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The Un-audited financial results of the Bank and Group for the period ended 30 June, 2026.

I STATEMENT OF FINANCIAL POSITION	BANK				COMPANY				GROUP CONSOLIDATED			
	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000
A ASSETS												
1 Cash (both Local & Foreign)	10,331,455	11,309,573	13,720,276	14,130,057	-	-	-	-	19,781,065	21,578,595	19,099,345	19,263,577
2 Balances due from Central Banks	16,836,035	34,410,061	38,273,352	19,349,395	-	-	-	-	22,180,632	39,018,373	44,674,722	24,411,209
3 Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-
4 Financial assets at fair value through profit & loss	144,201	140,282	138,771	100,055	-	-	-	-	144,201	140,282	138,771	100,055
5 Investment Securities:												
a) Held to maturity:												
a. Kenya Government securities	124,502,310	117,573,099	110,668,944	103,744,236	-	-	-	-	124,502,310	117,573,099	110,668,944	103,744,236
b. Other securities	6,134,921	5,986,247	5,840,572	5,542,847	-	-	-	-	34,848,620	35,265,118	33,695,509	30,611,761
b) At Fair Value through Other Comprehensive Income:												
a. Kenya Government securities	96,137,436	99,060,104	78,424,118	76,399,245	-	-	-	-	96,137,436	99,060,104	78,424,118	76,399,245
b. Other securities	27,931	27,931	27,931	60,207	-	-	-	-	3,800,076	4,500,218	5,584,663	5,678,034
6 Deposits and balances due from local banking institutions	2,418,127	9,990,708	5,049,630	17,609,476	-	-	-	-	2,816,618	10,181,039	5,334,426	17,998,956
7 Deposits and balances due from banking institutions abroad	25,202,341	28,972,927	33,811,475	36,720,869	-	-	-	-	40,937,541	41,242,700	46,033,346	47,861,771
8 Tax recoverable	42,837	-	-	-	-	-	-	20,910	1,064,064	996,396	538,983	458,650
9 Loans and advances to customers (net)	304,301,263	285,194,726	278,982,715	255,339,576	-	-	-	-	345,878,539	324,395,256	317,161,201	288,084,748
10 Balances due from banking institutions in the group	9,387,742	7,928,031	7,763,359	6,868,565	1,345,269	578,222	495,401	792,301	-	-	-	-
11 Investments in associates	2,619,263	2,619,263	2,619,263	2,661,412	-	-	-	-	3,416,230	3,416,230	3,416,230	3,366,767
12 Investments in subsidiary companies	23,002	23,002	23,002	23,002	75,488,682	75,488,682	75,488,682	75,488,682	-	-	-	-
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-	-	-
15 Property and equipment	3,998,586	3,776,829	3,445,094	3,581,476	-	-	-	-	5,259,773	5,006,517	4,719,474	4,882,678
16 Prepaid lease rentals	5,690	5,720	5,750	5,815	-	-	-	-	521,690	521,720	521,750	521,815
17 Intangible assets	6,195,251	6,459,256	6,571,430	6,524,931	-	-	-	-	7,132,792	7,374,877	7,263,963	7,100,181
18 Deferred tax asset	8,139,378	7,841,572	7,362,712	5,884,473	297,223	246,979	227,358	73,376	9,780,093	9,339,108	9,955,077	7,404,687
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	15,555,770	18,566,172	24,035,741	23,178,243	764,594	776,162	785,640	798,144	21,197,577	21,506,010	28,816,635	25,070,678
