

For People. For Better.

# KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2025

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	25.1 25		ANK KENYA	1 24			PLC COMPANY				CONSOLIDATE	
I. STATEMENT OF FINANCIAL POSITION	30-Jun-25 Kshs 000	31-Mar-25 Kshs 000	31-Dec-24 Kshs 000	30-Jun-24 Kshs 000	30-Jun-25 Kshs 000	31-Mar-25 Kshs 000	31-Dec-24 Kshs 000	30-Jun-24 Kshs 000	30-Jun-25 Kshs 000	31-Mar-25 Kshs 000	31-Dec-24 Kshs 000	30-Jun-24 Kshs 000
A. ASSETS	Un-Audited	Un-Audited	Audited	Un-audited	Un-Audited	Un-Audited	Audited	Un-audited	Un-Audited	Un-Audited	Audited	Un-audited
1. Cash (both Local & Foreign)	8,705,442	8,653,255	9,971,074	6,889,723	-	-	-	-	31,854,474	50,737,075	32,300,734	32,519,726
2. Balances due from Central Bank of Kenya	52,172,574	42,616,010	32,458,420	43,757,729	-	-	-	-	52,172,574	42,616,011	32,458,420	50,088,411
3. Kenya Government and other securities held for dealing purpose	s 21,988,937	19,010,512	19,347,443	1,484,345	-	-	-	-	22,325,932	19,010,512	19,347,443	1,482,663
Financial Assets at fair value through profit and loss     Investment securities:	-	-	-	-	-	-	-	-	-	-	-	-
a) Held at armotized cost: a. Kenya Government securities	135,092,408	136,127,951	140,000,648	141,120,019	_	-	-	_	135,669,664	136,658,699	140,481,992	164,160,149
b. Other securities	-	-	-	-	-	-	-	-	95,182,384	85,602,041	83,664,823	26,482,568
b) Fair value through OCI: a. Kenya Government securities	146,285,516	152,545,760	141,931,087	122,856,809	-	-	-	-	147,129,461	153,511,445	142,926,620	147,792,049
b. Other securities	1,961,923	2,023,547	1,962,483	1,961,806	-	-	-	-	24,095,439	22,470,585	22,474,297	18,630,457
Deposits and balances due from local banking institutions     Deposits and balances due from banking institutions abroad	5,506,513 63,878,441	8,658,808 99,845,093	3,449,615 91,590,928	2,910,044 165,917,279	-	-	-	-	5,506,513 202,738,645	8,658,808 206,193,726	3,128,095 214,883,486	6,261,506 350,875,821
Tax recoverable	-	-	-	-	68,838	78,971	51,781	113,188	69,256	78,971	-	-
9. Loans and advances to customers (net)	808,894,832	760,298,000	736,614,026	710,046,556	5,875,246	1,833,890	1,061,667	841,320	1,095,406,182	1,018,573,680	990,412,959	1,032,170,263
10. Balances due from group companies	7,811,273	10,318,647	10,055,415	11,111,578	5,484,244	14,074,293	6,163,407	5,321,545	-	-	-	-
Investments in associates     Investments in subsidiary companies	954,171	903,364	837,395	701,222	- - -	- 114,280,238	- 114,280,238	- 114,280,238	954,171	903,364	837,394	1,526,191
13. Investments in joint ventures		-	-	-	99,634,015	114,260,236	114,280,238	114,200,230	_	-	-	-
14. Investment properties	12,600,607	12,600,607	12,600,607	12,600,607	-	-	-	-	14,404,358	14,407,620	14,435,699	17,697,154
15. Property and equipment	10,329,081	10,981,978	10,385,132	10,364,475	854,055	854,151	853,679	877,347	23,939,960	24,129,793	24,470,230	22,689,693
16. Prepaid lease rentals	112,035	111,411	112,035	113,283	-	-	-	-	112,530	113,163	113,796	118,517
17. Intangible assets	5,661,833	5,082,222	5,080,800	3,157,030	5,465	6,936	8,790	467	14,764,616	14,730,183	14,944,185	15,291,431
18. Deferred tax asset  19. Retirement benefit asset	35,259,761	30,417,160	32,215,891	31,732,748	16,534	11,367	32,994	77,956	36,751,266	31,849,101	33,727,949	40,146,728
20. Other assets	34,130,124	29,314,268	29,153,540	- 29,972,994	14,996,579	314,693	377,326	59,938	65,897,500	203,927,793	191,711,958	- 48,922,856
