ACCESS BANK (KENYA) PLC

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30[™] SEPTEMBER, 2025



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

'	The Board of Directors of Access Bank (K	(enya) Plc	hereby a	nnounces	the unau	dited resul	the period ended 30 th September,	2025				
1	STATEMENT OF FINANCIAL POSITION AS AT	30-09-2024 (Unaudited) (KES '000')	31-12-2024 (Audited) (KES '000')	31-03-2025 (Unaudited) (KES '000')	30-06-2025 (Unaudited) (KES '000')	30-09-2025 (Unaudited) (KES '000')	STATEMENT OF COMPREHENSI INCOME FOR PERIOD ENDED	30-09-202- (Unaudited (KES '000'	31-12-2024 (Audited) (KES '000')	31-03-2025 (Unaudited) (KES '000')	30-06-2025 (Unaudited) (KES '000')	30-09-2025 (Unaudited) (KES '000')
Α	ASSETS	(1120 000)	(1120 000)	(ILLO 000)	(1120 000)	(1120 000)	INTEREST INCOME	(1420 000	(1120 000)	(1120 000)	(1120 000)	(1420 000)
1	Cash (both Local & Foreign)	209,535	246,948	265,242	235,380	230.618	Loans and advances	412,445	550,793	148,873	273,670	391,471
2	Balances due from Central Bank of Kenya	522,901	659,471	465,797	715,169	352,645	Government securities	474,110		143,677	288,225	434,292
3	Kenya Government and other securities held for		,		.,	,.	Deposits and placements with banking instit	utions 186,798	238,357	38,930	89,266	165,307
	dealing purposes	-					Other Interest Income			-		-
4	Financial Assets at fair value through profit and loss	-	-	-	-	-	1.5 Total interest income		1,423,860	331,480	651,161	991,070
5	Investment Securities:											
	a) Held to Maturity:	5,499,790	4,862,097	4,824,553	4,764,698	4,799,543	INTEREST EXPENSE					
	a. Kenya Government securities	5,499,790	4,862,097	4,824,553	4,764,698	4,799,543	Customer deposits	702,210		193,029	350,419	522,743
	b. Other securities						Deposits and placement from banking institu	utions 107,014	134,004	28,329	64,830	86,699
	b) Available for sale:	-	-	-	-	-	Other interest expenses	20,104			15,078	22,617
	a. Kenya Government securities	-	-	-	-	-	Total interest expenses	829,328			430,327	632,059
	b. Other securities	-	-	-	-	-	NET INTEREST INCOME/(LOSS)	244,025	312,322	102,583	220,834	359,011
6	Deposits and balances due from local banking											
	institutions	443,163	12,274	254,500	708,854	778,154	NON-INTEREST INCOME					
7	Deposits and balances due from banking institutions						Fees and commissions on loans and advan			535	552	46,619
	abroad	1,861,260		2,764,782		4,802,221	Other fees and commissions	64,718		17,966	53,515	96,998
8	Tax recoverable	21,661	22,047	22,047	22,047	22,047	Foreign exchange trading income/(Loss)	55,43	(33,359)	7,630	16,834	31,527
9	Loans and advances to customers (net)	3,687,887	3,554,573	3,297,885	2,952,584	2,651,268	Dividend Income					
10	Balances due from banking institutions in the group	-	-	-	-	-	Other income	214,356		3,230	9,729	31,576
11	Investments in associates	-	-	-	-	-	Total Non-interest income	357,431		29,361	80,630	206,720
12	Investments in subsidiary companies	-	-	-	-	-	TOTAL OPERATING INCOME	601,456	424,796	131,944	301,464	565,731
13	Investments in joint ventures	-	-	-	-	-						
14	Investment properties				-		OTHER OPERATING EXPENSES					
15	Property and equipment	517,259	455,610	402,895	348,377	306,428	Loan loss provision	12,691	75,492	167	225	502
16	Prepaid lease rentals						Staff costs	575,412	795.809	205,806	408,291	636.245
17	Intangible assets	193,110		156,192	143,994	128,676	Directors' emoluments	9,33		4,454	11,067	15.451
18	Deferred tax asset	543,667	738,471	738,471	738,471	738,471						
19	Retirement benefit asset		440.707	-		- 004 504	Rental charges	29,206	,	9,839	19,943	32,957
20	Other assets	828,439	443,727	554,819	518,456	601,531	Depreciation charge on property and equipr	nent 135,172	206,672	53,292	68,672	159,003
