STANBIC BANK KENYA LTD



Q3 2026 Financial Results

19TH November 2026

KENYA AND SOUTH SUDAN IS OUR HOME, WE DRIVE HER GROWTH

AGENDA

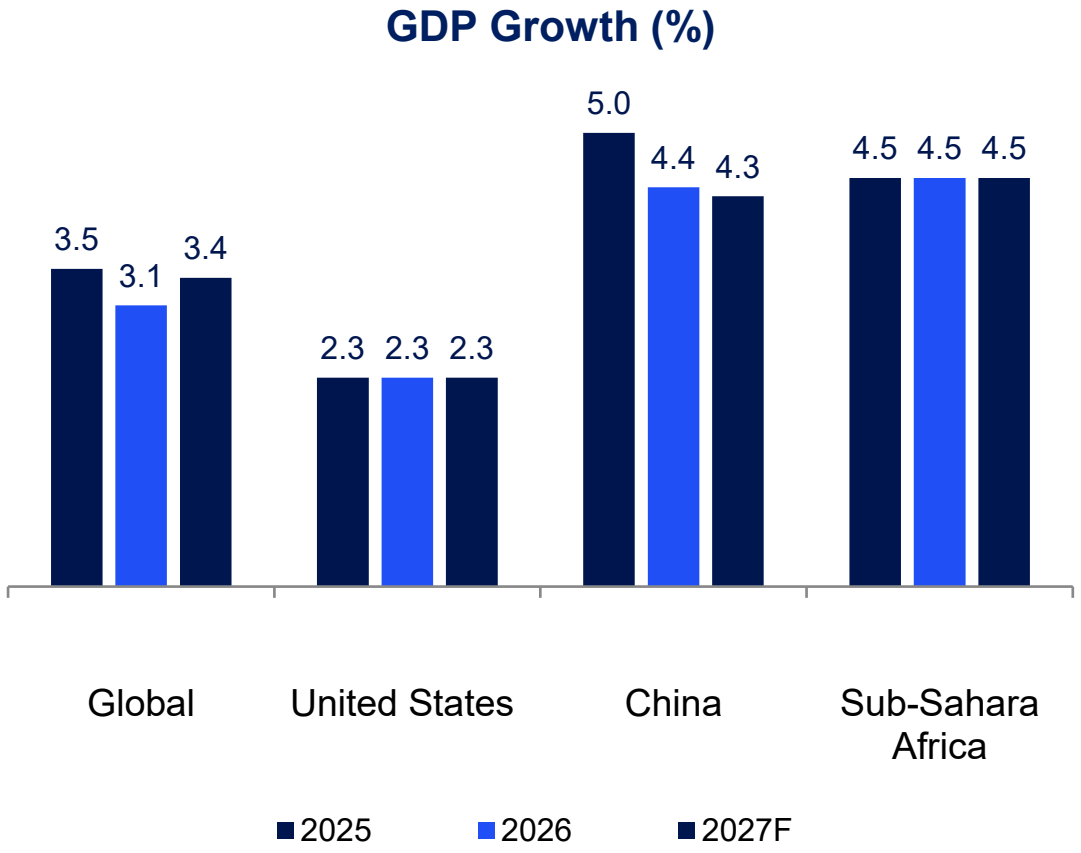


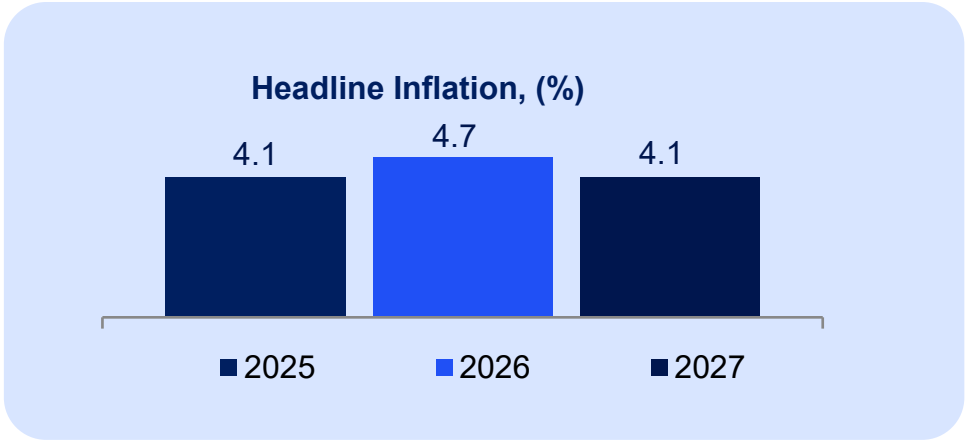
- Operating Environment
- Strategy Execution
- Financial Outcomes

Global Economy Demonstrates Resilience Amid Continued Strain

Iran conflict spillovers and geopolitical shifts are reshaping the outlook

GLOBAL MACROS







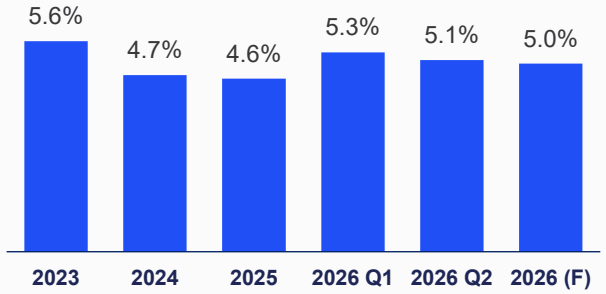
Continued AI investment and the broader digitization of the global economy are expected to keep merchandise trade growth above the rate of world GDP growth in 2027. – World Trade Organisation (WTO)

