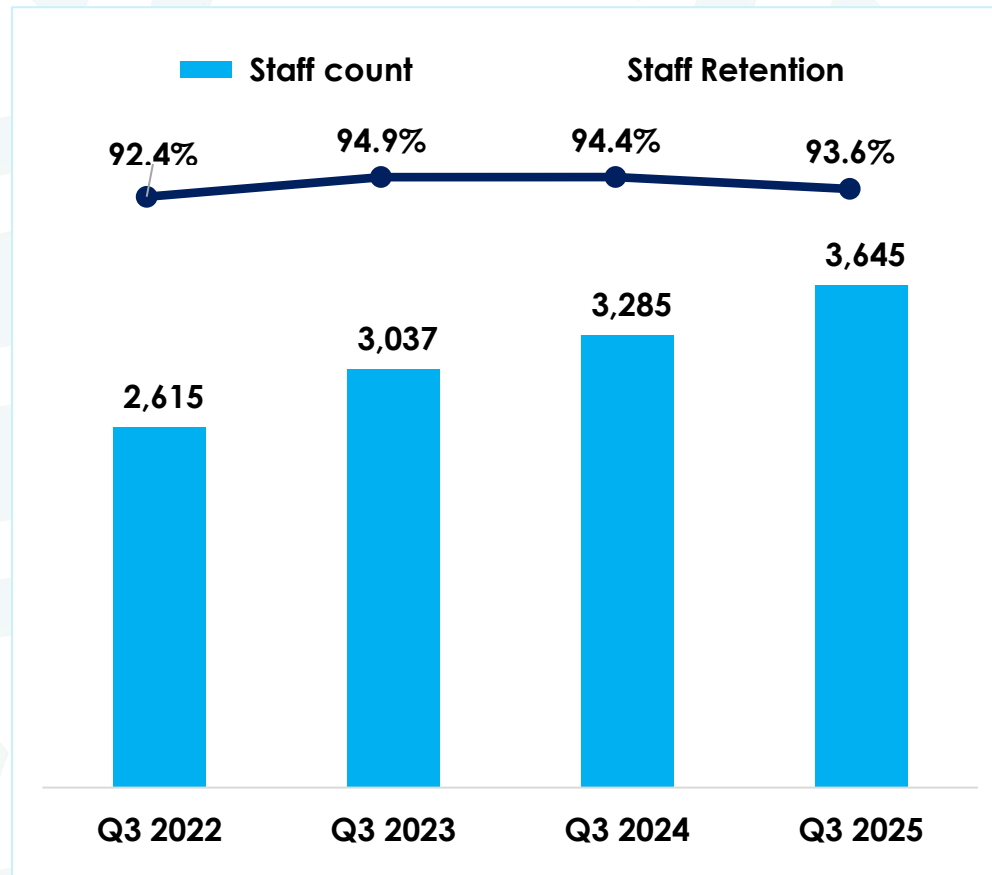
With a stable team of colleagues, we are boosting productivity at the same time being recognized as a great place to work

Enablers

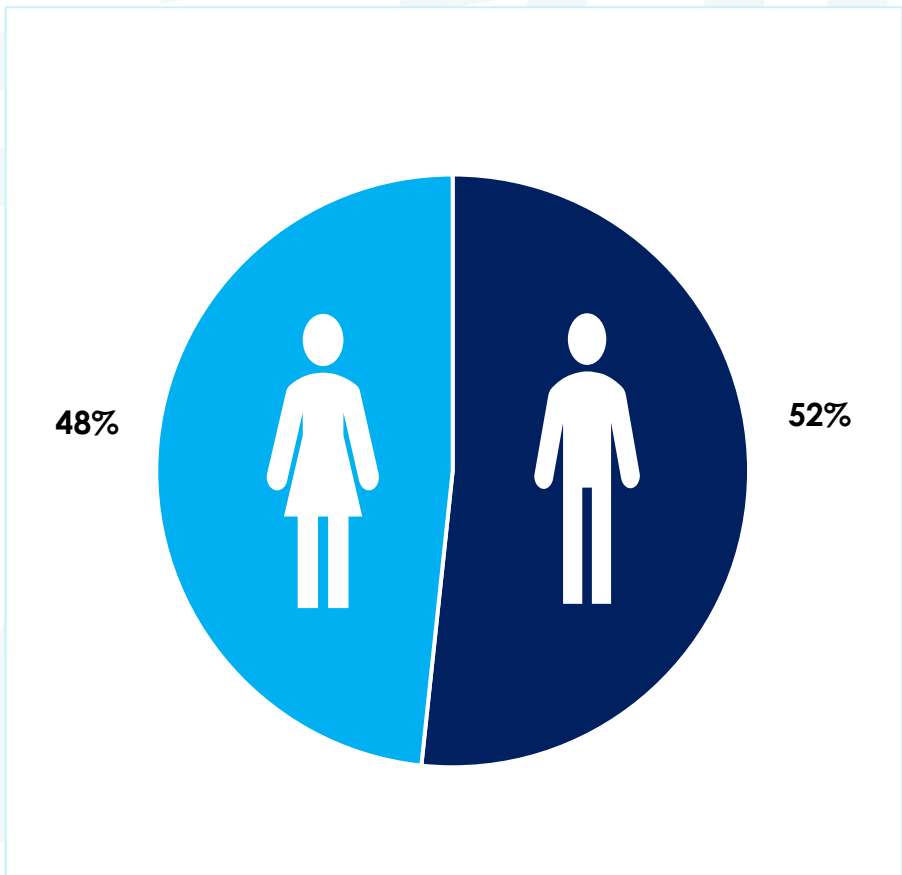
170K
YTD Learning Hours
353K (FY 24)

332
Staff Promoted
(FY 24)

Employee turnover remains relatively stable



Our staff diversity mix...



We have identified five priority areas to drive our key transformational goal this year of embedding customer obsession

Transformational
Goal

To Embed Customer Obsession

1

Foster a Customer
Obsession culture

2

Be the primary
partner for SME
and Retail
customers

3

Reclaim Corporate
leadership by
Revenue

4

Embed Digital at the
Core

5

Embed a Culture
of Consistent
execution
excellence

Our 2025 Strategic
Priorities

Key Metrics

▲ **NPS**
(Net Promoter Score)

▲ **Revenue**

▲ **Revenue**

▲ **SLA**
(Service Level
Agreement)

▼ **CIR**
(Cost to Income
Ratio)

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NCBA GROUP FINANCIAL PERFORMANCE

Our diversified business model continues to demonstrate growth and resilience, with our nonbank subsidiaries leading the charge delivering a 54% profit growth in Q3 2025

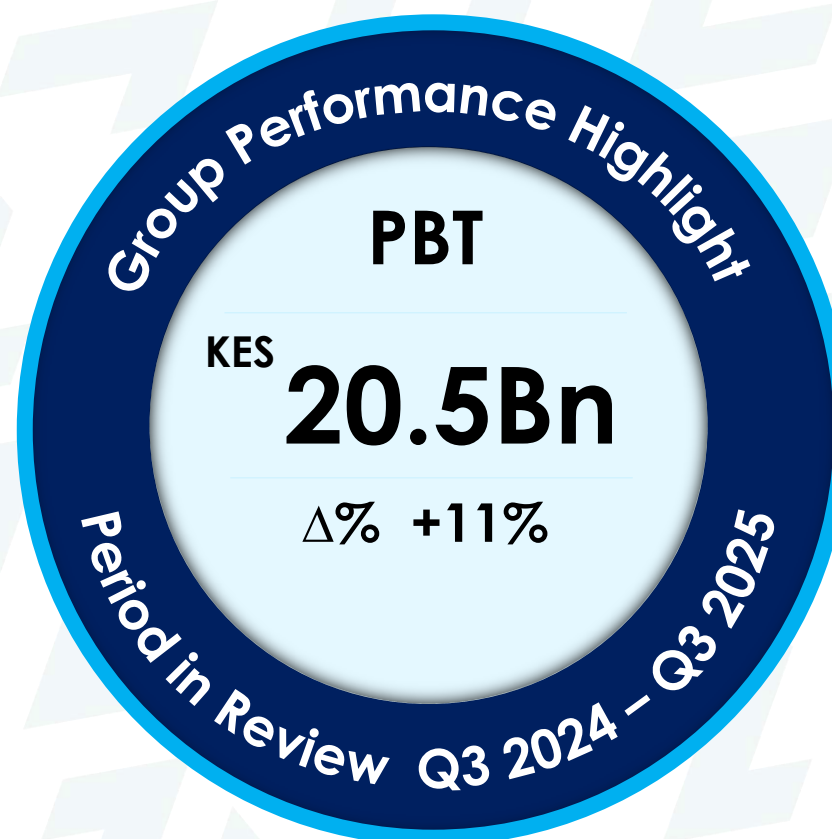
Amount in KES Millions (PBT)

Core Banking Subsidiaries

	Q3 24	%Δ	Q3 25
Kenya	12,206	6%	12,914
Uganda	425	14%	482
Tanzania	263	27%	335
Rwanda	(2)	>100%	248
Total	12,892	8%	13,979

Non-Banking Subsidiaries

	Q3 24	%Δ	Q3 25
Investment Bank	175	>100%	614
Bancassurance	297	(59%)	123
Insurance*	78	>100%	232
Leasing LLP	256	(12%)	226
Holdco	(110)	10%	(121)
Total	696	54%	1,073



Amount in KES Millions (PBT)






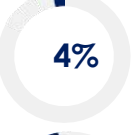

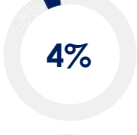
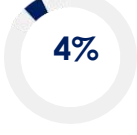
Digital Banking Subsidiaries

	Q3 24	%Δ	Q3 25
Digital Business (KE)	3,116	25%	3,900
Digital Ghana	(19)	(12%)	(17)
M-Pawa (TZ)	233	(83%)	40
Mo-Kash (UG)	891	(15%)	754
Mo-Kash (RW)	603	21%	730
Total	4,824	12%	5,407

*NCBA IG Income recognition began post acquisition completion in July 2024

NCBA GROUP FINANCIAL PERFORMANCE

We are seeing strong revenue contributions across our group with stable return outcomes

		REVENUE	% CONTRIBUTION	EFFICIENCY	RETURNS*
		TOTAL INCOME		COST TO INCOME RATIO	RETURN ON AVERAGE EQUITY
Banking Subsidiaries	 NCBAK	KES 43.5Bn		51.1%	18.1%
	 NCBAU	KES 2.9Bn		63.9%	16.7%
	 NCBAT	KES 1.9Bn		87.1%	10.0%
	 NCBAR	KES 1.9Bn		54.8%	26.0%
Non-Bank Subsidiaries		KES 2.4Bn		44.7%	30.7%
Group		KES 52.8Bn		53.4%	19.1%

