

## **KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31 MARCH 2025**

|   | KCB BANK KENYA                       |                                    |                                    | NATI                             | NATIONAL BANK OF KENYA          |                                  |                                 | KCB GROUP PLC COMPANY           |                              |   | KCB GROUP PLC CONSOLIDATED                              |   |  |
|---|--------------------------------------|------------------------------------|------------------------------------|----------------------------------|---------------------------------|----------------------------------|---------------------------------|---------------------------------|------------------------------|---|---|---|--|
|   | 31-Mar-25<br>Kshs 000                | 31-Dec-24<br>Kshs 000              | 31-Mar-24<br>Kshs 000              | 31-Mar-25<br>Kshs 000            | 31-Dec-24<br>Kshs 000           | 31-Mar-24<br>Kshs 000            | 31-Mar-25<br>Kshs 000           | 31-Dec-24<br>Kshs 000           | 31-Mar-24<br>Kshs 000        | 31-Mar-25<br>Kshs 000                                   | 31-Dec-24<br>Kshs 000                                   | 31-Mar-24<br>Kshs 000                                   |  |
| I. STATEMENT OF FINANCIAL POSITION  | Un-audited                           | Audited                            | Un-audited                         | Un-audited                       | Audited                         | Un-audited                       | Un-audited                      | Audited                         | Un-audited                   | Un-audited  | Audited   | Un-audited  |  |
| A. ASSETS 1. Cash (both Local & Foreign)  | 8,653,255                            | 9,971,074                          | 8,477,716                          | 1,237,006                        | 1,233,390                       | 1,188,646                        | -                               | -                               | -                            | 50,737,075  | 32,300,734  | 33,631,297  |  |
| Balances due from Central Bank of Kenya     Kenya Government and other securities held for dealing purposes   | 42,616,010<br>19,010,512             | 32,458,420<br>19,347,443           | 41,177,966<br>-                    | 3,780,843<br>-                   | 4,542,088                       | 4,308,112                        | -                               | -                               | -                            | 42,616,011<br>19,010,512                                | 32,458,420<br>19,347,443                                | 45,486,078<br>-   |  |
| Financial Assets at fair value through profit and loss     Investment securities:     All the strength and the second securities.   | 136,127,951                          | 140,000,648                        | -<br>141,913,697                   | 20,760,915                       | 21,839,088                      | 22,368,159                       | -                               |                                 | -                            | 136,658,699   | 140,481,992   | -<br>164,767,350  |  |
| <ol> <li>a) Held at amortized cost: a. Kenya Government securities</li> <li>b. Other securities</li> <li>b) Fair value through OCI: a. Kenya Government securities</li> </ol>                           | 152,545,760                          | 141,931,087                        | 162,976,441                        | 303,831<br>28,722,581            | 295,081<br>26,503,116           | 303,928<br>23,221,547            | -                               |                                 | -                            | 85,602,041<br>153,511,445                               | 83,664,823<br>142,926,620                               | 25,359,088<br>187,128,296                               |  |
| b. Other securities  6. Deposits and balances due from local banking institutions   | 2,023,547<br>8,658,808               | 1,962,483<br>3,449,615             | 2,024,175<br>5,603,872             | 4,155,896                        | 1,352,009                       | 4,356,609                        | -                               | -                               | -                            | 22,470,585<br>8,658,808                                 | 22,474,297<br>3,128,095                                 | 15,785,557<br>8,972,002                                 |  |