21. TOTAL ASSETS	1,351,345,471	1,329,508,593	1,277,766,539	1,296,698,247	126,934,976	131,454,539	122,829,882	121,571,999	1,968,974,925	2,034,172,570	1,962,320,080	1,976,856,183
B. LIABILITIES												
22. Balances due to Central Bank of Kenya	-	-	8,005,282	67,443,836	-	-	-	-	-	-	19,415,552	86,580,617
23. Customer deposits	1,031,466,777	1,007,061,773	971,960,594	978,413,046	-	-	-	-	1,486,080,060	1,427,806,512	1,381,975,669	1,490,592,612
Deposits and balances due to local banking institutions     Deposits and balances due to foreign banking institutions	2,495,941 3,939,167	7,353,130 2,035,270	15,538,281 1,010,562	8,549,922 8,343,163	-	-	-	-	3,445,358 24,669,415	10,434,639 14,095,342	15,344,718 8,257,283	11,724,415 22,845,074
26. Other money market deposits	-	-	-	-	_	-	-	-	-	-	-	-
27. Borrowed funds	63,706,918	67,564,429	54,883,832	47,073,121	-	-	-	-	79,494,938	81,648,528	69,273,344	58,801,003
28. Balances due to group companies	12,426,449	9,704,135	9,939,761	2,199,077	5,726,137	11,954,650	10,271,422	10,736,709	-	-	-	-
29. Tax payable	559,870	7,804,510	4,839,459	2,244,543	-	-	-	-	2,059,087	10,025,235	6,454,811	3,203,433
30. Dividends payable	-	6,426,926	-	-	-	-	-	-	1601546	1050 520	1007256	-
31. Deferred tax liability 32. Retirement benefit liability	664,000	664,000	664,000	601,000	-	-	-	-	1,681,546 664,000	1,859,528 664,000	1,997,256 664,000	2,831,235 1,061,662
33. Other liabilities	29,966,979	25,504,168	27,209,331	23,031,095	1,288,994	572,236	899,303	3,122,519	55,377,381	182,138,519	175,956,410	50,962,690
34. TOTAL LIABILITIES	1,145,226,101	1,134,118,341	1,094,051,102	1,137,898,803	7,015,131	12,526,886	11,170,725	13,859,228	1,653,471,785	1,728,672,303	1,679,339,043	1,728,602,741
C. SHAREHOLDERS' FUNDS												
35. Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463
36. Share premium/(discount)	-	-	-	-	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149
<ul><li>37. Revaluation reserves</li><li>38. Retained earnings / (Accumulated losses)</li></ul>	130,770,444	119,753,802	106,910,200	- 98,932,024	76,162,381	- 83,203,846	- 75,935,351	- 71,988,964	270,650,901	262,116,490	243,383,785	226,146,384
39. Statutory loan loss reserve	12,481,723	17,821,204	19,894,269	10,493,438	70,102,301	-	75,755,551	-	11,600,517	17,589,990	20,232,345	9,409,416
40. Other Reserves/Re-measurement of defined benefit asset/	2,454,177	3,829,146	(3,502,058)	(11,039,043)	-	-	-	-	(19,179,025)	(18,345,152)	(24,450,352)	(30,272,806)
liability 41. Proposed dividends												
42. Capital grants	6,426,926	-	6,426,926	6,426,926	12,853,852	4,820,195	4,820,195	4,820,195	12,853,852	4,820,195	4,820,195	4,820,194
43. TOTAL SHAREHOLDERS' FUNDS	206,119,370	195,390,252	183,715,437	158,799,444	119,919,845	118,927,653	111,659,157	107,712,771	306,829,857	297,085,135	274,889,584	241,006,801
44. Minority Interest	-	-	-	-	-	-	-	-	8,673,283	8,415,132	8,091,453	7,246,641
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,351,345,471	1,329,508,593	1,277,766,539	1,296,698,247	126,934,976	131,454,539	122,829,882	121,571,999	1,968,974,925	2,034,172,570	1,962,320,080	1,976,856,183
II. STATEMENT OF COMPREHENSIVE INCOME  1. INTEREST INCOME												
1.1 Loans and advances	48,961,228	24,300,473	102,617,981	44,725,193	_	-	-	-	70,566,886	35,459,231	153,628,997	69,193,108
1.2 Government securities	18,329,712	9,291,507	38,935,799	20,216,190	-	-	-	-	24,008,495	12,270,033	50,205,490	25,470,078
1.3 Deposits and placements with banking institutions	1,892,558	657,026	4,092,441	2,205,716	-	-	-	-	5,919,400	2,456,185	9,567,159	2,752,807
