

**The Un-audited financial results of the Bank and Group for the period ended 30 September, 2025.**

| I STATEMENT OF FINANCIAL POSITION                            | BANK                                   |   |  |                                     |  | COMPANY                                |   |  |                                     |  | GROUP CONSOLIDATED                     |   |  |                                     |  |
|--|--|---|--|-------------------------------------|--|--|---|--|-------------------------------------|--|--|---|--|-------------------------------------|--|
|  | 30 Sep, 2025<br>Un-audited<br>Shs '000 | 30 June, 2025<br>Un-audited<br>Shs '000 | 31 March, 2025<br>Un-audited<br>Shs '000 | 31 Dec, 2024<br>Audited<br>Shs '000 | 30 Sep, 2024<br>Un-audited<br>Shs '000 | 30 Sep, 2025<br>Un-audited<br>Shs '000 | 30 June, 2025<br>Un-audited<br>Shs '000 | 31 March, 2025<br>Un-audited<br>Shs '000 | 31 Dec, 2024<br>Audited<br>Shs '000 | 30 Sep, 2024<br>Un-audited<br>Shs '000 | 30 Sep, 2025<br>Un-audited<br>Shs '000 | 30 June, 2025<br>Un-audited<br>Shs '000 | 31 March, 2025<br>Un-audited<br>Shs '000 | 31 Dec, 2024<br>Audited<br>Shs '000 | 30 Sep, 2024<br>Un-audited<br>Shs '000 |
| <b>A ASSETS</b>  |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| 1 Cash ( both Local & Foreign)                               | 14,165,737                             | 14,130,057                              | 13,241,096                               | 15,293,915                          | 12,653,780                             | -                                      | -                                       | -  | -                                   | -                                      | 22,567,995                             | 19,263,577                              | 17,248,792                               | 19,635,938                          | 17,857,243                             |
| 2 Balances due from Central Banks                            | 29,817,420                             | 19,349,395                              | 15,773,767                               | 19,874,324                          | 27,364,534                             | -                                      | -                                       | -  | -                                   | -                                      | 35,735,501                             | 24,411,209                              | 20,424,935                               | 24,043,443                          | 33,091,419                             |
| 3 Kenyan Government securities held for dealing purposes     | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 4 Financial assets at fair value through profit & loss       | 104,410                                | 100,055                                 | 122,166                                  | 122,006                             | 73,995                                 | -                                      | -                                       | -  | -                                   | -                                      | 104,410                                | 100,055                                 | 122,166                                  | 122,006                             | 73,995                                 |
| 5 Investment Securities:                                     |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| <b>a) Held to maturity:</b>                                  |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| a. Kenya Government securities                               | 103,597,934                            | 103,744,236                             | 103,649,583                              | 104,079,427                         | 104,997,258                            | -                                      | -                                       | -  | -                                   | -                                      | 103,597,934                            | 103,744,236                             | 103,649,583                              | 104,079,427                         | 105,018,009                            |
| b. Other securities  | 5,685,743                              | 5,542,847                               | 5,782,188                                | 8,595,174                           | 11,952,873                             | -                                      | -                                       | -  | -                                   | -                                      | 33,066,603                             | 30,611,761                              | 28,968,103                               | 30,674,858                          | 34,390,148                             |
| <b>b) At Fair Value through Other Comprehensive Income:</b>  |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| a. Kenya Government securities                               | 80,096,573                             | 76,399,245                              | 83,823,136                               | 76,757,416                          | 71,503,705                             | -                                      | -                                       | -  | -                                   | -                                      | 80,096,573                             | 76,399,245                              | 83,823,136                               | 76,757,416                          | 73,401,875                             |
| b. Other securities  | 64,725                                 | 60,207                                  | 60,045                                   | 57,294                              | 56,040                                 | -                                      | -                                       | -  | -                                   | -                                      | 5,596,940                              | 5,678,034                               | 5,821,112                                | 5,481,610                           | 4,701,211                              |
| 6 Deposits and balances due from local banking institutions  | 8,010,728                              | 17,609,476                              | 3,907,860                                | 15,980,924                          | 8,543,956                              | -                                      | -                                       | -  | -                                   | -                                      | 8,083,870                              | 17,998,956                              | 4,362,393                                | 16,023,908                          | 8,928,433                              |
| 7 Deposits and balances due from banking institutions abroad | 28,645,992                             | 36,720,869                              | 42,089,623                               | 25,994,168                          | 35,353,366                             | -                                      | -                                       | -  | -                                   | -                                      | 37,342,105                             | 47,861,771                              | 50,743,730                               | 36,932,172                          | 46,098,383                             |