| Deposits and balances due from banking institutions abroad     Tax recoverable  | 99,845,093                           | 91,590,928                         | 148,976,787                        | 1,607,582<br>221,599             | 931,040<br>255,299              | 1,106,684<br>267,867             | -<br>78,971                     | 51,781                          | 113,188                      | 206,193,726<br>78,971                                   | 214,883,486   | 327,369,136   |  |
| Loans and advances to customers (net)     Balances due from group companies   | 760,298,000<br>10,318,647            | 736,614,026<br>10,055,415          | 698,236,955<br>9,628,304           | 70,709,607<br>301,718            | 74,869,054<br>104,495           | 81,867,746<br>192,714            | 1,833,890<br>14,074,293         | 1,061,667<br>6,163,407          | 2,119,548                    | 1,018,573,680   | 990,412,959   | 1,017,419,109   |  |
| Investments in associates     Investments in subsidiary companies     Investments in joint ventures   | 903,364                              | 837,395                            | 590,558                            | 1,089,673<br>5,000               | 985,787<br>5,000                | 888,910<br>5,000                 | 114,280,238                     | 114,280,238                     | 114,280,238                  | 903,364   | 837,394<br>-  | 1,479,468   |  |
| 13. Investment properties 14. Investment properties 15. Property and equipment  | 12,600,607<br>10,981,978             | 12,600,607<br>10,385,132           | 12,600,607<br>11,002,744           | 1,406,071                        | 1,468,802                       | 1,780,947                        | 854,151                         | 853,679                         | 866,007                      | 14,407,620<br>24,129,793                                | 14,435,699<br>24,470,230                                | 17,985,406<br>24,139,568                                |  |
| 16. Prepaid lease rentals 17. Intangible assets   | 111,411<br>5.082,222                 | 112,035<br>5,080,800               | 113,908<br>3,153,559               | 1,414,026                        | 1,224,663                       | 1,292,143                        | 6.936                           | 8.790                           | 979                          | 113,163<br>14,730,183                                   | 113,796<br>14,944,185                                   | 119,153<br>16,429,333                                   |  |
| 18. Deferred tax asset 19. Retirement benefit asset   | 30,417,160                           | 32,215,891                         | 28,481,309                         | 6,016,342                        | 6,252,428                       | 6,737,478                        | 11,367                          | 32,994                          | 77,956                       | 31,849,101  | 33,727,949  | 37,084,425  |  |
| 20. Other assets 21. TOTAL ASSETS   | 29,314,268<br><b>1,329,508,593</b>   | 29,153,540<br><b>1,277,766,539</b> | 52,879,872<br><b>1,327,838,470</b> | 7,823,860<br><b>149,556,550</b>  | 6,393,445<br><b>148,254,785</b> | 7,064,296<br><b>156,950,786</b>  | 314,693<br><b>131,454,539</b>   | 377,326<br><b>122,829,882</b>   | 35,837<br><b>117,493,753</b> | 203,927,793<br><b>2,034,172,570</b>                     | 191,711,958<br><b>1,962,320,080</b>                     | 73,040,552<br><b>1,996,195,818</b>                      |  |
| <b>B. LIABILITIES</b> 22. Balances due to Central Bank of Kenya   | -                                    | 8,005,282                          | 55,155,966                         | 6,831,509                        | 11,410,270                      | 18,766,735                       | -                               | -                               | -                            |   | 19,415,552  | 73,095,080  |  |
| Customer deposits     Deposits and balances due to local banking institutions   | 1,007,061,773<br>7,353,130           | 971,960,594<br>15,538,281          | 997,078,186<br>10,378,822          | 104,380,006<br>9,230,108         | 98,833,762<br>10,856,485        | 105,443,195<br>5,623,098         | -                               | -                               | -                            | 1,427,806,512<br>10,434,639<br>14,095,342               | 1,381,975,669<br>15,344,718                             | 1,501,007,203<br>15,551,679                             |  |