1.4 Other Interest Income	-	-	-	-	324,069	137,555	378,736	162,657	-	-	-	<del>-</del>
1.5 Total interest income 2. INTEREST EXPENSE	69,183,498	34,249,006	145,646,221	67,147,099	324,069	137,555	378,736	162,657	100,494,781	50,185,449	213,401,646	97,415,993
2.1 Customer deposits	19,512,456	10,308,212	44,711,703	20,485,148	_	_	_	_	24,716,452	12,899,810	55,417,882	25,555,198
Deposits and placement from banking institutions	2,816,072	1,409,800	11,832,233	6,650,368	-	-	-	-	6,420,908	3,457,378	20,251,388	10,347,640
2.3 Other interest expenses	151,526	82,644	246,087	128,895	160,203	85,231	310,358	162,601	221,785	109,007	386,333	185,979
2.4 Total interest expenses	22,480,054	11,800,656	56,790,023	27,264,411	160,203	85,231	310,358	162,601	31,359,145	16,466,195	76,055,603	36,088,817
3. NET INTEREST INCOME/(LOSS)	46,703,444	22,448,350	88,856,198	39,882,688	163,866	52,324	68,378	56	69,135,636	33,719,254	137,346,043	61,327,176
OTHER OPERATING INCOME     4.1 Fees and commissions on loans and advances	E 010 102	2 407 251	0.155.005	4250.624					6122.025	2021262	41 400 001	F 422 070
4.1 Pees and commissions of loans and davances  4.2 Other fees and commissions	5,010,103 6,621,479	2,487,251 3,326,010	9,155,085 13,742,423	4,358,621 6,922,802	-	-	-	-	6,132,935 14,190,199	3,021,362 7,055,888	11,498,021 30,821,599	5,633,072 14,332,492
4.3 Foreign exchange trading income	3,167,260	1,710,658	10,330,863	6,090,393	(21,359)	(4,133)	(79,654)	(75,395)	5,186,281	3,132,905	17,540,153	9,971,986
4.4 Dividend Income	-	-	-	-	13,779,828	7,252,902	7,114,753	-	-	-	-	-
4.5 Other income	2,784,400	1,553,823	4,568,699	2,200,178	1,071,335	518,831	1,166,916	512,596	4,025,159	2,512,251	7,660,875	3,356,722
4.6 Total other operating income	17,583,242	9,077,742	37,797,070	19,571,994	14,829,804	7,767,600	8,202,015	437,201	29,534,574	15,722,406	67,520,648	33,294,272
5. TOTAL OPERATING INCOME  6. OTHER OPERATING EXPENSES	64,286,686	31,526,092	126,653,268	59,454,682	14,993,670	7,819,924	8,270,393	437,257	98,670,210	49,441,660	204,866,691	94,621,448
6.1 Loan loss provision	10,022,024	4,235,800	21,493,367	9,252,722	_	_	_	_	12,471,057	5,604,495	29,950,386	12,199,836
6.2 Staff costs	13,511,360	6,514,860	22,143,279	11,045,385	546,716	108,514	826,578	186,846	20,835,082	10,875,892	39,859,035	19,281,769
6.3 Directors' emoluments	111,550	76,283	137,423	78,485	153,142	66,073	294,830	195,789	310,434	140,276	813,612	452,751
6.4 Rental charges	178,859	58,698	326,322	113,355	-	-	-	-	404,436	257,389	811,939	279,869
6.5 Depreciation charge on property and equipment	1,324,465	666,503	2,491,126	1,265,878	9,196	4,598	19,789	9,136	3,626,372	1,810,108	5,206,428	3,805,482
6.6 Amortisation charges 6.7 Other operating expenses	549,900 10.187.774	243,027	1,391,966	786,426 9,665,129	4,405	2,933	1,491	1,024	857,284 19.333.256	408,502 9163 337	4,541,387 41.711.277	1,048,050
6.7 Other operating expenses  6.8 Total other operating expenses	10,187,774 <b>35,885,932</b>	5,212,969 <b>17,008,140</b>	20,294,288 <b>68,277,771</b>	9,665,129 <b>32,207,380</b>	1,150,342 1,863,801	324,926 <b>507,044</b>	1,039,382 <b>2,182,070</b>	2,835,352 <b>3,228,147</b>	19,333,256 <b>57,837,921</b>	9,163,337 <b>28,259,999</b>	41,711,277 <b>122,894,064</b>	19,441,547 <b>56,509,304</b>
7. Profit/(loss) before tax and exceptional items	28,400,754	14,517,952	58,375,497	27,247,302	13,129,869	7,312,880	6,088,323	(2,790,890)	40,832,289	21,181,661	81,972,627	38,112,144
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## KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2025

