

The Board of Directors of Access Bank (Kenya) PLC hereby announces the audited results for the period ended 31<sup>st</sup> December, 2025

## I STATEMENT OF FINANCIAL POSITION AS AT

	31-12-2024 (Audited) (KES '000')	31-12-2025 (Audited) (KES '000')
<b>A ASSETS</b>		
1 Cash (both Local & Foreign)	246,948	213,176
2 Balances due from Central Bank of Kenya	659,471	1,483,495
3 Kenya Government and other securities held for dealing purposes	-	-
4 Financial Assets at fair value through profit and loss	-	1,172,719
5 Investment Securities:	-	-
a) Held to Maturity:		
a. Kenya Government securities	4,862,097	4,758,720
b. Other securities	-	-
b) Available for sale:		
a. Kenya Government securities	-	-
b. Other securities	-	-
6 Deposits and balances due from local banking institutions	12,274	572,873
7 Deposits and balances due from banking institutions abroad	3,161,779	3,317,516
8 Tax recoverable	22,047	22,581
9 Loans and advances to customers (net)	3,554,573	2,645,515
10 Balances due from banking institutions in the group	-	-
11 Investments in associates	-	-
12 Investments in subsidiary companies	-	-
13 Investments in joint ventures	-	-
14 Investment properties	-	-
15 Property and equipment	455,610	305,939
16 Prepaid lease rentals	-	-
17 Intangible assets	173,907	116,389
18 Deferred tax asset	738,471	1,033,721
19 Retirement benefit asset	-	-
20 Other assets	443,727	509,827
<b>21 TOTAL ASSETS</b>	<b>14,330,904</b>	<b>16,152,471</b>
<b>B LIABILITIES</b>		
22 Balances due to Central Bank of Kenya	-	-
23 Customer deposits	10,859,851	12,504,894
24 Deposits and balances due to local banking institutions	819,049	1,054,427
25 Deposits and balances due to foreign banking institutions	1,436,616	130,056
26 Other money market deposits	-	-
27 Borrowed funds	-	-
28 Balances due to banking institutions in the group	-	-
29 Tax payable	-	-
30 Dividends payable	-	-
31 Deferred tax liability	-	-
32 Retirement benefit liability	-	-
33 Other liabilities	405,643	416,919
<b>34 TOTAL LIABILITIES</b>	<b>13,521,159</b>	<b>14,106,296</b>
<b>C SHAREHOLDERS' FUNDS</b>		
35 Paid up /Assigned capital	3,686,525	3,694,039
36 Share premium/(discount)	42,237	1,973,323
37 Revaluation reserves	-	-
38 Retained earnings/Accumulated losses	(2,919,017)	(3,718,557)
39 Statutory loan loss reserves	-	97,370
40 Other Reserves	-	-
41 Proposed dividends	-	-
42 Capital grants	-	-
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>	<b>809,745</b>	<b>2,046,175</b>
44 Minority Interest	-	-
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>14,330,904</b>	<b>16,152,471</b>

## II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED

	31-12-2024 (Audited) (KES '000')	31-12-2025 (Audited) (KES '000')
<b>1.0 INTEREST INCOME</b>		
1.1 Loans and advances	550,793	480,057
1.2 Government securities	634,710	577,870
1.3 Deposits and placements with banking institutions	238,357	249,472
1.4 Other Interest Income	-	-
<b>1.5 Total interest income</b>	<b>1,423,860</b>	<b>1,307,399</b>
<b>2.0 INTEREST EXPENSE</b>		
2.1 Customer deposits	948,701	662,995
2.2 Deposits and placement from banking institutions	134,004	99,688
2.3 Other interest expenses	28,833	28,379
<b>2.4 Total interest expenses</b>	<b>1,111,538</b>	<b>791,062</b>
<b>3.0 NET INTEREST INCOME/(LOSS)</b>	<b>312,322</b>	<b>516,337</b>
<b>4.0 NON-INTEREST INCOME</b>		
4.1 Fees and commissions on loans and advances	28,564	51,544
4.2 Other fees and commissions	59,639	78,168
4.3 Foreign exchange trading income/(Loss)	(33,359)	114,547
4.4 Dividend Income	-	-
4.5 Other income	57,630	86,906
<b>4.6 Total Non-interest income</b>	<b>112,474</b>	<b>331,165</b>
<b>5.0 TOTAL OPERATING INCOME</b>	<b>424,796</b>	<b>847,502</b>
<b>6.0 OTHER OPERATING EXPENSES</b>		
6.1 Loan loss provision	75,492	(1,639)
6.2 Staff costs	795,809	866,761
6.3 Directors' emoluments	13,260	30,570
6.4 Rental charges	21,835	40,832
6.5 Depreciation charge on property and equipment	206,672	201,636
6.6 Amortisation charges	89,951	89,899
6.7 Other operating expenses	509,268	617,397
<b>6.8 Total Other Operating Expenses</b>	<b>1,712,287</b>	<b>1,845,456</b>
<b>7.0 Profit/(loss) Before Tax and Exceptional Items</b>	<b>(1,287,491)</b>	<b>(997,954)</b>
8.0 Exceptional Items	-	-
<b>9.0 Profit/(Loss) After Exceptional Items</b>	<b>(1,287,491)</b>	<b>(997,954)</b>
10.0 Current Tax	-	-
11.0 Deferred Tax	(290,411)	(295,784)
<b>12.0 Profit/(Loss) After Tax and Exceptional Items</b>	<b>(997,080)</b>	<b>(702,170)</b>
<b>13.0 Minority Interest</b>	-	-
<b>14.0 Profit/(loss) after tax, exceptional items and Minority Interest</b>	<b>(997,080)</b>	<b>(702,170)</b>
15.0 Other Comprehensive Income	-	-
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-
15.2 Fair value changes in available for sale financial assets	-	-
15.3 Revaluation surplus on Property, plant and equipment	-	-
15.4 Share of other comprehensive income of associates	-	-
15.5 Income tax relating to components of other comprehensive income	-	-
<b>16.0 Other Comprehensive Income for the year net of tax</b>	-	-
<b>17.0 Total comprehensive income for the year</b>	<b>(997,080)</b>	<b>(702,170)</b>
18.0 EARNINGS PER SHARE- BASIC & DILUTED	-	-
19.0 DIVIDEND PER SHARE -DECLARED	-	-

