



The Un-audited financial results of the Bank and Group for the period ended 30 June, 2026.

I	STATEMENT OF FINANCIAL POSITION	BANK				COMPANY				GROUP CONSOLIDATED			
		30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March,2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000
A	ASSETS												
1	Cash (both Local & Foreign)	10,331,455	11,309,573	13,720,276	14,130,057	-	-	-	-	19,781,065	21,578,595	19,099,345	19,263,577
2	Balances due from Central Banks	16,836,035	34,410,061	38,273,352	19,349,395	-	-	-	-	22,180,632	39,018,373	44,674,722	24,411,209
3	Kenyan Government securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-
4	Financial assets at fair value through profit & loss	144,201	140,282	138,771	100,055	-	-	-	-	144,201	140,282	138,771	100,055
5	Investment Securities:												
	a) Held to maturity:												
	a. Kenya Government securities	124,502,310	117,573,099	110,668,944	103,744,236	-	-	-	-	124,502,310	117,573,099	110,668,944	103,744,236
	b. Other securities	6,134,921	5,986,247	5,840,572	5,542,847	-	-	-	-	34,848,620	35,265,118	33,695,509	30,611,761
	b) At Fair Value through Other Comprehensive Income:												
	a. Kenya Government securities	96,137,436	99,060,104	78,424,118	76,399,245	-	-	-	-	96,137,436	99,060,104	78,424,118	76,399,245
	b. Other securities	27,931	27,931	27,931	60,207	-	-	-	-	3,800,076	4,500,218	5,584,663	5,678,034
6	Deposits and balances due from local banking institutions	2,418,127	9,990,708	5,049,630	17,609,476	-	-	-	-	2,816,618	10,181,039	5,334,426	17,998,956
7	Deposits and balances due from banking institutions abroad	25,202,341	28,972,927	33,811,475	36,720,869	-	-	-	-	40,937,541	41,242,700	46,033,346	47,861,771
8	Tax recoverable	42,837	-	-	-	-	-	-	20,910	1,064,064	996,396	538,983	458,655
9	Loans and advances to customers (net)	304,301,263	285,194,726	278,982,715	255,339,576	-	-	-	-	345,878,539	324,395,256	317,161,201	288,084,748
10	Balances due from banking institutions in the group	9,387,742	7,928,031	7,763,359	6,868,565	1,345,269	578,222	495,401	792,301	-	-	-	-
11	Investments in associates	2,619,263	2,619,263	2,619,263	2,661,412	-	-	-	-	3,416,230	3,416,230	3,416,230	3,366,767
12	Investments in subsidiary companies	23,002	23,002	23,002	23,002	75,488,682	75,488,682	75,488,682	75,488,682	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment properties	-	-	-	-	-	-	-	-	-	-	-	-
15	Property and equipment	3,998,586	3,776,829	3,445,094	3,581,476	-	-	-	-	5,259,773	5,006,517	4,719,474	4,882,678
16	Prepaid lease rentals	5,690	5,720	5,750	5,815	-	-	-	-	521,690	521,720	521,750	521,815
17	Intangible assets	6,195,251	6,459,256	6,571,430	6,524,931	-	-	-	-	7,132,792	7,374,877	7,263,963	7,100,181
18	Deferred tax asset	8,139,378	7,841,572	7,362,712	5,884,473	297,223	246,979	227,358	73,376	9,780,093	9,339,108	9,955,077	7,404,687
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	15,555,770	18,566,172	24,035,741	23,178,243	764,594	776,162	785,640	798,144	21,197,577	21,506,010	28,816,635	25,070,678
21	TOTAL ASSETS	632,003,539	639,885,503	616,764,135	577,723,880	77,895,769	77,090,045	76,997,081	77,173,413	739,399,257	741,115,642	716,047,157	662,959,048
