

# UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30<sup>TH</sup> SEPTEMBER, 2025

The Board of Directors of Access Bank (Kenya) Plc hereby announces the unaudited results for the period ended 30<sup>th</sup> September, 2025

## I STATEMENT OF FINANCIAL POSITION AS AT

### A ASSETS

	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')
1 Cash (both Local & Foreign)	209,535	246,948	265,242	235,380	230,618
2 Balances due from Central Bank of Kenya	522,901	659,471	465,797	715,169	352,645
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	-
5 Investment Securities:					
a) Held to Maturity:	5,499,790	4,862,097	4,824,553	4,764,698	4,799,543
a. Kenya Government securities	5,499,790	4,862,097	4,824,553	4,764,698	4,799,543
b. Other securities	-	-	-	-	-
b) Available for sale:	-	-	-	-	-
a. Kenya Government securities	-	-	-	-	-
b. Other securities	-	-	-	-	-
6 Deposits and balances due from local banking institutions	443,163	12,274	254,500	708,854	778,154
7 Deposits and balances due from banking institutions abroad	1,861,260	3,161,779	2,764,782	3,175,758	4,802,221
8 Tax recoverable	21,661	22,047	22,047	22,047	-
9 Loans and advances to customers (net)	3,687,887	3,554,573	3,297,885	2,952,584	2,651,268
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	517,259	455,610	402,895	348,377	306,428
16 Prepaid lease rentals	-	-	-	-	-
17 Intangible assets	193,110	173,907	156,192	143,994	128,676
18 Deferred tax asset	543,667	738,471	738,471	738,471	738,471
19 Retirement benefit asset	-	-	-	-	-
20 Other assets	828,439	443,727	554,819	518,456	601,531
21 <b>TOTAL ASSETS</b>	<b>14,328,672</b>	<b>14,330,904</b>	<b>13,747,183</b>	<b>14,323,788</b>	<b>15,411,602</b>

### B LIABILITIES

22 Balances due to Central Bank of Kenya	-	-	-	-	-
23 Customer deposits	11,950,092	10,859,851	10,710,104	11,543,459	11,728,361
24 Deposits and balances due to local banking institutions	517,451	819,049	679,714	834,098	1,005,598
25 Deposits and balances due to foreign banking institutions	130,399	1,436,616	1,427,800	1,297,400	130,324
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	410,016	405,643	403,895	395,079	2,520,918
34 <b>TOTAL LIABILITIES</b>	<b>13,007,958</b>	<b>13,521,159</b>	<b>13,221,513</b>	<b>14,070,036</b>	<b>15,385,201</b>

### C SHAREHOLDERS' FUNDS

35 Paid up/Assigned capital	3,686,525	3,686,525	3,686,525	3,686,525	3,686,525
36 Share premium/(discount)	42,237	42,237	42,237	42,237	42,237
37 Revaluation reserves	-	-	-	-	-
38 Retained earnings/Accumulated losses	(2,453,149)	(2,919,017)	(3,203,092)	(3,475,010)	(3,836,855)
39 Statutory loan loss reserves	45,101	-	-	-	134,494
40 Other Reserves	-	-	-	-	-
41 Proposed dividends	-	-	-	-	-
42 Capital grants	-	-	-	-	-
43 <b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>1,320,714</b>	<b>809,745</b>	<b>525,670</b>	<b>253,752</b>	<b>26,401</b>
44 Minority Interest	-	-	-	-	-
45 <b>TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>14,328,672</b>	<b>14,330,904</b>	<b>13,747,183</b>	<b>14,323,788</b>	<b>15,411,602</b>

## II STATEMENT OF COMPREHENSIVE INCOME FOR PERIOD ENDED

### 1.0 INTEREST INCOME

1.1 Loans and advances	412,445	550,793	148,873	273,670	391,471
1.2 Government securities	474,110	634,710	143,677	288,225	434,292
1.3 Deposits and placements with banking institutions	186,798	238,357	38,930	89,266	165,307
1.4 Other Interest Income	-	-	-	-	-
1.5 <b>Total interest income</b>	<b>1,073,353</b>	<b>1,423,860</b>	<b>331,480</b>	<b>651,161</b>	<b>991,070</b>

