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

I	STATEMENT OF FINANCIAL POSITION	BANK					COMPANY					GROUP CONSOLIDATED				
		30 Sep, 2026 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 Sep, 2025 Un-audited Shs '000	30 Sep, 2026 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 Sep, 2025 Un-audited Shs '000	30 Sep, 2026 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 Sep, 2025 Un-audited Shs '000
A	**ASSETS**															
1	Cash (both Local & Foreign)	12,198,121	10,331,455	11,309,573	13,720,276	14,165,737	-	-	-	-	-	22,156,030	19,781,065	21,578,595	19,099,345	22,567,995
2	Balances due from Central Banks	23,541,853	16,836,035	34,410,061	38,273,352	29,817,420	-	-	-	-	-	31,010,295	22,180,632	39,018,373	44,674,722	35,735,501
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	147,407	144,201	140,282	138,771	104,410	-	-	-	-	-	147,407	144,201	140,282	138,771	104,410
5	Investment Securities:															
	a) Held to maturity:															
	a. Kenya Government securities	130,400,518	124,502,310	117,573,099	110,668,944	103,597,934	-	-	-	-	-	130,400,518	124,502,310	117,573,099	110,668,944	103,597,934
	b. Other securities	6,290,067	6,134,921	5,986,247	5,840,572	5,685,743	-	-	-	-	-	32,481,460	34,848,620	35,265,118	33,695,509	33,066,603
	b) At Fair Value through Other Comprehensive Income:															
	a. Kenya Government securities	104,989,089	96,137,436	99,060,104	78,424,118	80,096,573	-	-	-	-	-	104,989,089	96,137,436	99,060,104	78,424,118	80,096,573
	b. Other securities	27,931	27,931	27,931	27,931	64,725	-	-	-	-	-	5,877,307	3,800,076	4,500,218	5,584,663	5,596,940
6	Deposits and balances due from local banking institutions	5,564,593	2,418,127	9,990,708	5,049,630	8,010,728	-	-	-	-	-	6,165,504	2,816,618	10,181,039	5,334,426	8,083,870
7	Deposits and balances due from banking institutions abroad	26,023,431	25,202,341	28,972,927	33,811,475	28,645,992	-	-	-	-	-	35,475,925	40,937,541	41,242,700	46,033,346	37,342,105
8	Tax recoverable	278,779	42,837	-	-	-	-	-	-	-	10,221	1,447,256	1,064,064	996,396	538,983	647,542
9	Loans and advances to customers (net)	283,601,585	304,301,263	285,194,726	278,982,715	257,358,575	-	-	-	-	-	327,022,105	345,878,539	324,395,256	317,161,201	292,717,989
10	Balances due from banking institutions in the group	7,760,527	9,387,742	7,928,031	7,763,359	6,412,280	765,531	1,345,269	578,222	495,401	5,713,436	-	-	-	-	-
11	Investments in associates	2,619,263	2,619,263	2,619,263	2,619,263	2,661,412	-	-	-	-	-	3,416,230	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	23,002	75,488,682	75,488,682	75,488,682	75,488,682	75,488,681	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	4,031,935	3,998,586	3,776,829	3,445,094	3,590,245	-	-	-	-	-	5,238,632	5,259,773	5,006,517	4,719,474	4,873,073
16	Prepaid lease rentals	5,660	5,690	5,720	5,750	5,785	-	-	-	-	-	521,660	521,690	521,720	521,750	521,785
17	Intangible assets	6,374,644	6,195,251	6,459,256	6,571,430	6,473,535	-	-	-	-	-	7,268,069	7,132,792	7,374,877	7,263,963	7,128,960
18	Deferred tax asset	7,812,622	8,139,378	7,841,572	7,362,712	5,703,136	368,861	297,223	246,979	227,358	102,418	9,431,485	9,780,093	9,339,108	9,955,077	7,242,179