21 TOTAL ASSETS	**632,003,539**	**639,885,503**	**616,764,135**	**577,723,880**	**77,895,769**	**77,090,045**	**76,997,081**	**77,173,413**	**739,399,257**	**741,115,642**	**716,047,157**	**662,959,048**
B LIABILITIES												
22 Balances due to Central Banks	-	-	-	-	-	-	-	-	-	-	-	-
23 Customer deposits	486,597,851	483,556,844	467,217,751	439,526,985	-	-	-	-	551,408,924	544,434,401	531,866,221	496,970,384
24 Deposits and balances due to local banking institutions	4,164,385	8,949,654	4,127,535	1,118,819	-	-	-	-	4,164,385	8,949,654	4,127,535	1,118,819
25 Deposits and balances due to foreign banking institutions	1,031,695	745,885	3,685,041	4,517,297	-	-	-	-	2,727,410	2,664,450	6,209,585	4,723,776
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	5,339,305	5,373,210	6,165,115	7,002,370	-	-	-	-	6,679,040	6,745,905	7,565,293	8,458,032
28 Balances due to banking institutions in the group	413,719	643,088	937,308	489,984	608,700	2,483,655	2,101,137	5,626,623	-	-	-	-
29 Tax payable	-	4,579,668	2,895,617	62,889	361,744	2,726	11,916	-	976,960	4,742,602	3,293,893	29,031
30 Dividends payable	-	-	-	-	646,099	767,352	773,547	772,413	646,099	767,352	773,547	772,413
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	26,777,544	33,935,400	25,694,095	23,159,855	1,041,549	877,168	789,485	285,768	41,288,588	39,445,207	34,785,517	32,440,919
34 TOTAL LIABILITIES	**524,324,499**	**537,783,749**	**510,722,462**	**475,878,199**	**2,658,092**	**4,130,901**	**3,676,085**	**6,684,804**	**607,891,406**	**607,749,571**	**588,621,591**	**544,513,374**
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	106,020
38 Retained earnings	62,398,891	56,176,743	50,779,663	56,496,791	45,575,757	35,718,634	36,080,486	40,826,690	101,822,976	95,391,536	89,423,201	88,772,857
39 Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	-	-
40 Other reserves	908,723	1,553,585	1,390,584	977,464	-	-	-	-	(47,554)	660,037	684,850	(74,527)
41 Proposed dividends	-	-	9,500,000	-	-	7,578,590	7,578,590	-	-	7,578,590	7,578,590	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-	-	-
	107,679,040	**102,101,754**	**106,041,673**	**101,845,681**	**75,237,677**	**72,959,144**	**73,320,996**	**70,488,610**	**131,543,362**	**133,398,103**	**127,454,581**	**118,466,270**
43 Non-controlling interests	-	-	-	-	-	-	-	-	(35,511)	(32,032)	(29,015)	(20,596)
44 TOTAL SHAREHOLDERS' FUNDS	**107,679,040**	**102,101,754**	**106,041,673**	**101,845,681**	**75,237,677**	**72,959,144**	**73,320,996**	**70,488,610**	**131,507,851**	**133,366,071**	**127,425,566**	**118,445,674**
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**632,003,539**	**639,885,503**	**616,764,135**	**577,723,880**	**77,895,769**	**77,090,045**	**76,997,081**	**77,173,413**	**739,399,257**	**741,115,642**	**716,047,157**	**662,959,048**