| <ol> <li>Deposits and balances due to foreign banking institutions</li> <li>Other money market deposits</li> <li>Borrowed funds</li> </ol>  | 2,035,270<br>-<br>67,564,429         | 1,010,562<br>-<br>54,883,832       | 6,184,931<br>64,882,049            | 1,055,902<br>-<br>3,879,824      | 862,917<br>-<br>3,942,610       | 944,522<br>4,605,349             | -                               |                                 | -                            | 81,648,528  | 8,257,283<br>-<br>69,273,344                            | 21,023,857<br>-<br>76,093,644                           |  |
| 28. Balances due to group companies 29. Tax payable   | 9,704,135<br>7,804,510               | 9,939,761<br>4,839,459             | 2,131,625<br>3,265,060             | 677,840                          | 184,152                         | 121,615                          | 11,954,650                      | 10,271,422                      | 6,690,378                    | 10,025,235  | 6,454,811   | 5,722,851   |  |
| 30. Dividends payable 31. Deferred tax liability  | 6,426,926                            |                                    | 3,203,000                          | -                                | -                               |                                  | -                               | -                               | -                            | 1,859,528   | 1,997,256   | 2,831,235   |  |
| 32. Retirement benefit liability 33. Other liabilities  | 664,000<br>25,504,168                | 664,000<br>27,209,331              | 601,000<br>37,018,978              | -<br>9,681,690                   | -<br>9,124,874                  | 10,282,497                       | -<br>572,236                    | -<br>899,303                    | -<br>521,056                 | 664,000<br>182,138,519                                  | 664,000<br>175,956,410                                  | 601,000<br>61,696,378                                   |  |
| 34. TOTAL LIABILITIES C. SHAREHOLDERS' FUNDS  | 1,134,118,341                        | 1,094,051,102                      | 1,176,696,617                      | 135,736,879                      | 135,215,070                     | 145,787,011                      | 12,526,886                      | 11,170,725                      | 7,211,434                    | 1,728,672,303   | 1,679,339,043   | 1,757,622,927   |  |
| 35. Paid up/Assigned capital 36. Share premium/(discount)   | 53,986,100                           | 53,986,100                         | 53,986,100                         | 12,683,038<br>3,141,319          | 12,683,038<br>3,141,319         | 12,683,038<br>3,141,319          | 3,213,463<br>27,690,149         | 3,213,463<br>27,690,149         | 3,213,463<br>27,690,149      | 3,213,463<br>27,690,149                                 | 3,213,463<br>27,690,149                                 | 3,213,463<br>27,690,149                                 |  |
| Revaluation reserves     Retained earnings/Accumulated losses   | 119,753,802                          | 106,910,200                        | 97,198,486                         | (5,938,341)                      | (6,178,094)                     | (5,904,116)                      | 83,203,846                      | -<br>75,935,351                 | 79,378,707                   | 262,116,490   | 243,383,785   | 220,599,605   |  |
| Statutory loan loss reserve     Other Reserves/Re-measurement of defined benefit asset/liability  | 17,821,204<br>3,829,146              | 19,894,269<br>(3,502,058)          | 8,599,833<br>(8,642,566)           | 3,873,688<br>59,967              | 3,879,265<br>(485,813)          | 3,056,479<br>(1,812,945)         | 4 000 405                       |                                 |                              | 17,589,990<br>(18,345,152)                              | 20,232,345<br>(24,450,352)                              | 7,139,215<br>(27,187,553)                               |  |
| 41. Proposed dividends 42. Capital grants   | -                                    | 6,426,926                          | 454 444 050                        | 12 010 671                       | 12 020 715                      | 44 442 775                       | 4,820,195                       | 4,820,195                       | 110,282,319                  | 4,820,195   | 4,820,195   | 221 45 4 970  |  |
