

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30th JUNE, 2025

The Board of Directors of Access Bank (Kenya) PLC hereby announces the unaudited results for the period ended 30th June, 2025



I STATEMENT OF FINANCIAL POSITION AS AT					II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED					III OTHER DISCLOSURES AS AT				
	30-06-2024 (Unaudited) (KES '000')	31-12-2024 (Audited) (KES '000')	31-03-2025 (Unaudited) (KES '000')	30-06-2025 (Unaudited) (KES '000')		30-06-2024 (Unaudited) (KES '000')	31-12-2024 (Audited) (KES '000')	31-03-2025 (Unaudited) (KES '000')	30-06-2025 (Unaudited) (KES '000')		30-06-2024 (Unaudited) (KES '000')	31-12-2024 (Audited) (KES '000')	31-03-2025 (Unaudited) (KES '000')	30-06-2025 (Unaudited) (KES '000')
A ASSETS					1.0 INTEREST INCOME					1.0 NON-PERFORMING LOANS AND ADVANCES				
1 Cash (both Local & Foreign)	150,957	246,948	265,242	235,380	1.1 Loans and advances	259,398	550,793	148,873	273,670	(a) Gross Non-performing loans and advances	477,020	466,985	495,125	480,871
2 Balances due from Central Bank of Kenya	854,577	659,471	465,797	715,169	1.2 Government securities	307,602	634,710	143,677	288,225	(b) Less: Interest in Suspense	49,508	37,564	50,040	46,085
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	1.3 Deposits and placements with banking institutions	135,718	238,357	38,930	89,266	(c) Total Non-Performing Loans and Advances (a-b)	427,512	429,421	445,085	434,786
4 Financial Assets at fair value through profit and loss	-	-	-	-	1.4 Other Interest Income	-	-	-	-	(d) Less: Loan Loss Provision	114,457	75,871	51,386	136,913
5 Investment Securities:					1.5 Total interest income	702,718	1,423,860	331,480	651,161	(e) Net Non-Performing Loans and Advances(c-d)	313,055	353,550	393,699	297,873
a) Held to Maturity:	4,976,870	4,862,097	4,824,553	4,764,698	2.0 INTEREST EXPENSE					(f) Discounted Value of Securities	349,821	482,077	604,872	49,735
a. Kenya Government securities	4,976,870	4,862,097	4,824,553	4,764,698	2.1 Customer deposits	443,682	948,701	193,029	350,419	(g) Net NPLs Exposure (e-f)	(36,766)	(128,527)	(211,173)	248,138
b. Other securities	-	-	-	-	2.2 Deposits and placement from banking institutions	96,055	134,004	28,329	64,830					
b) Available for sale:	-	-	-	-	2.3 Other interest expenses	12,565	28,833	7,539	15,078	2.0 INSIDER LOANS AND ADVANCES				
a. Kenya Government securities	-	-	-	-	2.4 Total interest expenses	552,302	1,111,538	228,897	430,327	(a) Directors, Shareholders and Associates	1,927	2,400	1,911	543
b. Other securities	-	-	-	-	3.0 NET INTEREST INCOME/(LOSS)	150,416	312,322	102,583	220,834	(b) Employees	243,336	196,982	176,297	147,625
6 Deposits and balances due from local banking institutions	1,308,087	12,274	254,500	708,854	4.0 NON-INTEREST INCOME					(c) Total Insider Loans and Advances and other facilities	245,263	199,382	178,208	148,168
7 Deposits and balances due from banking institutions abroad	1,868,077	3,161,779	2,764,872	3,175,758	4.1 Fees and commissions on loans and advances	12,495	28,564	535	552					
8 Tax recoverable	21,661	22,047	22,047	22,047	4.2 Other fees and commissions	53,084	59,639	17,966	53,515	3.0 OFF-BALANCE SHEET ITEMS				
9 Loans and advances to customers (net)	3,623,726	3,554,573	3,297,885	2,952,584	4.3 Foreign exchange trading income/(Loss)	45,726	(33,359)	7,630	16,834	(a) Letters of credit, guarantees, acceptances	490,868	593,700	641,523	609,141
10 Balances due from banking institutions in the group	-	-	-	-	4.4 Dividend Income	-	-	-	-	(b) Forwards, swaps and options	-	-	-	-
11 Investments in associates	-	-	-	-	4.5 Other income	216,052	57,630	3,230	9,729	(c) Other contingent liabilities	-	278,799	-	-
12 Investments in subsidiary companies	-	-	-	-	4.6 Total Non-interest income	327,357	112,474	29,361	80,630	(d) Total Contingent Liabilities	490,868	872,499	641,523	609,141
13 Investments in joint ventures	-	-	-	-	5.0 TOTAL OPERATING INCOME	477,773	424,796	131,944	301,464					
14 Investment properties	-	-	-	-	6.0 OTHER OPERATING EXPENSES					4.0 CAPITAL STRENGTH				
15 Property and equipment	510,788	455,610	402,895	348,377	6.1 Loan loss provision	4,322	75,492	167	225	(a) Core capital	1,267,268	152,249	(131,826)	(403,744)
16 Prepaid lease rentals	-	-	-	-	6.2 Staff costs	396,150	795,809	205,806	408,291	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000
17 Intangible assets	195,795	173,907	156,192	143,994	6.3 Directors' emoluments	5,940	13,260	4,454	11,067	(c) Excess/(Deficiency)(a-b)	267,268	(847,751)	(1,131,826)	(1,403,744)