Source: IMF World Economic Outlook, October 2026; World Bank Global Economic Prospects

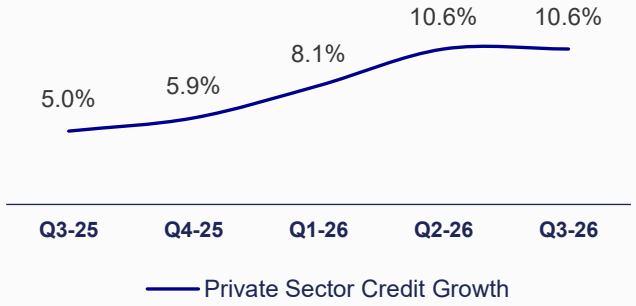
Growth Momentum Holds as Fundamentals Remain Strong

KENYA MACROS

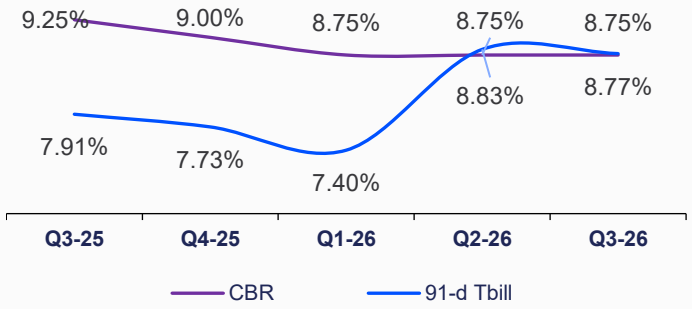
GDP Growth



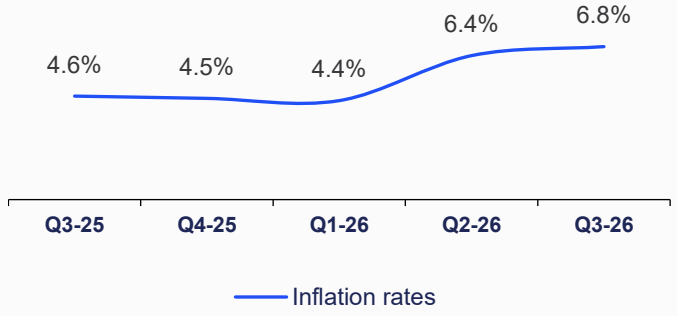
Private Sector Credit Growth



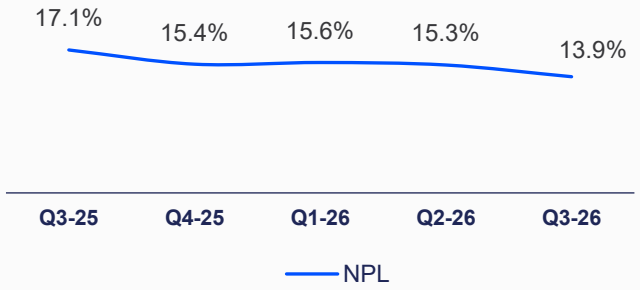
CBR and T-Bill Rates



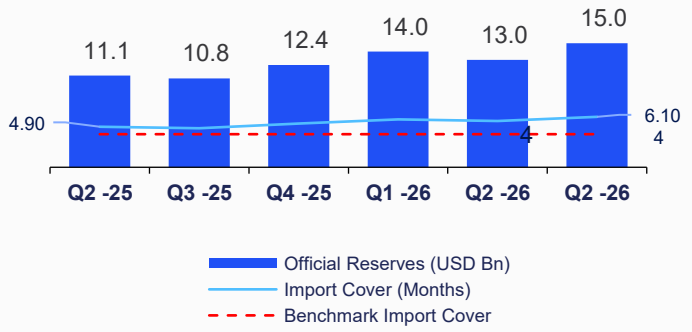
Inflation



NPL Trend

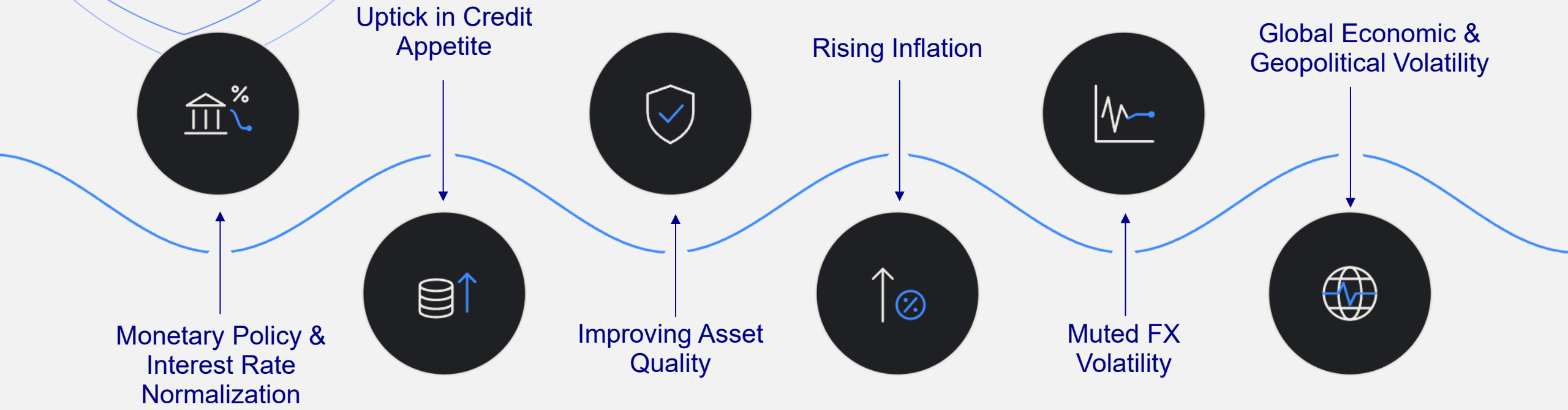


Forex Reserves



Source: Central Bank of Kenya

Stability Dividend, Amid Evolving Market Dynamics



STRATEGY EXECUTION



Our One Stanbic Strategy (2024-2026)