| 43. TOTAL SHAREHOLDERS' FUNDS 44. Minority Interest 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS   | 1,329,508,593                        | 183,715,437<br>1,277,766,539       | 151,141,853<br>1,327,838,470       | 13,819,671<br>-<br>149,556,550   | 13,039,715<br>-<br>148,254,785  | 11,163,775<br>156,950,786        | 118,927,653<br>-<br>131,454,539 | 111,659,157<br>-<br>122,829,882 | 117,493,753                  | <b>297,085,135</b><br>8,415,132<br><b>2,034,172,570</b> | <b>274,889,584</b><br>8,091,453<br><b>1,962,320,080</b> | <b>231,454,879</b><br>7,118,012<br><b>1,996,195,818</b> |  |
| II. STATEMENT OF COMPREHENSIVE INCOME   | 1,329,300,393                        | 1,277,700,339                      | 1,327,030,470                      | 147,330,330                      | 140,254,705                     | 130,730,700                      | 131,434,337                     | 122,029,002                     | 117,493,733                  | 2,034,172,370   | 1,702,320,000   | 1,770,170,010   |  |
| INTEREST INCOME     I. Loans and advances     Construction and advances   | 24,300,473                           | 102,617,981                        | 22,195,431                         | 2,256,210                        | 10,148,513<br>5,930,914         | 2,352,783                        | -                               | -                               | -                            | 35,459,231  | 153,628,997   | 33,634,690  |  |
| Sovernment securities     Sovernment securities     Other Interest income   | 9,291,507<br>657,026                 | 38,935,799<br>4,092,441            | 10,667,203<br>1,266,489            | 1,450,309<br>27,714<br>8,749     | 70,777<br>35.588                | 1,471,620<br>35,105<br>8.846     | 137,555                         |                                 | -<br>-<br>86.206             | 12,270,033<br>2,456,185                                 | 50,205,490<br>9,567,159                                 | 13,322,430<br>2,129,776                                 |  |
| 1.5 Total interest income   | 34,249,006                           | 145,646,221                        | 34,129,123                         | 3,742,982                        | 16,185,792                      | 3,868,354                        | 137,555                         | 378,736<br><b>378,736</b>       | 86,206                       | 50,185,449  | 213,401,646   | 49,086,896  |  |
| INTEREST EXPENSE     2.1. Customer deposits     2.2. Deposits and placement from banking institutions   | 10,308,212<br>1,409,800              | 44,711,703<br>11,832,233           | 10,424,954<br>3,133,340            | 792,779<br>463,128               | 3,755,323<br>2,258,150          | 1,090,499<br>295,545             | -                               | -                               | -                            | 12,899,810<br>3,457,378                                 | 55,417,882<br>20,251,388                                | 13,077,168<br>4,848,031                                 |  |
| 2.3. Other interest expenses  2.4. Total interest expenses  | 82,644<br><b>11,800,656</b>          | 246,087<br><b>56,790,023</b>       | 64,227<br><b>13,622,521</b>        | 92,501<br><b>1,348,408</b>       | 420,455<br><b>6,433,928</b>     | 100,806<br><b>1,486,850</b>      | 85,231<br><b>85,231</b>         | 310,358<br><b>310,358</b>       | 73,037<br><b>73,037</b>      | 109,007<br><b>16,466,195</b>                            | 386,333<br><b>76,055,603</b>                            | 97,058<br><b>18,022,257</b>                             |  |
| 3. NET INTEREST INCOME/(LOSS) 4. OTHER OPERATING INCOME   | 22,448,350                           | 88,856,198                         | 20,506,602                         | 2,394,574                        | 9,751,864                       | 2,381,504                        | 52,324                          | 68,378                          | 13,169                       | 33,719,254  | 137,346,043   | 31,064,639  |  |
| 4.1 Fees and commissions on loans and advances 4.2. Other fees and commissions  | 2,487,251<br>3,326,010               | 9,155,085<br>13,742,423            | 2,120,661<br>3,327,555             | 96,270<br>267.921                | 132,417<br>1,539,265            | 90,694<br>439,200                | -                               | -                               | -                            | 3,021,362<br>7,055,888                                  | 11,498,021<br>30.821.599                                | 2,813,468<br>7,220,827                                  |  |