### 2.0 INTEREST EXPENSE

2.1 Customer deposits	702,210	948,701	193,029	350,419	522,743
2.2 Deposits and placement from banking institutions	107,014	134,004	28,329	64,830	86,699
2.3 Other interest expenses	20,104	28,833	7,539	15,078	22,617
2.4 <b>Total interest expenses</b>	<b>829,328</b>	<b>1,111,538</b>	<b>228,897</b>	<b>430,327</b>	<b>632,059</b>
3.0 <b>NET INTEREST INCOME/(LOSS)</b>	<b>244,025</b>	<b>312,322</b>	<b>102,583</b>	<b>220,834</b>	<b>359,011</b>

### 4.0 NON-INTEREST INCOME

4.1 Fees and commissions on loans and advances	22,926	28,564	535	552	46,619
4.2 Other fees and commissions	64,718	59,639	17,966	53,515	96,998
4.3 Foreign exchange trading income/(Loss)	55,431	(33,359)	7,630	16,834	31,527
4.4 Dividend Income	-	-	-	-	-
4.5 Other income	214,356	57,630	3,230	9,729	31,576
4.6 <b>Total Non-interest income</b>	<b>357,431</b>	<b>112,474</b>	<b>29,361</b>	<b>80,630</b>	<b>206,720</b>
5.0 <b>TOTAL OPERATING INCOME</b>	<b>601,456</b>	<b>424,796</b>	<b>131,944</b>	<b>301,464</b>	<b>565,731</b>

### 6.0 OTHER OPERATING EXPENSES

6.1 Loan loss provision	12,691	75,492	167	225	502
6.2 Staff costs	575,412	795,809	205,806	408,291	636,245
6.3 Directors' emoluments	9,331	13,260	4,454	11,067	15,451
6.4 Rental charges	29,206	21,835	9,839	19,943	32,957
6.5 Depreciation charge on property and equipment	135,172	206,672	53,292	68,672	159,003
6.6 Amortisation charges	66,929	89,951	23,031	83,973	59,423
6.7 Other operating expenses	354,047	509,268	119,430	265,286	445,494
6.8 <b>Total Other Operating Expenses</b>	<b>1,182,788</b>	<b>1,712,287</b>	<b>416,019</b>	<b>857,457</b>	<b>1,349,075</b>
7.0 <b>Profit/(loss) Before Tax and Exceptional Items</b>	<b>(581,332)</b>	<b>(1,287,491)</b>	<b>(284,075)</b>	<b>(555,993)</b>	<b>(783,343)</b>
8.0 Exceptional Items	-	-	-	-	-
9.0 <b>Profit/(Loss) After Exceptional Items</b>	<b>(581,332)</b>	<b>(1,287,491)</b>	<b>(284,075)</b>	<b>(555,993)</b>	<b>(783,343)</b>

10.0 Current Tax	-	-	-	-	-
11.0 Deferred Tax	(95,221)	(290,411)	-	-	-
12.0 <b>Profit/(Loss) After Tax and Exceptional Items</b>	<b>(486,111)</b>	<b>(997,080)</b>	<b>(284,075)</b>	<b>(555,993)</b>	<b>(783,343)</b>

### 13.0 Minority Interest

### 14.0 Profit/(loss) after tax, exceptional items and Minority Interest

15.0 Other Comprehensive Income	(486,111)	(997,080)	(284,075)	(555,993)	(783,343)
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### 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