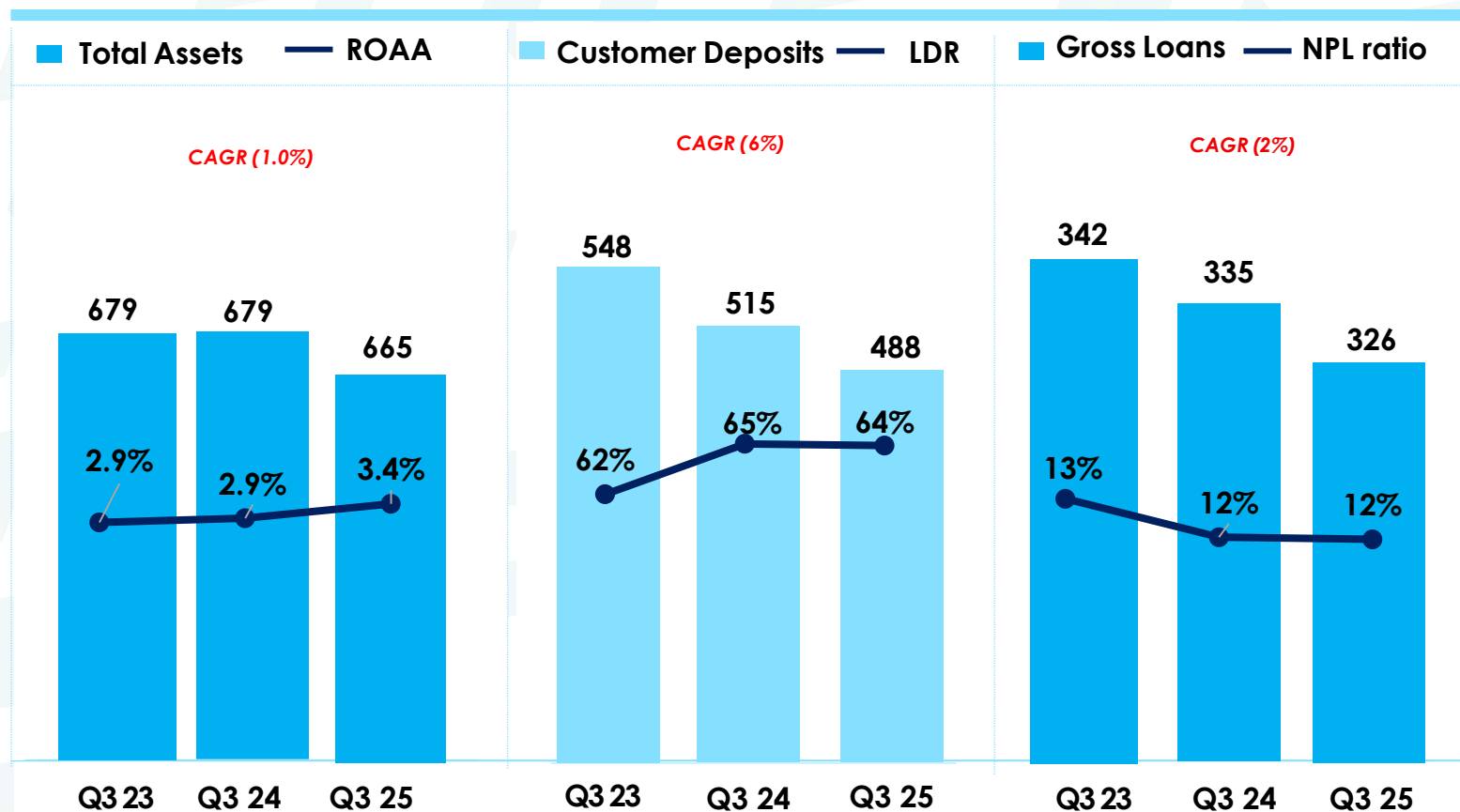
Note: * ROE denotes aggregate profitability from our core bank and digital business across our markets

NCBA GROUP FINANCIAL PERFORMANCE

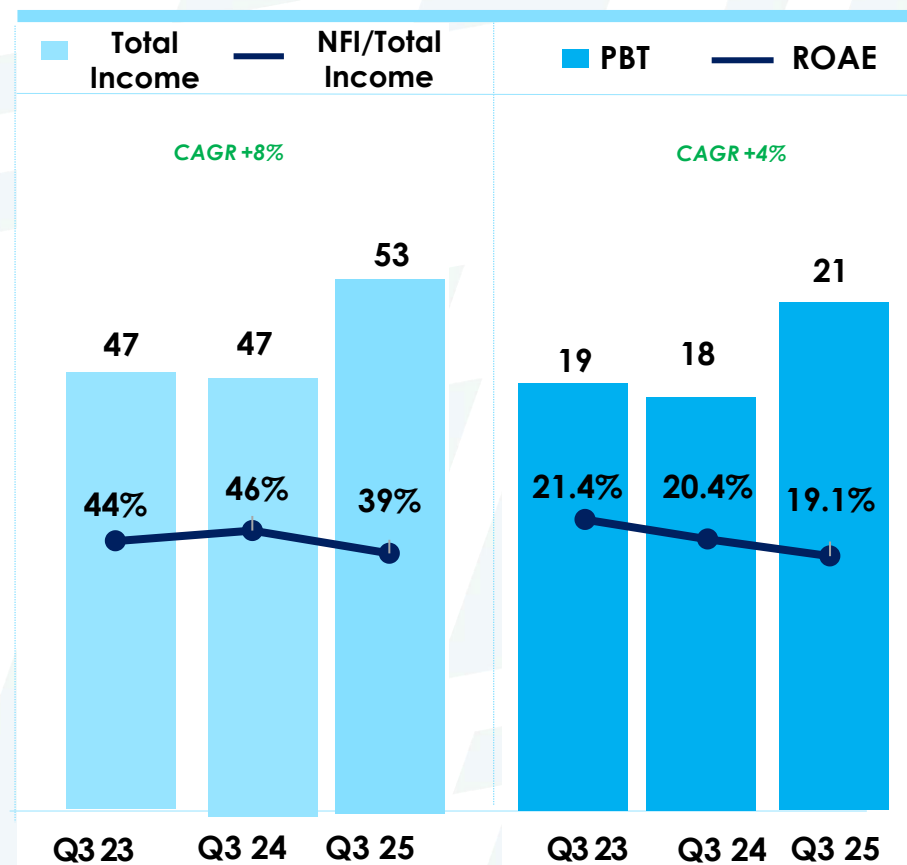
Our Group continues to demonstrate strong fundamentals with a resilient asset base which is delivering stability in our earnings