		KCB BANK KENYA KCB GROUP PLC COMPANY			KCB GROUP PLC CONSOLIDATED							
	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24	30-Jun-25	31-Mar-25	31-Dec-24	30-Jun-24
II. STATEMENT OF COMPREHENSIVE INCOME (Continued)	Kshs 000 Un-Audited	Kshs 000 Un-Audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-Audited	Kshs 000 Un-Audited	Kshs 000 Audited	Kshs 000 Un-audited	Kshs 000 Un-Audited	Kshs 000 Un-Audited	Kshs 000 Audited	Kshs 000 Un-audited
8. Exceptional items	On-Addited	On-Audited	Audited	On-addited	OII-Addited	OII-Addited	Abuited	On-addited	on-Addited	OII-Addited	Addited	Oil-douited
9. Profit/(loss) after exceptional items	20 400 754	14,517,952	- E9 27E 407	27,247,302	13,129,869	7 212 000	6,088,323	(2,790,890)	40.022.200	21,181,661	81,972,627	20 112 144
10. Current tax	28,400,754		58,375,497			7,312,880		(2,790,890)	40,832,289			38,112,144
11. Deferred tax	(9,953,585)	(2,985,990)	(18,275,739)	(8,123,726)	(32,526)	(22,755)	(67,668)	-	(13,194,259)	(4,258,908)	(25,577,875)	(10,257,701)
12. Profit/(loss) after tax and exceptional items	4,427,422	(464,390)	4,929,555	2,099,801	(16,460)	(21,627)	(44,962)	- (2.700.000)	4,689,641	(379,368)	5,379,452	2,069,095
	22,874,591	11,067,572	45,029,313	21,223,377	13,080,883	7,268,498	5,975,693	(2,790,890)	32,327,671	16,543,385	61,774,204	29,923,538
13. Minority Interest	-	-	-	-	-		-	-	823,500	453,035	1,684,851	767,744
14. Profit/(loss) after tax and exceptional items and Minority Interest	22,874,591	11,067,572	45,029,313	21,223,377	13,080,883	7,268,498	5,975,693	(2,790,890)	31,504,171	16,090,350	60,089,353	29,155,794
15. Other Comprehensive income:										<b>(</b> )	4	
15.1 Gains/(losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	(2,261,401)	(580,058)	(17,102,300)	(17,595,182)
15.2 Gain(loss) from fair value re-measurement of financial assets through other comprehensive income	5,956,235	7,331,205	8,873,000	(1,631,851)	-	-	-	-	10,394,324	9,383,150	10,801,022	520,272
15.3 Re-measurement of defined benefit pension fund	-	-	8,000	-	-	-	-	-	-	-	8,000	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	(1,383,662)	(1,334,450)	(2,487,000)	489,555	-	-	-	-	(3,118,297)	(2,814,945)	(3,242,707)	(156,081)
16. Other comprehensive income for the year net of tax	4,572,573	5,996,755	6,394,000	(1,142,296)	-	-	-	-	5,014,626	5,988,147	(9,535,985)	(17,230,991)
17. Total comprehensive income for the year	27,447,164	17,064,327	51,423,313	20,081,081	13,080,883	7,268,498	5,975,693	(2,790,890)	37,342,297	22,531,532	52,238,219	11,924,803
18. EARNINGS PER SHARE- DILUTED & BASIC KSHS	0.85	0.82	0.83	0.79	8.14	2.26	1.86	(1.74)	19.61	20.03	18.70	18.15
19. DIVIDEND PER SHARE - DECLARED KSHS	0.12	-	0.24	0.12	4.00	-	3.00	1.50	4.00	-	3.00	1.50
III. OTHER DISCLOSURES												
NON-PERFORMING LOANS AND ADVANCES												
a) Gross Non-performing loans and advances	199,870,056	184,348,986	176,810,996	169,971,257					221,070,610	233,296,666	225,694,852	212,082,230
b) Less Interest in Suspense											30,292,964	29,176,174
c) Total Non-Performing Loans and Advances (a-b)	31,503,598	29,538,713	26,112,093	25,657,864					31,969,250	33,675,481		