| 8 Tax recoverable  | -                                      | -                                       | 735,809                                  | 1,396,786                           | -                                      | 10,221                                 | 20,910                                  | -  | -                                   | 47,936                                 | 647,542                                | 458,650                                 | 1,020,243                                | 1,880,967                           | 202,885                                |
| 9 Loans and advances to customers (net)                      | 257,358,575                            | 255,339,576                             | 254,882,850                              | 269,145,919                         | 268,280,555                            | -                                      | -                                       | -  | -                                   | -                                      | 292,717,989                            | 288,084,748                             | 287,015,561                              | 302,077,630                         | 303,453,025                            |
| 10 Balances due from banking institutions in the group       | 6,412,280                              | 6,868,565                               | 6,309,813                                | 6,445,165                           | 10,585,951                             | 5,713,436                              | 792,301                                 | 1,343,171                                | 1,333,377                           | 126,820                                | -                                      | -                                       | -  | -                                   | -                                      |
| 11 Investments in associates                                 | 2,661,412                              | 2,661,412                               | 2,661,412                                | 2,661,412                           | 2,661,412                              | -                                      | -                                       | -  | -                                   | -                                      | 3,366,767                              | 3,366,767                               | 3,366,767                                | 3,366,767                           | 3,302,441                              |
| 12 Investments in subsidiary companies                       | 23,002                                 | 23,002                                  | 23,002                                   | 23,002                              | 23,002                                 | 75,488,681                             | 75,488,682                              | 75,488,682                               | 75,488,682                          | 75,488,682                             | -                                      | -                                       | -  | -                                   | -                                      |
| 13 Investments in joint ventures                             | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 14 Investment properties                                     | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 15 Property and equipment                                    | 3,590,245                              | 3,581,476                               | 3,194,601                                | 3,322,958                           | 2,770,205                              | -                                      | -                                       | -  | -                                   | -                                      | 4,873,073                              | 4,882,678                               | 4,371,857                                | 4,333,185                           | 3,757,302                              |
| 16 Prepaid lease rentals                                     | 5,785                                  | 5,815                                   | 5,845                                    | 5,875                               | 5,910                                  | -                                      | -                                       | -  | -                                   | -                                      | 5,217,855                              | 5,218,815                               | 5,218,845                                | 5,218,875                           | 5,219,910                              |
| 17 Intangible assets   | 6,473,535                              | 6,524,931                               | 6,650,620                                | 6,862,354                           | 7,159,314                              | -                                      | -                                       | -  | -                                   | -                                      | 7,128,960                              | 7,100,181                               | 7,250,975                                | 7,455,118                           | 7,748,039                              |
| 18 Deferred tax asset  | 5,703,136                              | 5,884,473                               | 7,082,948                                | 7,931,017                           | 10,361,082                             | 102,418                                | 73,376                                  | 99,886                                   | 88,406                              | 32,935                                 | 7,242,179                              | 7,404,687                               | 8,612,691                                | 10,014,063                          | 11,762,732                             |
| 19 Retirement benefit asset                                  | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 20 Other assets  | 18,922,589                             | 23,178,243                              | 28,759,877                               | 24,153,605                          | 25,654,336                             | 746,031                                | 798,144                                 | 684,500                                  | 713,202                             | 2,710,879                              | 22,628,577                             | 25,070,678                              | 28,650,053                               | 22,543,381                          | 24,522,803                             |
| <b>21 TOTAL ASSETS</b>                                       | <b>571,339,821</b>                     | <b>577,723,880</b>                      | <b>578,756,241</b>                       | <b>588,702,741</b>                  | <b>600,001,274</b>                     | <b>82,060,786</b>                      | <b>77,173,413</b>                       | <b>77,616,239</b>                        | <b>77,623,485</b>                   | <b>78,407,252</b>                      | <b>665,318,803</b>                     | <b>662,959,048</b>                      | <b>655,973,942</b>                       | <b>665,943,764</b>                  | <b>678,831,853</b>                     |
