



USER GUIDE

Capital Impact Simulator

How to enter your bank's figures and read the results

CBK draft Prudential Guidelines (2026) — Masterclass edition



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Important Notice

The Capital Impact Simulator gives an **indicative** view of how the Central Bank of Kenya's draft Prudential Guideline on Capital Adequacy (PG 03), the draft PR3 return and the draft framework for domestic systemically important banks (D-SIBs) could affect a bank's capital ratios. The drafts were issued for consultation and may change before they take effect.

The simulator estimates credit risk from balance-sheet lines and portfolio shares, not exposure-level data. Its results are not a regulatory computation and do not replace the Quantitative Impact Study (QIS) or the new PR3 return. Use of the simulator and this guide does not create an advisory relationship with Acculeap Analytics Limited.

Your data stays with you. The simulator runs entirely in your web browser. The figures you enter are not sent to or stored by Acculeap Analytics. Closing the browser tab clears them.

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1 Getting started

The simulator takes about ten minutes to populate for your own bank if the documents in Section 2 are to hand. It works on a laptop, tablet or phone; a laptop is easiest for entering figures.

1.1 Open the simulator

- **Open the page.** Go to simulator.acculeap-analytics.com, or scan the QR code on the cover.
- **Enter the event code and your name.** The event code is Acculeap2026 (not case-sensitive). Tick the box to confirm you have read the privacy notice and terms, then select Enter simulator.
- **Choose light or dark mode** with the button at the top right, if you prefer.

1.2 How the page is laid out

Step	What it does
Step 1: Choose a bank	Pick one of three illustrative banks (A, B or C) used in the masterclass demonstration, or Your bank to enter your own figures.
Step 2: Pull the levers	Settings grouped into capital, credit risk, operational risk and requirements. Each has an "i" icon that explains it and cites the draft clause.
Step 3: See the impact	Your CET1, Tier 1 and total capital ratios under the 2026 draft against the 2013 position and the new requirements, with the drivers of the change.
Step 4: Management actions	Six actions, such as issuing Tier 2 capital, with their indicative effect on your total capital ratio.

2 Before you start: gather these documents

Most figures come from your latest quarterly published financial statements, in the format CBK prescribes (CBK/PR 10-1). A few come from your PR3 return or management information.

Document	What you take from it
Quarterly published financial statements (latest quarter)	Balance sheet lines, shareholders' funds, year-to-date profit, off-balance sheet items and the capital strength ratios used for the check in Section 3.3.
Audited annual statements for the last three years	Net interest income, fee and other income, and trading income for each year.
PR3 return (latest month)	Loans secured by cash or government guarantee, mortgages, preference shares and subordinated debt, and the interest rate risk charge (Form C).
FX exposure return or treasury report	Net open position and foreign-currency government securities, including Eurobonds.
Credit or treasury management information	Undrawn limits (committed and cancellable) and average interest-earning assets.

Note: Published statements are in KES thousands. The simulator uses KES millions: divide each published figure by 1,000. For example, KES 12,198,121 thousand is entered as 12198.

3 Entering your bank's figures

Select **Your bank** in Step 1. A panel of fields opens below the bank buttons. It starts pre-filled with a mid-tier template bank so the results show immediately.

- **Select Start blank** to clear the template, or overwrite the template figures one by one.
- **Enter each figure** using the tables in Sections 3.1 to 3.4. Results update as you type.
- **Run the published-ratio check** in Section 3.5 before relying on the results.
- **Select Use template figures** at any time to return to the template.

3.1 Assets

Field	Where to find it	Notes and fallbacks
Cash and balances with CBK	Balance sheet lines 1 and 2	
Government securities in KES	Line 5, Kenya Government securities (held to maturity and available for sale / FVOCI), shilling portion only	Add KES government paper held for dealing (line 3). Exclude foreign-currency bonds.
Government securities in FX (banking book)	Foreign-currency part of line 5, including Eurobonds held to collect	Treasury report or FX exposure return.
Eurobonds in the trading book	Line 3 or 4, Eurobonds held for dealing	PR3 Form C1. Enter 0 if none.
Placements with banks	Lines 6, 7 and 10	
Loans secured by cash or GoK-guaranteed	PR3 Form A lines 2.5 and 2.6	Shilling loans only. Enter 0 if unknown.
Residential mortgages	PR3 Form A line 2.12	Or the mortgage book in your loan report.
Other loans and advances (net)	Line 9, less the two loan fields above	Subtract them to avoid counting the same loans twice.
Equity investments	Equity holdings in lines 4, 5, 11 and 13 in non-financial companies	
Investments in banks and financial subsidiaries	Line 12, plus holdings in other banks and insurers	PR3 Form A line 1.1.8.
Software	Software within line 17 (intangible assets)	Exclude goodwill. Goodwill is deducted under both regimes: subtract it from retained earnings instead.
Property and equipment	Lines 14, 15 and 16	
Deferred tax from tax losses	Tax note in the annual report	Enter 0 if your deferred tax asset has no tax-loss element.
Deferred tax from temporary differences	Line 18, less the tax-loss element	If unsure, enter all of line 18 here.
Other assets	Lines 8, 19 and 20	

Note: The asset fields should add up to total assets (line 21). A difference of more than 1% usually means a line has been missed or counted twice.