21	TOTAL ASSETS	14,328,6/2	14,330,904	13,747,183	14,323,788	15,411,602	Amortisation charges	66,929	89,951	23,031	83,973	59,423
В	LIABILITIES						Other operating expenses	354,047		119,430	265,286	445,494
22	Balances due to Central Bank of Kenya						Total Other Operating Expenses		1,712,287	416,019	857,457	1,349,075
	Customer deposits	11 050 002	10 050 051	10 710 104	11,543,459	11 700 261						
24	Deposits and balances due to local banking	11,550,052	10,000,001	10,7 10,104	11,343,433	11,720,301	7.0 Profit/(loss) Before Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit/(Loss) After Exceptional Items		(1,287,491)	(284,075)	(555,993)	(783,343)
24	institutions	517,451	819,049	679,714	834,098	1,005,598			-	-	-	-
25	Deposits and balances due to foreign banking	317,431	013,043	0/3,/14	034,030	1,000,000			(1,287,491)	(284,075)	(555,993)	(783,343)
25	institutions	130,399	1,436,616	1,427,800	1,297,400	130,324	0 Current Tax					
26	Other money market deposits	100,000	1,430,010	1,427,000	1,237,400	100,024	0 Deferred Tax	(95,221	(290,411)			
27	Borrowed funds								,	-		-
28	Balances due to banking institutions in the group	_		_			0 Profit/(Loss) After Tax and Exceptional	tems (486,111	(997,080)	(284,075)	(555,993)	(783,343)
29	Tax payable		_	_	-	_	0 Minority Interest					-
30	Dividends payable	-		-	-	_	0 Profit/(loss) after tax, exceptional items	and				
31	Deferred tax liability	-					Minority Interest	(486,111	(997,080)	(284,075)	(555,993)	(783,343)
32	Retirement benefit liability	-	-	-	-	-	•	(400,111	(551,000)	(204,010)	(000,000)	(100,040)
33	Other liabilities	410,016	405,643	403,895	395,079	2,520,918	0 Other Comprehensive Income			-	-	-
34	TOTAL LIABILITIES	13,007,958	13,521,159	13,221,513	14,070,036	15,385,201	1 Gains/(Losses) from translating the financia					
1							statements of foreign operations		-	-	-	-
С	SHAREHOLDERS' FUNDS						2 Fair value changes in available for sale financi	al assets		_		
	Paid up /Assigned capital		3,686,525	3,686,525		3,686,525	3 Revaluation surplus on Property, plant and equ					
36	Share premium/(discount)	42,237	42,237	42,237	42,237	42,237					-	
37	Revaluation reserves	-	-	-	-	-	4 Share of other comprehensive income of asso	ciates		-		-
38	Retained earnings/Accumulated losses		(2,919,017)	(3,203,092)	(3,475,010)		5 Income tax relating to components of other					
39	Statutory loan loss reserves	45,101	-	-	-	134,494	comprehensive income		-	-	-	-
40	Other Reserves	-	-	-	-	-	0 Other Comprehensive Income for the year	net of tax				
41	Proposed dividends	-	-			-			(007.000)	(204.075)	/EEE 000°	(702 242)
42	Capital grants	4 000 711		-	-		0 Total comprehensive income for the year		(997,080)	(284,075)	(555,993)	(783,343)
43	TOTAL SHAREHOLDERS' FUNDS	1,320,714	809,745	525,670	253,752	26,401	0 EARNINGS PER SHARE- BASIC & DILUTI	D	-	-	-	-
44 45	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	14 220 670	14 220 004	12 7/7 402	14,323,788	15 414 600	0 DIVIDEND PER SHARE -DECLARED				_	
L 43	TO THE CHARLET LIES AND SHAKEHOLDERS, FUNDS	14,320,072	14,330,904	13,141,183	14,323,188	13,411,002						

1.0 NON-PERFORMING LOANS AND ADVANCES 1.1 (a) Gross Non-performing loans and advances 582,060 466,985 495,125 480,871 477,811 477,							
1.0 NON-PERFORMING LOANS AND ADVANCES 1.1 (a) Gross Non-performing loans and advances 582,060 466,985 495,125 480,871 477,81	Ш	OTHER DISCLOSURES AS AT	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	30-09-202 (Unaudited
1.1 (a) Gross Non-performing loans and advances 582,060 466,985 495,125 480,871 477,811 1.2 (b) Less: Interest in Suspense 53,824 37,564 50,040 46,085 439,811 478,811	1.0 N	ON-PERFORMING LOANS AND ADVANCES	(NES 000)	(NLS 000)	(NLS 000)	(NLS 000)	(NLO 000