STRATEGY ON A PAGE

STRATEGIC PRIORITIES

- Transform Client Experience
- Execute With Excellence
- Drive Sustainable Growth and Value

OUTCOMES

14 - 16%	+50	41 - 43%	<9%	23 - 25%
REVENUE GROWTH CAGR	NPS SCORE	COST-TO-INCOME RATIO	NPL RATIO	RETURN ON EQUITY

SUCCESS PILLARS



Strategy Delivery on Track: Progress Across All Key Pillars

OUR STRATEGY EXECUTION

KEY Q3 2026 ACHIEVEMENTS

Transforming Client Experience

Client Focus · Employee Engagement

- Energy Sector: **USD 443m** — Support in fuel importation
- Quick Mart IPO: **KES 18.4Bn** — 122.7% Subscription rate
- KPC IPO: **KES 10.5Bn** — Cash Management
- Staff Diversity: **50%:50%** — Male: Female

Execute With Excellence

Risk and Conduct · Operational Excellence

- New Banking App: **Stanbizz** — For Commercial and Business clients
- **Channel & App Improvements**
  - Dynamic Currency Converter
  - Card Travel Advisory
  - Secondary Account Opening
  - B2C Hakikisha
- Stanbic Fitch Rating: **"B" – Stable** — Affirmed
- Non-performing Loans Ratio: **6.59%** — Achieved

Driving Sustainable Growth and Value

Financial Health and Inclusion

- D.A.D.A: **KES 56.9bn** — Disbursed since inception
- Affordable Housing: **KES 1.9bn** — Disbursed by Q3 2026
- Staff Diversity – Youth: **33%** — of Total Headcount
- Diversity – Women & Youth: **17%** — Procurement spend

Business Growth and Job Creation Infrastructure Development

- Trade Support: **KES 184bn** — Disbursed
- Financial Fitness Trainings: **64 Sessions** — Completed Successfully
- Digital Skills: **26,533** — Youth trained
- Sponsorships: **KES 4.2m** — In School fees

Climate Change Mitigation and Adaptation

- Solar Financing: **KES 949m** — Disbursed
- Climate Smart Agriculture: **KES 1.1bn** — Disbursed
- Waste Recycled: **30,928kgs**
- Carbon Reduction: **54tCO2e** — Reduced

Industry Recognition Affirms Our Competitive Strength

2025 Dealmakers Africa Annual Awards.

- General Corporate Finance Financial Advisors by Deal Value

2025 Dealmakers Africa Annual Awards

- Winner, Mergers and Acquisitions Financial Advisor by Deal Flow

Think Business Awards.

- Best Bank in Mortgage Finance,
- Best Bank in Mobile Banking,
- Best Bank in Tier 1 and
- 1st Runner-Up Overall



Pezesha – Financial Literacy Award- Stanbic Foundation

- Warrior for Good Award – Financial inclusion and access to finance- Stanbic Foundation

Euromoney

- Best Investment Bank in Kenya

1st Runners Up

- Internal Audit Function of the Year - Banking Institutions

Kenya Affordable Housing Awards 2026

- Refinancing Efficiency Champion – Bank Category
- Affordable Home Loan Champion – Bank Category

FINANCIAL OUTCOMES



Strategic Performance Drivers

Core Active SME Customers

↑18%

90-day Digitally Active Customers

↑75%

Growth in digital Transactions

↑21%

Growth in VAF Disbursements

↑11%

Trading Volumes

↑37%

Brokerage Volumes

↑32%

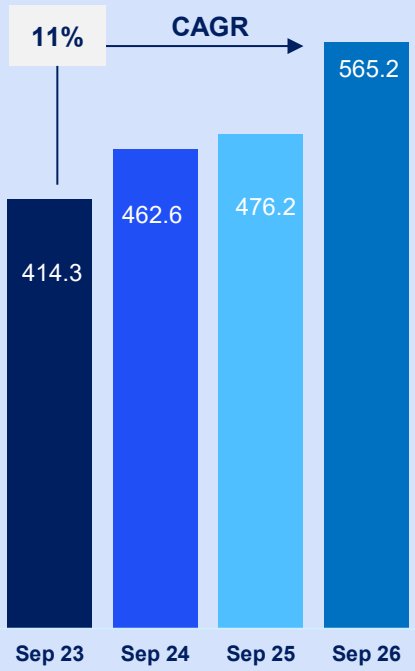
Performance Drivers

KES 2.65 Billion Invested in Digital Transformation Over the Last Three Years

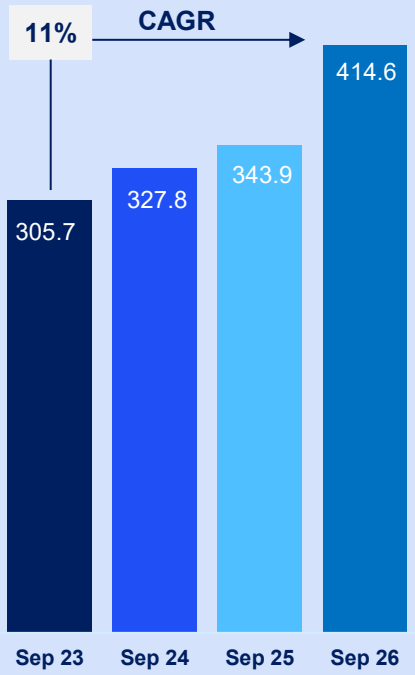
Robust Balance Sheet Underpinning Growth