| <b>B LIABILITIES</b>   |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| 22 Balances due to Central Banks                             | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 23 Customer deposits   | 431,595,859                            | 439,526,985                             | 442,623,252                              | 449,487,692                         | 462,910,663                            | -                                      | -                                       | -  | -                                   | -                                      | 487,962,829                            | 496,970,384                             | 495,669,606                              | 502,016,493                         | 515,109,138                            |
| 24 Deposits and balances due to local banking institutions   | 755,442                                | 1,118,819                               | 1,644,860                                | 1,157,512                           | 13,700,842                             | -                                      | -                                       | -  | -                                   | -                                      | 755,442                                | 1,118,819                               | 1,644,860                                | 1,157,512                           | 13,700,842                             |
| 25 Deposits and balances due to foreign banking institutions | 721,098                                | 4,517,297                               | 2,126,380                                | 1,316,820                           | 2,548,107                              | -                                      | -                                       | -  | -                                   | -                                      | 2,544,261                              | 4,723,776                               | 2,349,056                                | 1,835,146                           | 4,089,101                              |
| 26 Other money market deposits                               | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 27 Borrowed funds  | 6,165,254                              | 7,002,370                               | 7,739,413                                | 8,567,382                           | 8,957,083                              | -                                      | -                                       | -  | -                                   | -                                      | 7,594,333                              | 8,458,032                               | 7,889,106                                | 10,172,225                          | 11,699,203                             |
| 28 Balances due to banking institutions in the group         | 385,825                                | 489,984                                 | 191,896                                  | 272,662                             | 300,912                                | 3,189,530                              | 5,626,623                               | 7,903,423                                | 7,892,756                           | 9,442,432                              | -                                      | -                                       | -  | -                                   | -                                      |
| 29 Tax payable   | 1,005,270                              | 62,889                                  | -  | -                                   | 3,112                                  | 18,508                                 | -                                       | 26,828                                   | 1,372                               | 43,454                                 | 1,287,977                              | 29,031                                  | 126,333                                  | 7,697                               | 32,550                                 |
| 30 Dividends payable   | -                                      | -                                       | -  | -                                   | -                                      | 727,066                                | 772,413                                 | 633,139                                  | 674,530                             | 852,991                                | 727,066                                | 772,413                                 | 633,139                                  | 674,530                             | 852,991                                |
| 31 Deferred tax liability                                    | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 32 Retirement benefit liability                              | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 33 Other liabilities   | 30,918,615                             | 23,159,855                              | 29,160,892                               | 20,925,497                          | 21,734,245                             | 369,375                                | 285,768                                 | 354,502                                  | 300,082                             | 327,758                                | 44,197,994                             | 32,440,919                              | 31,338,913                               | 29,950,411                          | 33,537,035                             |
| <b>34 TOTAL LIABILITIES</b>                                  | <b>471,547,363</b>                     | <b>475,878,199</b>                      | <b>483,486,693</b>                       | <b>492,142,565</b>                  | <b>510,154,964</b>                     | <b>4,304,479</b>                       | <b>6,684,804</b>                        | <b>8,917,892</b>                         | <b>8,868,740</b>                    | <b>10,666,635</b>                      | <b>545,069,902</b>                     | <b>544,513,374</b>                      | <b>539,651,013</b>                       | <b>556,229,015</b>                  | <b>579,020,860</b>                     |
| <b>C SHAREHOLDERS' FUNDS</b>                                 |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| 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   | 54,544,449                             | 56,496,791                              | 52,032,319                               | 47,576,616                          | 50,460,560                             | 48,094,387                             | 40,826,690                              | 33,681,989                               | 33,738,387                          | 38,078,697                             | 89,987,673                             | 88,772,857                              | 83,204,458                               | 77,720,291                          | 76,291,440                             |
| 39 Statutory loan reserves                                   | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| 40 Other reserves  | 876,583                                | 977,464                                 | (1,134,197)                              | (2,387,866)                         | (4,879,656)                            | -                                      | -                                       | -  | -                                   | -                                      | 518,996                                | (74,527)                                | (1,986,955)                              | (3,112,548)                         | (6,142,367)                            |