Amounts in KES Bns

Balance Sheet



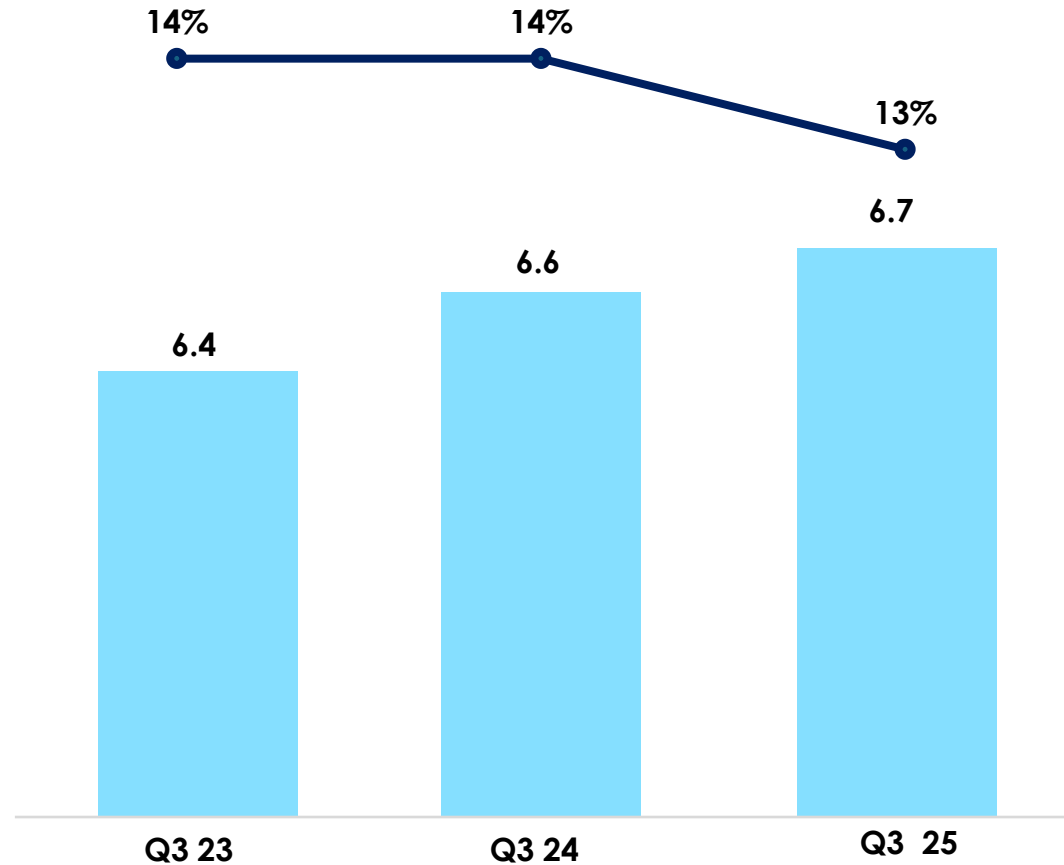
Income Statement



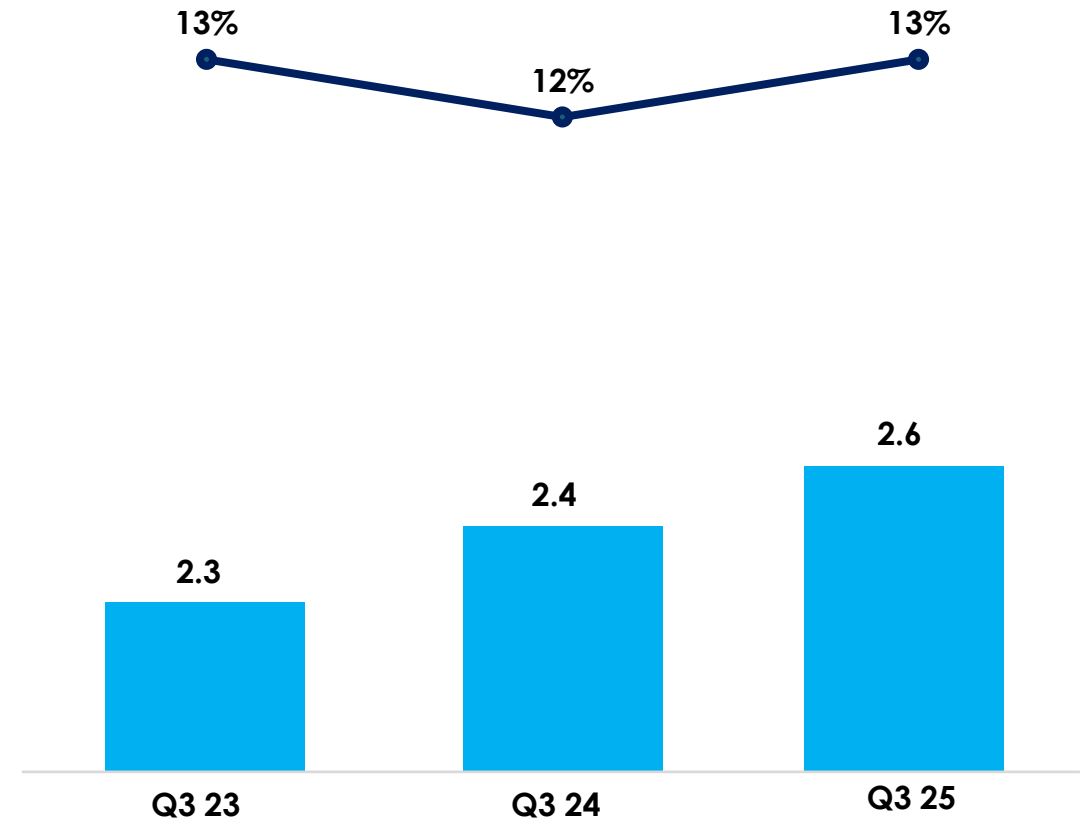
NCBA GROUP FINANCIAL PERFORMANCE

The regional business has continued to follow an encouraging growth trajectory becoming a key contributor to Group profitability

■ Regional Income (KES Bns) —●— % Share to Group

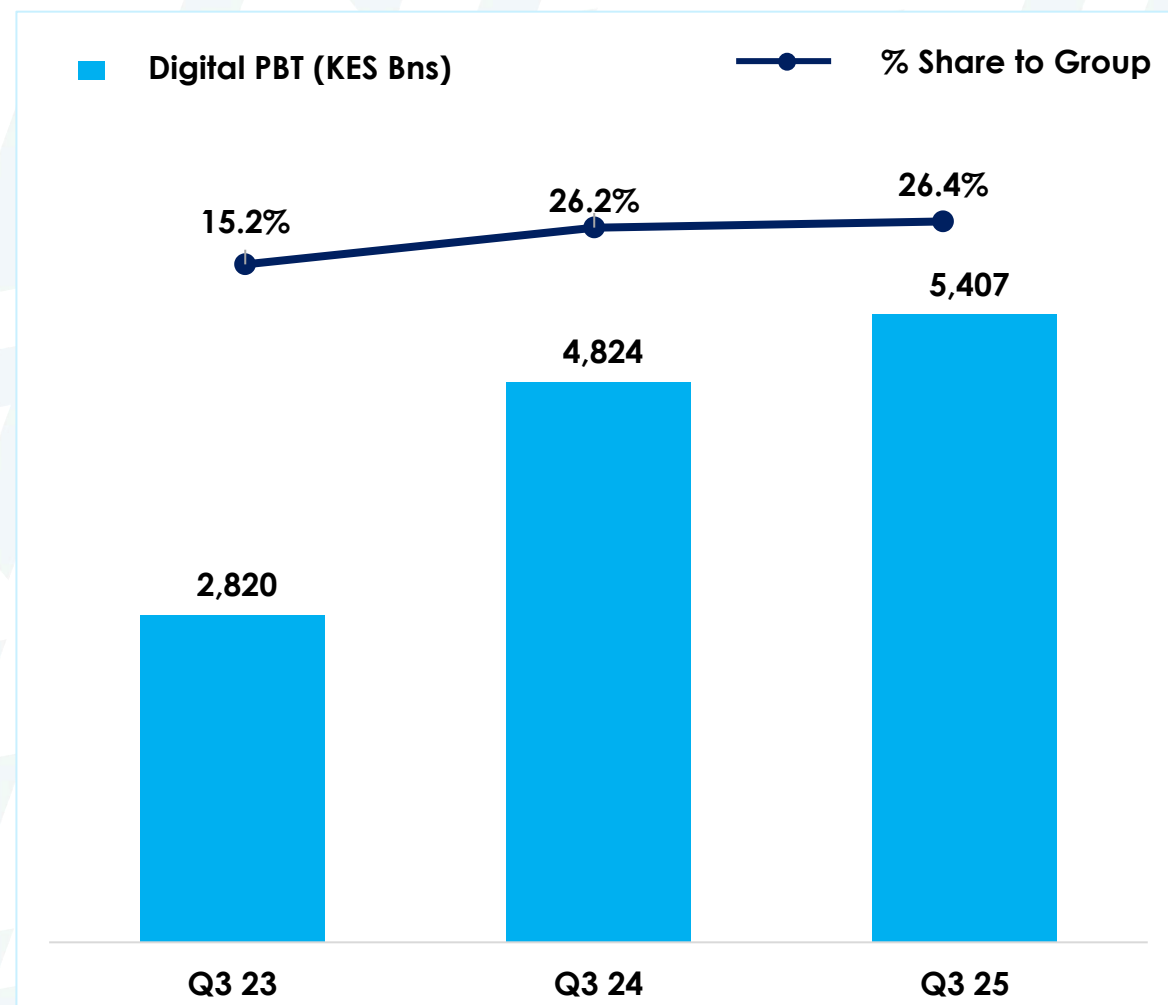
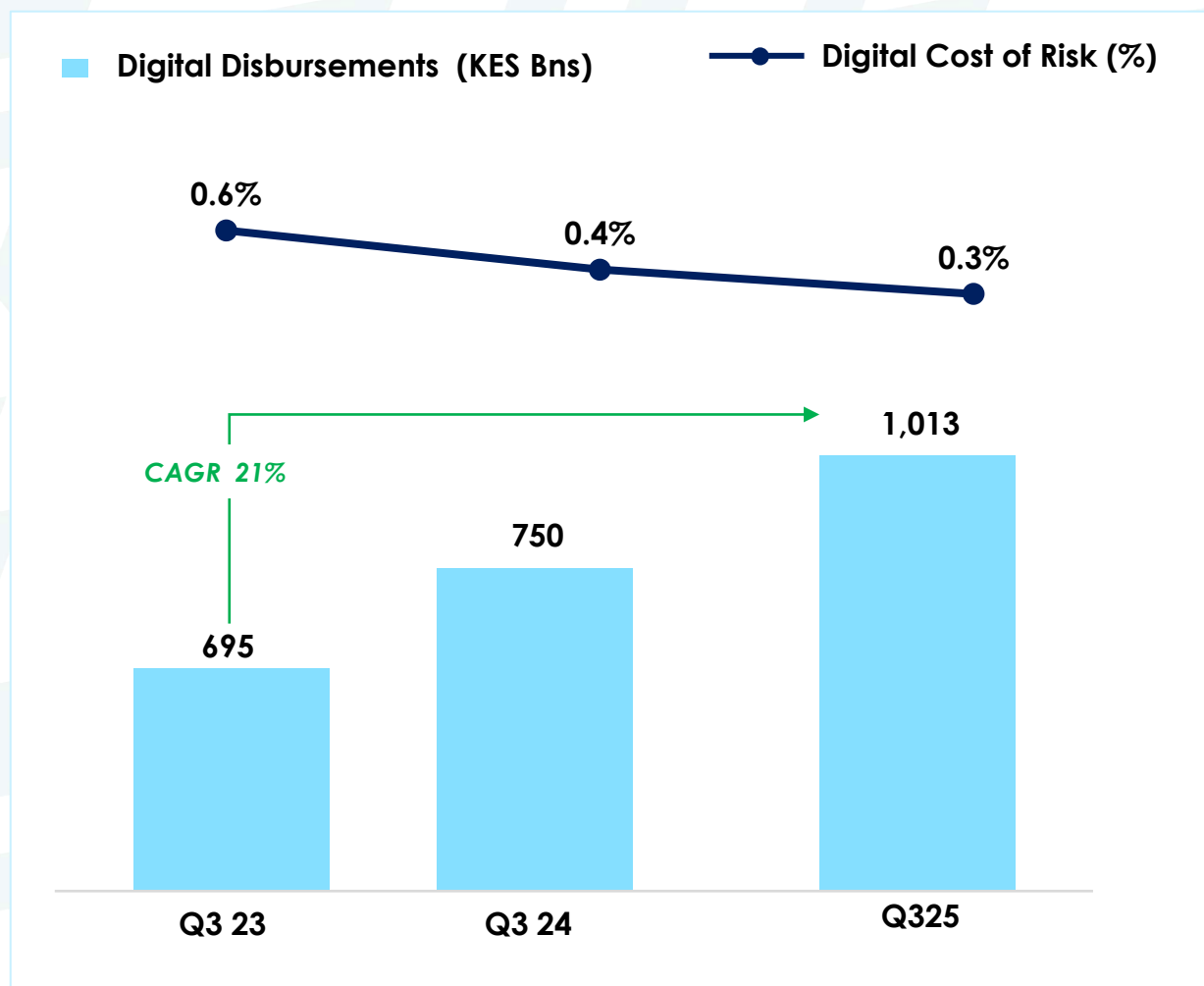


■ Regional PBT (KES Bns) —●— % Share to Group



NCBA GROUP FINANCIAL PERFORMANCE

Strategic investments and advanced AI model training are paying dividends with superior credit outcomes and strong profitability in our digital business positioning us well for continued scale



