

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31st MARCH, 2026The Board of Directors of Access Bank (Kenya) PLC hereby announces the unaudited results for the period ended 31st March, 2026

I STATEMENT OF FINANCIAL POSITION AS AT	31-03-2025 (Unaudited) (KES '000)	31-12-2025 (Audited) (KES '000)	31-03-2026 (Unaudited) (KES '000)	II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	31-03-2025 (Unaudited) (KES '000)	31-12-2025 (Audited) (KES '000)	31-03-2026 (Unaudited) (KES '000)	III OTHER DISCLOSURES AS AT	31-03-2025 (Unaudited) (KES '000)	31-12-2025 (Audited) (KES '000)	31-03-2026 (Unaudited) (KES '000)
A ASSETS				1.0 INTEREST INCOME				1.0 NON-PERFORMING LOANS AND ADVANCES			
1 Cash (both Local & Foreign)	265,242	213,176	234,840	1.1 Loans and advances	148,873	480,057	109,436	(a) Gross Non-performing loans and advances	495,125	478,905	490,846
2 Balances due from Central Bank of Kenya	465,797	1,483,495	508,615	1.2 Government securities	143,677	577,870	142,294	(b) Less: Interest in Suspense	(50,040)	(51,673)	(53,108)
3 Kenya Government and other securities held for dealing purposes	-	-	-	1.3 Deposits and placements with banking institutions	38,930	249,472	78,641	(c) Total Non-Performing Loans and Advances (a-b)	445,085	427,232	437,738
4 Financial Assets at fair value through profit and loss	-	-	-	1.4 Other Interest Income	-	-	-	(d) Less: Loan Loss Provision	(51,386)	(42,688)	(204,426)
5 Investment Securities:	-	1,172,719	1,215,080	1.5 Total interest income	331,480	1,307,399	330,371	(e) Net Non-Performing Loans and Advances(c-d)	393,699	284,544	233,312
a) Held to Maturity:	4,824,553	4,758,720	4,789,792	2.0 INTEREST EXPENSE				(f) Discounted Value of Securities	604,872	369,352	230,056
a. Kenya Government securities	4,824,553	4,758,720	4,789,792	2.1 Customer deposits	193,029	662,995	108,730	(g) Net NPLs Exposure (e-f)	(211,173)	(84,808)	3,256
b. Other securities	-	-	-	2.2 Deposits and placement from banking institutions	28,329	99,688	21,647	2.0 INSIDER LOANS AND ADVANCES			
b) Available for sale:	-	-	-	2.3 Other interest expenses	7,539	28,379	7,539	(a) Directors, Shareholders and Associates	1,911	3,000	3,337
a. Kenya Government securities	-	-	-	2.4 Total interest expenses	228,897	791,062	137,916	(b) Employees	176,297	123,271	115,856
b. Other securities	-	-	-	3.0 NET INTEREST INCOME/(LOSS)	102,583	516,337	192,455	(c) Total Insider Loans and Advances and other facilities	178,208	126,271	119,192
6 Deposits and balances due from local banking institutions	254,500	572,873	202,100	4.0 NON-INTEREST INCOME				3.0 OFF-BALANCE SHEET ITEMS			
7 Deposits and balances due from banking institutions abroad	2,764,782	3,317,516	3,247,173	4.1 Fees and commissions on loans and advances	535	51,544	23,392	(a) Letters of credit, guarantees, acceptances	641,523	750,391	777,847
8 Tax recoverable	22,047	22,581	22,047	4.2 Other fees and commissions	17,966	78,168	31,545	(b) Forwards, swaps and options	-	-	-
9 Loans and advances to customers (net)	3,297,885	2,645,515	2,620,891	4.3 Foreign exchange trading income/(Loss)	7,630	114,547	78,245	(c) Other contingent liabilities	-	245,056	194,462
10 Balances due from banking institutions in the group	-	-	-	4.4 Dividend Income	-	-	-	(d) Total Contingent Liabilities	641,523	995,447	972,309
11 Investments in associates	-	-	-	4.5 Other income	3,230	86,906	27,869	4.0 CAPITAL STRENGTH			
12 Investments in subsidiary companies	-	-	-	4.6 Total Non-Interest income	29,361	331,165	161,051	(a) Core capital	(131,826)	1,109,964	921,436
13 Investments in joint ventures	-	-	-	5.0 TOTAL OPERATING INCOME	131,944	847,502	353,506	(b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000
14 Investment properties	-	-	-	6.0 OTHER OPERATING EXPENSES				(c) Excess/(Deficiency)(a-b)	(1,131,826)	(1,890,036)	(2,078,564)
15 Property and equipment	402,895	305,939	263,610	6.1 Loan loss provision	167	(1,639)	2,266	(d) Supplementary Capital	-	97,370	79,567
16 Prepaid lease rentals	-	-	-	6.2 Staff costs	205,806	866,761	234,646	(e) Total Capital (a+d)	(131,826)	1,207,334	1,001,004