B	LIABILITIES												
22	Balances due to Central Banks	-	-	-	-	-	-	-	-	-	-	-	-
23	Customer deposits	486,597,851	483,556,844	467,217,751	439,526,985	-	-	-	-	551,408,924	544,434,401	531,866,221	496,970,384
24	Deposits and balances due to local banking institutions	4,164,385	8,949,654	4,127,535	1,118,819	-	-	-	-	4,164,385	8,949,654	4,127,535	1,118,819
25	Deposits and balances due to foreign banking institutions	1,031,695	745,885	3,685,041	4,517,297	-	-	-	-	2,727,410	2,664,450	6,209,585	4,723,776
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	5,339,305	5,373,210	6,165,115	7,002,370	-	-	-	-	6,679,040	6,745,905	7,565,293	8,458,032
28	Balances due to banking institutions in the group	413,719	643,088	937,308	489,984	608,700	2,483,655	2,101,137	5,626,623	-	-	-	-
29	Tax payable	-	4,579,668	2,895,617	62,889	361,744	2,726	11,916	-	976,960	4,742,602	3,293,893	29,031
30	Dividends payable	-	-	-	-	646,099	767,352	773,547	772,413	646,099	767,352	773,547	772,413
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	26,777,544	33,935,400	25,694,095	23,159,855	1,041,549	877,168	789,485	285,768	41,288,588	39,445,207	34,785,517	32,440,919
34	TOTAL LIABILITIES	524,324,499	537,783,749	510,722,462	475,878,199	2,658,092	4,130,901	3,676,085	6,684,804	607,891,406	607,749,571	588,621,591	544,513,374
C	SHAREHOLDERS' FUNDS												
35	Paid up /Assigned capital	10,859,384	10,859,384	10,859,384	10,859,384	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598	8,237,598
36	Share Premium	33,406,022	33,406,022	33,406,022	33,406,022	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322	21,424,322
37	Revaluation reserves	106,020	106,020	106,020	106,020	-	-	-	-	106,020	106,020	106,020	106,020
38	Retained earnings	62,398,891	56,176,743	50,779,663	56,496,791	45,575,757	35,718,634	36,080,486	40,826,690	101,822,976	95,391,536	89,423,201	88,772,857
39	Statutory loan reserves	-	-	-	-	-	-	-	-	-	-	-	-
40	Other reserves	908,723	1,553,585	1,390,584	977,464	-	-	-	-	(47,554)	660,037	684,850	(74,527)
41	Proposed dividends	-	-	9,500,000	-	-	7,578,590	7,578,590	-	-	7,578,590	7,578,590	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-
		107,679,040	102,101,754	106,041,673	101,845,681	75,237,677	72,959,144	73,320,996	70,488,610	131,543,362	133,398,103	127,454,581	118,466,270
43	Non-controlling interests	-	-	-	-	-	-	-	-	(35,511)	(32,032)	(29,015)	(20,596)
44	TOTAL SHAREHOLDERS' FUNDS	107,679,040	102,101,754	106,041,673	101,845,681	75,237,677	72,959,144	73,320,996	70,488,610	131,507,851	133,366,071	127,425,566	118,445,674
45	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	632,003,539	639,885,503	616,764,135	577,723,880	77,895,769	77,090,045	76,997,081	77,173,413	739,399,257	741,115,642	716,047,157	662,959,048
II STATEMENT OF COMPREHENSIVE INCOME													
1	INTEREST INCOME												
1.1	Loans and advances	18,180,878	8,885,248	35,736,366	17,958,753	-	-	-	-	20,400,319	9,972,465	39,693,387	20,003,162
1.2	Government securities	12,143,770	5,741,994	21,588,484	10,789,044</								