## III OTHER DISCLOSURES AS AT

	31-12-2024 (Audited) (KES '000')	31-12-2025 (Audited) (KES '000')
<b>1.0 NON-PERFORMING LOANS AND ADVANCES</b>		
(a) Gross Non-performing loans and advances	466,985	478,905
(b) Less: Interest in Suspense	37,564	51,673
<b>(c) Total Non-Performing Loans and Advances (a-b)</b>	<b>429,421</b>	<b>427,232</b>
(d) Less: Loan Loss Provision	75,871	142,688
<b>(e) Net Non-Performing Loans and Advances(c-d)</b>	<b>353,550</b>	<b>284,544</b>
(f) Discounted Value of Securities	482,077	369,352
<b>(g) Net NPLs Exposure (e-f)</b>	<b>(128,527)</b>	<b>(84,808)</b>
<b>2.0 INSIDER LOANS AND ADVANCES</b>		
(a) Directors, Shareholders and Associates	2,400	3,000
(b) Employees	196,982	123,271
<b>(c) Total Insider Loans and Advances and other facilities</b>	<b>199,382</b>	<b>126,271</b>
<b>3.0 OFF-BALANCE SHEET ITEMS</b>		
(a) Letters of credit, guarantees, acceptances	593,700	750,391
(b) Forwards, swaps and options	-	-
(c) Other contingent liabilities	278,799	245,056
<b>(d) Total Contingent Liabilities</b>	<b>872,499</b>	<b>995,447</b>
<b>4.0 CAPITAL STRENGTH</b>		
(a) Core capital	152,249	1,109,964
(b) Minimum Statutory Capital	1,000,000	3,000,000
(c) Excess/(Deficiency)(a-b)	(847,751)	(1,890,036)
(d) Supplementary Capital	-	97,370
<b>(e) Total Capital (a+d)</b>	<b>152,249</b>	<b>1,207,334</b>
(f) Total risk weighted assets	7,426,709	6,379,741
<b>(g) Core Capital/Total deposits Liabilities</b>	<b>1.4%</b>	<b>8.9%</b>
(h) Minimum statutory Ratio	8.0%	8.0%
(i) Excess/(Deficiency) (g-h)	-6.6%	0.9%
<b>(j) Core Capital / total risk weighted assets</b>	<b>2.1%</b>	<b>17.4%</b>
(k) Minimum Statutory Ratio	10.5%	10.5%
(l) Excess (Deficiency) (j-k)	-8.4%	6.9%
<b>(m) Total Capital/total risk weighted assets</b>	<b>2.1%</b>	<b>18.9%</b>
(n) Minimum statutory Ratio	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	-12.4%	4.4%
<b>14 LIQUIDITY</b>		
<b>14.1 (a) Liquidity Ratio</b>	<b>59.4%</b>	<b>79.4%</b>
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%
14.3 (c) Excess (Deficiency) (a-b)	39.4%	59.4%

Access Bank (Kenya) PLC currently has a core capital of KSh 1.1 billion against the regulatory minimum core capital requirement of KSh 3 billion. The Directors confirm that this is expected to be fully addressed through the proposed merger with National Bank of Kenya Limited, which will strengthen the combined entity's core capital position and ensure compliance with the regulatory requirement.

This publication is an extract of the audited financial statement. The complete set of audited financial statements, statutory and qualitative disclosures can be accessed on the Institution's website: [www.kenya.accessbankplc.com](http://www.kenya.accessbankplc.com).

They may also be accessed at the Bank's Head Office located at The Address, 11th floor, Off Muthangari Drive, Westlands – Nairobi.

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Access Bank (Kenya) PLC is regulated by the Central Bank of Kenya.