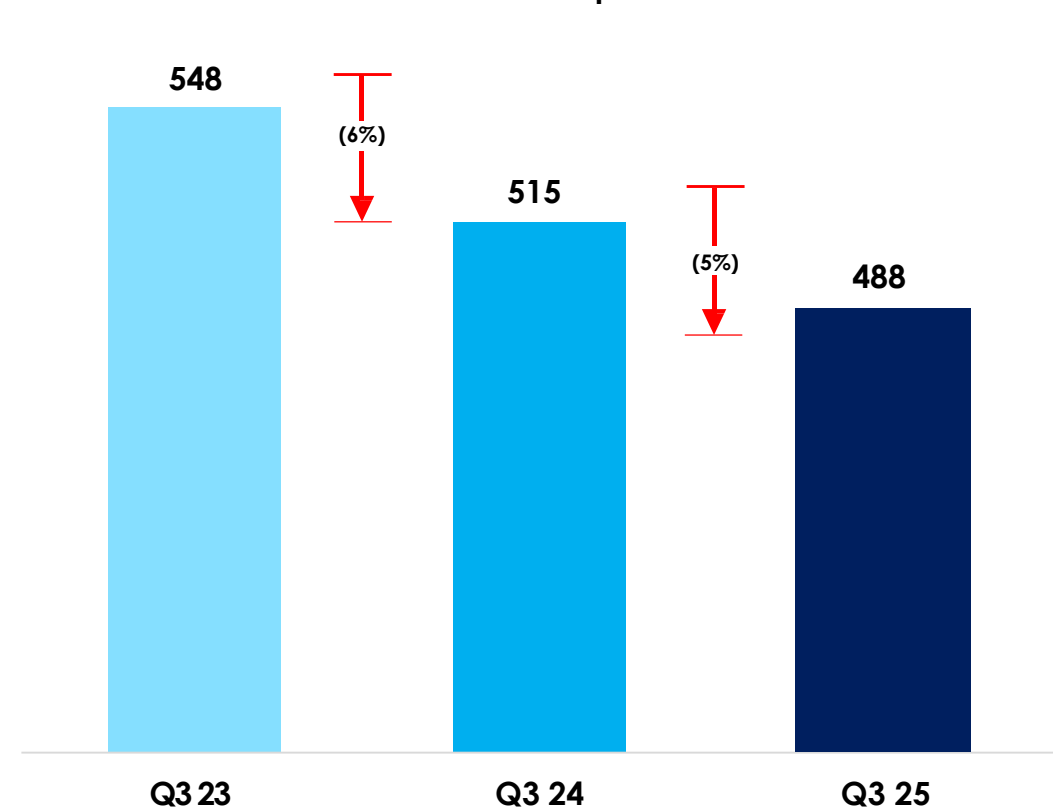
Last year we strategically reoriented our funding mix; this led to slight softness in our deposit book; we nonetheless emerge with a growing CASA base in addition to lower funding costs

Drop in deposits reflecting reorientation to higher CASA and a more optimal & better priced funding mix

...CASA has grown y-o-y and now 56% of our deposit mix

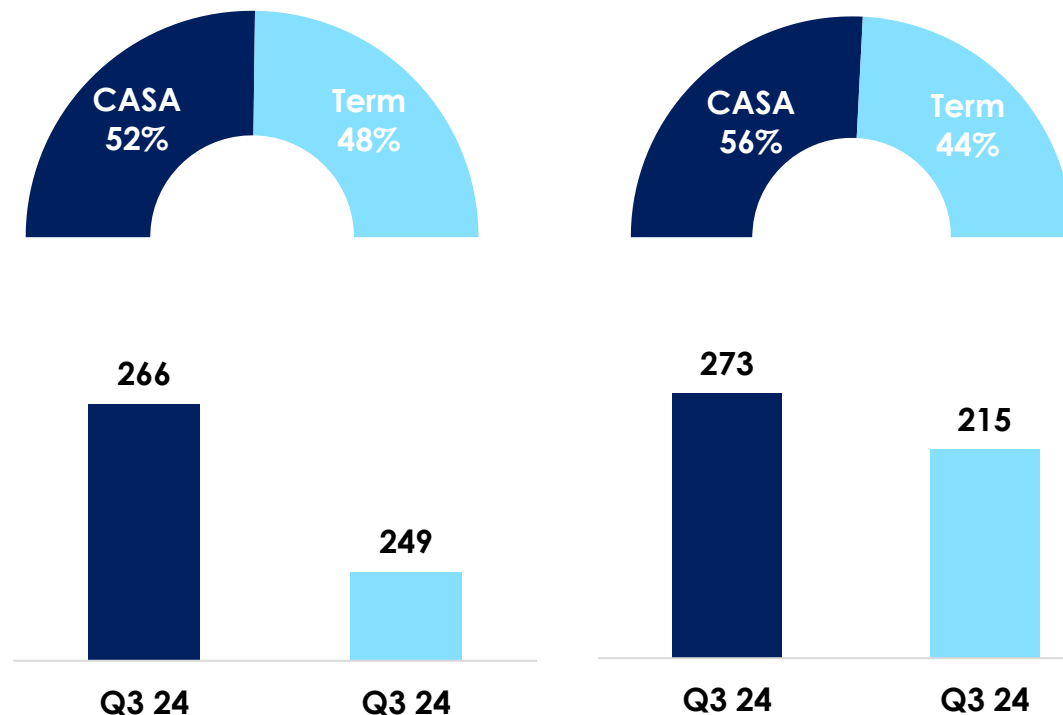
Amounts in KES Bns

Customer Deposits



Amounts in KES Bns

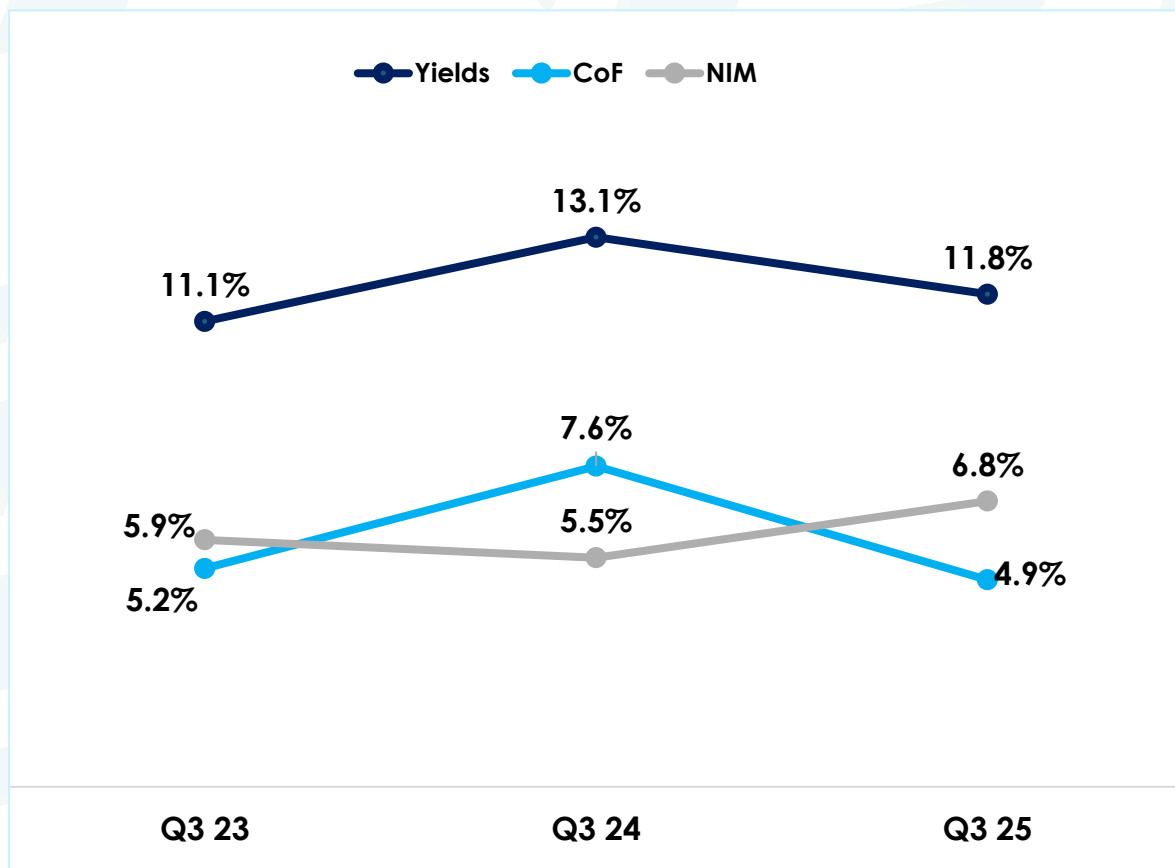
■ CASA ■ Term



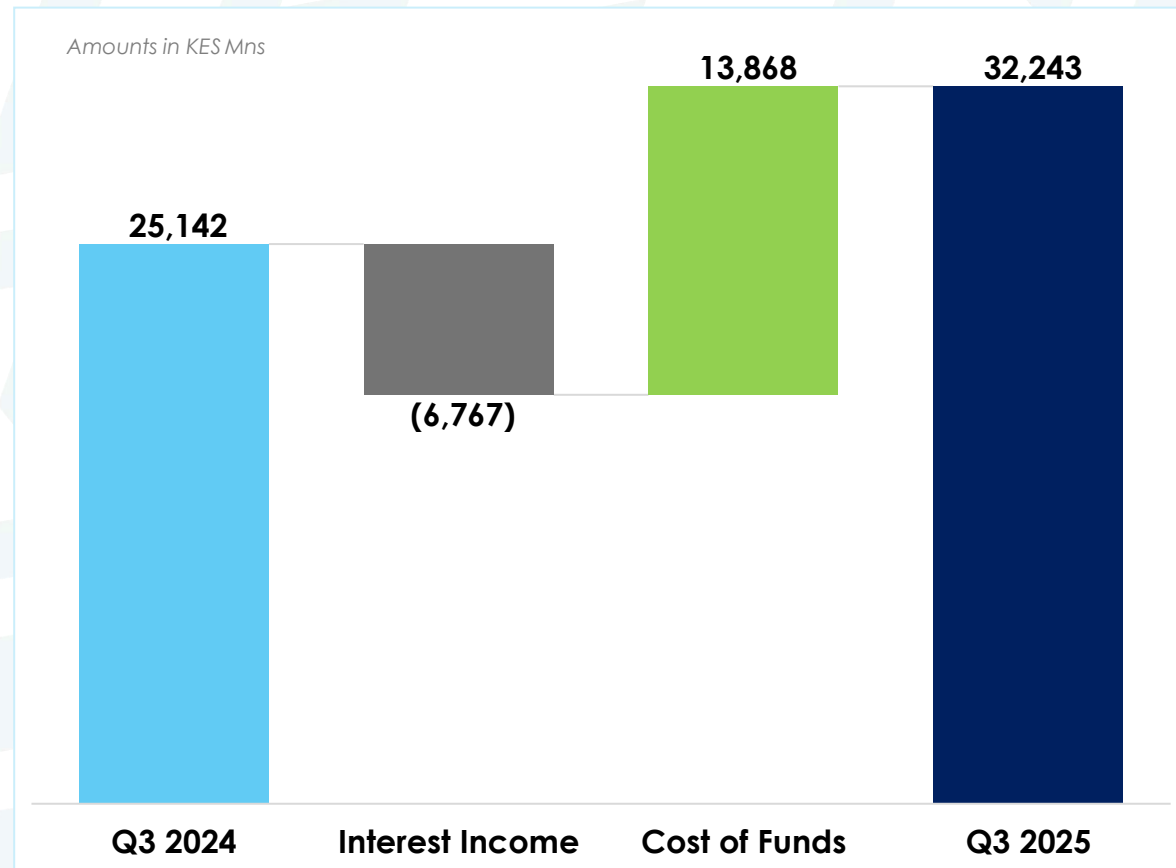
NCBA GROUP FINANCIAL PERFORMANCE

On the back of interest rate pressures, we focused on protecting our bottom line by tightening deposit costs and improving pricing across all lending ensuring margin protection

Our efforts on balance sheet reorientation has been NIM accretive...



