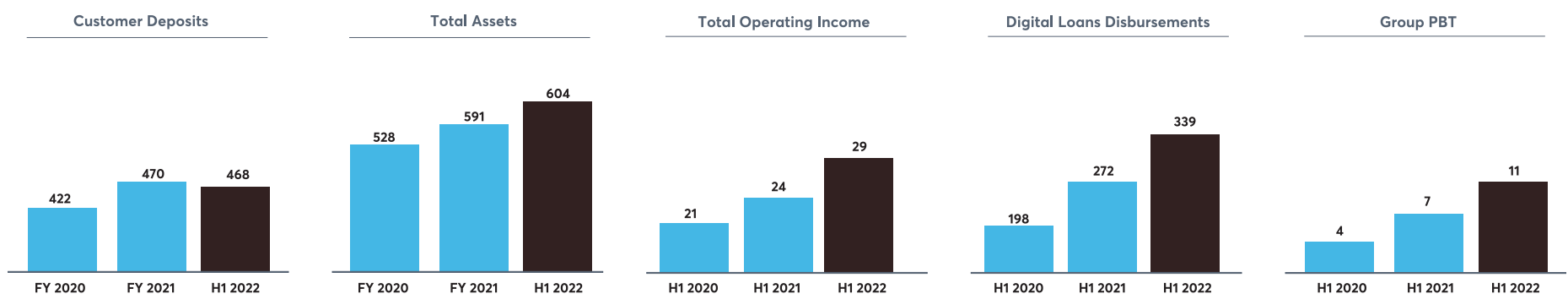




**The Un-audited financial results of the Bank and Group for the period ended 30th June, 2022**

III OTHER DISCLOSURES	BANK				COMPANY				GROUP CONSOLIDATED			
	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th June, 2021 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th June, 2021 Un-audited Shs '000	30th June, 2022 Un-audited Shs '000	31st March, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000	30th June, 2021 Un-audited Shs '000
<b>1 NON-PERFORMING LOANS AND ADVANCES</b>												
(a) Gross Non-performing loans and advances	33,077,771	41,676,103	40,908,824	41,747,557	-	-	-	-	37,204,976	45,142,139	44,338,955	45,041,580
(b) Less Interest in Suspense	8,377,426	8,338,104	7,946,907	7,286,763	-	-	-	-	8,691,219	8,579,114	8,250,128	7,575,093
(c) TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	24,700,345	33,337,999	32,961,917	34,460,794	-	-	-	-	28,513,757	36,563,025	36,088,827	37,466,487
(d) Less Loan Loss Provision	12,414,401	23,008,011	22,504,842	20,536,311	-	-	-	-	14,375,452	24,180,388	24,400,779	23,041,786
(e) NET NON-PERFORMING LOANS AND ADVANCES(c-d)	12,285,944	10,329,988	10,457,075	13,924,483	-	-	-	-	14,138,305	12,382,637	11,688,048	14,424,701
(f) Discounted Value of Securities	12,285,944	10,329,988	10,457,075	13,924,483	-	-	-	-	14,138,305	12,382,637	11,688,048	14,424,701
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-
<b>2 INSIDER LOANS AND ADVANCES</b>												
(a) Directors, shareholders and associates	16,873,872	16,187,683	15,504,466	15,123,290	-	-	-	-	17,026,277	16,621,180	15,936,887	15,302,603
(b) Employees	4,853,114	4,789,782	4,735,411	4,875,279	-	-	-	-	5,551,436	5,520,402	5,040,542	5,628,458
(c) TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	21,726,985	20,977,466	20,239,877	19,998,569	-	-	-	-	22,577,713	22,141,582	20,977,429	20,931,061
<b>3 OFF-BALANCE SHEET ITEMS</b>												
(a) Letters of credit, guarantees, acceptances	55,136,347	48,864,999	50,984,049	52,535,440	-	-	-	-	61,172,584	54,247,874	55,433,070	56,449,466
(b) Forwards, Swaps and options	11,521,964	8,307,033	5,951,107	5,148,961	-	-	-	-	11,521,964	8,307,033	5,951,107	5,148,961
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	3,327,530	1,336,892	1,663,074	-
(d) TOTAL CONTINGENT LIABILITIES	66,658,311	57,172,032	56,935,156	57,684,401	-	-	-	-	76,022,078	63,891,799	63,047,251	61,598,427
<b>4 CAPITAL STRENGTH</b>												
(a) Core capital	71,731,934	65,956,858	64,567,328	63,910,525	-	-	-	-	81,497,109	71,685,985	70,901,653	70,728,934
(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
(c) Excess (a-b)	70,731,934	64,956,858	63,567,328	62,910,525	-	-	-	-	80,497,109	70,685,985	69,901,653	69,728,934
(d) Supplementary Capital	-	93,585	90,776	346,308	-	-	-	-	-	140,425	249,768	662,849
(e) TOTAL CAPITAL (a+d)	71,731,934	66,050,443	64,658,104	64,256,833	-	-	-	-	81,497,109	71,826,410	71,151,421	71,391,784
(f) TOTAL RISK WEIGHTED ASSETS	373,293,480	365,207,063	351,786,715	339,737,204	-	-	-	-	412,693,545	401,822,178	372,970,126	368,041,710
(g) Core Capital / Total deposits liabilities	17.05%	15.75%	14.97%	15.85%	-	-	-	-	19.37%	15.88%	16.82%	16.78%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(i) Excess (g-h)	9.05%	7.75%	6.97%	7.85%	-	-	-	-	11.37%	7.88%	8.82%	8.78%
(j) Core Capital / Total risk weighted assets	19.22%	18.06%	18.35%	18.81%	-	-	-	-	19.75%	18.03%	19.01%	19.22%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	8.72%	7.56%	7.85%	8.31%	-	-	-	-	9.25%	7.53%	8.51%	8.72%
(m) Total Capital / Total risk weighted assets	19.22%	18.09%	18.38%	18.91%	-	-	-	-	19.75%	18.04%	19.08%	19.40%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	-	-	-	-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	4.72%	3.59%	3.88%	4.41%	-	-	-	-	5.25%	3.54%	4.58%	4.90%
(p) Adjusted Core Capital / Total deposits liabilities*	17.70%	16.52%	15.72%	16.68%	-	-	-	-	19.96%	16.04%	17.53%	16.98%
(q) Adjusted Core Capital / Total risk weighted assets*	19.94%	18.94%	19.27%	19.79%	-	-	-	-	20.34%	18.58%	19.81%	19.44%
(r) Adjusted Total Capital / Total risk weighted assets*	19.94%	18.96%	19.30%	19.89%	-	-	-	-	20.34%	18.61%	19.87%	19.62%
<b>5 LIQUIDITY</b>												
(a) Liquidity Ratio	58.01%	60.79%	60.64%	58.36%	-	-	-	-	64.33%	62.97%	61.72%	60.32%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	38.01%	40.79%	40.64%	38.36%	-	-	-	-	44.33%	42.97%	41.72%	40.32%