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	14,368,205	15,555,770	18,566,172	24,035,741	18,922,589	918,714	764,594	776,162	785,640	746,031	20,840,827	21,197,577	21,506,010	28,816,635	22,628,577
21	**TOTAL ASSETS**	**636,059,232**	**632,003,539**	**639,885,503**	**616,764,135**	**571,339,821**	**77,541,788**	**77,895,769**	**77,090,045**	**76,997,081**	**82,060,786**	**743,889,799**	**739,399,257**	**741,115,642**	**716,047,157**	**665,318,803**
B	**LIABILITIES**															
22	Balances due to Central Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Customer deposits	489,502,507	486,597,851	483,556,844	467,217,751	431,595,859	-	-	-	-	-	553,752,218	551,408,924	544,434,401	531,866,221	487,962,829
24	Deposits and balances due to local banking institutions	3,172,046	4,164,385	8,949,654	4,127,535	755,442	-	-	-	-	-	3,172,046	4,164,385	8,949,654	4,127,535	755,442
25	Deposits and balances due to foreign banking institutions	5,924,177	1,031,695	745,885	3,685,041	721,098	-	-	-	-	-	6,672,576	2,727,410	2,664,450	6,209,585	2,544,261
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	4,543,418	5,339,305	5,373,210	6,165,115	6,165,254	-	-	-	-	-	6,201,392	6,679,040	6,745,905	7,565,293	7,594,333
28	Balances due to banking institutions in the group	766,763	413,719	643,088	937,308	385,825	60,814	608,700	2,483,655	2,101,137	3,189,530	-	-	-	-	-
29	Tax payable	-	-	4,579,668	2,895,617	1,005,270	19,501	361,744	2,726	11,916	18,508	539,610	976,960	4,742,602	3,293,893	1,287,977
30	Dividends payable	-	-	-	-	-	912,018	646,099	767,352	773,547	727,066	912,018	646,099	767,352	773,547	727,066
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	23,872,166	26,777,544	33,935,400	25,694,095	30,918,615	1,285,775	1,041,549	877,168	789,485	369,375	40,287,502	41,288,588	39,445,207	34,785,517	44,197,994
34	**TOTAL LIABILITIES**	**527,781,077**	**524,324,499**	**537,783,749**	**510,722,462**	**471,547,363**	**2,278,108**	**2,658,092**	**4,130,901**	**3,676,085**	**4,304,479**	**611,537,362**	**607,891,406**	**607,749,571**	**588,621,591**	**545,069,902**
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	106,020	106,020
38	Retained earnings	62,465,559	62,398,891	56,176,743	50,779,663	54,544,449	45,601,760	45,575,757	35,718,634	36,080,486	48,094,387	102,016,210	101,822,976	95,391,536	89,423,201	89,987,673
39	Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40	Other reserves	1,441,170	908,723	1,553,585	1,390,584	876,583	-	-	-	-	-	607,805	(47,554)	660,037	684,850	518,996
41	Proposed dividends	-	-	-	9,500,000	-	-	-	7,578,590	7,578,590	-	-	-	7,578,590	7,578,590	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		108,278,155	**107,679,040**	**102,101,754**	**106,041,673**	**99,792,458**	**75,263,680**	**75,237,677**	**72,959,144**	**73,320,996**	**77,756,307**	**132,391,955**	**131,543,362**	**133,398,103**	**127,454,581**	**120,274,609**
43	Non-controlling interests	-	-	-	-	-	-	-	-	-	-	(39,518)	(35,511)	(32,032)	(29,015)	(25,708)
44	**TOTAL SHAREHOLDERS' FUNDS**	**108,278,155**	**107,679,040**	**102,101,754**	**106,041,673**	**99,792,458**	**75,263,680**	**75,237,677**	**72,959,144**	**73,320,996**	**77,756,307**	**132,352,437**	**131,507,851**	**133,366,071**	**127,425,566**	**120,248,901**
