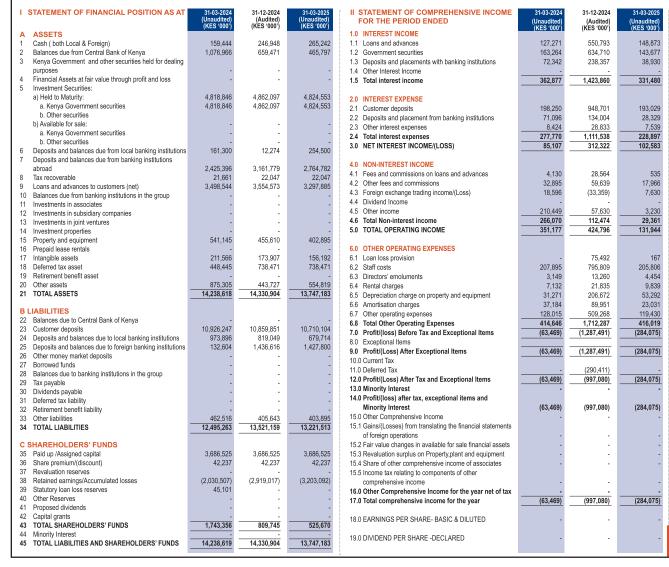
ACCESS BANK (KENYA) PLC

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31st MARCH, 2025

The Board of Directors of Access Bank (Kenya) PLC hereby announces the unaudited results for the period ended 31st March, 2025





III OTHER DISCLOSURES AS AT	31-03-2024 (Unaudited) (KES '000')	31-12-2024 (Audited) (KES '000')	31-03-2025 (Unaudited) (KES '000')
1.0 NON-PERFORMING LOANS AND ADVANCES	(,	((120
(a) Gross Non-performing loans and advances	469,808	466,985	495,125
(b) Less: Interest in Suspense	41,331	37,564	50,040
(c) Total Non-Performing Loans and Advances (a-b)	428,477	429,421	445,085
(d) Less: Loan Loss Provision	66,937	75,871	51,386
(e) Net Non-Performing Loans and Advances(c-d)	361,540	353,550	393,699
(f) Discounted Value of Securities	411,703	482,077	604,872
(g) Net NPLs Exposure (e-f)	(50,163)	(128,527)	(211,173)
2.0 INSIDER LOANS AND ADVANCES			
(a) Directors, Shareholders and Associates	3,525	2,400	1,911
(b) Employees	251,915	196,982	176,297
(c) Total Insider Loans and Advances and other			
facilities	255,440	199,382	178,208
3.0 OFF-BALANCE SHEET ITEMS			
(a) Letters of credit, guarantees, acceptances	443,639	593,700	641,523
(b) Forwards, swaps and options	14,109		-
(c) Other contingent liabilities		278,799	
(d) Total Contingent Liabilities	457,748	872,499	641,523
4.0 CAPITAL STRENGTH			
(a) Core capital	1,425,982	152.249	(131,826)
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000
(c) Excess/(Dificiency)(a-b)	425,982	(847,751)	(1,131,826)
(d) Supplementary Capital	45,101		
(e) Total Capital (a+d)	1,471,083	152,249	(131,826)
(f) Total risk weighted assets	7,822,063	7,426,709	6.647.895
(g) Core Capital/Total deposits Liabilities	13.1%	1.4%	-1.2%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
(I) Excess/(Deficiency) (g-h)	5.1%	-6.6%	-9.2%
(j) Core Capital / total risk weighted assets	18.2%	2.1%	-2.0%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%
(I) Excess (Deficiency) (j-k)	7.7%	-8.4%	-12.5%
(m) Total Capital/total risk weighted assets	18.8%	2.1%	-2.0%
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	4.3%	-12.4%	-16.5%
44 LIQUIDITY			
14 LIQUIDITY 14.1 (a) Liquidity Ratio	66.2%	59.4%	60.2%
14.1 (a) Liquidity Ratio 14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
14.3 (c) Excess (Deficiency) (a-b)	46.2%	39.4%	40.2%
14.3 (c) Excess (Deliciency) (d-0)	40.2%	39.4%	40.270

These Financial statements are extracts from the books of the institution. 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.

Lillian Odhiambo

Ag. Country Managing Director

Barbara Barungi Board Chairperson

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