

ABRIDGED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

SUMMARY CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	2025 Shs '000	2024 Shs '000
Net interest income	57,711,522	47,446,776
Credit impairment charges	(6,902,153)	(5,046,435)
Net Interest income after credit impairment charges	50,809,369	42,400,341
Net fee and commission income	5,396,491	5,580,579
Net trading income	5,079,771	6,249,763
Net insurance result	415,885	150,946
Other operating income	3,228,284	2,562,277
NET OPERATING INCOME	64,929,800	56,943,906
Operating expenses	(37,131,182)	(31,889,883)
PROFIT BEFORE SHARE OF ASSOCIATE'S PROFIT	27,798,618	25,054,023
Share of associates profit	91,612	87,025
PROFIT BEFORE INCOME TAX	27,890,230	25,141,048
Income tax expense	(4,496,712)	(3,275,281)
PROFIT FOR THE YEAR	23,393,518	21,865,767
OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	3,790,536	(164,720)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	27,184,054	21,701,047
EARNINGS PER SHARE - BASIC AND DILUTED	14.20	13.28

SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION	2025 Shs '000	2024 Shs '000
ASSETS		
Cash and balances with Central Banks	63,774,068	43,679,381
Due from banking institutions	51,367,772	52,956,080
Government securities	221,551,079	207,516,292
Loans and advances to customers	306,917,975	293,932,350
Current income tax receivable and deferred income tax	10,494,060	11,895,030
Investments	18,928,861	18,593,600
Property, equipment and Intangible assets	15,692,968	15,810,169
Others assets	27,320,374	21,560,862
TOTAL ASSETS	716,047,157	665,943,764
LIABILITIES		
Customer deposits	531,866,221	502,016,493
Due to banking institutions	10,337,119	13,407,659
Borrowings	7,565,293	10,172,225
Current income tax payable and deferred income tax	3,293,893	7,697
Other liabilities	35,559,065	30,624,941
TOTAL LIABILITIES	588,621,591	556,229,015
EQUITY		
Capital and reserves attributable to equity holders of the Group		
Share capital	8,237,598	8,237,598
Share premium	21,424,322	21,424,322
Revenue reserves	89,423,201	77,720,291
Proposed dividends	7,578,590	5,354,438
Other reserves	790,870	(3,006,528)
Total capital and reserves attributable to equity holders of the Group	127,454,581	109,730,121
Non-controlling interests	(29,015)	(15,372)
Total equity	127,425,566	109,714,749
Total liabilities and equity	716,047,157	665,943,764

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share capital Shs'000	Share premium Shs'000	Revenue reserves Shs'000	Proposed dividends Shs'000	Other reserves Shs'000	Capital and reserves attributable to equity holders of the Group Shs'000	Non-controlling interests Shs'000	Total Shs'000
At 1 January 2025	8,237,598	21,424,322	77,720,291	5,354,438	(3,006,528)	109,730,121	(15,372)	109,714,749
Profit for the year	-	-	23,400,299	-	-	23,400,299	(6,781)	23,393,518
Other comprehensive income for the year:	-	-	-	-	3,797,398	3,797,398	(6,862)	3,790,536
Total comprehensive income for the year	-	-	23,400,299	-	3,797,398	27,197,697	(13,643)	27,184,054
2024 Final Dividend paid	-	-	-	(5,354,438)	-	(5,354,438)	-	(5,354,438)
2025 Interim Dividend paid	-	-	(4,118,799)	-	-	(4,118,799)	-	(4,118,799)
2025 Proposed final Dividend	-	-	(7,578,590)	7,578,590	-	-	-	-
At 31 December 2025	8,237,598	21,424,322	89,423,201	7,578,590	790,870	127,454,581	(29,015)	127,425,566
At 1 January 2024	8,237,598	21,424,322	64,900,509	4,942,557	(2,841,808)	96,663,178	-	96,663,178
Profit for the year	-	-	21,881,139	-	-	21,881,139	(15,372)	21,865,767
Other comprehensive income for the year:	-	-	-	-	(164,720)	(164,720)	-	(164,720)
Total comprehensive income for the year	-	-	21,881,139	-	(164,720)	21,716,419	(15,372)	21,701,047
2023 Final Dividend paid	-	-	-	(4,942,557)	-	(4,942,557)	-	(4,942,557)
2024 Interim Dividend paid	-	-	(3,706,919)	-	-	(3,706,919)	-	(3,706,919)
2024 Proposed final Dividend	-	-	(5,354,438)	5,354,438	-	-	-	-
At 31 December 2024	8,237,598	21,424,322	77,720,291	5,354,438	(3,006,528)	109,730,121	(15,372)	109,714,749