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**636,059,232**	**632,003,539**	**639,885,503**	**616,764,135**	**571,339,821**	**77,541,788**	**77,895,769**	**77,090,045**	**76,997,081**	**82,060,786**	**743,889,799**	**739,399,257**	**741,115,642**	**716,047,157**	**665,318,803**
II	**STATEMENT OF COMPREHENSIVE INCOME**															
1	**INTEREST INCOME**															
1.1	Loans and advances	27,932,501	18,180,878	8,885,248	35,736,366	26,578,382	-	-	-	-	-	31,358,849	20,400,319	9,972,465	39,693,387	29,680,158
1.2	Government securities	18,780,868	12,143,770	5,741,994	21,588,484	16,141,520	-	-	-	-	-	21,790,685	14,153,344	6,595,410	24,984,067	18,673,907
1.3	Deposits and placements with banking institutions	2,472,612	1,801,971	1,090,436	2,830,325	2,075,923	54,119	25,503	10,517	108,384	74,370	2,726,308	1,944,785	1,125,274	3,428,023	2,280,473
1.4	Other interest income	486	322	160	17,855	17,692	-	-	-	-	-	64,605	45,456	2,418	24,741	23,189
1.5	**TOTAL INTEREST INCOME**	**49,186,467**	**32,126,941**	**15,717,838**	**60,173,030**	**44,813,517**	**54,119**	**25,503**	**10,517**	**108,384**	**74,370**	**55,940,447**	**36,543,904**	**17,695,567**	**68,130,218**	**50,657,727**
2	**INTEREST EXPENSE**															
2.1	Customer deposits	14,090,908	9,119,738	4,553,296	19,430,337	15,100,916	-	-	-	-	-	16,641,162	10,857,094	5,257,202	22,269,895	17,272,573
2.2	Deposits and placement from banking institutions	112,793	43,815	28,016	520,086	478,381	-	-	-	-	-	380,615	208,158	82,261	876,605	665,795
2.3	Other interest expenses	470,374	311,221	156,502	779,542	592,515	-	-	-	-	-	548,608	379,236	187,731	906,835	678,557
2.4	**TOTAL INTEREST EXPENSE**	**14,674,075**	**9,474,774**	**4,737,814**	**20,729,965**	**16,171,812**	**-**	**-**	**-**	**-**	**-**	**17,570,385**	**11,444,488**	**5,527,194**	**24,053,335**	**18,616,925**
3	**NET INTEREST INCOME**	**34,512,392**	**22,652,167**	**10,980,024**	**39,443,065**	**28,641,705**	**54,119**	**25,503**	**10,517**	**108,384**	**74,370**	**38,370,062**	**25,099,416**	**12,168,373**	**44,076,883**	**32,040,802**
4	**NON - INTEREST INCOME**															
4.1	Fees and commissions on loans and advances	7,572,627	4,967,313	2,371,114	9,547,122	7,026,609	-	-	-	-	-	10,438,453	6,847,821	3,290,159	13,137,272	9,651,840
4.2	Other fees and commissions	4,286,021	2,827,940	1,338,573	5,265,765	3,982,497	-	-	-	-	-	4,930,758	3,227,341	1,529,545	6,034,075	4,412,552
4.3	Foreign exchange trading income	3,613,907	2,397,504	1,285,703	4,523,320	3,275,162	-	-	-	-	-	3,970,555	2,635,978	1,421,785	5,079,772	3,710,808
4.4	Dividend income	-	-	-	-	-	16,820,798	10,642,600	-	14,541,999	14,541,999	-	-	-	-	-
4.5	Other income	825,235	654,471	366,677	656,536	453,489	257,244	140,089	68,372	330,817	213,361	3,612,798	2,871,881	1,587,836	5,001,612	3,628,552
4.6	**TOTAL NON-INTEREST INCOME**	**16,297,790**	**10,847,228**	**5,362,067**	**19,992,743**	**14,737,757**	**17,078,042**	**10,782,689**	**68,372**	**14,872,816**	**14,755,360**	**22,952,564**	**15,583,021**	**7,829,325**	**29,252,731**	**21,403,752**