The Un-audited financial results of the Bank and Group for the period ended 30 June, 2026.

III OTHER DISCLOSURES	BANK				COMPANY				GROUP CONSOLIDATED			
	30 June, 2026 Un-audited Shs '000	31 March, 2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March, 2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000	30 June, 2026 Un-audited Shs '000	31 March, 2026 Un-audited Shs '000	31 Dec, 2025 Audited Shs '000	30 June, 2025 Un-audited Shs '000
1 NON-PERFORMING LOANS AND ADVANCES												
(a) Gross Non-performing loans and advances	39,459,941	38,231,065	34,670,869	36,767,253	-	-	-	-	40,305,610	39,276,556	35,825,451	38,135,390
(b) Less Interest in Suspense	13,225,271	12,108,566	11,582,971	11,040,337	-	-	-	-	13,306,231	12,192,211	11,664,594	11,230,323
(c) TOTAL NON-PERFORMING LOANS AND ADVANCES (a-b)	26,234,670	26,122,499	23,087,898	25,726,916	-	-	-	-	26,999,379	27,084,345	24,160,857	26,905,067
(d) Less Loan Loss Provision	13,325,681	13,105,475	13,328,731	12,914,841	-	-	-	-	13,844,159	13,794,193	14,003,546	13,761,066
(e) NET NON-PERFORMING LOANS AND ADVANCES (c-d)	12,908,989	13,017,024	9,759,167	12,812,075	-	-	-	-	13,155,220	13,290,152	10,157,311	13,144,001
(f) Discounted Value of Securities	12,908,989	13,017,024	9,759,167	12,812,075	-	-	-	-	13,155,220	13,290,152	10,157,311	13,144,001
(g) NET NPLS EXPOSURE (e-f)	-	-	-	-	-	-	-	-	-	-	-	-
2 INSIDER LOANS AND ADVANCES												
(a) Directors, shareholders and associates	24,538,343	24,837,162	22,707,577	25,724,085	-	-	-	-	24,782,407	25,076,399	22,914,045	26,040,710
(b) Employees	8,610,598	8,323,160	8,061,888	7,564,797	-	-	-	-	9,576,050	9,267,422	8,947,710	8,543,938
(c) TOTAL INSIDER LOANS AND ADVANCES AND OTHER FACILITIES	33,148,941	33,160,321	30,769,465	33,288,882	-	-	-	-	34,358,457	34,343,821	31,861,755	34,584,648
3 OFF-BALANCE SHEET ITEMS												
(a) Letters of credit, guarantees, acceptances	50,974,856	45,043,919	43,154,202	53,402,509	-	-	-	-	59,594,633	53,224,940	50,297,928	59,208,930
(b) Forwards, Swaps and options	5,929,561	6,480,168	2,897,505	3,586,727	-	-	-	-	5,929,561	6,480,168	2,897,505	3,586,727
(c) Other contingent liabilities	-	-	-	-	-	-	-	-	3,156,331	2,430,485	1,806,561	2,287,583
(d) TOTAL CONTINGENT LIABILITIES	56,904,417	51,524,087	46,051,707	56,989,236	-	-	-	-	68,680,525	62,135,593	55,001,994	65,083,240
4 CAPITAL STRENGTH												
(a) Core capital	98,140,318	95,029,243	92,330,703	93,545,577	-	-	-	-	114,948,644	111,490,917	108,897,325	107,778,798
(b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	3,000,000	-	-	-	-	3,000,000	3,000,000	3,000,000	3,000,000
(c) Excess (a-b)	95,140,318	92,029,243	89,330,703	92,545,577	-	-	-	-	111,948,644	108,490,917	105,897,325	106,778,798
(d) Supplementary Capital	-	-	-	-	-	-	-	-	347,645	310,924	334,234	313,522
(e) TOTAL CAPITAL (a+d)	98,140,318	95,029,243	92,330,703	93,545,577	-	-	-	-	115,296,289	111,801,841	109,231,559	108,092,320
(f) TOTAL RISK WEIGHTED ASSETS	475,134,240	461,277,274	447,839,711	432,830,549	-	-	-	-	532,346,033	512,774,784	497,899,472	483,040,609
(g) Core Capital / Total deposits liabilities	20.17%	19.65%	19.76%	21.28%	-	-	-	-	20.74%	20.90%	20.39%	21.73%
(h) Minimum statutory ratio	8.00%	8.00%	8.00%	8.00%	-	-	-	-	8.00%	8.00%	8.00%	8.00%
(i) Excess (g-h)	12.17%	11.65%	11.76%	13.28%	-	-	-	-	12.74%	12.90%	12.39%	13.73%
(j) Core Capital / Total risk weighted assets	20.66%	20.60%	20.62%	21.61%	-	-	-	-	21.59%	21.74%	21.87%	22.31%
(k) Minimum statutory ratio	10.50%	10.50%	10.50%	10.50%	-	-	-	-	10.50%	10.50%	10.50%	10.50%
(l) Excess (j-k)	10.16%	10.10%	10.12%	11.11%	-	-	-	-	11.09%	11.24%	11.37%	11.81%
(m) Total Capital / Total risk weighted assets	20.66%	20.60%	20.62%	21.61%	-	-	-	-	21.66%	21.80%	21.94%	22.38%
(n) Minimum statutory ratio	14.50%	14.50%	14.50%	14.50%	-	-	-	-	14.50%	14.50%	14.50%	14.50%
(o) Excess (m-n)	6.16%	6.10%	6.12%	7.11%	-	-	-	-	7.16%	7.30%	7.44%	7.88%
5 LIQUIDITY												
(a) Liquidity Ratio	57.55%	62.00%	60.74%	62.18%	-	-	-	-	59.34%	63.94%	60.67%	57.14%
(b) Minimum statutory ratio	20.00%	20.00%	20.00%	20.00%	-	-	-	-	20.00%	20.00%	20.00%	20.00%
(c) Excess (a-b)	37.55%	42.00%	40.74%	42.18%	-	-	-	-	39.34%	43.94%	40.67%	37.14%