II STATEMENT OF COMPREHENSIVE INCOME

1 INTEREST INCOME												
1.1 Loans and advances	18,180,878	8,885,248	35,736,366	17,958,753	-	-	-	-	20,400,319	9,972,465	39,693,387	20,003,162
1.2 Government securities	12,143,770	5,741,994	21,588,484	10,789,044	-	-	-	-	14,153,344	6,595,410	24,984,067	12,604,461
1.3 Deposits and placements with banking institutions	1,801,971	1,090,436	2,830,325	1,230,106	25,503	10,517	108,384	51,441	1,944,785	1,125,274	3,428,023	1,343,242
1.4 Other interest income	322	160	17,855	17,528	-	-	-	-	45,456	2,418	24,741	22,687
1.5 TOTAL INTEREST INCOME	**32,126,941**	**15,717,838**	**60,173,030**	**29,995,431**	**25,503**	**10,517**	**108,384**	**51,441**	**36,543,904**	**17,695,567**	**68,130,218**	**33,973,552**
2 INTEREST EXPENSE												
2.1 Customer deposits	9,119,738	4,553,296	19,430,337	10,675,771	-	-	-	-	10,857,094	5,257,202	22,269,895	12,240,647
2.2 Deposits and placement from banking institutions	43,815	28,016	520,086	460,879	-	-	-	-	208,158	82,261	876,605	570,490
2.3 Other interest expenses	311,221	156,502	779,542	281,359	-	-	-	-	379,236	187,731	906,835	314,887
2.4 TOTAL INTEREST EXPENSE	**9,474,774**	**4,737,814**	**20,729,965**	**11,418,009**	**-**	**-**	**-**	**-**	**11,444,488**	**5,527,194**	**24,053,335**	**13,126,024**
3 NET INTEREST INCOME	**22,652,167**	**10,980,024**	**39,443,065**	**18,577,422**	**25,503**	**10,517**	**108,384**	**51,441**	**25,099,416**	**12,168,373**	**44,076,883**	**20,847,528**
4 NON - INTEREST INCOME												
4.1 Fees and commissions on loans and advances	4,967,313	2,371,114	9,547,122	4,549,737	-	-	-	-	6,847,821	3,290,159	13,137,272	6,255,754
4.2 Other fees and commissions	2,827,940	1,338,573	5,265,765	2,719,143	-	-	-	-	3,227,341	1,529,545	6,034,075	2,979,414
4.3 Foreign exchange trading income	2,397,504	1,285,703	4,523,320	2,126,188	-	-	-	-	2,635,978	1,421,785	5,079,772	2,431,052
4.4 Dividend income	-	-	-	-	10,642,600	-	14,541,999	7,218,000	-	-	-	-
4.5 Other income	654,471	366,677	656,536	378,825	140,089	68,372	330,817	142,126	2,871,881	1,587,836	5,001,612	2,816,622
4.6 TOTAL NON-INTEREST INCOME	**10,847,228**	**5,362,067**	**19,992,743**	**9,773,893**	**10,782,689**	**68,372**	**14,872,816**	**7,360,126**	**15,583,021**	**7,829,325**	**29,252,731**	**14,482,842**
5 TOTAL OPERATING INCOME	**33,499,395**	**16,342,091**	**59,435,808**	**28,351,315**	**10,808,192**	**78,889**	**14,981,200**	**7,411,567**	**40,682,437**	**19,997,698**	**73,329,614**	**35,330,370**
6 OPERATING EXPENSES												
6.1 Loan loss provision	4,907,369	2,387,277	7,332,862	2,704,058	-	-	-	-	5,170,843	2,538,122	8,016,245	3,226,683
6.2 Staff costs	6,640,893	3,275,361	12,598,826	6,033,841	260,638	102,137	422,568	162,754	8,563,502	4,192,523	16,346,859	7,739,194
6.3 Directors' emoluments	37,691	19,025	66,399	37,403	29,210	13,719	51,895	48,997	129,064	82,938	228,343	141,695
6.4 Rental charges	592,638	360,408	1,118,975	614,188	1,026	513	2,052	1,026	651,659	395,107	1,221,678	666,963
6.5 Depreciation charge on property and equipment	484,897	294,005	840,783	549,466	-	-	-	-	652,675	378,582	1,158,129	731,866
