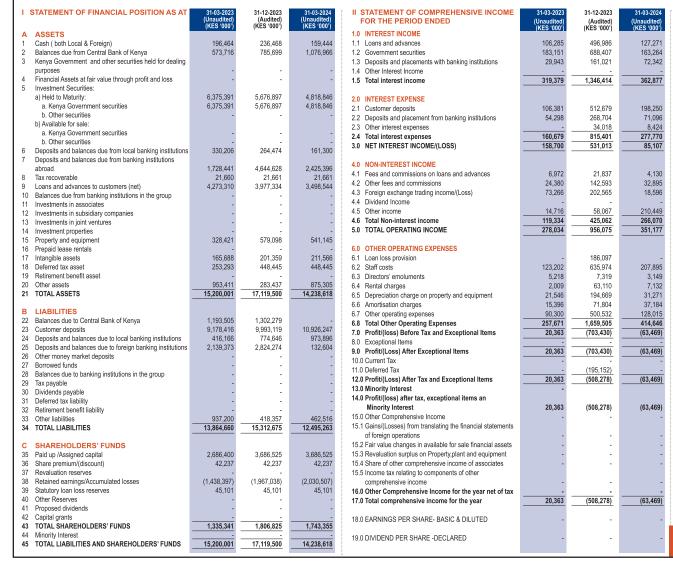
ACCESS BANK (KENYA) PLC

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31st MARCH, 2024

The Board of Directors of Access Bank (Kenya) PLC is pleased to announce the unaudited financial statements and other disclosures for the period ended 31st March, 2024





III OTHER DISCLOSURES AS AT	31-03-2023 (Unaudited) (KES '000')	31-12-2023 (Audited) (KES '000')	31-03-2024 (Unaudited) (KES '000')
1.0 NON-PERFORMING LOANS AND ADVANCES	(1120 000)	(1120 000)	(1120 000)
(a) Gross Non-performing loans and advances	360.887	644.885	469.808
(b) Less: Interest in Suspense	30,869	36,555	41,331
(c) Total Non-Performing Loans and Advances (a-b)	330,018	608,330	428,477
(d) Less: Loan Loss Provision	45,257	294,455	66,937
(e) Net Non-Performing Loans and Advances(c-d)	284,761	313,875	361,540
(f) Discounted Value of Securities	99,935	567,381	411,703
(g) Net NPLs Exposure (e-f)	184,826	(253,506)	(50,163)
2.0 INSIDER LOANS AND ADVANCES			
(a) Directors, Shareholders and Associates	3,240	4,142	3,525
(b) Employees	261,688	260,418	251,915
(c) Total Insider Loans and Advances and othe			
facilities	264,928	264,560	255,440
3.0 OFF-BALANCE SHEET ITEMS			
(a) Letters of credit,guarantees, acceptances	342,428	426,096	443,639
(b) Forwards, swaps and options	-	-	14,109
(c) Other contingent liabilities	<u> </u>	268,998	
(d) Total Contingent Liabilities	342,428	695,094	457,748
4.0 CAPITAL STRENGTH			
(a) Core capital	1,280,059	1,489,451	1,425,982
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000
(c) Excess/(Dificiency)(a-b)	280,059	489,451	425,982
(d) Supplementary Capital	45,101	45,101	45,101
(e) Total Capital (a+d)	1,325,160	1,534,552	1,471,082
(f) Total risk weighted assets	8,396,137	8,317,386	7,822,063
(g) Core Capital/Total deposits Liabilities	13.9%	14.9%	13.1%
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%
(I) Excess/(Deficiency) (g-h)	5.9%	6.9%	5.1%
(j) Core Capital / total risk weighted assets	15.2%	17.9%	18.2%
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%
(I) Excess (Deficiency) (j-k)	4.7%	7.4%	7.7%
(m) Total Capital/total risk weighted assets	15.8%	18.4%	18.8%
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	1.3%	3.9%	4.3%
14 LIQUIDITY			
14 LIQUIDITY 14.1 (a) Liquidity Ratio	55.7%	64.4%	66.2%
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%
14.2 (b) Minimum Statutory Ratio 14.3 (c) Excess (Deficiency) (a-b)	35.7%	44.4%	46.2%
14.5 (c) Excess (Deliciency) (a-b)	35.7%	44.4%	40.2%
These Financial statements are extracts from the books of the instil	ution. The complete :	set of quarterly finance	ial statements,

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 Bank's Head Office located at The Address, Off Muthangari Drive, Westlands - Nairobi.

Signed: Samuel Addae Minta Country Managing Director Signed: Barbara Barungi Board Chairman

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