BALANCE SHEET GROWTH

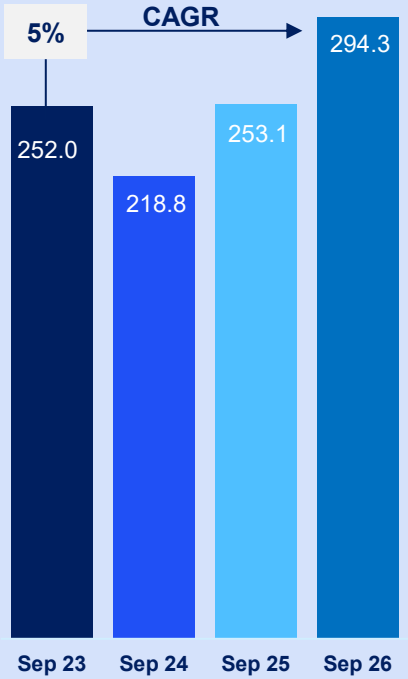
Total Assets



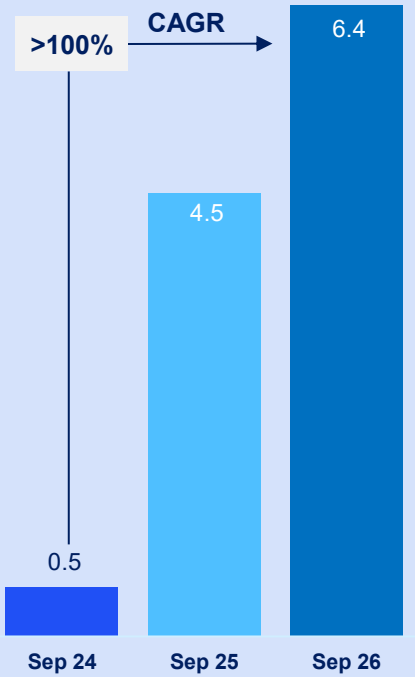
Customer Deposits



Customer Loans



Assets Under Management



Disciplined Balance Sheet Management To Drive Earnings Resilience

BALANCE SHEET

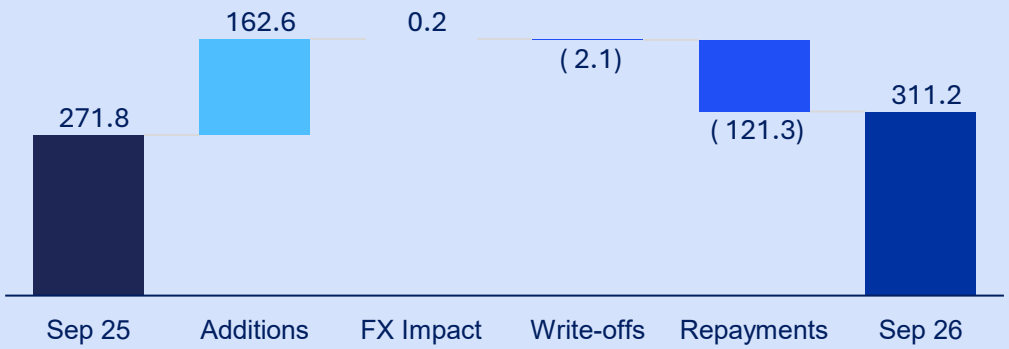
- Prudential holdings and transitory portfolio
- Liquidity versus yield rationalization
- Growth ahead of industry private sector credit
- Growth supported by active liquidity management
- Customer confidence and trust reflected in deposit growth
- Funding diversification
- Shareholder value growth through retained earnings

Kes millions	% of Portfolio	Q3 2026	FY 2025	Q3 2025	YoY Change %
Assets					
Financial investments	23	127.8	104.8	100.4	27
Loans and advances to banks	16	91.0	54.5	54.8	66
Loans and advances to customers	52	294.3	270.0	253.1	16
Other assets	9	52.2	102.3	67.8	(23)
Total assets	100	**565.2**	**531.6**	**476.2**	19
Liabilities					
Deposits from banks	5	26.6	18.4	24.1	10
Deposits from customers	73	414.6	384.2	343.9	21
Borrowings	3	18.7	18.1	18.9	(1)
Other liabilities	6	33.3	40.8	23.5	42
Total liabilities	**87**	**493.2**	**461.5**	**410.3**	**20**
Equity					
Total equity	13	72.1	70.1	65.9	9
Liabilities and equity	**100**	**565.2**	**531.6**	**476.2**	**19**