1.2 (b) Less: Interest in Suspense 53,824 37,564 50,040 46,085 46,92 1.3 (c) Total Non-Performing Loans and Advances (a-b) 528,236 429,421 445,085 430,786 430,886 1.4 (d) Less: Loan Loss Provision 56,5646 75,871 51,386 136,973 162,54 1.5 (e) Net Non-Performing Loans and Advances(c-d) 462,590 353,550 393,699 297,873 268,34 1.6 (f) Discounted Value of Securities 585,384 482,077 604,872 49,735 47,05 1.7 (g) Net NPLs Exposure (e-f) (122,794 (128,527) (211,173) 248,138 221,29 2.0 INSIDER LOANS AND ADVANCES 2,466 2,400 1,911 543 246,22 (b) Employees 235,799 196,982 176,297 147,625 133,33 2.3 (c) Total Insider Loans and Advances and other facilities 238,265 199,382 178,208 148,168 135,73 3.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit, guarantees, acceptances 328,265 199,382 178,208 148,168 135,73 3.1 (a) Letters of credit, guarantees, acceptances 328,265 199,382 178,208 148,168 135,73 3.2 (b) Forwards, swaps and options 278,799 -641,523 609,141 714,59 3.3 (c) Other contingent liabilities 278,799 -641,523 609,141 714,59 4.0 CAPITAL STRENGTH 1,000,000 1,			582.060	466.985	495.125	480.871	477.81
13 (c) Total Non-Performing Loans and Advances (a-b) 528,236 429,421 445,085 434,786 430,881 14 (d) Less: Loan Loss Provision 65,646 75,871 51,386 136,913 162,546 15 (e) Net Non-Performing Loans and Advances(c-d) 462,590 333,350 339,899 297,873 288,34 16 (f) Discounted Value of Securities 585,384 482,077 604,872 49,735 47,05	,	,	53.824	37.564	50.040	46.085	46.92
1.5 (e) Net Non-Performing Loans and Advances(c-d) 462,590 353,550 393,699 297,873 268,34 1.6 (f) Discounted Value of Securities 585,384 482,077 604,872 49,735 47,0	1.3 (c) Total Non-Performing Loans and Advances (a-b)	528,236	429,421	445,085	434,786	430,89
1.6 (f) Discounted Value of Securities 1.7 (g) Net NPLs Exposure (e-f) 1.8 (122,794) (128,527) (211,173) 248,138 221,29 2.0 INSIDER LOANS AND ADVANCES 2.1 (a) Directors, Shareholders and Associates 2.2 (b) Employees 2.3 (c) Total Insider Loans and Advances and other facilities 233,265 199,382 176,297 147,625 133,33 3.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit guarantees, acceptances 3.2 (b) Forwards, swaps and options 3.3 (c) Other contingent liabilities 2.78,799	1.4 (d) Less: Loan Loss Provision	65,646	75,871	51,386	136,913	162,54
1.7 (g) Net NPLs Exposure (e-f)	1.5 (e) Net Non-Performing Loans and Advances(c-d)	462,590	353,550	393,699	297,873	268,34
2.0 INSIDER LOANS AND ADVANCES 2.1 (a) Directors, Shareholders and Associates 2.466 2.400 1,911 543 2.40 2.35,799 196,982 176,297 147,625 133,33 2.30 Co Total Insider Loans and Advances and other facilities 238,265 199,382 178,208 148,168 135,73 13.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit, guarantees, acceptances 668,582 593,700 641,523 609,141 714,59 3.3 (c) Other contingent liabilities -278,799	1.6 (1	f) Discounted Value of Securities	585,384	482,077	604,872	49,735	47,05
2.1 (a) Directors, Shareholders and Associates 2,466 2,400 1,911 543 2,40 235,799 196,982 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 232,00 248,168 135,73 232,00 2	1.7 (g) Net NPLs Exposure (e-f)	(122,794)	(128,527)	(211,173)	248,138	221,29
2.1 (a) Directors, Shareholders and Associates 2,466 2,400 1,911 543 2,40 235,799 196,982 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 176,297 147,625 133,33 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 148,168 135,73 232,00 232,00 248,168 135,73 232,00 2							
2.2 (b) Employees 235,799 196,982 176,297 147,625 133,33	2.0 IN	ISIDER LOANS AND ADVANCES					
2.3 (c) Total Insider Loans and Advances and other facilities 238,265	2.1 (a) Directors, Shareholders and Associates 	2,466	2,400	1,911	543	2,40