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share Capital Shs '000	Share Premium Shs '000	Other Reserves Shs '000	Revenue Reserves Shs '000	Proposed Dividends Shs '000	Total Shs '000
At 1st January 2026	8,237,598	21,424,322	790,870	89,394,186	7,578,590	127,425,566
Profit for the period	-	-	-	12,391,249	-	12,391,249
Other comprehensive income	-	-	(730,374)	-	-	(730,374)
2025 Final Dividends Paid	-	-	-	-	(7,578,590)	(7,578,590)
Balance As at 30th June 2026	8,237,598	21,424,322	60,496	101,785,435	-	131,507,851

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS	30th June, 2026 Un-audited Shs '000	31st Dec, 2025 Audited Shs '000	30th June, 2025 Un-audited Shs '000
Net cash generated from operating activities	2,881,267	38,231,821	30,407,572
Net cash used in investing activities	(21,229,618)	(9,882,207)	(2,095,976)
Net cash used in financing activities	(8,683,942)	(12,759,638)	(7,230,869)
Net(decrease) / increase in cash and cash equivalents	(27,032,293)	15,589,976	21,080,727
Cash and cash equivalents at 1st January	102,533,397	87,178,442	68,575,346
Effect of exchange rate changes on cash and cash equivalents	88,520	(235,021)	116,439
Cash and cash equivalents at period end	75,589,624	102,533,397	89,772,512

MESSAGE FROM DIRECTORS

The directors have approved payment of an interim dividend of shs 3.75 for every ordinary share of shs 5 held. The interim dividend will be payable to the shareholders in the company's register at the close of business on 28th August 2026 (the closing date for determination of entitlements) and will be paid on or immediately after 8th September 2026.

These financial statements are extracts from the books of NCBA Group PLC. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.ncbagroup.com. They may also be accessed at the institution's head office located at NCBA Centre, Mara and Ragati Road, Upper Hill.

CLOSURE OF THE OFFER FROM NEDBANK GROUP LIMITED

The tender offer by Nedbank Group Limited (Nedbank) to acquire approximately 66% of the issued ordinary shares of NCBA Group PLC (NCBA) closed successfully at 5:00 p.m. East African Time on 10 July 2026. By the close of the offer, valid tender acceptances had been received in respect of 1,316,357,895 NCBA shares, representing approximately 79.9% of the Company's issued ordinary share capital and resulting in an oversubscription of 121% against the shares sought under the offer. The strong level of shareholder participation reflects a high degree of support for the transaction and confidence in its strategic rationale.