6.6 Amortisation charges	548,897	210,962	1,046,219	422,442	-	-	-	-	629,674	261,204	1,188,932	518,447
6.7 Other operating expenses	6,641,410	3,262,639	13,435,557	7,009,653	152,067	26,071	481,328	58,622	8,878,408	4,399,293	17,370,810	8,754,976
6.8 TOTAL OPERATING EXPENSES	**19,853,795**	**9,809,677**	**36,439,621**	**17,371,051**	**442,941**	**142,440**	**957,843**	**271,399**	**24,675,825**	**12,247,769**	**45,530,996**	**21,779,824**
7 Profit before tax and exceptional items	13,645,600	6,532,414	22,996,187	10,980,264	10,365,251	(63,551)	14,023,357	7,140,168	16,006,612	7,749,929	27,798,618	13,550,546
8 Exceptional items	-	-	-	-	518,300	318,300	-	-	518,300	318,300	-	-
9 PROFIT AFTER EXCEPTIONAL ITEMS	**13,645,600**	**6,532,414**	**22,996,187**	**10,980,264**	**9,846,951**	**(381,851)**	**14,023,357**	**7,140,168**	**15,488,312**	**7,431,629**	**27,798,618**	**13,550,546**
10 Share of associate profit	-	-	-	-	-	-	-	-	-	-	91,612	-
11 PROFIT/(LOSS) BEFORE TAX	**13,645,600**	**6,532,414**	**22,996,187**	**10,980,264**	**9,846,951**	**(381,851)**	**14,023,357**	**7,140,168**	**15,488,312**	**7,431,629**	**27,890,230**	**13,550,546**
12 Current tax	(2,566,260)	(1,704,447)	(4,725,373)	(1,455,830)	(421,546)	(17,816)	(122,819)	(36,834)	(3,706,817)	(2,074,385)	(5,981,774)	(1,883,914)
13 Deferred tax	539,888	569,113	1,051,032	(604,259)	69,865	37,815	138,951	(15,031)	609,754	606,928	1,485,062	(619,289)
14 PROFIT AFTER TAX AND EXCEPTIONAL ITEMS	**11,619,228**	**5,397,080**	**19,321,846**	**8,920,175**	**9,495,271**	**(361,852)**	**14,039,489**	**7,088,303**	**12,391,249**	**5,964,172**	**23,393,518**	**11,047,343**
15 Exchange differences on translation of foreign operations	-	-	-	-	-	-	-	-	(338,456)	(287,164)	(189,393)	(457,984)
15.1 Fair value changes in financial assets at FVOCI	(481,861)	163,001	3,778,450	3,365,330	-	-	-	-	(391,918)	263,496	3,979,928	3,496,006
15.2 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-
15.3 Share of comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-
15.4 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
15.5 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	(481,861)	163,001	3,778,450	3,365,330	-	-	-	-	(730,375)	(23,668)	3,790,535	3,038,021
16 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	**11,137,367**	**5,560,081**	**23,100,296**	**12,285,505**	**9,495,271**	**(361,852)**	**14,039,489**	**7,088,303**	**11,660,874**	**5,940,504**	**27,184,053**	**14,085,364**
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	**11,137,367**	**5,560,081**	**23,100,296**	**12,285,505**	**9,495,271**	**(361,852)**	**14,039,489**	**7,088,303**	**11,660,874**	**5,940,504**	**27,184,053**	**14,085,364**
EARNINGS PER SHARE- BASIC & DILUTED (Shs)	**21.40**	**9.94**	**35.59**	**16.43**	**5.76**	**-**	**8.52**	**4.30**	**7.52**	**3.62**	**14.20**	**6.71**
INTERIM DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**12.19**	**-**	**3.75**	**-**	**2.50**	**2.50**	**3.75**	**-**	**2.50**	**2.50**
FINAL DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**17.50**	**-**	**-**	**-**	**4.60**	**-**	**-**	**-**	**4.60**	**-**