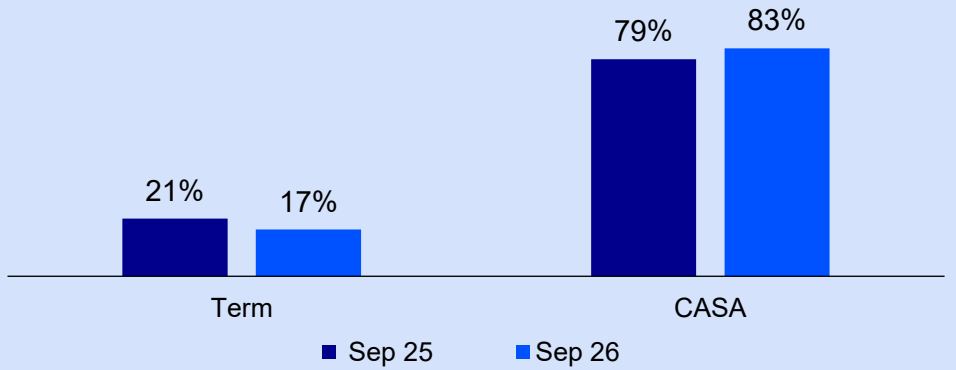
Balance Sheet Highlights

BALANCE SHEET PROFILE

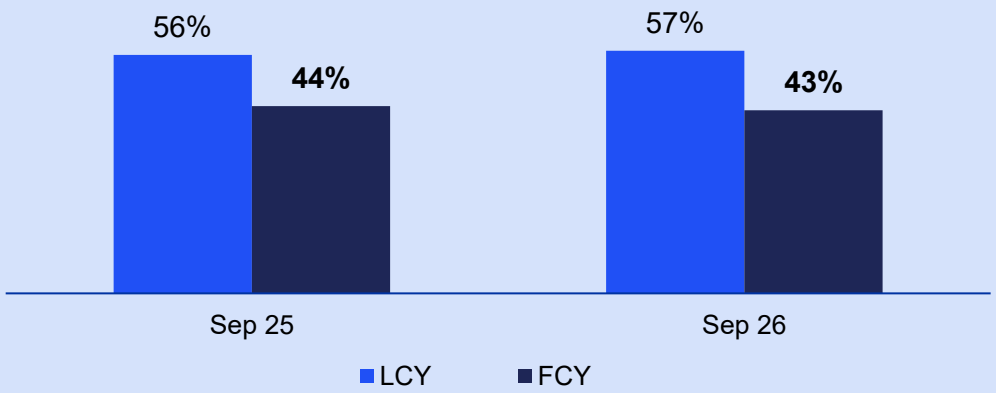
GROSS LOAN MOVEMENT KES "M"



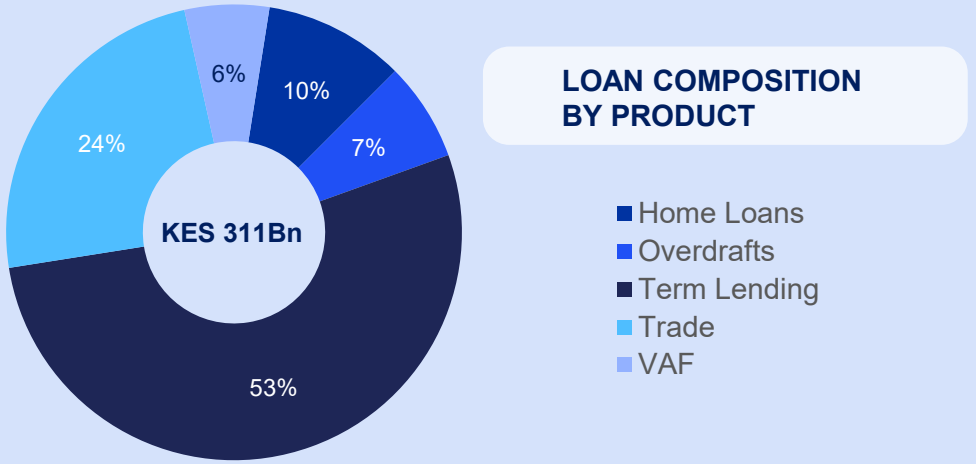
DEPOSIT MIX STEADY - YoY



LOAN BOOK CURRENCY MIX



LOAN COMPOSITION BY PRODUCT



Income Momentum Amid Margin Headwinds Delivers Double Digit Earnings Growth

PROFIT AND LOSS

- Asset growth sustains income resilience
- Optimised funding costs while growing deposits
- Digital investments drive fee income growth
- Trade volumes up 37% YoY, moderated by margin compression
- Other income eased on revaluation timing
- Investment-led growth with efficiency in focus
- Improved portfolio quality reduces cost of risk
- Tax charge normalises from prior-year credits

Kes "Bn"	Q3 2026	Q3 2025	% Change
Interest Income	35.5	32.1	10.5
Interest Expense	(12.5)	(11.6)	(7.7)
Net Interest Income	**23.0**	**20.5**	**12.1**
Fees & Comm Income	4.1	3.6	16.9
FX Income	2.9	3.1	(8.1)
Other Incomes	0.3	1.1	(78.2)
Non-Interest Revenue	**7.3**	**7.8**	**(6.2)**
Total Income	**30.3**	**28.3**	**7.1**
Operating Costs	(14.1)	(12.9)	(9.2)
Operating Income	**16.2**	**15.4**	**5.2**
Impairments	(1.7)	(2.5)	32.8
Profit Before Tax	**14.5**	**12.9**	**12.6**
Tax	(4.2)	(3.5)	(19.5)
Profit After Tax	**10.3**	**9.4**	**10.1**