Table Tabl	2.2 (b) Employees	235,799	196,982	176,297	147,625	133,33
3.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit, guarantees, acceptances 3.2 (b) Forwards, swaps and options 3.3 (c) Other contingent liabilities 4.0 CAPITAL STRENGTH 4.1 (a) Core capital 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess/(Dificiency)(a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a*d) 4.5 (e) Total Capital (a*d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 8.4% 8.4 (h) Minimum Statutory Ratio 4.9 (l) Excess/(Deficiency) (g-h) 4.1 (a) Governorm Capital 4.2 (b) Minimum Statutory Ratio 4.5 (e) Total Capital (a*d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total disk weighted assets 4.8 (h) Minimum Statutory Ratio 4.9 (l) Excess/(Deficiency) (g-h) 4.10 (g) Core Capital/total risk weighted assets 4.11 (k) Minimum Statutory Ratio 4.10 (l) Core Capital/total risk weighted assets 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (Deficiency) (g-h) 4.13 (m) Total Capital/total risk weighted assets 4.14 (n) Minimum Statutory Ratio 4.15 (e) Excess/(Deficiency) (g-h) 4.16 (f) Total Capital/total risk weighted assets 4.14 (n) Minimum Statutory Ratio 4.15 (e) Excess/(Deficiency) (g-h) 4.16 (f) Total Capital/total risk weighted assets 4.14 (n) Minimum Statutory Ratio 4.15 (e) Excess/(Deficiency) (g-h) 5.16 (e) Excess/(Deficiency) (g-h) 6.26 (e) 69.1* 6.27 (e) 6.26 (e) 69.1* 6.28 (e) 69.1* 6.29 (e) 6.20 (e	2.3 (
3.1 (a) Letters of credit, guarantees, acceptances 3.2 (b) Forwards, swaps and options 3.3 (c) Other contingent liabilities 3.3 (c) Other contingent liabilities 3.4 (d) Total Contingent Liabilities 4.0 CAPITAL STRENGTH 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess/(Difficiency)(a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a-td) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio 4.9 (l) Excess/(Deficiency) (g-h) 4.10 (l) Core Capital/Total disk weighted assets 4.11 (l) Core Capital/Total risk weighted assets 4.12 (l) Excess/(Deficiency) (g-h) 4.10 (l) Core Capital/Total risk weighted assets 4.11 (l) Core Capital/Total risk weighted assets 4.10 (l) Core Capital/Total risk weighted assets 4.11 (l) Minimum Statutory Ratio 4.12 (l) Excess/(Deficiency) (l-k) 4.13 (l) Excess/(Deficiency) (l-k) 4.14 (l) Minimum Statutory Ratio 4.15 (e) Excess/(Deficiency) (m-n) 4.16 (b) Excess/(Deficiency) (m-n) 4.17 (c) Excess/(Deficiency) (m-n) 4.18 (c) Excess/(Deficiency) (m-n) 4.19 (c) Excess/(Deficiency) (m-n) 4.10 (c) Excess/(Deficiency) (m-n) 4.11 (l) Liquidity Ratio 5.10 (l) Minimum Statutory Ratio 5.10 (l) Minimum Statutory Ratio 6.10 (l) Core Capital/Total risk Weighted assets 6.11 (l) Core Capital/Total risk Weighted assets 6.12 (l) Minimum Statutory Ratio 6.12 (l) Minimum Statutory Ratio 7.14 (l) Excess/(Deficiency) (m-n) 7.15 (l) Excess/(Deficiency) (m-n) 7.16 (l) Excess/(Deficiency) (m-n) 7.16 (l) Excess/(Deficiency) (m-n) 7.16 (l) Exces/(Def		facilities	238,265	199,382	178,208	148,168	135,73
3.1 (a) Letters of credit, guarantees, acceptances 3.2 (b) Forwards, swaps and options 3.3 (c) Other contingent liabilities 3.3 (c) Other contingent liabilities 3.4 (d) Total Contingent Liabilities 4.0 CAPITAL STRENGTH 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess/(Difficiency)(a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a-td) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio 4.9 (l) Excess/(Deficiency) (g-h) 4.10 (l) Core Capital/Total disk weighted assets 4.11 (l) Core Capital/Total risk weighted assets 4.12 (l) Excess/(Deficiency) (g-h) 4.10 (l) Core Capital/Total risk weighted assets 4.11 (l) Core Capital/Total risk weighted assets 4.10 (l) Core