PILLAR 3
MARKET DISCIPLINE

Disclosures as at September 30, 2026

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1 Introduction

The Bank's capital adequacy is assessed in accordance with the Basel Framework, as adopted by the central bank for prudential regulatory reporting. All amounts are in shilling millions unless otherwise stated.

Pillar 3 aims to enhance market confidence by promoting transparency on the Bank's capital position, risk exposures, and risk management practices. To this end, the Bank provides comprehensive capital disclosures on an annual and interim basis.

Through this framework, the Bank ensures compliance with regulatory expectations while maintaining a disciplined approach to capital and risk management.

2 Key Prudential Metrics

The table below provides an overview for the bank's prudential statutory metrics.

Ref*	Available capital	Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
1	Core capital (Shs M)	**207,590**	202,281	196,632	191,022	187,492
2	Supplementary capital (Shs M)	**6,603**	6,603	6,603	6,217	6,603
3	Total capital (Shs M)	**214,193**	208,884	203,235	197,239	194,095
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA) (Shs M)	**1,051,281**	906,563	871,532	931,100	862,016
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	**19.7%**	22.3%	22.6%	20.5%	21.8%
6	Total capital ratio (%)	**20.4%**	23.0%	23.3%	21.2%	22.5%
	Capital buffer requirements as a percentage of RWA					
7	Capital conservation buffer requirement (2.5%)	**2.5%**	2.5%	2.5%	2.5%	2.5%
8	Countercyclical buffer requirement (%)	**0%**	0%	0%	0%	0%
9	Systemic buffer (for DSIBs) (%)	**0%**	0%	0%	0%	0%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	**2.5%**	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	**4.7%**	7.3%	7.6%	5.5%	6.8%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure (Shs M)	**1,851,175**	1,728,248	1,679,402	1,642,081	1,629,791
14	Basel III leverage ratio (%) (row 1 / row 13)	**11.2%**	11.7%	11.7%	11.6%	11.5%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA) (Shs M)	**296,892**	320,279	275,711	217,620	211,168
16	Total net cash outflow (Shs M)	**122,549**	162,347	106,459	153,427	62,231
17	LCR (%)	242.3%	197.3%	259.0%	141.8%	339.3%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding (Shs M)	**1,231,280**	1,249,428	1,207,849	1,135,415	1,106,005
19	Total required stable funding (Shs M)	**825,925**	730,928	706,439	655,928	642,489
20	NSFR (%)	**149.1%**	170.9%	171.0%	173.1%	172.1%

Core capital available after meeting the Bank's minimum capital requirements has slightly increased over the period, driven by the growth in profits generated by the Bank.

3 Overview of RWA

The table below shows the Bank's risk weighted assets as of September and June 2026

		RWA		Minimum capital requirements
		Sep-26	Jun-26	Sep-26
		Shs M	Shs M	Shs M
1	Credit risk (excluding counterparty credit risk)	**947,878**	800,481	113,745
2	Counterparty credit risk (CCR)	**4**	128	0
3	Market risk	**34,753**	38,376	4,170
4	Operational risk	68,646	67,578	8,238
5	Total (1 + 2 + 3 + 4)	**1,051,281**	906,563	126,154

Risk-weighted assets increased during the quarter, mainly due to an increase in loans and advances extended to customers. Market risk increased as a result increase in open positions compared to the position at the end of first quarter.

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