18 Deferred tax asset	543,667	738,471	738,471	738,471	6.4 Rental charges	18,530	21,835	9,839	19,943	(d) Supplementary Capital	45,101	-	-	-
19 Retirement benefit asset	-	-	-	-	6.5 Depreciation charge on property and equipment	94,698	206,672	53,292	68,672	(e) Total Capital (a+d)	1,312,369	152,249	(131,826)	(403,744)
20 Other assets	773,548	443,727	554,819	518,456	6.6 Amortisation charges	36,936	89,951	23,031	83,973	(f) Total risk weighted assets	7,951,927	7,426,709	6,647,895	6,507,281
21 TOTAL ASSETS	14,827,753	14,330,904	13,747,183	14,323,788	6.7 Other operating expenses	238,602	509,268	119,430	265,286	(g) Core Capital/Total deposits Liabilities	10.4%	1.4%	-1.2%	-3.5%
B LIABILITIES					6.8 Total Other Operating Expenses	795,178	1,712,287	416,019	857,457	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
22 Balances due to Central Bank of Kenya	-	-	-	-	7.0 Profit/(loss) Before Tax and Exceptional Items	(317,405)	(1,287,491)	(284,075)	(555,993)	(i) Excess/(Deficiency) (g-h)	2.4%	-6.6%	-9.2%	-11.5%
23 Customer deposits	12,182,407	10,859,851	10,710,104	11,543,459	8.0 Exceptional Items	-	-	-	-	(j) Core Capital / total risk weighted assets	15.9%	2.1%	-2.0%	-6.2%
24 Deposits and balances due to local banking institutions	521,265	819,049	679,714	834,098	9.0 Profit/(Loss) After Exceptional Items	(317,405)	(1,287,491)	(284,075)	(555,993)	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
25 Deposits and balances due to foreign banking institutions	127,674	1,436,616	1,427,800	1,297,400	10.0 Current Tax	-	-	-	-	(l) Excess (Deficiency) (j-k)	5.4%	-8.4%	-12.5%	-16.7%
26 Other money market deposits	-	-	-	-	11.0 Deferred Tax	(95,222)	(290,411)	-	-	(m) Total Capital/total risk weighted assets	16.5%	2.1%	-2.0%	-6.2%
27 Borrowed funds	-	-	-	-	12.0 Profit/(Loss) After Tax and Exceptional Items	(222,183)	(997,080)	(284,075)	(555,993)	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
28 Balances due to banking institutions in the group	-	-	-	-	13.0 Minority Interest	-	-	-	-	(o) Excess/(Deficiency) (m-n)	2.0%	-12.4%	-16.5%	-20.7%
29 Tax payable	-	-	-	-	14.0 Profit/(loss) after tax, exceptional items and Minority Interest	(222,183)	(997,080)	(284,075)	(555,993)					
30 Dividends payable	-	-	-	-	15.0 Other Comprehensive Income	-	-	-	-	14 LIQUIDITY				
31 Deferred tax liability	-	-	-	-	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	14.1 (a) Liquidity Ratio	67.6%	59.4%	60.2%	62.6%
32 Retirement benefit liability	-	-	-	-	15.2 Fair value changes in available for sale financial assets	-	-	-	-	14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
33 Other liabilities	411,765	405,643	403,895	395,079	15.3 Revaluation surplus on Property, plant and equipment	-	-	-	-	14.3 (c) Excess (Deficiency) (a-b)	47.6%	39.4%	40.2%	42.6%
34 TOTAL LIABILITIES	13,243,111	13,521,159	13,221,513	14,070,036	15.4 Share of other comprehensive income of associates	-	-	-	-					
C SHAREHOLDERS' FUNDS					15.5 Income tax relating to components of other comprehensive income	-	-	-	-					
35 Paid up /Assigned capital	3,686,525	3,686,525	3,686,525	3,686,525	16.0 Other Comprehensive Income for the year net of tax									
36 Share premium/(discount)	42,237	42,237	42,237	42,237	17.0 Total comprehensive income for the year	(222,183)	(997,080)	(284,075)	(555,993)					
37 Revaluation reserves	-	-	-	-										
38 Retained earnings/Accumulated losses	(2,189,221)	(2,919,017)	(3,203,092)	(3,475,010)	18.0 EARNINGS PER SHARE- BASIC & DILUTED									
39 Statutory loan loss reserves	45,101	-	-	-	19.0 DIVIDEND PER SHARE -DECLARED									
40 Other Reserves	-	-	-	-										
41 Proposed dividends	-	-	-	-										
42 Capital grants	-	-	-	-										
43 TOTAL SHAREHOLDERS' FUNDS	1,584,642	809,745	525,670	253,752										
44 Minority Interest	-	-	-	-										
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	14,827,753	14,330,904	13,747,183	14,323,788										

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Kenya Access Bank PLC is regulated by the Central Bank of Kenya

The above statement of comprehensive income and statement of financial position are extracts from the Banks financial statements. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website: www.kenya.accessbankplc.com

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

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