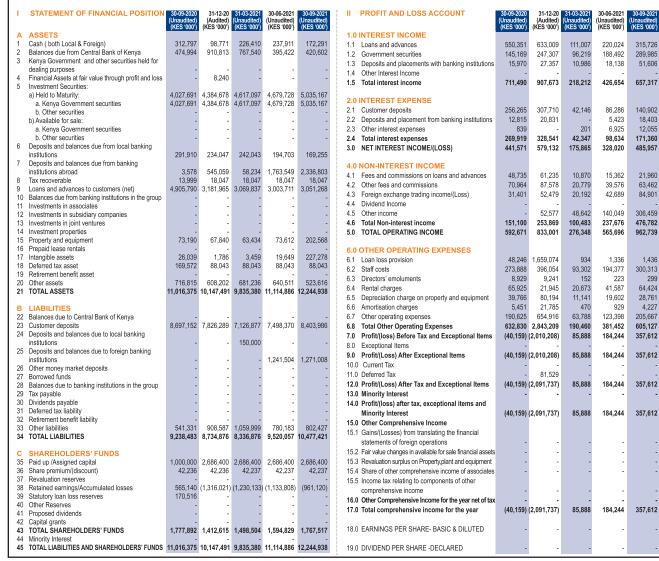
## ACCESS BANK (KENYA) PLC

## **UNAUDITED RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2021**

The Board of Directors of Access Bank (Kenya) PLC is pleased to announce the unaudited results for the nine months ended September 30, 2021





	III OTHER DISCLOSURES	30-09-2020 (Unaudited) (KES '000')	31-12-20 (Audited) (KES '000')	31-03-2021 (Unaudited) (KES '000')	30-06-2021 (Unaudited) (KES '000')	30-09-2021 (Unaudited) (KES '000')
	1.0 NON-PERFORMING LOANS AND ADVANCES					
6	(a) Gross Non-performing loans and advances	2,115,380	159,281	155,211	166,718	173,783
5	(b) Less: Interest in Suspense	332,334	15,986	105,620	8,786	18,396
3	(c) Total Non-Performing Loans and Advances (a-b)	1,783,046	143,295	49,591	157,932	155,387
	(d) Less: Loan Loss Provision	231,024	23,040	21,927	92,885	86,578
,	(e) Net Non-Performing Loans and Advances(c-d)	1,552,022	120,255	27,664	65,047	68,809
	(f) Discounted Value of Securities	1,513,131	97,536	8,152	24,982	29,195
	(g) Net NPLs Exposure (e-f)	38,891	22,719	19,512	40,065	39,614
2	2.0 INSIDER LOANS AND ADVANCES					
3	(a) Directors, Shareholders and Associates	134,800	131,560	154,816	142,352	148,818
5	(b) Employees	332,131	329,222	236,508	216,429	270,772
)	(c) Total Insider Loans and Advances and other		,		,	,,,
,	facilities	466,931	460,782	391,324	358,781	419,590
	3.0 OFF-BALANCE SHEET ITEMS					
		407.000	407.000	362.071	447.187	524,794
)	(a) Letters of credit,guarantees, acceptances     (b) Forwards, swaps and options	197,969	187,696 411,725	303,858	633,901	
2	(c) Other contingent liabilities	-	411,725	303,000	033,901	1,197,711
	(d) Total Contingent Liabilities	197,969	599,421	665,929	1,081,088	1,722,505
-	(u) Total Contingent Elabilities	137,303	333,421	005,525	1,001,000	1,722,505
)	4.0 CAPITAL STRENGTH					
2	(a) Core capital	1,627,456	1,412,615	1,455,560	1,502,707	1,588,711
)	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	(c) Excess/(Dificiency)(a-b)	627,456	412,615	455,560	502,707	588,711
	(d) Supplementary Capital	170,516				
6	(e) Total Capital (a+d)	1,797,971	1,412,615	1,455,560	1,502,707	1,588,711
3	(f) Total risk weighted assets	7,740,182	6,699,246	6,070,587	6,774,642	7,766,386
9	(g) Core Capital/Total deposits Liabilities	18.7%	18.0%	20.4%	20.0%	20.0%
ĺ	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
1	(I) Excess/(Deficiency) (g-h)	10.7%	10.0%	12.4%	12.0%	12.0%
,	(j) Core Capital / total risk weighted assets	21.0%	21.1%	24.0%	22.2%	20.5%
	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
	(I) Excess (Deficiency) (j-k)	10.5%	10.6%	13.5%	11.7%	10.0%
	(m) Total Capital/total risk weighted assets	23.2%	21.1%	24.0%	22.2%	20.5%
2	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
-	(o) Excess/(Deficiency) (m-n) (p) Adjusted Core Capital/Total Deposit Liabilities*	8.7%	6.6%	9.5%	7.7%	6.0%
2	(p) Adjusted Core Capital/Total Deposit Liabilities  (q) Adjusted Core Capital/Total Risk Weighted	18.7%	18.0%	20.4%	20.0%	20.0%
1	Assets*	21.1%	21.1%	24.0%	22.2%	20.5%
•	(r) Adjusted Total Capital/Total Risk Weighted					
2	Assets*	24.0%	21.1%	24.0%	22.2%	20.5%
	14 LIQUIDITY					
,	14.1 (a) Liquidity Ratio	55.3%	70.7%	72.5%	72.9%	74.5%
	14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
	14.3 (c) Excess (Deficiency) (a-b)	35.3%	50.7%	52.5%	52.9%	54.5%
	*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK Guidance Note					

\*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

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 Address 11th Floor, off Muthangari Drive, Westlands Nairobi.

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Ade Bajomo
Board Chairman

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