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The Un-audited financial results of the Bank and Group for the period ended 30 June, 2026.

III OTHER DISCLOSURES	BANK				COMPANY				GROUP CONSOLIDATED			
	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES												
(a) Gross Non-performing loans and advances	**39,459,941**	**38,231,065**	**34,670,869**	**36,767,253**	-	-	-	-	**40,305,610**	**39,276,556**	**35,825,451**	**38,135,390**
(b) Less Interest in Suspense	13,225,271	12,108,566	11,582,971	11,040,337	-	-	-	-	13,306,231	12,192,211	11,664,594	11,230,323
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**26,234,670**	**26,122,499**	**23,087,898**	**25,726,916**	-	-	-	-	**26,999,379**	**27,084,345**	**24,160,857**	**26,905,067**
(d) Less Loan Loss Provision	13,325,681	13,105,475	13,328,731	12,914,841	-	-	-	-	13,844,159	13,794,193	14,003,546	13,761,066
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**12,908,989**	**13,017,024**	**9,759,167**	**12,812,075**	-	-	-	-	**13,155,220**	**13,290,152**	**10,157,311**	**13,144,001**
(f) Discounted Value of Securities	12,908,989	13,017,024	9,759,167	12,812,075	-	-	-	-	13,155,220	13,290,152	10,157,311	13,144,001
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	24,538,343	24,837,162	22,707,577	25,724,085	-	-	-	-	24,782,407	25,076,399	22,914,045	26,040,710
(b) Employees	8,610,598	8,323,160	8,061,888	7,564,797	-	-	-	-	9,576,050	9,267,422	8,947,710	8,543,938
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**33,148,941**	**33,160,321**	**30,769,465**	**33,288,882**	-	-	-	-	**34,358,457**	**34,343,821**	**31,861,755**	**34,584,648**
3 OFF-BALANCE SHEET ITEMS												
(a) Letters of credit, guarantees, acceptances	50,974,856	45,043,919	43,154,202	53,402,509	-	-	-	-	59,594,633	53,224,940	50,297,928	59,208,930
(b) Forwards, Swaps and options	5,929,561	6,480,168	2,897,505	3,586,727	-	-	-	-	5,929,561	6,480,168	2,897,505	3,586,727
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	3,156,331	2,430,485	1,806,561	2,287,583
(d)TOTAL CONTINGENT LIABILITIES	**56,904,417**	**51,524,087**	**46,051,707**	**56,989,236**	-	-	-	-	**68,680,525**	**62,135,593**	**55,001,994**	**65,083,240**
4 CAPITAL STRENGTH												
(a) Core capital	98,140,318	95,029,243	92,330,703	93,545,577	-	-	-	-	114,948,644	111,490,917	108,897,325	107,778,798
(b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	1,000,000	-	-	-	-	3,000,000	3,000,000	3,000,000	1,000,000
(c) Excess (a-b)	**95,140,318**	**92,029,243**	**89,330,703**	**92,545,577**	-	-	-	-	**111,948,644**	**108,490,917**	**105,897,325**	**106,778,798**
(d) Supplementary Capital	-	-	-	-	-	-	-	-	347,645	310,924	334,234	313,522
(e) TOTAL CAPITAL (a+d)	**98,140,318**	**95,029,243**	**92,330,703**	**93,545,577**	-	-	-	-	**115,296,289**	**111,801,841**	**109,231,559**	**108,092,320**
(f)TOTAL RISK WEIGHTED ASSETS	**475,134,240**	**461,277,274**	**447,839,711**	**432,830,549**					**532,346,033**	**512,774,784**	**497,899,472**	**483,040,609**
(g) Core Capital / Total deposits liabilities	20.17%	19.65%	19.76%	21.28%	-	-	-	-	20.74%	20.90%	20.39%	21.73%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(I) Excess (g-h)	**12.17%**	**11.65%**	**11.76%**	**13.28%**	-	-	-	-	**12.74%**	**12.90%**	**12.39%**	**13.73%**
(j) Core Capital / Total risk weighted assets	20.66%	20.60%	20.62%	21.61%	-	-	-	-	21.59%	21.74%	21.87%	22.31%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	**10.16%**	**10.10%**	**10.12%**	**11.11%**	-	-	-	-	**11.09%**	**11.24%**	**11.37%**	**11.81%**
(m) Total Capital / Total risk weighted assets	20.66%	20.60%	20.62%	21.61%	-	-	-	-	21.66%	21.80%	21.94%	22.38%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	-	-	-	-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	**6.16%**	**6.10%**	**6.12%**	**7.11%**	-	-	-	-	**7.16%**	**7.30%**	**7.44%**	**7.88%**
5 LIQUIDITY												
(a) Liquidity Ratio	57.55%	62.00%	60.74%	62.18%	-	-	-	-	59.34%	63.94%	60.67%	57.14%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	**37.55%**	**42.00%**	**40.74%**	**42.18%**	-	-	-	-	**39.34%**	**43.94%**	**40.67%**	**37.14%**