5	**TOTAL OPERATING INCOME**	**50,810,182**	**33,499,395**	**16,342,091**	**59,435,808**	**43,379,462**	**17,132,161**	**10,808,192**	**78,889**	**14,981,200**	**14,829,730**	**61,322,626**	**40,682,437**	**19,997,698**	**73,329,614**	**53,444,554**
6	**OPERATING EXPENSES**															
6.1	Loan loss provision	7,560,340	4,907,369	2,387,277	7,332,862	4,533,586	-	-	-	-	-	7,970,157	5,170,843	2,538,122	8,016,245	5,078,118
6.2	Staff costs	9,981,659	6,640,893	3,275,361	12,598,826	9,265,941	369,255	260,638	102,137	422,568	244,127	12,910,256	8,563,502	4,192,523	16,346,859	11,884,999
6.3	Directors' emoluments	48,250	37,691	19,025	66,399	55,540	42,929	29,210	13,719	51,895	75,344	187,812	129,064	82,938	228,343	210,451
6.4	Rental charges	877,537	592,638	360,408	1,118,975	720,703	1,539	1,026	513	2,052	1,539	974,931	651,659	395,107	1,221,678	786,189
6.5	Depreciation charge on property and equipment	730,997	484,897	294,005	840,783	822,930	-	-	-	-	-	991,080	652,675	378,582	1,158,129	1,098,794
6.6	Amortisation charges	809,164	548,897	210,962	1,046,219	610,295	-	-	-	-	-	935,567	629,674	261,204	1,188,932	754,311
6.7	Other operating expenses	9,785,655	6,641,410	3,262,639	13,435,557	10,556,499	235,514	152,067	26,071	481,328	87,826	13,094,310	8,878,408	4,399,293	17,370,810	13,172,758
6.8	**TOTAL OPERATING EXPENSES**	**29,793,602**	**19,853,795**	**9,809,677**	**36,439,621**	**26,565,494**	**649,237**	**442,941**	**142,440**	**957,843**	**408,836**	**37,064,113**	**24,675,825**	**12,247,769**	**45,530,996**	**32,985,620**
7	Profit before tax and exceptional items	21,016,580	13,645,600	6,532,414	22,996,187	16,813,968	16,482,924	10,365,251	(63,551)	14,023,357	14,420,894	24,258,513	16,006,612	7,749,929	27,798,618	20,458,934
8	Exceptional items	-	-	-	-	-	811,225	518,300	318,300	-	-	811,225	518,300	318,300	-	-
9	**PROFIT AFTER EXCEPTIONAL ITEMS**	**21,016,580**	**13,645,600**	**6,532,414**	**22,996,187**	**16,813,968**	**15,671,699**	**9,846,951**	**(381,851)**	**14,023,357**	**14,420,894**	**23,447,288**	**15,488,312**	**7,431,629**	**27,798,618**	**20,458,934**
10	Share of associate profit	-	-	-	-	-	-	-	-	-	-	-	-	-	91,612	-
11	**PROFIT/(LOSS) BEFORE TAX**	**21,016,580**	**13,645,600**	**6,532,414**	**22,996,187**	**16,813,968**	**15,671,699**	**9,846,951**	**(381,851)**	**14,023,357**	**14,420,894**	**23,447,288**	**15,488,312**	**7,431,629**	**27,890,230**	**20,458,934**
12	Current tax	(3,624,077)	(2,566,260)	(1,704,447)	(4,725,373)	(2,623,077)	(113,730)	(421,546)	(17,816)	(122,819)	(78,905)	(5,302,551)	(3,706,817)	(2,074,385)	(5,981,774)	(3,492,843)
13	Deferred tax	471,591	539,888	569,113	1,051,032	(604,259)	141,503	69,865	37,815	138,951	14,011	613,094	609,754	606,928	1,485,062	(590,247)
14	**PROFIT AFTER TAX AND EXCEPTIONAL ITEMS**	**17,864,094**	**11,619,228**	**5,397,080**	**19,321,846**	**13,586,632**	**15,699,472**	**9,495,271**	**(361,852)**	**14,039,489**	**14,356,000**	**18,757,831**	**12,391,249**	**5,964,172**	**23,393,518**	**16,375,844**
15	**Other Comprehensive income**															
15.1	Exchange differences on translation of foreign operations	-	-	-	-	-	-	-	-	-	-	(276,019)	(338,456)	(287,164)	(189,393)	164,985