| 41 Proposed dividends  | -                                      | -                                       | -  | 7,000,000                           | -                                      | -                                      | -                                       | 5,354,438                                | 5,354,438                           | -                                      | -                                      | -                                       | 5,354,438                                | 5,354,438                           | -                                      |
| 42 Capital grants  | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      |
| <b>43 TOTAL SHAREHOLDERS' FUNDS</b>                          | <b>99,792,458</b>                      | <b>101,845,681</b>                      | <b>95,269,548</b>                        | <b>96,560,176</b>                   | <b>89,846,310</b>                      | <b>77,756,307</b>                      | <b>70,488,610</b>                       | <b>68,698,347</b>                        | <b>68,754,745</b>                   | <b>67,740,617</b>                      | <b>120,274,609</b>                     | <b>118,466,270</b>                      | <b>116,339,881</b>                       | <b>109,730,121</b>                  | <b>99,810,993</b>                      |
| 43 Non-controlling interests                                 | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | (25,708)                               | (20,596)                                | (16,952)                                 | (15,372)                            | -                                      |
| <b>44 TOTAL SHAREHOLDERS' FUNDS</b>                          | <b>99,792,458</b>                      | <b>101,845,681</b>                      | <b>95,269,548</b>                        | <b>96,560,176</b>                   | <b>89,846,310</b>                      | <b>77,756,307</b>                      | <b>70,488,610</b>                       | <b>68,698,347</b>                        | <b>68,754,745</b>                   | <b>67,740,617</b>                      | <b>120,248,901</b>                     | <b>118,445,674</b>                      | <b>116,322,929</b>                       | <b>109,714,749</b>                  | <b>99,810,993</b>                      |
| <b>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>          | <b>571,339,821</b>                     | <b>577,723,880</b>                      | <b>578,756,241</b>                       | <b>588,702,741</b>                  | <b>600,001,274</b>                     | <b>82,060,786</b>                      | <b>77,173,413</b>                       | <b>77,616,239</b>                        | <b>77,623,485</b>                   | <b>78,407,252</b>                      | <b>665,318,803</b>                     | <b>662,959,048</b>                      | <b>655,973,942</b>                       | <b>665,943,764</b>                  | <b>678,831,853</b>                     |
| <b>II STATEMENT OF COMPREHENSIVE INCOME</b>                  |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| <b>1 INTEREST INCOME</b>                                     |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| 1.1 Loans and advances                                       | 26,578,382                             | 17,958,753                              | 9,247,495                                | 42,021,625                          | 31,790,079                             | -                                      | -                                       | -  | -                                   | -                                      | 29,680,158                             | 20,003,162                              | 10,285,414                               | 46,498,076                          | 35,284,480                             |
| 1.2 Government securities                                    | 16,141,520                             | 10,789,044                              | 5,421,827                                | 22,356,758                          | 16,794,270                             | -                                      | -                                       | -  | -                                   | -                                      | 18,673,907                             | 12,604,461                              | 6,329,980                                | 25,639,817                          | 19,390,489                             |
| 1.3 Deposits and placements with banking institutions        | 2,075,923                              | 1,230,106                               | 530,899                                  | 3,213,030                           | 2,488,854                              | 74,370                                 | 51,441                                  | 25,723                                   | 39,878                              | 29,953                                 | 2,280,473                              | 1,342,242                               | 538,955                                  | 3,376,028                           | 2,617,374                              |
| 1.4 Other interest income                                    | 17,692                                 | 17,528                                  | 16,379                                   | 162,482                             | 125,612                                | -                                      | -                                       | -  | -                                   | -                                      | 23,189                                 | 22,687                                  | 19,438                                   | 174,048                             | 132,746                                |
| <b>1.5 TOTAL INTEREST INCOME</b>                             | <b>44,813,517</b>                      | <b>29,995,431</b>                       | <b>15,216,600</b>                        | <b>67,753,895</b>                   | <b>51,198,815</b>                      | <b>74,370</b>                          | <b>51,441</b>                           | <b>25,723</b>                            | <b>39,878</b>                       | <b>29,953</b>                          | <b>50,657,727</b>                      | <b>33,973,552</b>                       | <b>17,173,787</b>                        | <b>75,687,969</b>                   | <b>57,425,089</b>                      |
| <b>2 INTEREST EXPENSE</b>                                    |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| 2.1 Customer deposits  | 15,100,916                             | 10,675,771                              | 5,818,177                                | 35,262,483                          | 27,688,313                             | -                                      | -                                       | -  | -                                   | -                                      | 17,272,573                             | 12,240,647                              | 6,586,030                                | 3                                   |  |

The Un-audited financial results of the Bank and Group for the period ended 30 September, 2025.

