ACCESS BANK (KENYA) PLC

UNAUDITED RESULTS FOR THE SIX MONTHS ENDED JUNE 30, 2026

The Board of Directors of Access Bank (Kenya) PLC is pleased to announce the unaudited results for the six months ended June 30, 2026

I STATEMENT OF FINANCIAL POSITION AS AT

		30-06-2025 (Unaudited) (KES '000')	31-12-2025 (Audited) (KES '000')	31-03-2026 (Unaudited) (KES '000')	30-06-2026 (Unaudited) (KES '000')
A	**ASSETS**				
1	Cash (both Local & Foreign)	235,380	213,176	234,840	188,964
2	Balances due from Central Bank of Kenya	715,169	1,483,495	508,615	365,573
3	Kenya Government and other securities held for dealing purposes	-	-	-	-
4	Financial Assets at fair value through profit and loss	-	1,172,719	1,215,080	-
5	Investment Securities:				
	a) Held to Maturity:	4,764,698	4,758,720	4,789,792	8,592,804
	a. Kenya Government securities	4,764,698	4,758,720	4,789,792	4,749,266
	b. Other securities	-	-	-	3,843,538
	b) Available for sale:				
	a. Kenya Government securities	-	-	-	-
	b. Other securities	-	-	-	-
6	Deposits and balances due from local banking institutions	708,854	572,873	202,100	493,120
7	Deposits and balances due from banking institutions abroad	3,175,758	3,317,516	3,247,173	143,707
8	Tax recoverable	22,047	22,581	22,047	22,047
9	Loans and advances to customers (net)	2,952,584	2,645,515	2,620,891	2,338,744
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	348,377	305,939	263,610	217,084
16	Prepaid lease rentals	-	-	-	-
17	Intangible assets	143,994	116,389	96,198	83,945
18	Deferred tax asset	738,471	1,033,721	1,034,255	1,034,255
19	Retirement benefit asset	-	-	-	-
20	Other assets	518,456	509,827	486,739	543,834
21	**TOTAL ASSETS**	**14,323,788**	**16,152,471**	**14,721,340**	**14,024,077**
B	**LIABILITIES**				
22	Balances due to Central Bank of Kenya	-	-	-	-
23	Customer deposits	11,543,459	12,504,894	10,594,926	10,276,062
24	Deposits and balances due to local banking institutions	834,098	1,054,427	1,612,937	1,162,980
25	Deposits and balances due to foreign banking institutions	1,297,400	130,056	131,080	313,296
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	395,079	416,919	438,334	425,198
34	**TOTAL LIABILITIES**	**14,070,036**	**14,106,296**	**12,777,276**	**12,177,536**
C	**SHAREHOLDERS' FUNDS**				
35	Paid up /Assigned capital	3,686,525	3,694,039	3,694,039	3,694,039
36	Share premium/(discount)	42,237	1,973,323	1,973,323	1,973,323
37	Revaluation reserves	-	-	-	-
38	Retained earnings/Accumulated losses	(3,475,010)	(3,718,557)	(3,889,461)	(3,915,345)
39	Statutory loan loss reserves	-	97,370	166,162	94,524
40	Other Reserves	-	-	-	-
41	Proposed dividends	-	-	-	-
42	Capital grants	-	-	-	-
43	**TOTAL SHAREHOLDERS' FUNDS**	**253,752**	**2,046,175**	**1,944,063**	**1,846,541**
44	Minority Interest	-	-	-	-
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**14,323,788**	**16,152,471**	**14,721,340**	**14,024,077**

II STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED

		30-06-2025 (Unaudited) (KES '000')	31-12-2025 (Audited) (KES '000')	31-03-2026 (Unaudited) (KES '000')	30-06-2026 (Unaudited) (KES '000')
1.0	**INTEREST INCOME**				
1.1	Loans and advances	273,670	480,057	109,436	236,003
1.2	Government securities	288,225	577,870	142,294	286,170
1.3	Deposits and placements with banking institutions	89,266	249,472	78,641	167,947
1.4	Other Interest Income	-	-	-	-
1.5	**Total interest income**	**651,161**	**1,307,399**	**330,372**	**690,120**
2.0	**INTEREST EXPENSE**				
2.1	Customer deposits	350,419	662,995	108,730	208,299
2.2	Deposits and placement from banking institutions	64,830	99,688	21,647	43,455
2.3	Other interest expenses	15,078	28,379	7,539	15,078
2.4	**Total interest expenses**	**430,327**	**791,062**	**137,917**	**266,832**
3.0	**NET INTEREST INCOME/(LOSS)**	**220,834**	**516,337**	**192,455**	**423,288**
4.0	**NON-INTEREST INCOME**				
4.1	Fees and commissions on loans and advances	552	51,544	23,393	55,379
4.2	Other fees and commissions	53,515	78,168	31,545	44,367
4.3	Foreign exchange trading income/(Loss)	16,834	114,547	78,245	170,579
4.4	Dividend Income	-	-	-	-
4.5	Other income	9,729	86,906	27,869	52,513
4.6	**Total Non-interest income**	**80,630**	**331,165**	**161,051**	**322,838**
5.0	**TOTAL OPERATING INCOME**	**301,464**	**847,502**	**353,506**	**746,126**
6.0	**OTHER OPERATING EXPENSES**				
6.1	Loan loss provision	225	(1,639)	2,266	2,315
6.2	Staff costs	408,291	866,761	234,646	473,768
6.3	Directors' emoluments	11,067	30,570	7,929	13,694
6.4	Rental charges	19,943	40,832	9,727	15,916
6.5	Depreciation charge on property and equipment	68,672	201,636	49,992	52,774
6.6	Amortisation charges	83,973	89,899	20,191	82,603
6.7	Other operating expenses	265,286	617,397	130,866	304,690
6.8	**Total Other Operating Expenses**	**857,457**	**1,845,456**	**455,617**	**945,760**
7.0	**Profit/(loss) Before Tax and Exceptional Items**	**(555,993)**	**(997,954)**	**(102,111)**	**(199,634)**
8.0	Exceptional Items	-	-	-	-
9.0	**Profit/(Loss) After Exceptional Items**	**(555,993)**	**(997,954)**	**(102,111)**	**(199,634)**
10.0	Current Tax	-	-	-	-
11.0	Deferred Tax	-	(295,784)	-	-
12.0	**Profit/(Loss) After Tax and Exceptional Items**	**(555,993)**	**(702,170)**	**(102,111)**	**(199,634)**
13.0	**Minority Interest**	**-**	**-**	**-**	**-**
14.0	**Profit/(loss) after tax, exceptional items and Minority Interest**	**(555,993)**	**(702,170)**	**(102,111)**	**(199,634)**
15.0	Other Comprehensive Income	-	-	-	-
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**	**(555,993)**	**(702,170)**	**(102,111)**	**(199,634)**
18.0	EARNINGS PER SHARE- BASIC & DILUTED	-	-	-	-
19.0	DIVIDEND PER SHARE -DECLARED	-	-	-	-