| 4.3. Foreign exchange trading income 4.4. Dividend Income   | 1,710,658                            | 10,330,863                         | 4,006,299                          | 107,168                          | 860,271<br>75,000               | 378,538                          | (4,133)<br>7,252,902            | (79,654)<br>7,114,753           | (168,141)                    | 3,132,905   | 17,540,153  | 4,795,028   |  |
| 4.5. Other income  4.6. Total other operating income  | 1,553,823<br><b>9,077,742</b>        | 4,568,699<br><b>37,797,070</b>     | 789,350<br><b>10,243,865</b>       | 184,902<br><b>656,261</b>        | 128,796<br><b>2,735,749</b>     | (21,784)<br><b>886,648</b>       | 518,831<br><b>7,767,600</b>     | 1,166,916<br><b>8,202,015</b>   | 251,474<br><b>83,333</b>     | 2,512,251<br><b>15,722,406</b>                          | 7,660,875<br><b>67,520,648</b>                          | 2,593,871<br><b>17,423,194</b>                          |  |
| 5. TOTAL OPERATING INCOME 6. OTHER OPERATING EXPENSES   | 31,526,092                           | 126,653,268                        | 30,750,467                         | 3,050,835                        | 12,487,613                      | 3,268,152                        | 7,819,924                       | 8,270,393                       | 96,502                       | 49,441,660  | 204,866,691   | 48,487,833  |  |
| 6.1. Loan loss provision<br>6.2. Staff costs  | 4,235,800<br>6,514,860               | 21,493,367<br>22,143,279           | 4,710,108<br>5,484,271             | 617,973<br>1,227,221             | 2,414,003<br>4,703,585          | 548,445<br>1,243,569             | 108,514                         | 826,578                         | 84,572<br>84,914             | 5,604,495<br>10,937,451                                 | 29,950,386<br>39,859,035                                | 6,318,369<br>9,651,025                                  |  |
| 6.3. Directors' emoluments     6.4. Rental charges     6.5. Depreciation charge on property and equipment   | 76,283<br>296,596<br>666,503         | 137,423<br>326,322<br>2,491,126    | 48,026<br>49,569<br>629,370        | 5,170<br>19,000<br>122,024       | 21,095<br>105,808<br>447,069    | 5,854<br>44,344<br>144,289       | 66,073<br>-<br>4,598            | 294,830<br>-<br>19,789          | 4,591<br>4,591               | 78,717<br>495,287<br>1,810,108                          | 813,612<br>811,939<br>5,206,428                         | 282,829<br>174,174<br>1,954,345                         |  |
| 6.6. Amortisation charges 6.7. Other operating expenses   | 243,027<br>4,975,071                 | 1,391,966<br>20,294,288            | 433,906<br>4,775,691               | 88,055<br>699,372                | 264,811<br>3.609.746            | 34,662<br>806,406                | 2,933<br>324,926                | 1,491<br>1,039,382              | 512<br>140,790               | 408,502<br>8.925.439                                    | 4,541,387<br>41,711,277                                 | 542,971<br>8,406,457                                    |  |
| 6.8. Total other operating expenses 7. Profit/(loss) before tax and exceptional items   | 17,008,140<br>14,517,952             | 68,277,771<br>58,375,497           | 16,130,941<br>14,619,526           | 2,778,815<br>272,020             | 11,566,117<br>921,496           | 2,827,569<br>440,583             | 507,044<br>7,312,880            | 2,182,070<br>6,088,323          | 315,379<br>(218,877)         | 28,259,999<br>21,181,661                                | 122,894,064<br>81,972,627                               | 27,330,170<br>21,157,663                                |  |
| 8. Exceptional items 9. Profit/(loss) after exceptional items   | 14,517,952                           | 58,375,497                         | 14,619,526                         | 272,020                          | 921,496                         | 440,583                          | 7,312,880                       | 6,088,323                       | (218,877)                    | 21,181,661  | 81,972,627  | 21,157,663  |  |
| 11. Deferred tax  | (2,985,990)<br>(464,390)             | (18,275,739)<br>4,929,555          | (2,003,141)<br>(1,447,073)         | (54,416)<br>16,570               | (23,397)<br>94,925              | (9,700)<br>13,333                | (22,755)<br>(21,627)            | (67,668)<br>(44,962)            | -                            | (4,258,908)<br>(379,368)                                | (25,577,875)<br>5,379,452                               | (3,369,519)<br>(1,303,498)                              |  |