### 16.0 Other Comprehensive Income for the year net of tax

### 17.0 Total comprehensive income for the year

### 18.0 EARNINGS PER SHARE- BASIC & DILUTED

### 19.0 DIVIDEND PER SHARE -DECLARED

## III OTHER DISCLOSURES AS AT

### 1.0 NON-PERFORMING LOANS AND ADVANCES

1.1 (a) Gross Non-performing loans and advances	582,060	466,985	495,125	480,871	477,814
1.2 (b) Less: Interest in Suspense	53,824	37,564	50,040	46,085	46,922
1.3 (c) <b>Total Non-Performing Loans and Advances (a-b)</b>	<b>528,236</b>	<b>429,421</b>	<b>445,085</b>	<b>434,786</b>	<b>430,892</b>
1.4 (d) Less: Loan Loss Provision	65,646	75,871	51,386	136,913	162,547
1.5 (e) <b>Net Non-Performing Loans and Advances(c-d)</b>	<b>462,590</b>	<b>353,550</b>	<b>393,699</b>	<b>297,873</b>	<b>268,345</b>
1.6 (f) Discounted Value of Securities	585,384	482,077	604,872	49,735	47,051
1.7 (g) <b>Net NPLs Exposure (e-f)</b>	<b>(122,794)</b>	<b>(128,527)</b>	<b>(211,173)</b>	<b>248,138</b>	<b>221,294</b>

### 2.0 INSIDER LOANS AND ADVANCES

2.1 (a) Directors, Shareholders and Associates	2,466	2,400	1,911	543	2,400
2.2 (b) Employees	235,799	196,982	176,297	147,625	133,339
2.3 (c) <b>Total Insider Loans and Advances and other facilities</b>	<b>238,265</b>	<b>199,382</b>	<b>178,208</b>	<b>148,168</b>	<b>135,739</b>

### 3.0 OFF-BALANCE SHEET ITEMS

3.1 (a) Letters of credit, guarantees, acceptances	668,582	593,700	641,523	609,141	714,592
3.2 (b) Forwards, swaps and options	-	-	-	-	-
3.3 (c) Other contingent liabilities	-	278,799	-	-	-
3.4 (d) <b>Total Contingent Liabilities</b>	<b>668,582</b>	<b>872,499</b>	<b>641,523</b>	<b>609,141</b>	<b>714,592</b>

### 4.0 CAPITAL STRENGTH

4.1 (a) Core capital	1,003,340	152,249	(131,826)	(403,744)	(765,588)
4.2 (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4.3 (c) <b>Excess/(Deficiency)(a-b)</b>	<b>3,340</b>	<b>(847,751)</b>	<b>(1,131,826)</b>	<b>(1,403,744)</b>	<b>(1,765,588)</b>
4.4 (d) Supplementary Capital	45,101	-	-	-	134,494
4.5 (e) <b>Total Capital (a+d)</b>	<b>1,048,441</b>	<b>152,249</b>	<b>(131,826)</b>	<b>(403,744)</b>	<b>(631,095)</b>
4.6 (f) Total risk weighted assets	8,101,151	7,426,709	6,647,895	6,507,281	6,848,078
4.7 (g) <b>Core Capital/Total deposits Liabilities</b>	<b>8.4%</b>	<b>1.4%</b>	<b>-1.2%</b>	<b>-3.5%</b>	<b>-6.5%</b>
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
4.9 (i) <b>Excess/(Deficiency) (g-h)</b>	<b>0.4%</b>	<b>-6.6%</b>	<b>-9.2%</b>	<b>-11.5%</b>	<b>-14.5%</b>
4.10 (j) Core Capital / total risk weighted assets	12.4%	2.1%	-2.0%	-6.2%	-11.2%
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
4.12 (l) <b>Excess (Deficiency) (j-k)</b>	<b>1.9%</b>	<b>-8.4%</b>	<b>-12.5%</b>	<b>-16.7%</b>	<b>-21.7%</b>
4.13 (m) Total Capital/total risk weighted assets	12.9%	2.1%	-2.0%	-6.2%	-9.2%
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
4.15 (o) <b>Excess/(Deficiency) (m-n)</b>	<b>-1.6%</b>	<b>-12.4%</b>	<b>-16.5%</b>	<b>-20.7%</b>	<b>-23.7%</b>

### 14 LIQUIDITY

15.1 (a) <b>Liquidity Ratio</b>	<b>63.8%</b>	<b>59.4%</b>	<b>60.2%</b>	<b>62.6%</b>	<b>69.1%</b>
15.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
15.3 (c) <b>Excess (Deficiency) (a-b)</b>	<b>43.8%</b>	<b>39.4%</b>	<b>40.2%</b>	<b>42.6%</b>	<b>49.1%</b>

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](http://www.kenya.accessbankplc.com)

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

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