Operating Ratios Moderated by Market and Yield Curve Dynamics

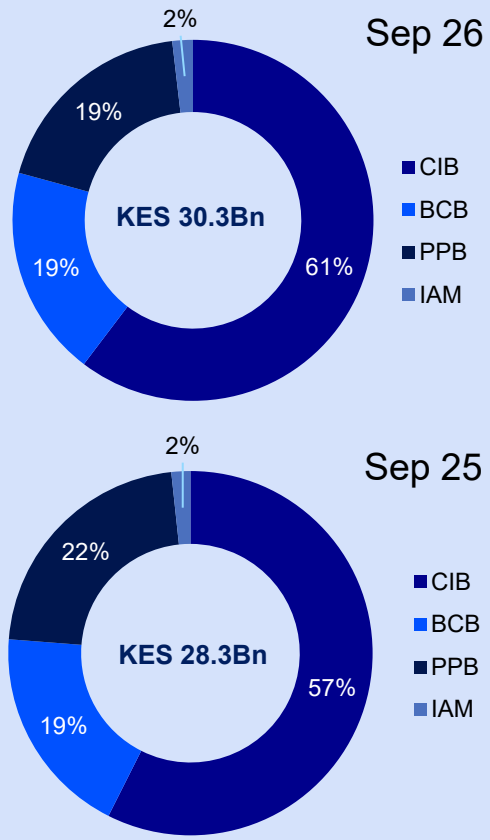
KEY PERFOMANCE RATIO

Sep-25		Sep-26
Net Interest Margin (NIM) 5.79%	-100 bps	Net Interest Margin (NIM) 4.79%
Cost to Income Ratio (CTI) 45.6%	-99 bps	Cost to Income Ratio (CTI) 46.59%
Credit Loss Ratio (CLR) 1.11%	-50 bps	Credit Loss Ratio (CLR) 0.61%
Return on Equity (ROE) 19.04%	+13 bps	Return on Equity (ROE) 19.17%
Basic Earnings Per Share (EPS) KES 55.01	+5.5 KES	Basic Earnings Per Share (EPS) KES 60.55

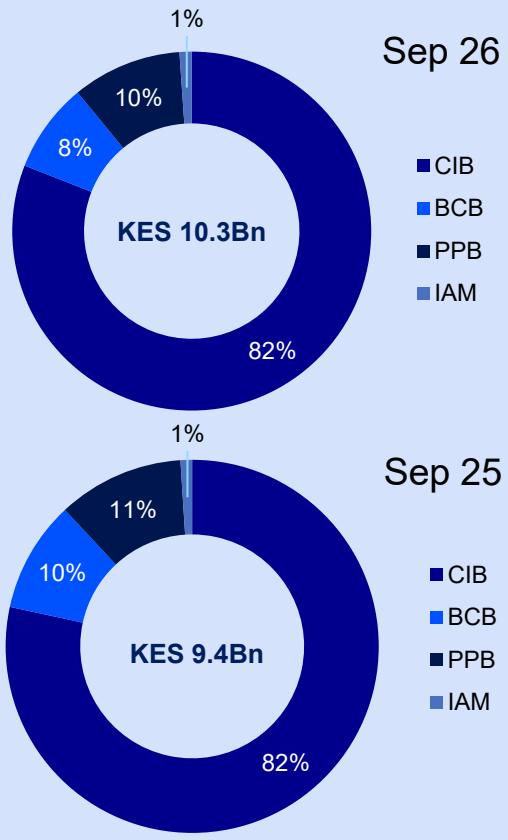
Corporate Led Volumes Growth, With Net Interest Margin Trade-Offs