| III OTHER DISCLOSURES  | BANK                                   |   |  |                                     |  | COMPANY                                |   |  |                                     |  | GROUP CONSOLIDATED                     |   |  |                                     |  |
|--|--|---|--|-------------------------------------|--|--|---|--|-------------------------------------|--|--|---|--|-------------------------------------|--|
|  | 30 Sep, 2025<br>Un-audited<br>Shs '000 | 30 June, 2025<br>Un-audited<br>Shs '000 | 31 March, 2025<br>Un-audited<br>Shs '000 | 31 Dec, 2024<br>Audited<br>Shs '000 | 30 Sep, 2024<br>Un-audited<br>Shs '000 | 30 Sep, 2025<br>Un-audited<br>Shs '000 | 30 June, 2025<br>Un-audited<br>Shs '000 | 31 March, 2025<br>Un-audited<br>Shs '000 | 31 Dec, 2024<br>Audited<br>Shs '000 | 30 Sep, 2024<br>Un-audited<br>Shs '000 | 30 Sep, 2025<br>Un-audited<br>Shs '000 | 30 June, 2025<br>Un-audited<br>Shs '000 | 31 March, 2025<br>Un-audited<br>Shs '000 | 31 Dec, 2024<br>Audited<br>Shs '000 | 30 Sep, 2024<br>Un-audited<br>Shs '000 |
| <b>1 NON-PERFORMING LOANS AND ADVANCES</b>                       |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| (a) Gross Non-performing loans and advances                      | 37,184,051                             | 36,767,253                              | 35,999,629                               | 35,511,838                          | 38,777,456                             | -                                      | -                                       | -  | -                                   | -                                      | 38,682,787                             | 38,135,390                              | 37,784,378                               | 37,151,611                          | 41,147,316                             |
| (b) Less Interest in Suspense                                    | 11,691,418                             | 11,040,337                              | 10,047,860                               | 10,490,918                          | 11,622,573                             | -                                      | -                                       | -  | -                                   | -                                      | 11,870,011                             | 11,230,323                              | 10,241,108                               | 10,678,140                          | 11,911,841                             |
| <b>(c) TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)</b>         | <b>25,492,633</b>                      | <b>25,726,916</b>                       | <b>25,951,769</b>                        | <b>25,020,920</b>                   | <b>27,154,883</b>                      | -                                      | -                                       | -  | -                                   | -                                      | <b>26,812,776</b>                      | <b>26,905,067</b>                       | <b>27,543,270</b>                        | <b>26,473,471</b>                   | <b>29,235,475</b>                      |
| (d) Less Loan Loss Provision                                     | 13,866,931                             | 12,914,841                              | 12,381,303                               | 10,318,955                          | 11,010,221                             | -                                      | -                                       | -  | -                                   | -                                      | 14,790,456                             | 13,761,066                              | 13,553,642                               | 11,326,298                          | 12,660,832                             |
| <b>(e) NET NON-PERFORMING LOANS AND ADVANCES (c-d)</b>           | <b>11,625,702</b>                      | <b>12,812,075</b>                       | <b>13,570,466</b>                        | <b>14,701,965</b>                   | <b>16,144,662</b>                      | -                                      | -                                       | -  | -                                   | -                                      | <b>12,022,320</b>                      | <b>13,144,001</b>                       | <b>13,989,628</b>                        | <b>15,147,173</b>                   | <b>16,574,643</b>                      |
| (f) Discounted Value of Securities                               | 11,625,702                             | 12,812,075                              | 13,570,466                               | 14,701,965                          | 16,144,662                             | -                                      | -                                       | -  | -                                   | -                                      | 12,022,320                             | 13,144,001                              | 13,989,628                               | 15,147,173                          | 16,574,643                             |
| <b>(g) NET NPLS EXPOSURE (e-f)</b>                               | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               |
| <b>2 INSIDER LOANS AND ADVANCES</b>                              |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| (a) Directors, shareholders and associates                       | 24,100,973                             | 25,724,085                              | 24,309,925                               | 22,021,751                          | 22,056,724                             | -                                      | -                                       | -  | -                                   | -                                      | 24,364,090                             | 26,040,710                              | 24,406,570                               | 22,118,429                          | 22,125,693                             |
| (b) Employees  | 7,859,622                              | 7,564,797                               | 7,418,958                                | 7,448,251                           | 7,232,218                              | -                                      | -                                       | -  | -                                   | -                                      | 8,782,317                              | 8,543,938                               | 8,131,293                                | 8,135,379                           | 7,854,668                              |