| 12. Profit/(loss) after tax and exceptional items 13. Minority Interest   | 11,067,572                           | 45,029,313                         | 11,169,312                         | 234,174                          | 993,024                         | 444,216                          | 7,268,498                       | 5,975,693                       | (218,877)                    | <b>16,543,385</b><br>453,035                            | <b>61,774,204</b><br>1,684,851                          | <b>16,484,646</b><br>425,492                            |  |
| 14. Profit/(loss) after tax and exceptional items and Minority Interest  15. Other Comprehensive income:  15.1. Gains/(Losses) from translating the financial statements of foreign operations          | 11,067,572                           | 45,029,313                         | 11,169,312                         | 234,174                          | 993,024                         | 444,216                          | 7,268,498                       | 5,975,693                       | (218,877)                    | 16,090,350  | 60,089,353  | 16,059,154  |  |
| 15.1. Gains/(Losses) from translating the middled statements of loteigh operations 15.2. Fair value changes in available-for-sale financial assets 15.3. Re-measurement of defined benefit pension fund | 7,331,205                            | 8,873,000<br>8,000                 | 1,791,688                          | 779,685                          | 2,105,176                       | 209,273                          | -                               | -                               | -                            | (580,058)<br>9,383,150                                  | (17,102,300)<br>10,801,022<br>8,000                     | (14,381,948)<br>1,988,189                               |  |
| 15.4. Share of other comprehensive income of associates 15.5. Income tax relating to components of other comprehensive income   | (1,334,450)                          | (2,487,000)                        | (537,506)                          | (233,906)                        | (631,553)                       | (62,782)                         |                                 |                                 |                              | (2,814,945)   | (3,242,707)   | (596,457)   |  |
| 16. Other comprehensive income for the year net of tax 17. Total comprehensive income for the year  | 5,996,755<br>17,064,327              | 6,394,000<br>51,423,313            | 1,254,182<br>12,423,494            | 545,779<br>779,953               | 1,473,623<br>2,466,647          | 146,491<br>590,707               | 7,268,498                       | 5,975,693                       | (218.877)                    | 5,988,147<br>22,531,532                                 | (9,535,985)<br>52,238,219                               | (12,990,216)<br>3,068,938                               |  |
| 18, EARNINGS PER SHARE - DILUTED & BASIC KSHS<br>19, DIVIDEND PER SHARE - DECLARED KSHS   | 0.82                                 | 0.83<br>0.24                       | 0.83                               | 0.09                             | 0.39                            | 0.09                             | 2.26                            | 1.86                            | (0.27)                       | 20.03   | 18.70<br>3.00   | 20.52   |  |
| III. OTHER DISCLOSURES  1. NON-PERFORMING LOANS AND ADVANCES  |                                      |                                    |                                    |                                  |                                 |                                  |                                 |                                 |                              |   |   |   |  |
| a) Gross Non-performing loans and advances b) Less Interest in Suspense   | 184,348,986<br>29,538,713            | 176,810,996<br>26,112,093          | 164,070,581<br>21,941,056          | 32,204,975<br>3,750,684          | 30,794,509<br>3,496,589         | 24,881,990<br>2,663,275          |                                 |                                 |                              | 233,296,666<br>33,675,481                               | 225,694,852<br>30,292,964                               | 205,318,761<br>25,286,014                               |  |