SEGMENT PERFOMANCE

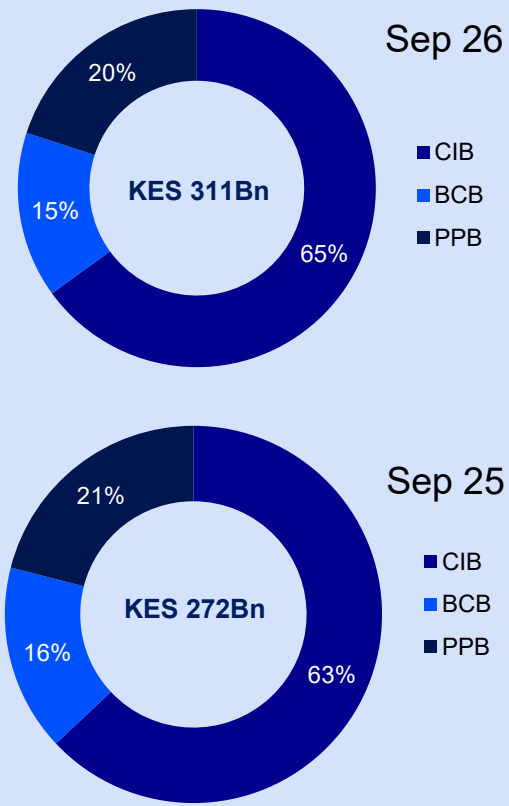
Operating Income



Profit After Tax



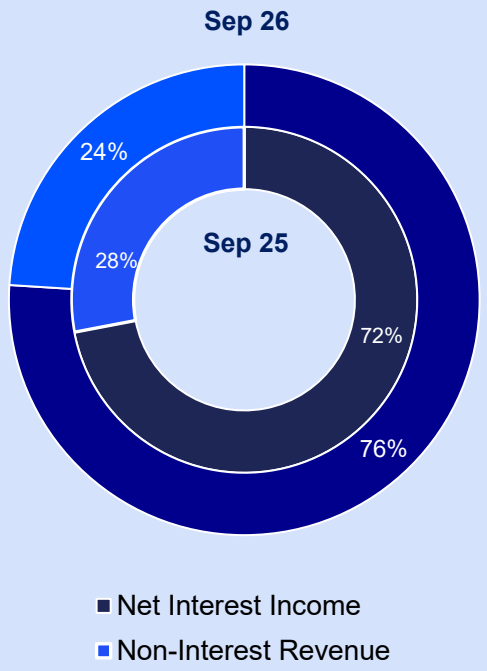
Gross Loans & Advances



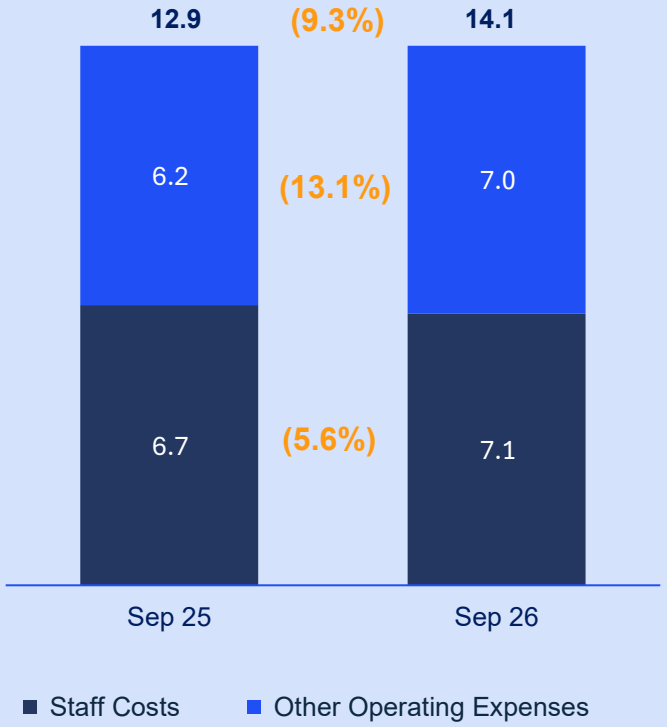
Strong Revenue Growth Tames CTI Trajectory

OPERATING EFFICIENCY

NIR Ratio



Operating Expenses



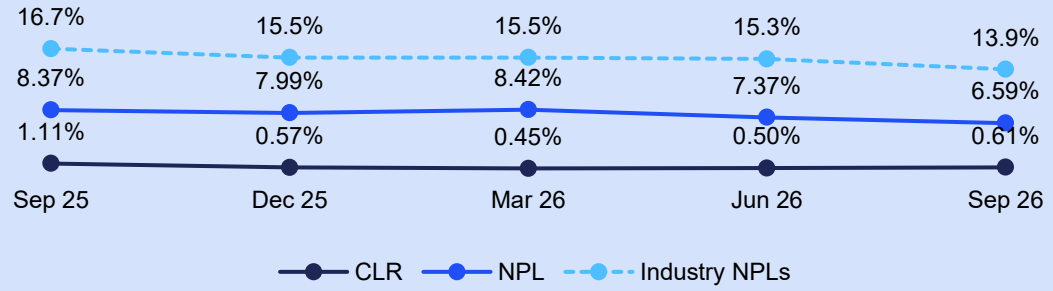
CTI Trend



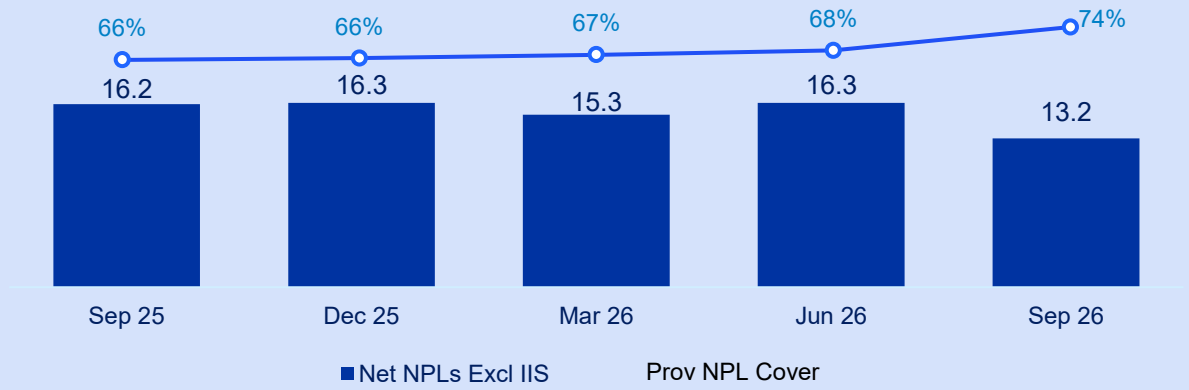
Safeguarding Portfolio Quality Through Proactive Risk Discipline