· · · · · · · · · · · · · · · · · · ·	168,366,458	154,810,274	150,698,903	144,313,393					189,101,360	199,621,185	195,401,888	182,906,056
d) Less Loan Loss Provision	100,038,918	96,289,203	90,352,938	86,384,966					110,259,804	122,543,466	116,530,127	110,562,661
e) Net Non-Performing Loans and Advances(c-d)	68,327,541	58,521,070	60,345,965	57,928,427					78,841,556	77,077,719	78,871,761	72,343,395
f) Discounted Value of Securities	62,221,480	51,981,602	56,901,270	53,112,797					65,178,977	66,537,444	72,548,615	64,124,049
g) Net NPLs Exposure (e-f)	6,106,061	6,539,468	3,444,695	4,815,630					13,662,579	10,540,275	6,323,146	8,219,346
2. INSIDER LOANS AND ADVANCES												
a) Directors, Shareholders and Associates	7,180,156	7,639,443	8,357,211	12,450,612					16,351,412	12,602,233	14,717,996	15,627,600
b) Employees	19,667,189	19,172,460	17,227,793	14,653,129					23,017,374	27,273,803	23,482,292	22,626,005
c) Total Insider Loans and Advances and other facilities	26,847,346	26,811,903	25,585,004	27,103,741					39,368,786	39,876,036	38,200,288	38,253,605
3. OFF-BALANCE SHEET ITEMS												
a) Letters of credit, guarantees, acceptances	293,292,203	247,921,866	242,222,423	268,005,224					351,891,240	313,751,894	307,745,726	331,438,259
b) Forwards, swaps and options	41,125,789	26,799,888	24,530,418	7,885,048					43,145,789	27,366,216	24,768,499	8,058,302
c) Other contingent liabilities	-	-	-	-					-	-	-	-
d) Total Contingent Liabilities	334,417,992	274,721,754	266,752,841	275,890,272					395,037,029	341,118,110	332,514,225	339,496,561
4. CAPITAL STRENGTH												
a) Core capital	155,391,411	154,609,569	144,770,039	124,804,331					277,178,479	281,374,149	267,988,187	241,995,116
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000					1,000,000	1,000,000	1,000,000	1,000,000
c) Excess (a-b)	154,391,411	153,609,569	143,770,039	123,804,331					276,178,479	280,374,149	266,988,187	240,995,116
d) Supplementary Capital	44,955,785	45,041,650	32,072,475	31,528,876					44,074,580	50,419,490	39,989,581	34,749,074
e) Total Capital (a+d)	200,347,197	199,651,219	176,842,514	156,333,206					321,253,059	331,793,639	307,977,768	276,744,190
f) Total risk weighted assets	1,023,208,719	976,972,013	962,569,845	924,766,344					1,632,895,027	1,682,522,873	1,590,674,489	1,361,078,896
g) Core Capital/Total deposits Liabilities	15.1%	15.4%	14.8%	12.6%					18.7%	19.7%	19.4%	15.8%
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%					8.0%	8.0%	8.0%	8.0%
I) Excess / (Deficiency)	7.1%	7.4%	6.8%	4.6%					10.7%	11.7%	11.4%	7.8%
j) Core Capital / total risk weighted assets	15.2%	15.8%	15.0%	13.5%					17.0%	16.7%	16.8%	17.8%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%					10.5%	10.5%	10.5%	10.5%
l) Excess / (Deficiency) (j-k)	4.7%	5.3%	4.5%	3.0%					6.5%	6.2%	6.3%	7.3%
m) Total Capital/total risk weighted assets	19.6%	20.4%	18.4%	16.9%					19.7%	19.7%	19.4%	20.3%
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%					14.5%	14.5%	14.5%	14.5%
o) Excess / (Deficiency) (m-n)	5.1%	5.9%	3.9%	2.4%					5.2%	5.2%	4.9%	5.8%
5. LIQUIDITY	3170	51570										
a) Liquidity Ratio	41.4%	45.1%	42.4%	40.9%					47.2%	48.9%	47.6%	47.0%
12.46.1										1412.74		

### SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As at 30 June 2025	Share capital Kshs '000	Share premium Kshs '000	Revenue and other reserves Kshs '000	Proposed Dividends Kshs '000	Non Controlling Interest Kshs '000	Total Kshs '000
At 1 January 2025	3,213,463	27,690,149	239,165,778	4,820,195	8,091,453	282,981,037
Profit for the year	-	-	31,504,171	-	823,500	32,327,671
Other comprehensive income net of tax	-	-	5,256,297	-	(241,670)	5,014,627
Final 2024 dividend paid in the year	-	-	-	(4,820,195)	-	(4,820,195)
Interim dividend 2025	-	-	(12,853,852)	12,853,852	-	-
At 30 June 2025	3,213,463	27,690,149	263,072,393	12,853,852	8,673,283	315,503,140

20.0%

21.4%

20.0%

25.1%

20.0%

22.4%

20.0%

20.9%

### SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

For the period ended 30 June 2025	30-Jun-2025 Un-audited Kshs '000	Audited	30-Jun-2024 Un-audited Kshs '000
Cashflows generated from / (used in) operating activities	(8,683,124)	(131,189,000)	12,716,677
Cashflows used in investing activities	(3,730,069)	(10,056,000)	(2,751,148)
Cash flows used in financing activities	(5,401,399)	(19,108,000)	(29,857,064)
Net Increase / (decrease) in cash and cash equivalents	(7,011,794)	(160,353,000)	(19,891,536)
Cash and cash equivalents as at 1 January	299,284,000	459,637,000	459,637,000
Cash and cash equivalents at 30 June	292,272,206	299,284,000	439,745,464

20.0%

27.2%

20.0%

28.9%

#### Message from the Directors

b) Minimum Statutory Ratio

c) Excess (a-b)

The Directors approved an interim and special dividend of KShs. 4.00 for every ordinary share on the issued and paid-up share capital. The dividend will be paid on or about 11 November 2025 to shareholders on the register of members as at the close of business on 3 September 2025.

The above financial statements are extracts from the books 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, Mol Avenue, Nairobi, Kenya

The financial statements were approved by the Board of Directors on Wednesday 13 August 2025, and signed on its behalf by: FCS Dr. Joseph Kinyua - Group Chairman | Paul Russo - Group Chief Executive Officer

© 6 6 8 6 0 0

20.0%

27.6%

20.0%

27.0%