| <b>(c) TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES</b> | <b>31,960,595</b>                      | <b>33,288,882</b>                       | <b>31,728,883</b>                        | <b>29,470,002</b>                   | <b>29,288,942</b>                      | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>33,146,407</b>                      | <b>34,584,648</b>                       | <b>32,537,863</b>                        | <b>30,253,808</b>                   | <b>29,980,361</b>                      |
| <b>3 OFF-BALANCE SHEET ITEMS</b>                                 |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| (a) Letters of credit, guarantees, acceptances                   | 47,757,377                             | 53,402,509                              | 49,613,923                               | 45,454,432                          | 48,662,424                             | -                                      | -                                       | -  | -                                   | -                                      | 56,496,634                             | 59,208,930                              | 55,224,288                               | 52,556,442                          | 57,548,841                             |
| (b) Forwards, Swaps and options                                  | 2,310,828                              | 3,586,727                               | 1,837,741                                | 1,032,086                           | 4,250,857                              | -                                      | -                                       | -  | -                                   | -                                      | 2,310,828                              | 3,586,727                               | 1,837,741                                | 1,032,086                           | 4,250,857                              |
| (c) Other contingent liabilities                                 | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | 2,130,349                              | 2,287,583                               | 2,439,546                                | 2,019,546                           | 1,981,283                              |
| <b>(d) TOTAL CONTINGENT LIABILITIES</b>                          | <b>50,068,205</b>                      | <b>56,989,236</b>                       | <b>51,451,664</b>                        | <b>46,486,518</b>                   | <b>52,913,281</b>                      | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>60,937,811</b>                      | <b>65,083,240</b>                       | <b>59,501,575</b>                        | <b>55,608,074</b>                   | <b>63,780,981</b>                      |
| <b>4 CAPITAL STRENGTH</b>  |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| (a) Core capital   | 89,260,003                             | 93,545,577                              | 91,313,340                               | 89,085,488                          | 84,084,531                             | -                                      | -                                       | -  | -                                   | -                                      | 104,183,414                            | 107,778,798                             | 104,802,326                              | 102,870,319                         | 95,913,571                             |
| (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                                | 1,000,000                           | 1,000,000                              |
| <b>(c) Excess (a-b)</b>  | <b>88,260,003</b>                      | <b>92,545,577</b>                       | <b>90,313,340</b>                        | <b>88,085,488</b>                   | <b>83,084,531</b>                      | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>103,183,414</b>                     | <b>106,778,798</b>                      | <b>103,802,326</b>                       | <b>101,870,319</b>                  | <b>94,913,571</b>                      |
| (d) Supplementary Capital  | -                                      | -                                       | -  | -                                   | -                                      | -                                      | -                                       | -  | -                                   | -                                      | 336,503                                | 313,522                                 | 298,739                                  | 240,247                             | 260,145                                |
| <b>(e) TOTAL CAPITAL (a+d)</b>                                   | <b>89,260,003</b>                      | <b>93,545,577</b>                       | <b>91,313,340</b>                        | <b>89,085,488</b>                   | <b>84,084,531</b>                      | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>104,519,917</b>                     | <b>108,092,320</b>                      | <b>105,101,065</b>                       | <b>103,110,566</b>                  | <b>96,173,716</b>                      |
| <b>(f) TOTAL RISK WEIGHTED ASSETS</b>                            | <b>424,620,576</b>                     | <b>432,830,549</b>                      | <b>439,925,674</b>                       | <b>437,823,635</b>                  | <b>441,219,673</b>                     | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>476,023,006</b>                     | <b>483,040,609</b>                      | <b>486,584,285</b>                       | <b>485,702,713</b>                  | <b>489,465,962</b>                     |
| (g) Core Capital / Total deposits liabilities                    | 20.68%                                 | 21.28%                                  | 20.63%                                   | 19.82%                              | 18.16%                                 | -                                      | -                                       | -  | -                                   | -                                      | 22.00%                                 | 21.73%                                  | 21.23%                                   | 20.29%                              | 18.51%                                 |
| (h) Minimum statutory ratio                                      | 8.00%                                  | 8.00%                                   | 8.00%                                    | 8.00%                               | 8.00%                                  | -                                      | -                                       | -  | -                                   | -                                      | 8.00%                                  | 8.00%                                   | 8.00%                                    | 8.00%                               | 8.00%                                  |