17 Intangible assets	156,192	116,389	96,198	6.3 Directors' emoluments	4,454	30,570	7,929	(f) Total risk weighted assets	6,647,895	6,379,741	6,365,378
18 Deferred tax asset	738,471	1,033,721	1,034,255	6.4 Rental charges	9,839	40,832	9,727	(g) Core Capital/Total deposits Liabilities	-1.2%	8.9%	8.9%
19 Retirement benefit asset	-	-	-	6.5 Depreciation charge on property and equipment	53,292	201,636	49,992	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
20 Other assets	554,819	509,827	486,739	6.6 Amortisation charges	23,031	89,899	20,191	(i) Excess/(Deficiency) (g-h)	-9.2%	0.9%	0.7%
21 TOTAL ASSETS	13,747,183	16,152,471	14,721,340	6.7 Total Other Operating Expenses	416,019	1,845,456	455,617	(j) Core Capital / total risk weighted assets	-2.0%	17.4%	14.5%
B LIABILITIES				7.0 Profit/(loss) Before Tax and Exceptional Items	(284,075)	(997,954)	(102,111)	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%
22 Balances due to Central Bank of Kenya	-	-	-	8.0 Exceptional Items	-	-	-	(l) Excess (Deficiency) (j-k)	-12.5%	6.9%	4.0%
23 Customer deposits	10,710,104	12,504,894	10,594,926	9.0 Profit/(Loss) After Exceptional Items	(284,075)	(997,954)	(102,111)	(m) Total Capital/total risk weighted assets	-2.0%	18.9%	15.7%
24 Deposits and balances due to local banking institutions	679,714	1,054,427	1,612,937	10.0 Current Tax	-	-	-	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
25 Deposits and balances due to foreign banking institutions	1,427,800	130,056	131,080	11.0 Deferred Tax	-	(295,784)	-	(o) Excess/(Deficiency) (m-n)	-16.5%	4.4%	1.2%
26 Other money market deposits	-	-	-	12.0 Profit/(Loss) After Tax and Exceptional Items	(284,075)	(702,170)	(102,111)	14.0 LIQUIDITY			
27 Borrowed funds	-	-	-	13.0 Minority Interest	-	-	-	14.1 (a) Liquidity Ratio	60.2%	79.4%	76.5%
28 Balances due to banking institutions in the group	-	-	-	14.0 Profit/(loss) after tax, exceptional items and Minority Interest	(284,075)	(702,170)	(102,111)	14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
29 Tax payable	-	-	-	15.0 Other Comprehensive Income	-	-	-	14.3 (c) Excess (Deficiency) (a-b)	40.2%	59.4%	56.5%
30 Dividends payable	-	-	-	15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-				
31 Deferred tax liability	-	-	-	15.2 Fair value changes in available for sale financial assets	-	-	-				
32 Retirement benefit liability	-	-	-	15.3 Revaluation surplus on Property, plant and equipment	-	-	-				
33 Other liabilities	403,895	416,919	438,334	15.4 Share of other comprehensive income of associates	-	-	-				
34 TOTAL LIABILITIES	13,221,513	14,106,296	12,777,277	15.5 Income tax relating to components of other comprehensive income	-	-	-				
C SHAREHOLDERS' FUNDS				16.0 Other Comprehensive Income for the year net of tax	-	-	-				
35 Paid up/Assigned capital	3,686,525	3,694,039	3,694,039	17.0 Total comprehensive income for the year	(284,075)	(702,170)	(102,111)				
36 Share premium/(discount)	42,237	1,973,323	1,973,323	18.0 EARNINGS PER SHARE- BASIC & DILUTED	-	-	-				
37 Revaluation reserves	-	-	-	19.0 DIVIDEND PER SHARE -DECLARED	-	-	-				
38 Retained earnings/Accumulated losses	(3,203,092)	(3,718,557)	(3,889,461)								
39 Statutory loan loss reserves	-	97,370	166,162								
40 Other Reserves	-	-	-								
41 Proposed dividends	-	-	-								
42 Capital grants	-	-	-								
43 TOTAL SHAREHOLDERS' FUNDS	525,670	2,046,175	1,944,063								
44 Minority Interest	-	-	-								
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	13,747,183	16,152,471	14,721,340								

Access Bank (Kenya) Plc currently has a core capital of KSh 921 Million 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 unaudited financial statement. The complete set of unaudited financial statements, statutory and qualitative disclosures can be accessed on the Institution's website: www.kenya.accessbankplc.com.

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

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