Following the completion of the final reconciliation, pro-rata scaling and share allocation process, Nedbank is expected to hold approximately 66% of the issued share capital of NCBA with the remaining 34% continuing to be held by existing shareholders. NCBA will remain listed on the Nairobi Securities Exchange (NSE) following implementation of the transaction.

Settlement of the consideration due to accepting shareholders is expected to occur within 14 trading days after the Offer becomes unconditional, with completion of the transaction anticipated towards the end of the third quarter of 2026, subject to the satisfaction of all remaining conditions precedent.

Regulatory approvals required for the Offer have been obtained from the Prudential Authority and Financial Surveillance Department of the South African Reserve Bank and other regulators outside of South Africa, including the Capital Markets Authority of Kenya, the National Bank of Rwanda, Bank of Tanzania, COMESA Competition and Consumer Commission, East African Community Competition Authority, the Tanzanian Fair Competition Commission and the ECOWAS Regional Competition Authority. The remaining regulatory approvals are progressing in accordance with their timelines and sequencing.

The Offer remains subject to the fulfilment or waiver of the remaining conditions set out in paragraph 20 of the Offer Document. A further announcement will be made upon the Offer becoming unconditional in all respects.

BY ORDER OF THE BOARD

JOHN GACHORA
GROUP MANAGING DIRECTOR
NCBA GROUP PLC
5th August 2026



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The Board of Directors of NCBA Investment Bank Limited is pleased to announce the Unaudited financial results of the Company for the period ended 30th June 2026.