... delivering uplift in net interest income

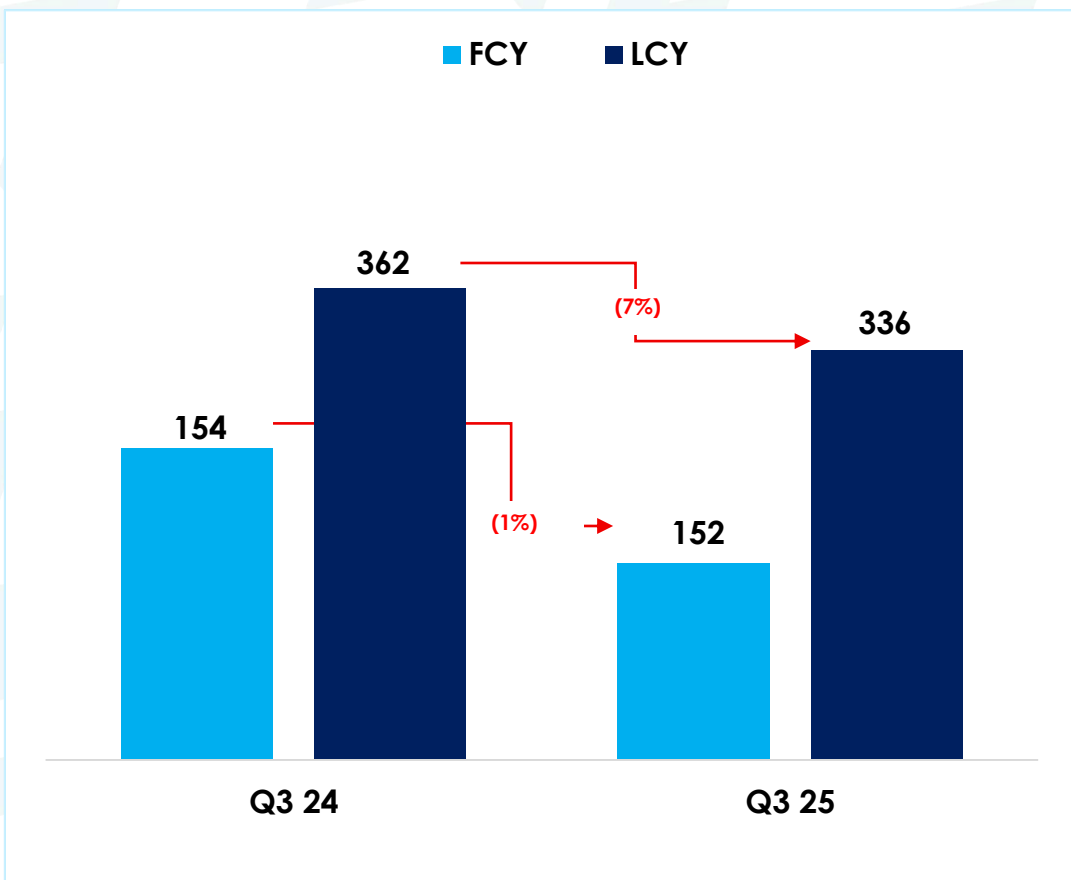


NCBA GROUP FINANCIAL PERFORMANCE

Our non funded income streams received a healthy boost from fees derived from varied solutions we offer our clients

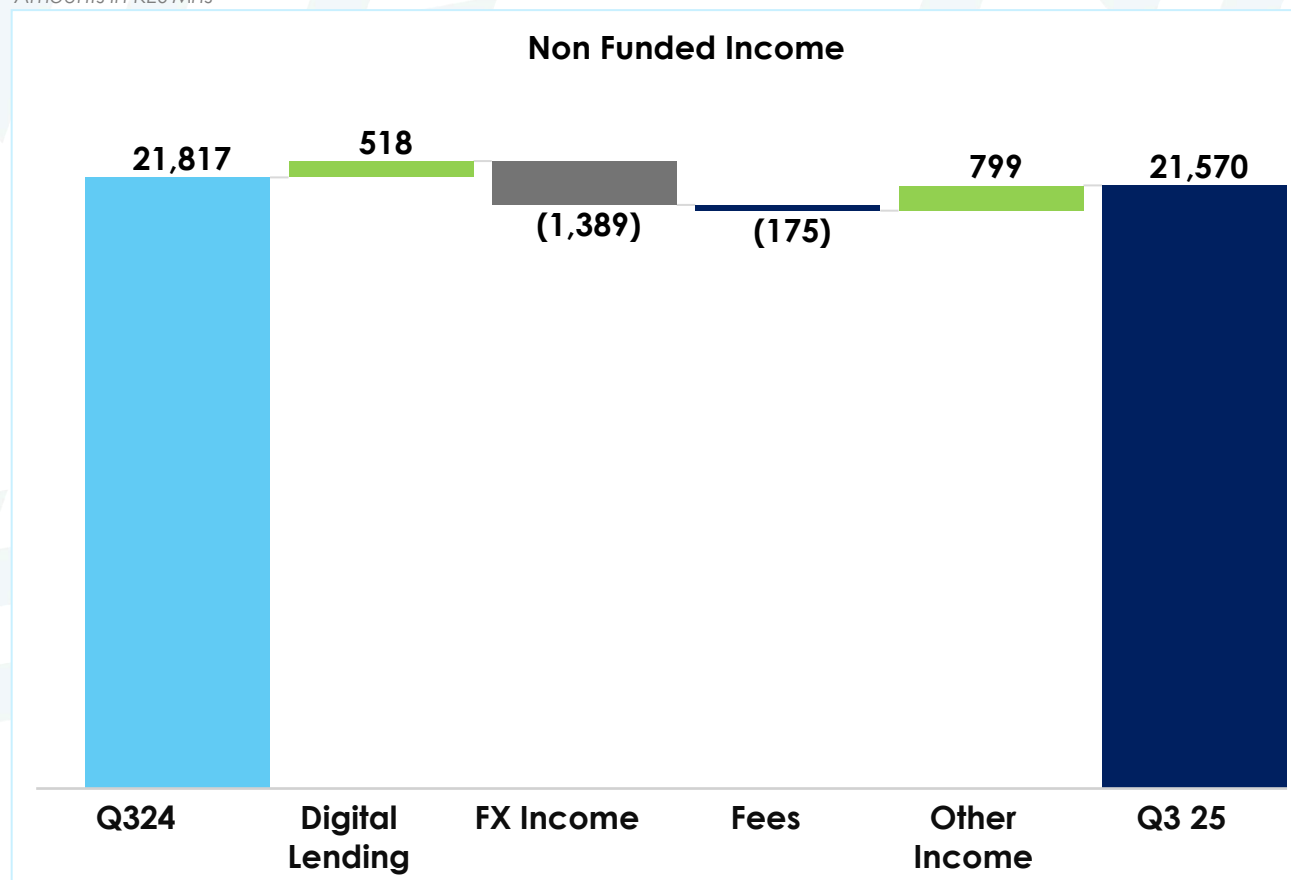
Y-o-Y we have seen a drop in our FCY deposit book due to translation effects given appreciation on the KES...

Amounts in KES Bns



...we nonetheless continue see solid performance in fees derived from cash management and insurance revenues