III OTHER DISCLOSURES AS AT

		30-06-2025 (Unaudited) (KES '000')	31-12-2025 (Audited) (KES '000')	31-03-2026 (Unaudited) (KES '000')	30-06-2026 (Unaudited) (KES '000')
1.0	**NON-PERFORMING LOANS AND ADVANCES**				
	(a) Gross Non-performing loans and advances	480,871	478,905	490,846	478,415
	(b) Less: Interest in Suspense	46,085	51,673	53,108	56,679
	(c) Total Non-Performing Loans and Advances (a-b)	**434,786**	**427,232**	**437,738**	**421,736**
	(d) Less: Loan Loss Provision	136,913	142,688	204,426	135,154
	(e) Net Non-Performing Loans and Advances(c-d)	**297,873**	**284,544**	**233,312**	**286,582**
	(f) Discounted Value of Securities	49,735	369,352	230,056	277,325
	(g) Net NPLs Exposure (e-f)	**248,138**	**(84,808)**	**3,256**	**9,257**
2.0	**INSIDER LOANS AND ADVANCES**				
	(a) Directors, Shareholders and Associates	543	3,000	3,337	9,000
	(b) Employees	147,625	123,271	115,856	104,544
	(c) Total Insider Loans and Advances and other facilities	**148,168**	**126,271**	**119,192**	**113,544**
3.0	**OFF-BALANCE SHEET ITEMS**				
	(a) Letters of credit,guarantees, acceptances	609,141	750,391	777,847	744,076
	(b) Forwards, swaps and options	-	-	-	-
	(c) Other contingent liabilities	-	245,056	194,462	300,642
	(d) Total Contingent Liabilities	**609,141**	**995,446**	**972,309**	**1,044,718**
4.0	**CAPITAL STRENGTH**				
	(a) Core capital	(403,744)	1,109,964	921,436	892,964
	(b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000	3,000,000
	(c) Excess/(Dificiency)(a-b)	(1,403,744)	(1,890,036)	(2,078,564)	(2,107,036)
	(d) Supplementary Capital		97,370	79,567	65,985
	(e) Total Capital (a+d)	**(403,744)**	**1,207,334**	**1,001,004**	**958,949**
	(f) Total risk weighted assets	6,507,281	6,379,741	6,365,378	5,278,812
	(g) Core Capital/Total deposits Liabilities	**-3.5%**	**8.9%**	**8.7%**	**8.7%**
	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%
	(I) Excess/(Deficiency) (g-h)	-11.5%	0.9%	0.7%	0.7%
	(j) Core Capital / total risk weighted assets	**-6.2%**	**17.4%**	**14.5%**	**16.9%**
	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
	(l) Excess (Deficiency) (j-k)	-16.7%	6.9%	4.0%	6.4%
	(m) Total Capital/total risk weighted assets	**-6.2%**	**18.9%**	**15.7%**	**18.2%**
	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%
	(o) Excess/(Deficiency) (m-n)	-20.7%	4.4%	1.2%	3.7%
14	**LIQUIDITY**				
14.1	**(a) Liquidity Ratio**	**62.6%**	**79.4%**	**76.5%**	**76.9%**
14.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
14.3	(c) Excess (Deficiency) (a-b)	42.6%	59.4%	56.5%	56.9%

Access Bank (Kenya) Plc's core capital currently stands at KES 892 million, which is below the regulatory minimum of KES 3 billion. The proposed merger with National Bank of Kenya Limited is expected to fully close this shortfall, strengthen the combined entity's core capital and ensure regulatory compliance.

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 can also be accessed at the Bank's Head Office located at 2nd Floor, National Bank Building, Harambee Avenue, Nairobi with effect from 31st August 2026.

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