| <b>(i) Excess (g-h)</b>  | <b>12.68%</b>                          | <b>13.28%</b>                           | <b>12.63%</b>                            | <b>11.82%</b>                       | <b>10.16%</b>                          | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>14.00%</b>                          | <b>13.73%</b>                           | <b>13.23%</b>                            | <b>12.29%</b>                       | <b>10.51%</b>                          |
| (j) Core Capital / Total risk weighted assets                    | 21.02%                                 | 21.61%                                  | 20.76%                                   | 20.35%                              | 19.06%                                 | -                                      | -                                       | -  | -                                   | -                                      | 21.89%                                 | 22.31%                                  | 21.54%                                   | 21.18%                              | 19.60%                                 |
| (k) Minimum statutory ratio                                      | 10.50%                                 | 10.50%                                  | 10.50%                                   | 10.50%                              | 10.50%                                 | -                                      | -                                       | -  | -                                   | -                                      | 10.50%                                 | 10.50%                                  | 10.50%                                   | 10.50%                              | 10.50%                                 |
| <b>(l) Excess (j-k)</b>  | <b>10.52%</b>                          | <b>11.11%</b>                           | <b>10.26%</b>                            | <b>9.85%</b>                        | <b>8.56%</b>                           | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>11.39%</b>                          | <b>11.81%</b>                           | <b>11.04%</b>                            | <b>10.68%</b>                       | <b>9.10%</b>                           |
| (m) Total Capital / Total risk weighted assets                   | 21.02%                                 | 21.61%                                  | 20.76%                                   | 20.35%                              | 19.06%                                 | -                                      | -                                       | -  | -                                   | -                                      | 21.96%                                 | 22.38%                                  | 21.60%                                   | 21.23%                              | 19.65%                                 |
| (n) Minimum statutory ratio                                      | 14.50%                                 | 14.50%                                  | 14.50%                                   | 14.50%                              | 14.50%                                 | -                                      | -                                       | -  | -                                   | -                                      | 14.50%                                 | 14.50%                                  | 14.50%                                   | 14.50%                              | 14.50%                                 |
| <b>(o) Excess (m-n)</b>  | <b>6.52%</b>                           | <b>7.11%</b>                            | <b>6.26%</b>                             | <b>5.85%</b>                        | <b>4.56%</b>                           | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>7.46%</b>                           | <b>7.88%</b>                            | <b>7.10%</b>                             | <b>6.73%</b>                        | <b>5.15%</b>                           |
| <b>5 LIQUIDITY</b>   |  |   |  |                                     |  |  |   |  |                                     |  |  |   |  |                                     |  |
| (a) Liquidity Ratio  | 63.39%                                 | 62.18%                                  | 60.00%                                   | 56.01%                              | 55.09%                                 | -                                      | -                                       | -  | -                                   | -                                      | 58.21%                                 | 57.14%                                  | 55.77%                                   | 54.08%                              | 53.65%                                 |
| (b) Minimum statutory ratio                                      | 20.00%                                 | 20.00%                                  | 20.00%                                   | 20.00%                              | 20.00%                                 | -                                      | -                                       | -  | -                                   | -                                      | 20.00%                                 | 20.00%                                  | 20.00%                                   | 20.00%                              | 20.00%                                 |
| <b>(c) Excess (a-b)</b>  | <b>43.39%</b>                          | <b>42.18%</b>                           | <b>40.00%</b>                            | <b>36.01%</b>                       | <b>35.09%</b>                          | <b>-</b>                               | <b>-</b>                                | <b>-</b>                                 | <b>-</b>                            | <b>-</b>                               | <b>38.21%</b>                          | <b>37.14%</b>                           | <b>35.77%</b>                            | <b>34.08%</b>                       | <b>33.65%</b>                          |

**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](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**

**JOHN GACHORA**  
GROUP MANAGING DIRECTOR  
NCBA GROUP PLC  
19 November 2025

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