Amounts in KES Mns

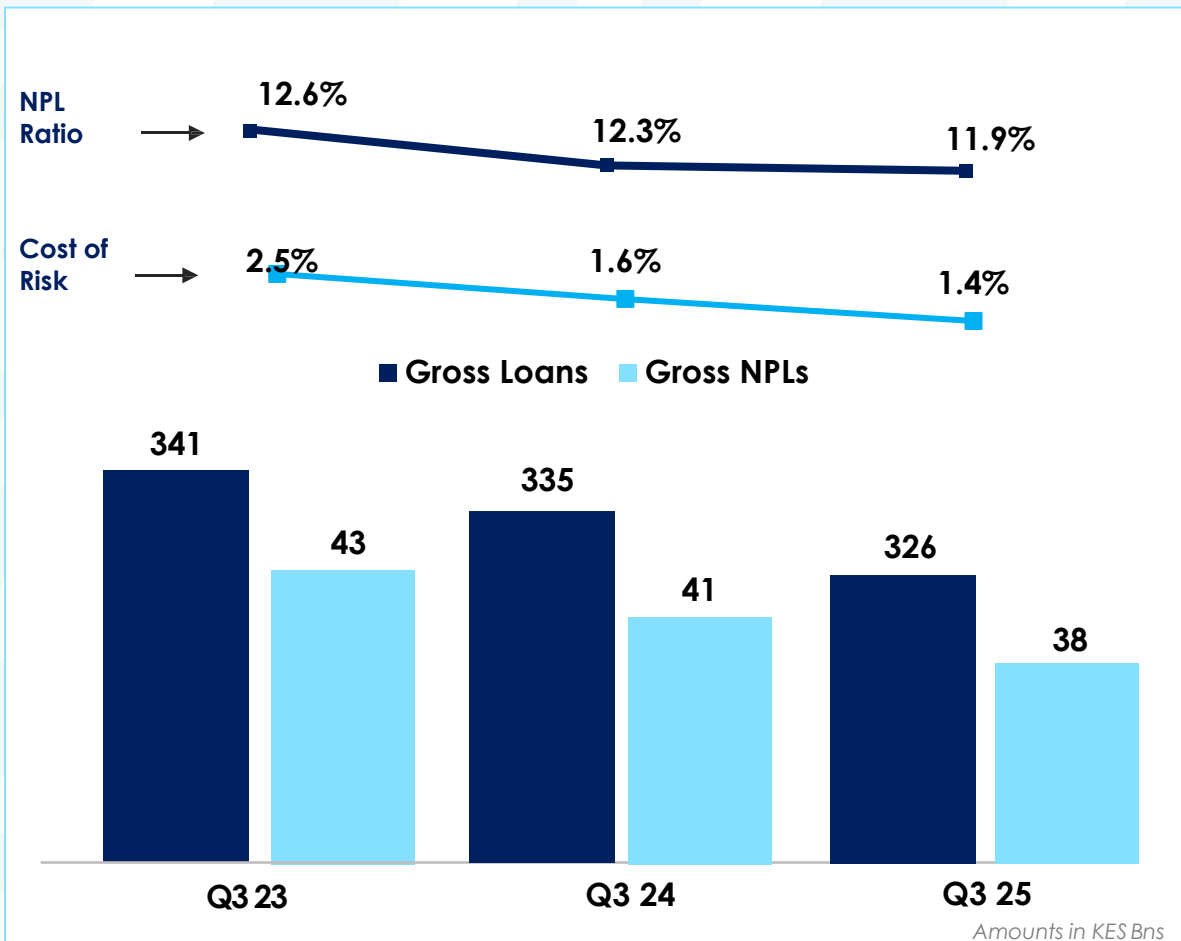


NCBA GROUP FINANCIAL PERFORMANCE

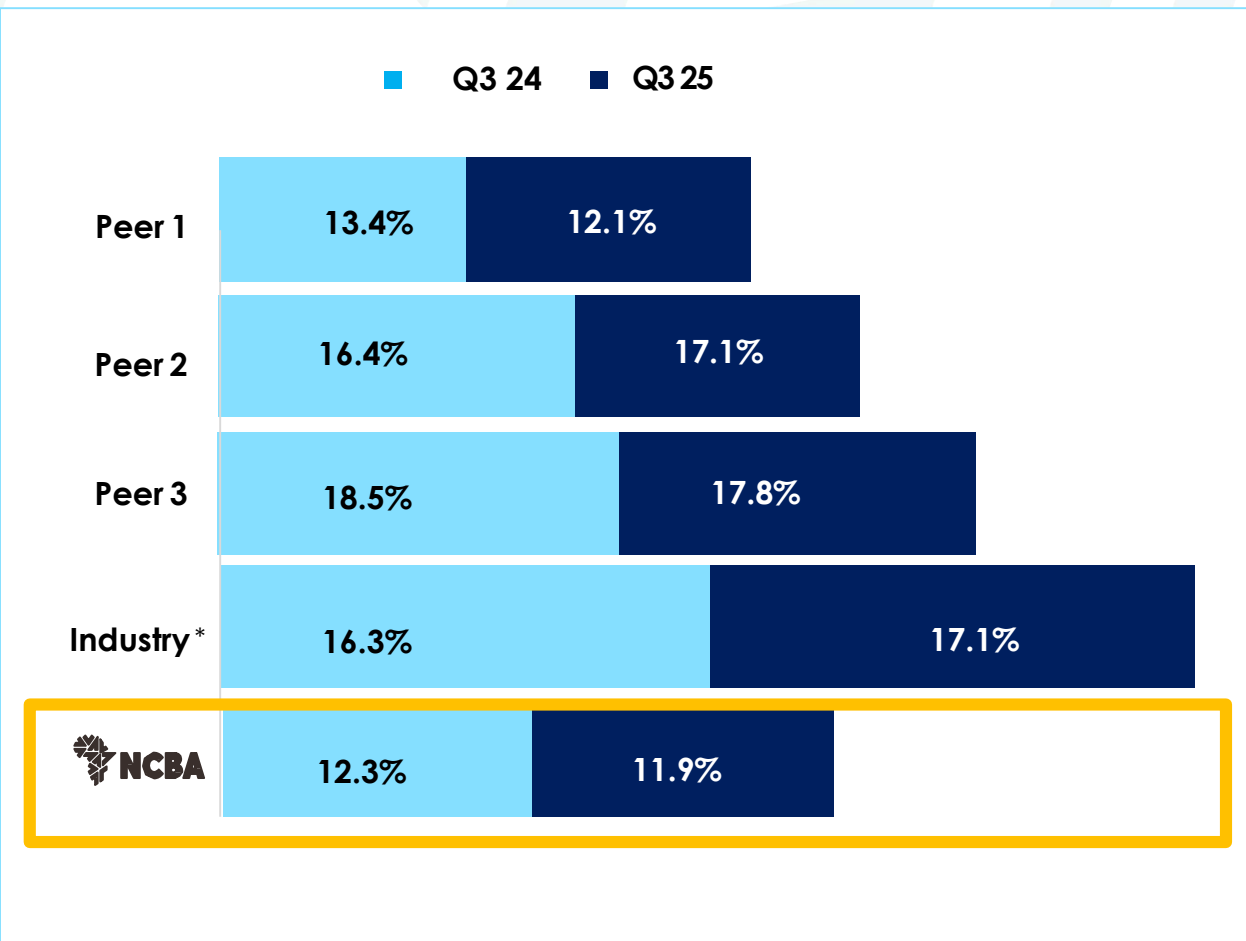
Despite slowed lending; we have largely maintained the quality of our loan book compared to our peers and the industry

We experienced softness in lending given mixed economic conditions...

...however, we have consistently delivered a better-quality loan book compared to similarly sized peers & industry at large (X)



Notes:
* Denotes Kenyan Banking Sector
+ Regional NPL ratios: RWA 3.1% TZ: 3.0%, UG 5.0%



NCBA GROUP FINANCIAL PERFORMANCE

...with adequate provisioning and coverage across loan classification buckets...

Stage 1

Coverage
Ratio (%)

1.3%
0.9%
0.9%

254

249

255

Q3 23

Q3 24

Q3 25

Gross Loans
&
Advances
(KES Bns)

Stage 2

9.4%
10.1%
13.5%

45

45

33

Q3 23

Q3 24

Q3 25

Stage 3

59.4%
59.7%
68.9%

43

41

39

Q3 23

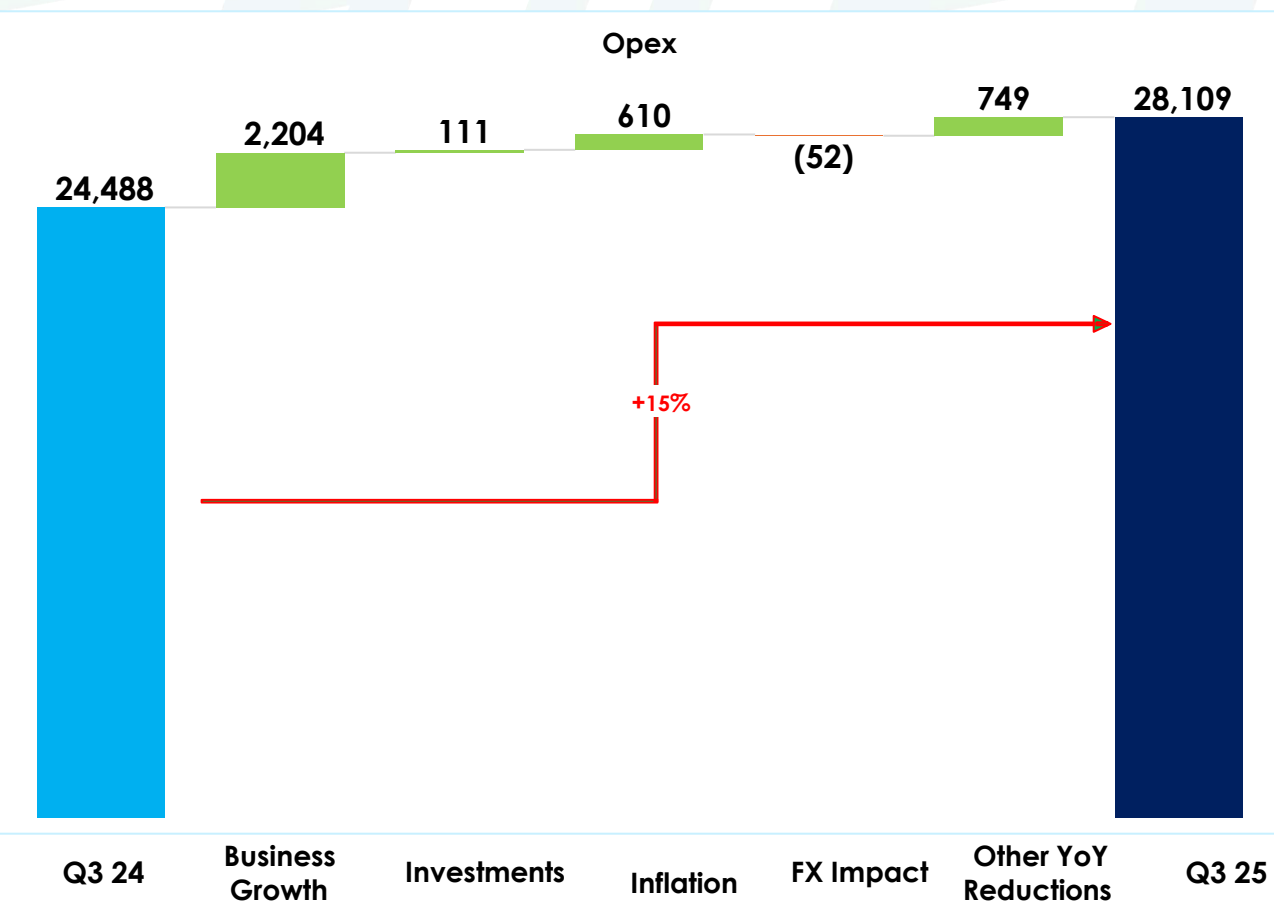
Q3 24

Q3 25

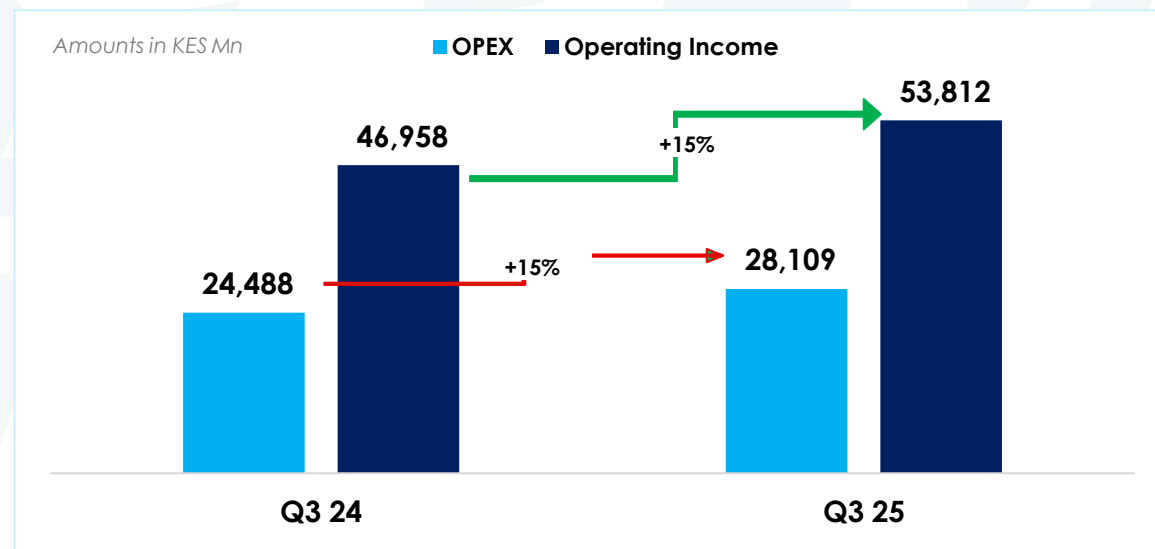
NCBA GROUP FINANCIAL PERFORMANCE

Our strategic investments, notably in our distribution network & digital platforms have put pressure on our near-term efficiency metrics. We are focused on a 45% CIR in the medium term

OPEX Increased by 15% in Q3 25 as we continued to book growth related expenses....