3.2 Off-balance sheet

Field	Where to find it	Notes and fallbacks
Guarantees and LCs (credit equivalent)	PR3 Form B, credit-equivalent amount	If only the published gross amount (Other disclosures 3a and 3c) is available, use 50% of it as an approximation.
Committed undrawn facilities	Credit management information	Undrawn term-loan and revolving commitments the bank cannot cancel at will.
Cancellable undrawn limits	Credit management information	Undrawn overdraft and card limits the bank can cancel without notice.
FX derivatives (notional)	Other disclosures 3b (forwards, swaps and options)	

3.3 Capital and funding

Field	Where to find it	Notes and fallbacks
Customer deposits	Balance sheet line 23	
Ordinary share capital	Line 35	Exclude preference shares; enter them below.
Share premium	Line 36	
Retained earnings (prior years)	Line 38, less year-to-date profit after tax	Quarterly statements include this year's profit in line 38. Subtract it, and any goodwill.
Profit after tax, year to date	Income statement line 12, current year to date	Enter a loss as a negative number.
Non-cumulative preference shares	PR3 Form A line 1.1.5	
Cumulative or redeemable preference shares	PR3 Form A lines 1.2.2 and 1.2.5	
Subordinated debt	PR3 Form A lines 1.2.4 and 1.2.6	The subordinated part of borrowed funds (line 27).
Revaluation reserve	Line 37	Property revaluation only.
Statutory loan loss reserve	Line 39	
FVOCI reserve	Fair value reserve within line 40	Statement of changes in equity. Enter a deficit as a negative number.

3.4 Income and market risk

Field	Where to find it	Notes and fallbacks
Net interest income, years 1 to 3	Income statement line 3 for each of the last three financial years	Year 3 is the most recent.
Fees and other income, years 1 to 3	Lines 4.1, 4.2, 4.4 and 4.5	

Field	Where to find it	Notes and fallbacks
Trading and FX income, years 1 to 3	Line 4.3	
Average interest-earning assets	Management accounts	Or the average of lines 3 to 7 and 9 across the year.
Interest rate risk charge	PR3 Form C, interest rate risk capital charge	Enter 0 if the bank has no trading book.
FX net open position	FX exposure return, overall net open position	In KES millions, as a positive number.

3.5 Check against your published ratios

Enter your published core capital ratio and total capital ratio from the capital strength section of your published statements (Other disclosures 4, items j and m). The simulator compares them with its own 2013 recalculation from your figures.

Result	What it means
Within 1 point	Your figures are consistent. Rely on the 2026 results as directional.
1 to 2.5 points	Check the usual causes: retained earnings still including this year's profit, loans counted twice, guarantees entered gross rather than credit-equivalent.
More than 2.5 points	Check the units (KES millions, not thousands) and the largest balances: loans, government securities and capital.

Note: Some gap is normal. The simulator simplifies market risk, operational risk and off-balance sheet items, so it will not reproduce your PR3 exactly.

4 Setting the levers for your bank

Once your figures are in, set the levers in Step 2 to describe your portfolio. Start with the levers that matter most for your balance sheet. The "i" icon beside each lever explains it.

Lever	How to set it
Share of loans to SMEs with turnover evidence	The share of other loans to businesses with annual sales up to KES 100 million for which you hold turnover data. Without the data, set it lower.
Average LTV of the mortgage book	Your book-level loan-to-value on forced-sale value, from the mortgage portfolio report.
Mortgages with compliant valuations	The share of mortgages with an independent forced-sale valuation on file.
Defaulted loans and provision coverage	Net non-performing loans as a share of other loans (Other disclosures 1), and the share of those with specific provisions below 20%.
FX loans to unhedged borrowers	Foreign-currency loans to individuals without foreign-currency income, as a share of other loans.
FX government securities risk weight	100% while Kenya is rated in the BB+ to B- band; 150% tests a downgrade.
D-SIB designation	Not a D-SIB, or bucket 1, 2 or 3. If your designation is not yet known, compare the buckets in the D-SIB table in Step 3.

Select **Reset to bank profile** to return the levers to their starting values.

5 Reading the results

- **Ratio tiles** show your CET1, Tier 1 and total capital ratios under the 2026 draft, the 2013 equivalent and the new requirement including buffers. The label reads Comfortable (2 points or more above the requirement), Tight (less than 2 points) or Breach (below the requirement).
- **Ratios against requirements** draws each ratio against its requirement, with the 2013 ratio beneath for comparison.
- **What moved the total capital ratio** splits the change from 2013 into four steps: the capital definition, credit risk, market risk and operational risk.
- **Numerator and denominator** shows capital and risk-weighted assets under both regimes in KES billion.
- **If the bank were designated a D-SIB** shows your headroom under each bucket.
- **Other measures** cover the leverage ratio (minimum 4%), CET1 to deposits (minimum 8%) and how much of earnings could be distributed.

Note: *Where a bank holds little Additional Tier 1 or Tier 2 capital, total capital is usually the binding constraint, because every buffer must be met with common equity.*

6 Management actions and next steps

Step 4 lists six actions. Each shows its own effect on your total capital ratio; tick several to see them together. Change the size of an action in its box: KES millions for amounts, percentage points for shares.

- **Copy scenario summary** copies a one-line description of your scenario to paste into an email or note.
- **Request a session** copies the summary and opens our contact form. Paste the summary into the message box so we can prepare.
- **Download one-page summary** opens your browser's print dialog; choose Save as PDF.

7 Common questions

- **Is my data sent anywhere?** No. Calculations run in your browser and nothing you enter is transmitted or stored by Acculeap Analytics.
- **Why does the 2013 ratio differ from my PR3?** The simulator simplifies some items. Use the check in Section 3.5; a gap of up to 1 point is normal.
- **The results show a message instead of ratios.** Capital and risk-weighted assets must both be above zero. Enter at least share capital, retained earnings and your main asset lines.
- **How long will the simulator be available?** For 30 days after the masterclass.

Contact us

For a full assessment using your exposure-level data, support with your QIS or CBK submission, or questions about this guide: inquiry@acculeap-analytics.com · +254 116 109 109 · acculeap-analytics.com/contact

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