15.2	Fair value changes in financial assets at FVOCI	50,586	(481,861)	163,001	3,778,450	3,264,449	-	-	-	-	-	201,846	(391,918)	263,496	3,979,928	3,466,559
15.3	Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	50,586	(481,861)	163,001	3,778,450	3,264,449	-	-	-	-	-	(74,173)	(730,375)	(23,668)	3,790,535	3,631,544
17	**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**	**17,914,680**	**11,137,367**	**5,560,081**	**23,100,296**	**16,851,081**	**15,699,472**	**9,495,271**	**(361,852)**	**14,039,489**	**14,356,000**	**18,683,658**	**11,660,874**	**5,940,504**	**27,184,053**	**20,007,388**
	EARNINGS PER SHARE- BASIC & DILUTED (Shs)	**32.90**	**21.40**	**9.94**	**35.59**	**25.02**	**9.53**	**5.76**	**-**	**8.52**	**8.71**	**11.39**	**7.52**	**3.62**	**14.20**	**9.94**
	INTERIM DIVIDEND PER SHARE - DECLARED (Shs)	**-**	**-**	**-**	**12.19**	**-**	**-**	**3.75**	**-**	**2.50**	**-**	**-**	**3.75**	**-**	**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 September, 2026.

III OTHER DISCLOSURES	BANK					COMPANY					GROUP CONSOLIDATED				
	30 Sep, 2026 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 Sep, 2025 Un-audited Shs '000	30 Sep, 2026 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 Sep, 2025 Un-audited Shs '000	30 Sep, 2026 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 Sep, 2025 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES															
(a) Gross Non-performing loans and advances	35,363,669	39,459,941	38,231,065	34,670,869	37,184,051	-	-	-	-	-	36,281,846	40,305,610	39,276,556	35,825,451	38,682,787
(b) Less Interest in Suspense	11,490,332	13,225,271	12,108,566	11,582,971	11,691,418	-	-	-	-	-	11,583,681	13,306,231	12,192,211	11,664,594	11,870,011
(c)TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	**23,873,337**	**26,234,670**	**26,122,499**	**23,087,898**	**25,492,633**	**-**	**-**	**-**	**-**	**-**	**24,698,165**	**26,999,379**	**27,084,345**	**24,160,857**	**26,812,776**
(d) Less Loan Loss Provision	12,076,115	13,325,681	13,105,475	13,328,731	13,866,931	-	-	-	-	-	12,642,937	13,844,159	13,794,193	14,003,546	14,790,456
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	**11,797,222**	**12,908,989**	**13,017,024**	**9,759,167**	**11,625,702**	**-**	**-**	**-**	**-**	**-**	**12,055,228**	**13,155,220**	**13,290,152**	**10,157,311**	**12,022,320**
(f) Discounted Value of Securities	11,797,222	12,908,989	13,017,024	9,759,167	11,625,702	-	-	-	-	-	12,055,228	13,155,220	13,290,152	10,157,311	12,022,320
(g) NET NPLS EXPOSURE (e-f)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2 INSIDER LOANS AND ADVANCES															
(a) Directors, shareholders and associates	24,666,430	24,538,343	24,837,162	22,707,577	24,100,973	-	-	-	-	-	24,909,255	24,782,407	25,076,399	22,914,045	24,364,090
(b) Employees	8,778,204	8,610,598	8,323,160	8,061,888	7,859,622	-	-	-	-	-	10,189,578	9,576,050	9,267,422	8,947,710	8,782,317
(c)TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	**33,444,634**	**33,148,941**	**33,160,321**	**30,769,465**	**31,960,595**	**-**	**-**	**-**	**-**	**-**	**35,098,833**	**34,358,457**	**34,343,821**	**31,861,755**	**33,146,407**
3 OFF-BALANCE SHEET ITEMS															