| c) Total Non-Performing Loans and Advances (a-b) d) Less Loan Loss Provision  | <b>154,810,274</b><br>96,289,203     | <b>150,698,903</b><br>90,352,938   | <b>142,129,525</b><br>78,792,203   | <b>28,454,291</b><br>14,987,317  | <b>27,297,920</b><br>14,471,642 | <b>22,218,715</b><br>11,613,947  |                                 |                                 |                              | <b>199,621,185</b><br>122,543,466                       | <b>195,401,888</b><br>116,530,127                       | <b>180,032,747</b><br>102,057,355                       |  |
| e) Net Non-Performing Loans and Advances(c-d) f) Discounted Value of Securities   | <b>58,521,070</b><br>51,981,602      | <b>60,345,965</b><br>56,901,270    | <b>63,337,322</b><br>55,193,127    | <b>13,466,974</b><br>11,698,815  | <b>12,826,278</b><br>11,211,299 | <b>10,604,768</b><br>9,507,406   |                                 |                                 |                              | <b>77,077,719</b> 66,537,444                            | <b>78,871,761</b><br>72,548,615                         | <b>77,975,392</b><br>67,924,586                         |  |
| g) Net NPLs Exposure (e-f) 2. INSIDER LOANS AND ADVANCES  | 6,539,468                            | 3,444,695                          | 8,144,195                          | 1,768,159                        | 1,614,979                       | 1,097,362                        |                                 |                                 |                              | 10,540,275  | 6,323,146   | 10,050,806  |  |
| a) Directors, Shareholders and Associates<br>b) Employees   | 7,639,443<br>19,172,460              | 8,357,211<br>17,227,793            | 13,641,139<br>14,231,187           | 4,873,352                        | 4,853,840                       | 4,981,680                        |                                 |                                 |                              | 12,602,233<br>27,273,803<br><b>39,876,036</b>           | 14,717,996<br>23,482,292<br><b>38,200,288</b>           | 16,500,963<br>22,292,248<br><b>38,793,211</b>           |  |
| c) Total Insider Loans and Advances and other facilities 3. OFF-BALANCE SHEET ITEMS   | 26,811,903                           | 25,585,004                         | 27,872,326                         | 4,873,352                        | 4,853,840                       | 4,981,738                        |                                 |                                 |                              | 313,751,894   | 307,745,726   | 266,599,993   |  |
| a) Letters of credit, guarantees, acceptances b) Forwards, swaps and options  | 247,921,866<br>26,799,888            | 242,222,423<br>24,530,418          | 207,009,945<br>4,569,937           | 9,678,410<br>64,650              | 8,046,250<br>38,768             | 13,847,281<br>138,788            |                                 |                                 |                              | 27,366,216  | 24,768,499  | 4,806,591   |  |
| c) Other contingent liabilities d) Total Contingent Liabilities   | 274,721,754                          | 266,752,841                        | 211,579,882                        | 9,743,060                        | 8,085,018                       | 13,986,069                       |                                 |                                 |                              | 341,118,110   | 332,514,225   | 271,406,584   |  |
| 4. CAPITAL STRENGTH a) Core capital b) Minimum Statutory Capital  | <b>154,609,569</b><br>1.000.000      | <b>144,770,039</b>                 | <b>131,678,616</b>                 | <b>9,142,577</b> 1,000,000       | <b>8,996,312</b> 1,000,000      | <b>9,001,002</b> 1.000.000       |                                 |                                 |                              | <b>281,374,149</b> 1,000,000                            | <b>267,988,187</b> 1,000,000                            | <b>239,569,114</b><br>1.000.000                         |  |
| c) Excess/(Deficiency) (a-b) d) Supplementary Capital   | 153,609,569<br>45,041,650            | 143,770,039<br>32,072,475          | 130,678,616<br>30,980,333          | 8,142,577<br>4,376,983           | 7,996,312<br>4,600,569          | 8,001,002<br>5,341,344           |                                 |                                 |                              | 280,374,149<br>50,419,490                               | 266,988,187<br>39,989,581                               | 238,569,114<br>33,467,564                               |  |