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS	2025 Shs '000	2024 Shs '000
Net cash generated from/(used in) operating activities	38,231,821	(14,457,339)
Net cash (used in)/generated from investing activities	(9,882,207)	15,164,656
Net cash used in financing activities	(12,759,638)	(4,525,206)
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS	15,589,976	(3,817,889)
CASH AND CASH EQUIVALENTS AT 1 JANUARY	87,178,442	90,504,283
Foreign Currency exchange difference	(235,021)	492,048
CASH AND CASH EQUIVALENTS AT 31 DECEMBER	102,533,397	87,178,442

The summary Group financial statements and summary directors' remuneration report are extracts from the audited Group financial statements and directors' remuneration report. They were approved by the Board of Directors on 25 March 2026.

A complete set of the audited Group financial statements including explanatory notes can be accessed on the institution's website www.ncbagroup.com.

BY ORDER OF THE BOARD
JOHN GACHORA
GROUPMANAGING DIRECTOR
NCBA GROUP PLC

Regulated by the Central Bank of Kenya

SUMMARY DIRECTORS' REMUNERATION REPORT

The directors' remuneration for the year was Shs 365,727,000 (2024: Shs 660,152,000).

INDEPENDENT AUDITOR'S REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE SHAREHOLDERS OF NCBA GROUP PLC
Opinion

We have audited the summary financial statements of NCBA Group PLC, which comprise the summary consolidated statement of financial position as at 31 December 2025, summary consolidated statement of profit or loss and other comprehensive income, summary consolidated statement of changes in equity and summary consolidated statement of cash flows which are derived from the audited financial statements of NCBA Group PLC and its subsidiaries (together, the "Group") for the year ended 31 December 2025. The Group's financial statements are prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board and the Kenyan Companies Act, 2015.

In our opinion the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements of the Group which are prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board and the Kenyan Companies Act, 2015.

The summary directors' remuneration report is derived from the directors' remuneration report for the year ended 31 December 2025.

Summary Financial Statements and directors' remuneration report

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards and in the manner required by the Kenyan Companies Act, 2015. In addition, the summary directors' remuneration report does not contain all the disclosures required by the Companies (General) (Amendment) (No. 2) Regulations, 2017.

Reading the summary financial statements, the summary directors' remuneration report and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements, the directors' remuneration report and the auditor's report thereon. The summary financial statements, the summary directors' remuneration report and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our audit report dated 26 March 2026 and also confirmed that the auditable part of the directors' remuneration report was prepared in accordance with the Kenyan Companies Act, 2015. That audit report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

Director's responsibility for the summary financial statements

The directors are responsible for the preparation of the summary financial statements and the summary directors' remuneration report in accordance with the IFRS Accounting Standards as issued by the International Accounting Standards Board and Kenyan Companies Act, 2015.

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements and the summary directors' remuneration report are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to report on summary financial statements.

Engagement partner responsible for the audit resulting in this independent auditors report is CPA Fredrick Okwiri, Practising certificate No. 1699

Fredrick Okwiri



For and on behalf of Deloitte & Touche LLP
Certified Public Accountants (Kenya)
Nairobi
26 March 2026

Summary of Key Audit Matter

The key audit matter raised by the auditor was on:

- (i) Estimation of expected credit losses on loans and advances



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