(a) Letters of credit, guarantees, acceptances	70,797,100	50,974,856	45,043,919	43,154,202	47,757,377	-	-	-	-	-	79,008,054	59,594,633	53,224,940	50,297,928	56,496,634
(b) Forwards, Swaps and options	5,376,537	5,929,561	6,480,168	2,897,505	2,310,828	-	-	-	-	-	5,376,537	5,929,561	6,480,168	2,897,505	2,310,828
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	4,639,193	3,156,331	2,430,485	1,806,561	2,130,349
(d)TOTAL CONTINGENT LIABILITIES	**76,173,637**	**56,904,417**	**51,524,087**	**46,051,707**	**50,068,205**	**-**	**-**	**-**	**-**	**-**	**89,023,784**	**68,680,525**	**62,135,593**	**55,001,994**	**60,937,811**
4 CAPITAL STRENGTH															
(a) Core capital	94,680,081	98,140,318	95,029,243	92,330,703	89,260,003	-	-	-	-	-	111,277,810	114,948,644	111,490,917	108,897,325	104,183,414
(b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000	-	-	-	-	-	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000
(c) Excess (a-b)	**91,680,081**	**95,140,318**	**92,029,243**	**89,330,703**	**88,260,003**	**-**	**-**	**-**	**-**	**-**	**108,277,810**	**111,948,644**	**108,490,917**	**105,897,325**	**103,183,414**
(d) Supplementary Capital	-	-	-	-	-	-	-	-	-	-	358,925	347,645	310,924	334,234	336,503
(e) TOTAL CAPITAL (a+d)	**94,680,081**	**98,140,318**	**95,029,243**	**92,330,703**	**89,260,003**	**-**	**-**	**-**	**-**	**-**	**111,636,735**	**115,296,289**	**111,801,841**	**109,231,559**	**104,519,917**
(f)TOTAL RISK WEIGHTED ASSETS	**462,930,355**	**475,134,240**	**461,277,274**	**447,839,711**	**424,620,576**						**522,141,695**	**532,346,033**	**512,774,784**	**497,899,472**	**476,023,006**
(g) Core Capital / Total deposits liabilities	19.34%	20.17%	19.65%	19.76%	20.68%	-	-	-	-	-	20.10%	20.74%	20.90%	20.39%	22.00%
(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)	**11.34%**	**12.17%**	**11.65%**	**11.76%**	**12.68%**	**-**	**-**	**-**	**-**	**-**	**12.10%**	**12.74%**	**12.90%**	**12.39%**	**14.00%**
(j) Core Capital / Total risk weighted assets	20.45%	20.66%	20.60%	20.62%	21.02%	-	-	-	-	-	21.31%	21.59%	21.74%	21.87%	21.89%
(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)	**9.95%**	**10.16%**	**10.10%**	**10.12%**	**10.52%**	**-**	**-**	**-**	**-**	**-**	**10.81%**	**11.09%**	**11.24%**	**11.37%**	**11.39%**
(m) Total Capital / Total risk weighted assets	20.45%	20.66%	20.60%	20.62%	21.02%	-	-	-	-	-	21.38%	21.66%	21.80%	21.94%	21.96%
(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)	**5.95%**	**6.16%**	**6.10%**	**6.12%**	**6.52%**	**-**	**-**	**-**	**-**	**-**	**6.88%**	**7.16%**	**7.30%**	**7.44%**	**7.46%**
5 LIQUIDITY															
(a) Liquidity Ratio	61.62%	57.55%	62.00%	60.74%	63.39%	-	-	-	-	-	62.72%	59.34%	63.94%	60.67%	58.21%
(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)	**41.62%**	**37.55%**	**42.00%**	**40.74%**	**43.39%**	**-**	**-**	**-**	**-**	**-**	**42.72%**	**39.34%**	**43.94%**	**40.67%**	**38.21%**

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
25 November 2026



"Following the successful completion of the previously announced transaction, NCBA Group PLC is now a subsidiary of Nedbank Group Limited."

NCBA Bank is Regulated by the Central Bank of Kenya.