| e) Total Capital (a+d) f) Total risk weighted assets  | <b>199,651,219</b><br>976,972,013    | <b>176,842,514</b><br>962,569,845  | <b>162,658,949</b><br>930,968,153  | <b>13,519,560</b><br>101,849,918 | <b>13,596,881</b><br>99,948,077 | <b>14,342,346</b><br>111,479,582 |                                 |                                 |                              | <b>331,793,639</b><br>1,682,522,873                     | <b>307,977,768</b><br>1,590,674,489                     | <b>273,036,678</b><br>1,364,171,323                     |  |
| g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio   | <b>15.4%</b><br>8.0%                 | <b>14.8%</b><br>8.0%               | <b>13.1%</b><br>8.0%               | <b>8.7%</b><br>8.0%              | <b>9.0%</b><br>8.0%             | <b>8.5%</b><br>8.0%              |                                 |                                 |                              | <b>19.7%</b><br>8.0%                                    | <b>19.4%</b><br>8.0%                                    | <b>15.6%</b><br>8.0%                                    |  |
| i) Excess/(Deficiency) j) Core Capital / total risk weighted assets   | 7.4%<br>15.8%                        | 6.8%<br>15.0%                      | 5.1%<br>14.1%                      | 0.7%<br>9.0%                     | 1.0%<br>9.0%                    | 0.5%<br>8.1%                     |                                 |                                 |                              | 11.7%<br>16.7%  | 11.4%<br>16.8%  | 7.6%<br>17.6%   |  |
| k) Minimum Statutory Ratio  I) Excess/(Deficiency) (j-k)  | 10.5%<br><b>5.3%</b>                 | 10.5%<br><b>4.5%</b>               | 10.5%<br><b>3.6%</b>               | 10.5%<br>(1.5%)                  | 10.5%<br>(1.5%)                 | 10.5%<br>(2.4%)                  |                                 |                                 |                              | 10.5%<br><b>6.2%</b>                                    | 10.5%<br><b>6.3%</b>                                    | 10.5%<br><b>7.1%</b>                                    |  |
| m) Total Capital/total risk weighted assets  n) Minimum statutory Ratio   | <b>20.4%</b><br>14.5%<br><b>5.9%</b> | 18.4%<br>14.5%<br>3.9%             | 17.5%<br>14.5%<br>3.0%             | 13.3%<br>14.5%<br>(1.2%)         | 13.6%<br>14.5%<br>(0.9%)        | 12.9%<br>14.5%<br>(1.6%)         |                                 |                                 |                              | <b>19.7%</b><br>14.5%<br><b>5.2%</b>                    | <b>19.4%</b><br>14.5%<br><b>4.9%</b>                    | 20.0%<br>14.5%<br>5.5%                                  |  |
| o) Excess/(Deficiency) (m-n) 5. LIQUIDITY   |                                      |                                    |                                    |                                  | . ,                             |                                  |                                 |                                 |                              |   |   |   |  |
| a) Liquidity Ratio b) Minimum Statutory Ratio   | <b>45.1%</b> 20.0%                   | <b>42.4%</b><br>20.0%              | <b>43.8%</b><br>20.0%              | <b>42.4%</b><br>20.0%            | <b>34.4%</b><br>20.0%           | <b>30.6%</b><br>20.0%            |                                 |                                 |                              | <b>48.9%</b><br>20.0%                                   | <b>47.6%</b> 20.0%                                      | <b>47.9%</b><br>20.0%                                   |  |
| c) Excess/(Deficiency) (a-b)  | 25.1%                                | 22.4%                              | 23.8%                              | 22.4%                            | 14.4%                           | 10.6%                            |                                 |                                 |                              | 28.9%   | 27.6%   | 27.9%   |  |

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The above financial statements are extracts from the book of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com. They may also be accessed at the institutions Head Office located at Kencom House, Moi Avenue, Nairobi, Kenya. The financial statements were approved by the Board of Directors on Wednesday, 21 May 2025 and were signed on its behalf by: **FCS Dr. Joseph Kinyua, EGH** - Group Chairman | **Paul Russo, EBS** - Group Chief Executive Officer.