NCBA UNIT TRUST FUNDS

STATEMENT OF COMPREHENSIVE INCOME	EQUITY FUND		FIXED INCOME FUND		BASKET FUND (KES)		DOLLAR FIXED INCOME FUND		BASKET FUND (USD)		GLOBAL EQUITY (USD)		GLOBAL FIXED INCOME (USD)		MONEY MARKET (KES)		MONEY MARKET (USD)	
	Period ended 30-Jun-26 Unaudited Kes '000	Year ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Period ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Year ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Year ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Year ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Year ended 30-Jun-25 Unaudited Kes '000	Period ended 30-Jun-26 Unaudited Kes '000	Year ended 30-Jun-25 Unaudited Kes '000
INCOME																		
Interest income	4,708	1,498	1,896,271	1,667,747	56,019	571,598	138,964	173,906	11,206	92,606	6,156	303	33,823	5,174	37,840	-	5,399	-
Dividend income	16,982	5,497	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total income	21,690	6,995	1,896,271	1,667,747	56,019	571,598	138,964	173,906	11,206	92,606	6,156	303	33,823	5,174	37,840	-	5,399	-
Fair value gains /(loss) on investments	57,634	11,660	(58,305)	704,625	463	177,315	2,532	68,015	(2,934)	12,974	98,752	9,112	(23,417)	26,444	(1,434)	-	694	-
Total comprehensive income	79,324	18,655	1,837,966	2,372,372	56,482	748,913	141,496	241,921	8,272	105,580	104,908	9,415	10,406	31,618	36,406	-	6,093	-
OPERATING EXPENSES																		
Professional fees	5,938	1,583	466,817	329,550	6,102	58,000	34,917	35,241	2,227	19,839	3,499	309	6,518	1,155	7,617	-	1,227	-
Operational and Administrative expenses	3,088	340	68,755	51,245	814	19,342	9,918	11,189	519	6307	6,064	500	11603	1,664	1523	-	354	-
Total expenses	9,026	1,923	535,572	380,795	6,916	77,342	44,835	46,430	2,746	26,146	9,563	809	18,121	2,819	9,140	-	1,581	-
Operating Loss (Profit)	70,298	16,732	1,302,394	1,991,577	49,566	671,571	96,661	195,491	5,526	79,434	95,345	8,606	(7,715)	28,799	27,266	-	4,512	-
Finance costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit(loss) before income tax expense	70,298	16,732	1,302,394	1,991,577	49,566	671,571	96,661	195,491	5,526	79,434	95,345	8,606	(7,715)	28,799	27,266	-	4,512	-
Income tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit (loss) after income tax expense	70,298	16,732	1,302,394	1,991,577	49,566	671,571	96,661	195,491	5,526	79,434	95,345	8,606	(7,715)	28,799	27,266	-	4,512	-
STATEMENT OF FINANCIAL POSITION	EQUITY FUND		FIXED INCOME FUND		BASKET FUND (KES)		DOLLAR FIXED INCOME FUND		BASKET FUND (USD)		GLOBAL EQUITY (USD)		GLOBAL FIXED INCOME (USD)		MONEY MARKET (KES)		MONEY MARKET (USD)	
	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000	30-Jun-26 Unaudited Kes 000	31-Dec-25 Audited Kes 000
ASSETS																		
Non-current assets																		
Investment in quoted securities	413,198	151,368	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment in government securities	-	-	22,044,907	25,136,279	-	625,569	1,397,665	1,606,033	-	132,315	-	-	-	-	884,183	-	79,796	-
Investment in corporate bonds	-	-	366,299	310,248	-	50,704	-	-	-	-	-	-	-	-	36,355	-	-	-
Investment in bank deposits	137,252	74,903	15,569,369	14,563,458	-	1,853,152	3,116,747	3,690,493	-	506,140	-	-	-	-	1,244,877	-	449,891	-
Investment in Mutual Funds	58,905	24,392	256,620	-	-	126,806	539,515	586,767	-	101,754	-	-	-	-	-	-	-	-
Off Shore Investments	-	-	-	-	-	-	1,079,728	813,947	-	-	1,337,166	555,107	1,879,983	1,532,710	-	-	-	-
Total non-current assets	609,355	250,663	38,237,195	40,009,985	-	2,656,231	6,133,655	6,697,240	-	740,209	1,337,166	555,107	1,879,983	1,532,710	2,165,415	-	529,687	-
Current assets																		
Clients cash and bank balances	6,907	510	13,555	12,452	-	69	235,608	1,355	-	142	28,864	9,371	15,746	8,598	454	-	253	-
Client debtors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total current assets	6,907	510	13,555	12,452	-	69	235,608	1,355	-	142	28,864	9,371	15,746	8,598	454	-	253	-
TOTAL ASSETS	616,262	251,173	38,250,750	40,022,437	-	2,656,300	6,369,263	6,698,595	-	740,351	1,366,030	564,478	1,895,729	1,541,308	2,165,869	-	529,940	-
Non-current liabilities																		
Unit holders' funds	614,931	250,636	38,166,545	39,923,550	-	2,651,058	6,361,429	6,689,360	-	739,089	1,361,353	562,524	1,886,455	1,536,346	2,162,097	-	529,254	-
Total non-current liabilities	614,931	250,636	38,166,545	39,923,550	-	2,651,058	6,361,429	6,689,360	-	739,089	1,361,353	562,524	1,886,455	1,536,346	2,162,097	-	529,254	-
Current liabilities																		
Accrued expenses	1,331	537	84,205	98,887	-	5,242	7,834	9,235	-	1,262	4,677	1,954	9,274	4,962	3,772	-	686	-
Total current liabilities	1,331	537	84,205	98,887	-	5,242	7,834	9,235	-	1,262	4,677	1,954	9,274	4,962	3,772	-	686	-
TOTAL UNIT HOLDERS' FUNDS AND LIABILITIES	616,262	251,173	38,250,750	40,022,437	-	2,656,300	6,369,263	6,698,595	-	740,351	1,366,030	564,478	1,895,729	1,541,308	2,165,869	-	529,940	-

The KES and USD Basket Funds were wound up in June and subsequently replaced with newly established KES and USD Money Market Funds.