...notwithstanding the increase in costs, we believe we are at inflection point in efficiency given the peak of our investment cycle



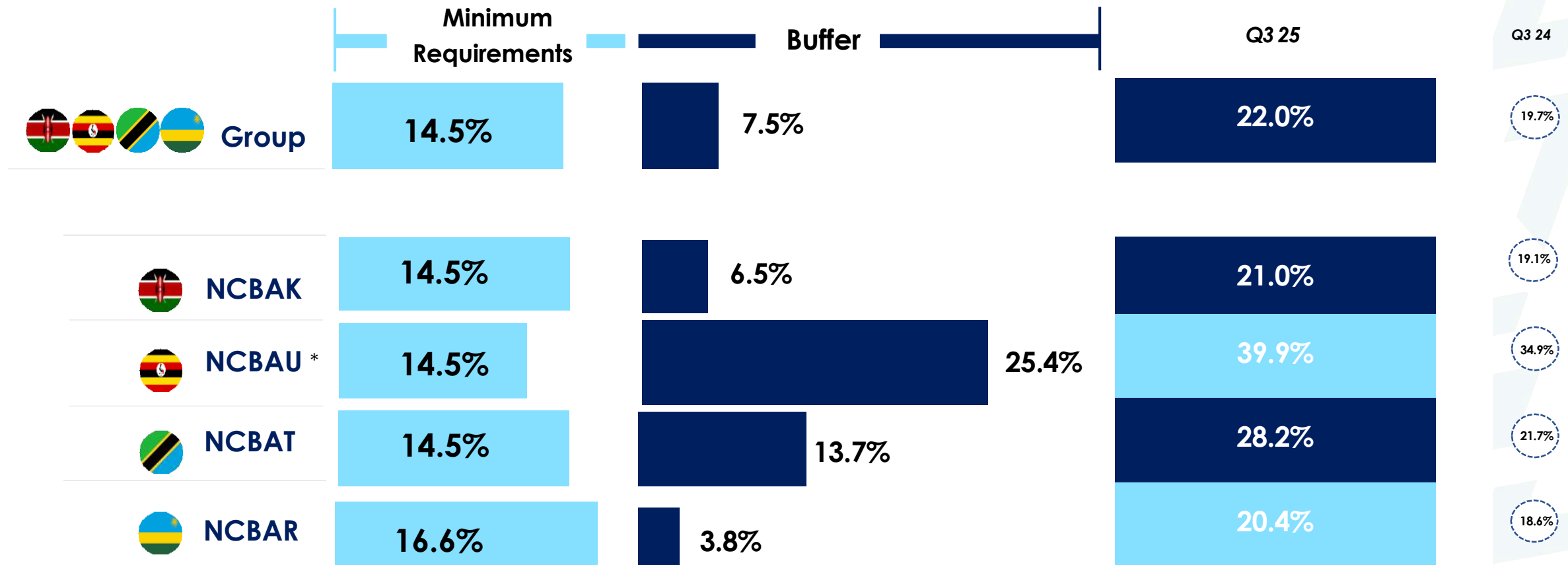
	Q3 24	Q3 25
Cost to Income Ratio	52.4%	53.4%
Cost to Assets	3.6%	5.6%
Cost of Risk	1.6%	1.4%
Staff Costs Intensity ⁽¹⁾	20.3%	22.5%
IT Costs Intensity ⁽²⁾	9.6%	8.3%

Notes:
1: Staff Cost Intensity calculated as Staff costs vs. Operating Income
2: IT Cost Intensity calculated as IT OPEX vs. Operating Income

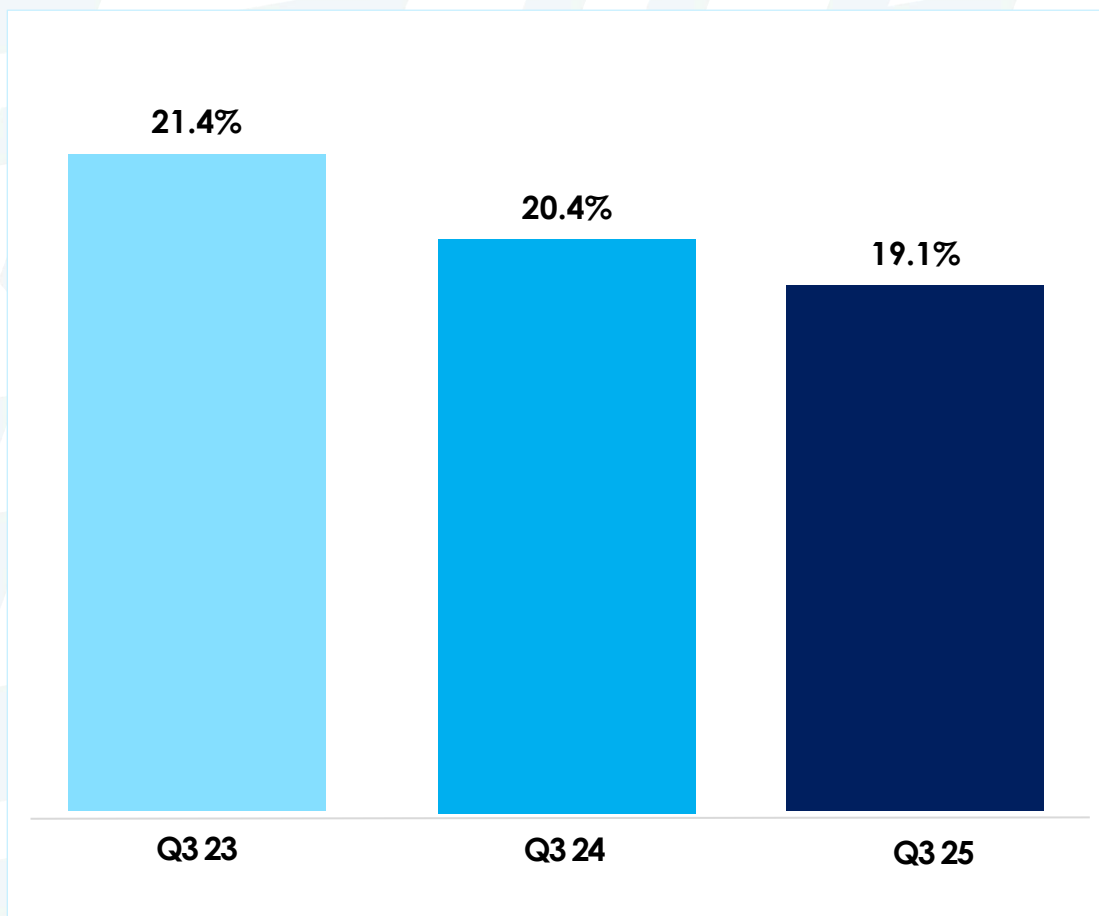
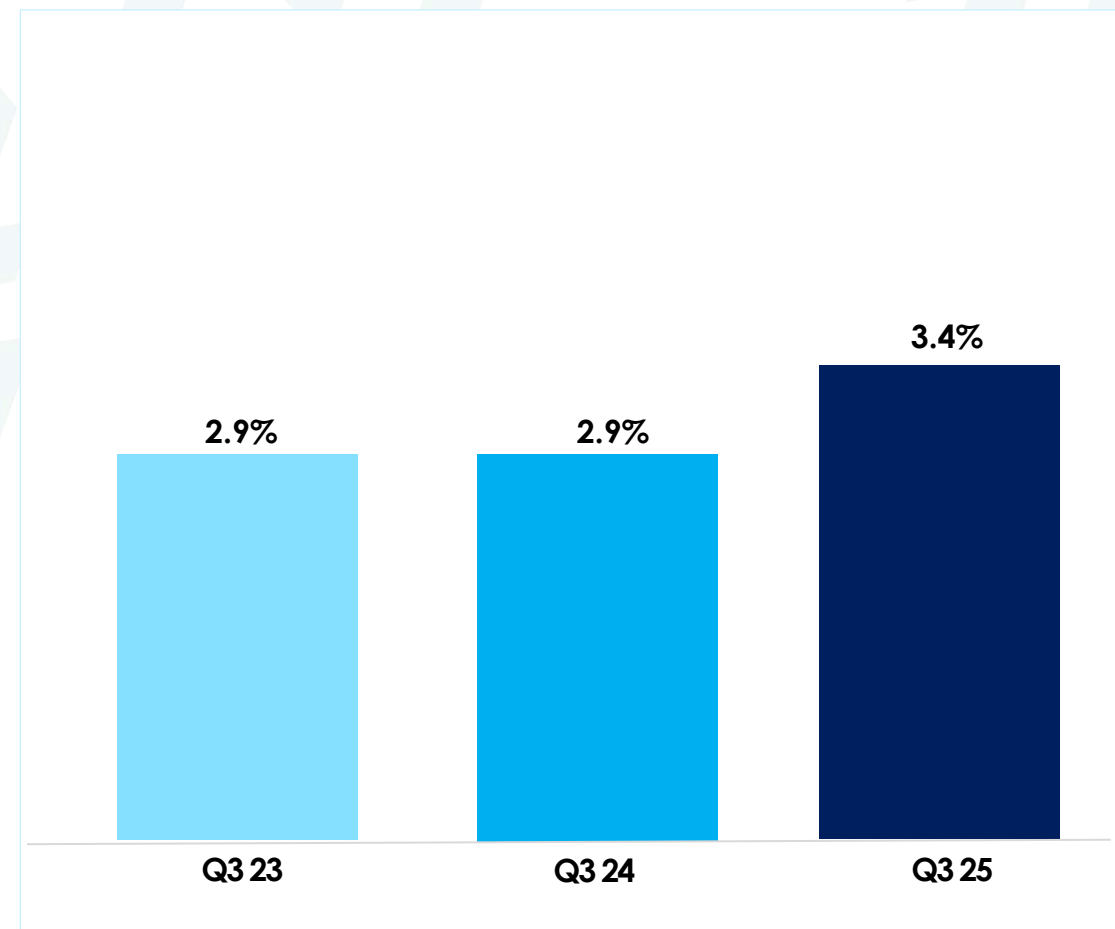
NCBA GROUP FINANCIAL PERFORMANCE

The Group remains well capitalized providing ample room to invest for growth....