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 2026	**8,237,598**	**21,424,322**	**790,870**	**89,394,186**	**7,578,590**	**127,425,566**
Profit for the period	-	-	-	12,391,249	-	12,391,249
Other comprehensive income	-	-	(730,374)	-	-	(730,374)
2025 Final Dividends Paid	-	-	-	-	(7,578,590)	(7,578,590)
Balance As at 30th June 2026	**8,237,598**	**21,424,322**	**60,496**	**101,785,435**	**-**	**131,507,851**

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS	30th June, 2026 Un-audited Shs '000	31st Dec, 2025 Audited Shs '000	30th June, 2025 Un-audited Shs '000
Net cash generated from operating activities	2,881,267	38,231,821	30,407,572
Net cash used in investing activities	(21,229,618)	(9,882,207)	(2,095,976)
Net cash used in financing activities	(8,683,942)	(12,759,638)	(7,230,869)
Net(decrease) / increase in cash and cash equivalents	**(27,032,293)**	**15,589,976**	**21,080,727**
Cash and cash equivalents at 1st January	102,533,397	87,178,442	68,575,346
Effect of exchange rate changes on cash and cash equivalents	88,520	(235,021)	116,439
Cash and cash equivalents at period end	**75,589,624**	**102,533,397**	**89,772,512**

MESSAGE FROM DIRECTORS

The directors have approved payment of an interim dividend of shs 3.75 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 28th August 2026 (the closing date for determination of entitlements)and will be paid on or immediately after 8th September 2026.

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.

CLOSURE OF THE OFFER FROM NEDBANK GROUP LIMITED

The tender offer by Nedbank Group Limited (Nedbank) to acquire approximately 66% of the issued ordinary shares of NCBA Group PLC (NCBA) closed successfully at 5:00 p.m. East African Time on 10 July 2026. By the close of the offer, valid tender acceptances had been received in respect of 1,316,357,895 NCBA shares, representing approximately 79.9% of the Company's issued ordinary share capital and resulting in an oversubscription of 121% against the shares sought under the offer. The strong level of shareholder participation reflects a high degree of support for the transaction and confidence in its strategic rationale.

Following the completion of the final reconciliation, pro-rata scaling and share allocation process, Nedbank is expected to hold approximately 66% of the issued share capital of NCBA with the remaining 34% continuing to be held by existing shareholders. NCBA will remain listed on the Nairobi Securities Exchange (NSE) following implementation of the transaction.

Settlement of the consideration due to accepting shareholders is expected to occur within 14 trading days after the Offer becomes unconditional, with completion of the transaction anticipated towards the end of the third quarter of 2026, subject to the satisfaction of all remaining conditions precedent.

Regulatory approvals required for the Offer have been obtained from the Prudential Authority and Financial Surveillance Department of the South African Reserve Bank and other regulators outside of South Africa, including the Capital Markets Authority of Kenya, the National Bank of Rwanda, Bank of Tanzania, COMESA Competition and Consumer Commission, East African Community Competition Authority, the Tanzanian Fair Competition Commission and the ECOWAS Regional Competition Authority. The remaining regulatory approvals are progressing in accordance with their timelines and sequencing.

The Offer remains subject to the fulfilment or waiver of the remaining conditions set out in paragraph 20 of the Offer Document. A further announcement will be made upon the Offer becoming unconditional in all respects.

BY ORDER OF THE BOARD
JOHN GACHORA
GROUP MANAGING DIRECTOR
NCBA GROUP PLC
5th August 2026