Capital/Total risk weighted assets 4.11 (l) Minimum Statutory Ratio 4.12 (l) Excess/(Deficiency) (l-k) 4.13 (l) Excess/(Deficiency) (l-k) 4.14 (l) Minimum Statutory Ratio 4.15 (e) Excess/(Deficiency) (m-n) 4.16 (b) Excess/(Deficiency) (m-n) 4.17 (c) Excess/(Deficiency) (m-n) 4.18 (c) Excess/(Deficiency) (m-n) 4.19 (c) Excess/(Deficiency) (m-n) 4.10 (c) Excess/(Deficiency) (m-n) 4.11 (l) Liquidity Ratio 5.10 (l) Minimum Statutory Ratio 5.10 (l) Minimum Statutory Ratio 6.10 (l) Core Capital/Total risk Weighted assets 6.11 (l) Core Capital/Total risk Weighted assets 6.12 (l) Minimum Statutory Ratio 6.12 (l) Minimum Statutory Ratio 7.14 (l) Excess/(Deficiency) (m-n) 7.15 (l) Excess/(Deficiency) (m-n) 7.16 (l) Excess/(Deficiency) (m-n) 7.16 (l) Excess/(Deficiency) (m-n) 7.16 (l) Exces/(Def							
3.2 (b) Forwards, swaps and options 3.3 (c) Other contingent liabilities 3.4 (d) Total Contingent Liabilities 4.0 CAPITAL STRENGTH 4.1 (a) Core capital 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess/(Dificiency)(a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (art-d) 4.5 (e) Total Capital (art-d) 4.5 (e) Total Capital (art-d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio 4.9 (f) Excess/(Deficiency) (g-h) 4.1 (a) Capital (art-d) 4.1 (a) Capital (art-d) 4.1 (b) Minimum statutory Ratio 4.9 (f) Excess/(Deficiency) (g-h) 4.1 (g) Core Capital/Total risk weighted assets 4.1 (a) Minimum Statutory Ratio 4.1 (a) Capital/Total risk weighted assets 4.1 (a) Minimum Statutory Ratio 4.1 (a) Excess/(Deficiency) (g-h) 4.1 (b) Excess (Deficiency) (g-h) 4.1 (c) Excess (Deficiency) (g-h) 4.1 (d) Core Capital/Total risk weighted assets 4.1 (a) Minimum Statutory Ratio 4.1 (b) Excess (Deficiency) (g-h) 4.1 (c) Excess (Deficiency) (g-h) 4.1 (a) Minimum Statutory Ratio 4.1 (b) Excess (Deficiency) (g-h) 4.1 (c) Excess (Deficiency) (g-h) 4.1 (c) Excess (Deficiency) (g-h) 4.1 (d) Minimum Statutory Ratio 5.2 (b) Minimum Statutory Ratio 6.3.8% 59.4% 60.2% 62.6% 69.1* 5.1 (a) Liquidity Ratio 5.2 (b) Minimum Statutory Ratio 6.3.8% 59.4% 60.2% 62.6% 69.1* 5.2 (b) Minimum Statutory Ratio 6.3.8% 59.4% 60.2% 62.6% 69.1*							
3.3 (c) Other contingent liabilities 3.4 (d) Total Contingent Liabilities 3.4 (e) Total Contingent Liabilities 3.5 (e) Contingent Liabilities 3.6 (e) Capital 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess/(Dificiency)(a-b) 3.340 (e) 47,751) (1,131,826) (1,403,744) (1,765,581) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a+d) 4.5 (e) Total Capital (a+d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum Statutory Ratio 4.9 (l) Excess/(Deficiency) (g-h) 4.10 (j) Core Capital I total risk weighted assets 4.11 (l) Core Capital I total risk weighted assets 4.11 (l) I Excess/(Deficiency) (g-h) 4.12 (l) Excess (Deficiency) (f-h) 4.13 (m) Total Capital I/total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) (l) Core Capital I total risk weighted assets 4.14 (l) (l) (l) Core Capital I total risk weighted assets 4.14 (l)	,	,	668,582	593,700	641,523	609,141	714,59
3.4 (d) Total Contingent Liabilities 668,582 872,499 641,523 609,141 714,59 4.0 CAPITAL STRENGTH 4.1 (a) Core capital 1,003,340 152,249 (131,826) (403,744) (765,581 42 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 1,000,000			-		-	-	
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							20.09
	,	,					49.19
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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 Institution's Head Office located at The Adress, Off Muthangari Drive, Westlands - Nairobi.

Ralph Opara

Country Managing Director

Barbara Barungi Board Chairperson

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