Total Capital/RWA across our Markets



NCBA GROUP FINANCIAL PERFORMANCE

...and delivering the desired return outcomes for a Tier 1 Bank over the last 3 years**We are delivering on post merger promises on ROE...****...while matching similar sized peers on ROA**

* Cash Dividends per share declared for the period recorded

We expect a continued and strong underlying growth trajectory across the following metrics

Metric	FY 25 Guidance	Commentary
Return on Equity	>22%	<ul style="list-style-type: none">Create value for our shareholders and re-invest internal capital generated to foster growth
NPL Ratio	< 12%	<ul style="list-style-type: none">Unlock more capital allocation to new underwritings and enhance profitability
Cost to Income Ratio	~50%	<ul style="list-style-type: none">Stabilize efficiency metrics by maximizing value from strategic investments, while mitigating inflationary pressures
Capital Adequacy	300Bps above regulatory limits	<ul style="list-style-type: none">The business to remain adequately capitalised across our core markets enabling asset growth
Core Bank Cost of Risk	1.5% - 2.0%	<ul style="list-style-type: none">Maintain high standards in credit onboarding and proactive management of our loan portfolio

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UPDATE ON STRATEGY <

FINANCIAL PERFORMANCE Q3 2025 <

Q3 2025 KEY MESSAGES

1

Diversified business model delivering growth

- ✓ The Group's strategy continues to deliver with **PBT registering a 11% y-o-y growth**
- ✓ Our nonbanking subsidiaries grew by **+54% y-o-y. Most notable is the tripling of profits from our Investment Bank** on the back of a 49% increase in Assets Under Management.
- ✓ Strong delivery of profitability from our digital business growing **12% y- o-y** across all our markets
- ✓ The regional business has continued to follow an encouraging growth trajectory **currently delivering 12% of Group Revenue and 13% of Group PBT**

2

Resilient performance hinged on well controlled risks

- ✓ Delivered a resilient ROAE of 19.1% & maintained strong capitalization with a **CAR of 22%**, well above the **14.5% regulatory minimum**
- ✓ We are delivering a better-quality loan book compared to similarly sized peers and the industry at large with **NPL ratio at 11.9% (Industry at 17.6%)**
- ✓ **In Q3 25, we disbursed KES 1T in digital loans (+35% y-o-y growth).** Strategic investments and advanced AI model training are paying dividends with superior credit outcomes positioning us well for continued scale

3

Continued strategic execution on our 2020-2025 ambitions


- ✓ Expanded our retail banking footprint, increasing our branch network to 122 branches (118 in Q3 24). **NCBA Group now has 481K core banking customers a 19% CAGR in customer growth over 3 years**
- ✓ We continue to maintain leadership in Asset Finance while disrupting automotive commerce - **CarDuka went live in June 2025, bringing dealers, sellers, buyers & auctions together in one powerful digital ecosystem with 369K users**
- ✓ Our sustainability efforts are driving impact in our communities and our operations in 2025 **with 273K trees planted and recycling 65% of general waste across the Group**

Disclaimer:

These results are provided for informational purposes only and should not be construed as an offer to buy or sell any securities or financial instruments. With regards to any market or other third-party data included in this release, NCBA Group Plc ("the Group") can provide no assurances of the accuracy or completeness of such market or third-party data and information and takes no responsibility for it.

Forward-Looking Statements:

This release contains forward-looking statements that reflect the Group's current views with respect to future events and financial performance. Although the Group believes that these estimates and forward-looking statements are based upon reasonable assumptions, they are subject to several risks and uncertainties and are made considering information currently available, and actual results may differ materially from those expressed or implied in the forward-looking statements. The Group undertakes no obligation to update any forward-looking statements to reflect events or circumstances after the date of this release.



THANK YOU

Statement of Profit & Loss

Amounts in KES Millions

	NCBA Bank Kenya			NCBA Group Consolidated		
	Q3 24	Q3 25	Δ%	Q3 24	Q3 25	Δ%
Interest Income	51,199	44,814	(12%)	57,425	50,658	(12%)
Interest Expenses	(29,550)	(15,975)	(46%)	(32,284)	(18,415)	(43%)
Net Interest Income	21,649	28,839	33%	25,142	32,243	28%
FX Income	4,465	3,275	(27%)	5,099	3,711	(27%)
Other Non- Interest Income	12,152	11,463	(6%)	16,717	17,859	7%
Non – Funded Income	16,618	14,738	(11%)	21,817	21,570	(1%)
Operating Income	38,267	43,576	14%	46,958	53,812	15%
Operating Expenses	(19,280)	(22,229)	15%	(24,488)	(28,109)	15%
Operating Profit	18,987	21,348	12%	22,470	25,703	14%
Impairments	(3,665)	(4,534)	24%	(4,079)	(5,244)	29%
Profit before tax	15,322	16,814	10%	18,391	20,459	11%
Share of Associates Profits	-	-	0%	21	-	100%
Profit before tax	15,322	16,814	10%	18,412	20,459	11%
Tax	(2,605)	(3,227)	24%	(3,292)	(4,083)	24%
Profit after Tax	12,717	13,587	7%	15,120	16,376	8%

APPENDIX II

Statement of Financial Position

Amounts in KES Millions

Assets

Net Loans and Advances

Investments

Cash and Balances with Banks

Other Assets

Total Assets**NCBA Bank Kenya****Q3 24****Q3 25****Δ%**

268,281

257,359

(4%)

188,510

189,445

0%

83,916

80,640

(4%)

59,294

43,896

(26%)

600,001**571,340****(5%)****NCBA Group Consolidated****Q3 24****Q3 25****Δ%**

303,453

292,718

(4%)

217,511

222,358

2%

105,975

103,729

(2%)

51,893

46,514

(10%)

678,832**665,319****(2%)****Liabilities & Equity**

Customer Deposits

Borrowings

Other Liabilities

Shareholders Equity

Total Liabilities & Equity

462,911

431,596

(7%)

25,507

8,028

(69%)

21,737

31,924

47%

89,846

99,792

11%

600,001**571,340****(5%)**

515,109

487,963

(5%)

29,489

10,894

(63%)

34,423

46,213

34%

99,811

120,249

20%

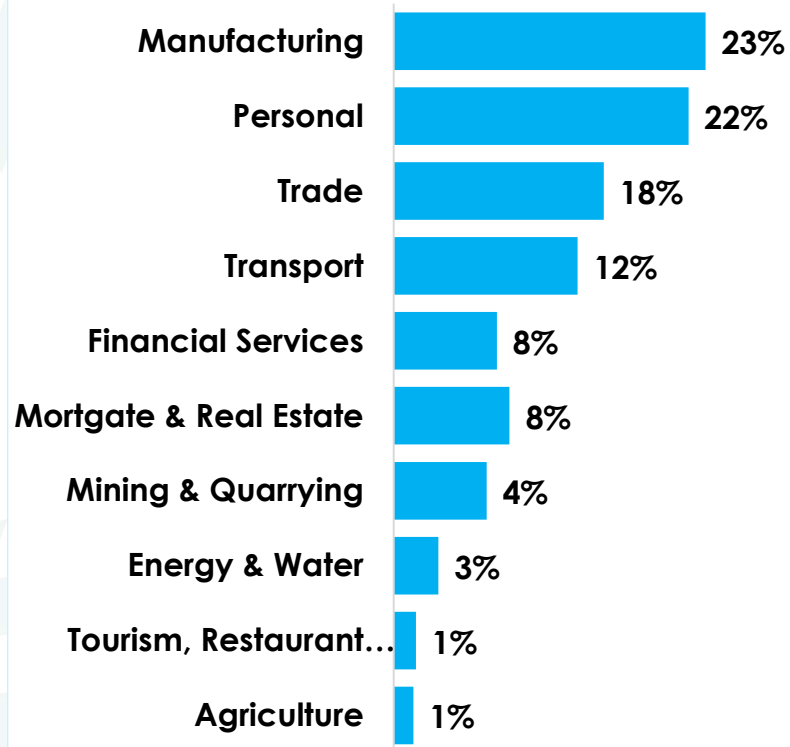
678,832**665,319****(2%)**

APPENDIX III

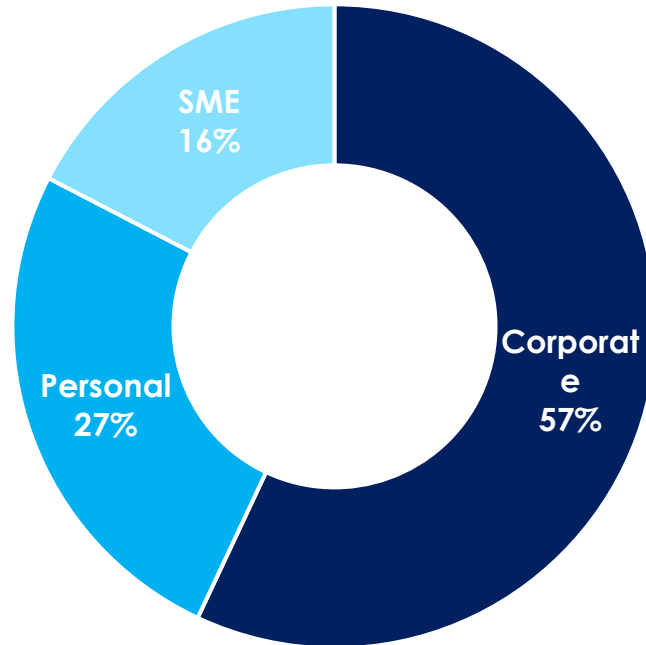
Our loan book is well diversified across industry, product and currency

Q3 2025 Loan Book

Loan Book by Sector



Loan Book by Segment



Loan Book by Currency