**KEY GROWTH HIGHLIGHTS (KES. Billions)**


SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital Shs '000	Share Premium Shs '000	Statutory and Other Reserves Shs '000	Revenue Reserves Shs '000	Proposed Dividends Shs '000	Total Shs '000
At 1st January 2022	8,237,598	21,424,322	292,531	44,325,659	3,706,918	77,987,028
Profit for the period				7,770,642		7,770,642
Other comprehensive income			(2,074,293)	274,752		(1,799,540)
2021 Final Dividends paid					(3,706,918)	(3,706,918)
<b>Balance as at 30th June 2022</b>	<b>8,237,598</b>	<b>21,424,322</b>	<b>(1,781,762)</b>	<b>52,371,053</b>	<b>-</b>	<b>80,251,211</b>

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOW	30th June, 2022 Un-audited Shs '000	31st Dec, 2021 Audited Shs '000
Net cash (used in)/ generated from operating activities	(1,704,136)	75,287,265
Net cash used in investing activities	(7,840,407)	(52,943,873)
Net cash used in financing activities	(5,470,220)	(12,716,990)
<b>Net (decrease)/ increase in cash and cash equivalents</b>	<b>(15,014,763)</b>	<b>9,626,402</b>
<b>Cash and cash equivalents at 1st January 2022</b>	<b>67,471,764</b>	<b>57,845,362</b>
<b>Cash and cash equivalents at 30th June 2022</b>	<b>52,457,001</b>	<b>67,471,764</b>

\* The adjusted capital ratios include the expected credit loss provisions added back to Capital in line with Central Bank of Kenya guidance note issued in April 2018 on implementation of IFRS 9.

**MESSAGE FROM DIRECTORS**
**Interim Dividend**

The Directors have approved payment of an interim dividend of Shs 2 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 15th September 2022 (the closing date for determination of entitlements) and will be paid on or immediately after 30th September 2022.

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](http://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**
**WAWERU MATHENGE**
**GROUP COMPANY SECRETARY**
**NCBA GROUP PLC**
**24th August 2022**