



Amazingly Better Choice

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 31ST DECEMBER 2025

Table with 5 main sections: I STATEMENT OF FINANCIAL POSITION, II STATEMENT OF COMPREHENSIVE INCOME, III OTHER DISCLOSURES, and sub-sections A ASSETS, B LIABILITIES, C SHAREHOLDERS' FUNDS. Columns include Bank, Group, 31st Dec 2024 Audited Shs '000', and 31st Dec 2025 Audited Shs '000'.

These financial statements are extracts from the books of the institution as audited by Grant Thornton and received unqualified opinion. The complete set of audited financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.abcthebank.com. They may also be accessed at the institution's head office located at ABC Bank House, Woodvale Grove, Westlands Nairobi.

SIGNED: SHAMAZ SAVANI - GROUP MANAGING DIRECTOR

ASHRAF SAVANI - DIRECTOR

NOTES: 1. ABC Bank has had a successful rights issue and is on course to achieving KES 3.9 billion in Core Capital, surpassing the KES 3.0 billion requirement by the Central Bank of Kenya (CBK). 2. ABC Bank shareholders executed a rights issue which was oversubscribed resulting in an additional KES 1.2 billion that will be allocated to core capital. 3. The Balance Sheet has grown to KES 50.2bn taking the Bank to Tier 2 status. 4. Deposits increased from KES 38.9bn to KES 43.5bn giving a growth of 12%. 5. Loans increased from KES 33bn to KES 34.3bn. 6. Total operating income has increased from KES 2.1bn to KES 2.3bn. 7. Liquidity has improved from 15.82% to 21.1%. 8. We have during the year prudently built up our provisions by KES 1.9bn resulting to a cumulative provision of KES 4.2 billion.