PORTFOLIO HEALTH

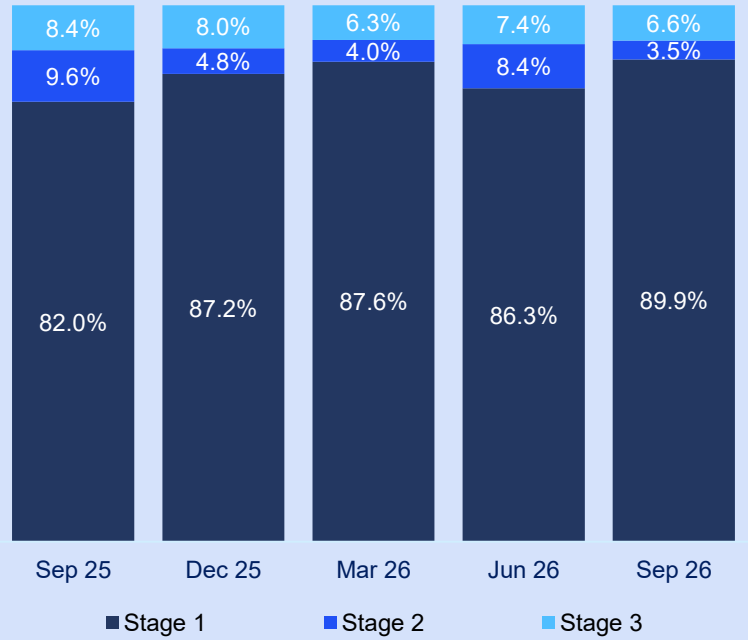
NPLs and CLR



Trend Prov. Cover- NPL



Risk Profile of the Loan book

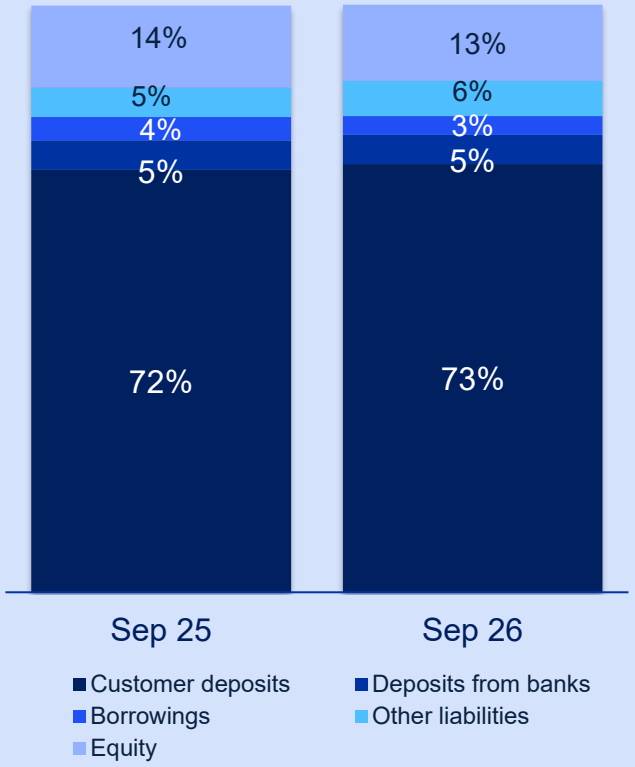


- NPLs remain at about half the industry average
- CLR ranks among the strongest in the sector

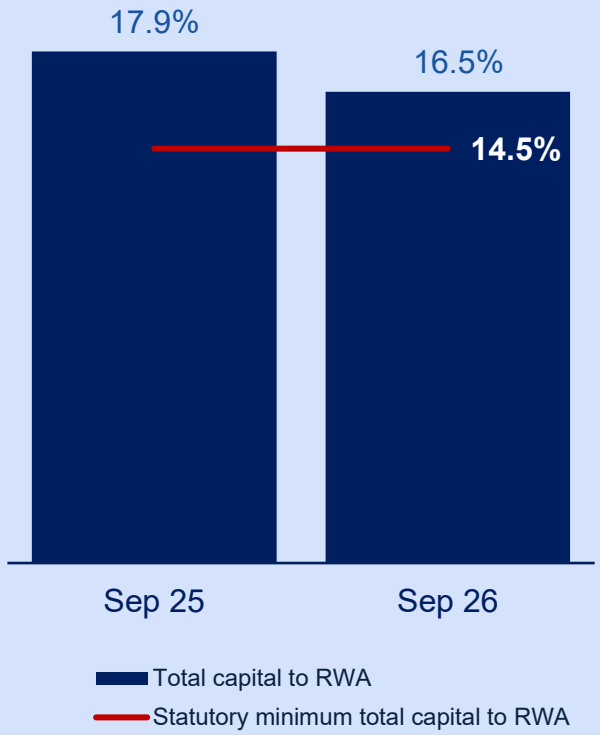
Strong Capital and Funding Position Supports Growth

FUNDING AND LIQUIDITY

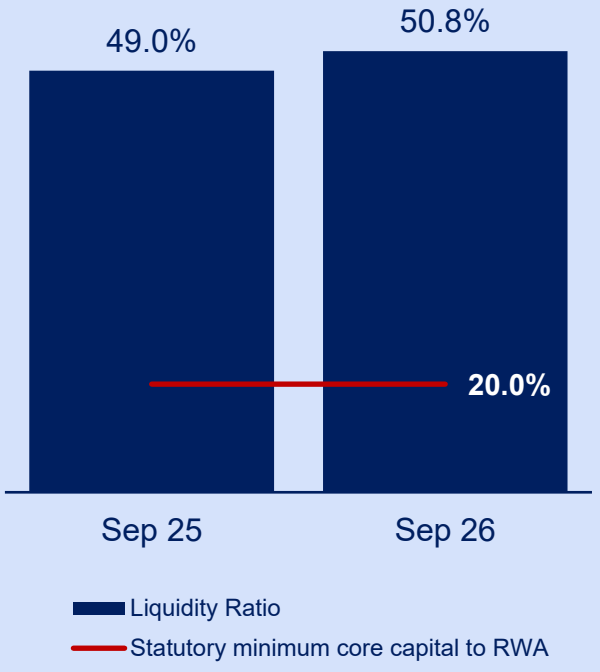
Funding



Total Capital Adequacy Ratio



Liquidity Ratio




THANK
YOU