NCBA INVESTMENT BANK LIMITED

STATEMENT OF COMPREHENSIVE INCOME	30-Jun-2026 Unaudited Shs '000	30-June-2025 Unaudited Shs '000	STATEMENT OF FINANCIAL POSITION	30-Jun-2026 Unaudited Shs '000	31-Dec-2025 Audited Shs '000	OTHER DISCLOSURES	30-Jun-2026 Unaudited Shs '000	31-Dec-2025 Audited Shs '000
Income			Non-current assets			1. Capital Strength		
Brokerage Commissions	175,015	67,831	Property Plant and Equipment	5,121	4,642	a. Paid-up capital	300,000	300,000
Advisory / Consultancy Fees	58,689	54,938	Deferred tax asset	18,424	36,152	b. Minimum capital required	250,000	250,000
Interest income	40,663	39,263	Intangible assets	4,933	2,163	c. Excess/(Deficiency) (a-b)	50,000	50,000
Dividend income	-	-	Right of use assets	7,234	9,518	2. Shareholders Funds		
Fund Management Fees	552,493	446,613	Investments or deposits in CDSC/NSE	20,794	19,487	a. Total shareholders' funds	973,916	1,228,240
Exchange gains /(loss)	-	-	Total non-current assets	56,506	71,962	b. Minimum shareholders' funds required	250,000	250,000
Unrealized profits / (loss) on investments	-	-	Current assets			c. Excess/(Deficiency) (a-b)	723,916	978,240
Other income	3,171	786	Client debtors	38,199	137,844	3. Liquid Capital		
Total income	830,031	609,430	Amounts due from other stockbrokers	-	-	a. Liquid Capital	567,374	701,959
Expenses			Other trade receivables	99,074	77,744	b. Minimum Liquid Capital (the higher of Kshs 30M and 8% of liabilities)	30,000	30,000
Professional Fees	27,430	19,789	Prepayments	72,790	15,187	c. Excess/(Deficiency) (a-b)	537,374	671,959
Employee costs	142,779	131,701	Investments in Equities / Fixed income securities	723,817	845,969	6. Clients Funds		
Directors emoluments	(18,459)	6,166	Total Clients cash and bank balances	559,634	173,547	a. Total clients' creditors	502,776	33,778
Operational and Administrative expenses	79,023	61,804	Office cash and bank balances	263,145	367,501	b. Total clients' cash and bank balances	559,634	173,547
Depreciation Expenses	1,149	1,507	Current Tax Asset	-	-	c. Excess/(Deficiency) (b-a)	56,858	139,769
Amortization Expenses	564	564	Total current assets	1,756,659	1,617,792			
Other Expenses	(9,224)	(853)	TOTAL ASSETS	1,813,165	1,689,754			
Total expenses	223,262	220,679	Share capital and reserves					
Operating Profit / (Loss)	606,769	388,751	Paid-up ordinary share capital	300,000	300,000			
Finance Costs	-	-	Preference Share Capital	200,000	200,000			
Profit / (Loss) before tax and exceptional items	606,769	388,751	Revenue reserves	434,539	9,801			
Exceptional Items	-	-	Revaluation reserves	39,376	38,439			
Profit before tax	606,769	388,751	Proposed Dividends	-	680,000			
Tax charge	182,031	110,579	Total shareholders funds	973,916	1,228,240			
Profit after tax	424,738	278,172	Non-Current liabilities					
Other comprehensive income net of tax	-	-	Lease Liability	3,173	6,451			
Total comprehensive income	424,738	278,172	Total Non-current liabilities	3,173	6,451			
			Current liabilities					
			Clients Creditors	502,776	33,778			
			Amounts due to related parties	18,610	7,618			
			Amounts due to other stockbrokers	-	-			
			Lease Liability	5,604	4,788			
			Current Tax Liability	86,339	57,440			
			Other current liabilities	222,747	351,439			
			Total current liabilities	836,076	455,063			
			TOTAL EQUITY AND LIABILITIES	1,813,165	1,689,754			