



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 Kshs 000 Un-Audited | 31-Mar-25 Kshs 000 Un-Audited | 31-Dec-24 Kshs 000 Audited | 30-Jun-24 Kshs 000 Un-audited | 30-Jun-25 Kshs 000 Un-Audited | 31-Mar-25 Kshs 000 Un-Audited | 31-Dec-24 Kshs 000 Audited | 30-Jun-24 Kshs 000 Un-audited | 30-Jun-25 Kshs 000 Un-Audited | 31-Mar-25 Kshs 000 Un-Audited | 31-Dec-24 Kshs 000 Audited | 30-Jun-24 Kshs 000 Un-audited |
| I. STATEMENT OF FINANCIAL POSITION | | | | | | | | | | | | |
| A. ASSETS | | | | | | | | | | | | |
| 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 purposes | 21,988,937 | 19,010,512 | 19,347,443 | 1,484,345 | - | - | - | - | 22,325,932 | 19,010,512 | 19,347,443 | 1,482,663 |
| 4. Financial Assets at fair value through profit and loss | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. 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 |
| 6. Deposits and balances due from local banking institutions | 5,506,513 | 8,658,808 | 3,449,615 | 2,910,044 | - | - | - | - | 5,506,513 | 8,658,808 | 3,128,095 | 6,261,506 |
| 7. Deposits and balances due from banking institutions abroad | 63,878,441 | 99,845,093 | 91,590,928 | 165,917,279 | - | - | - | - | 202,738,645 | 206,193,726 | 214,883,486 | 350,875,821 |
| 8. 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 | - | - | - | - |
| 11. Investments in associates | 954,171 | 903,364 | 837,395 | 701,222 | - | - | - | - | 954,171 | 903,364 | 837,394 | 1,526,191 |
| 12. Investments in subsidiary companies | - | - | - | - | 99,634,015 | 114,280,238 | 114,280,238 | 114,280,238 | - | - | - | - |
| 13. Investments in joint ventures | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 | 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 |
| 19. Retirement benefit asset | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 |
| 24. Deposits and balances due to local banking institutions | 2,495,941 | 7,353,130 | 15,538,281 | 8,549,922 | - | - | - | - | 3,445,358 | 10,434,639 | 15,344,718 | 11,724,415 |
| 25. Deposits and balances due to foreign banking institutions | 3,939,167 | 2,035,270 | 1,010,562 | 8,343,163 | - | - | - | - | 24,669,415 | 14,095,342 | 8,257,283 | 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 | - | - | - | - | - | - | - | - | - | - |
| 31. Deferred tax liability | - | - | - | - | - | - | - | - | 1,681,546 | 1,859,528 | 1,997,256 | 2,831,235 |
| 32. Retirement benefit liability | 664,000 | 664,000 | 664,000 | 601,000 | - | - | - | - | 664,000 | 664,000 | 664,000 | 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 |
| 37. Revaluation reserves | - | - | - | - | - | - | - | - | - | - | - | - |
| 38. Retained earnings / (Accumulated losses) | 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 | - | - | - | - | 11,600,517 | 17,589,990 | 20,232,345 | 9,409,416 |
| 40. Other Reserves/Re-measurement of defined benefit asset/ liability | 2,454,177 | 3,829,146 | (3,502,058) | (11,039,043) | - | - | - | - | (19,179,025) | (18,345,152) | (24,450,352) | (30,272,806) |
| 41. Proposed dividends | 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 |
| 42. Capital grants | - | - | - | - | - | - | - | - | - | - | - | - |
| 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 | - | - | - | - |
| 1.5 Total interest income | 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. INTEREST EXPENSE | | | | | | | | | | | | |
| 2.1 Customer deposits | 19,512,456 | 10,308,212 | 44,711,703 | 20,485,148 | - | - | - | - | 24,716,452 | td | | |

| | KCB BANK KENYA | | | | KCB GROUP PLC COMPANY | | | | KCB GROUP PLC CONSOLIDATED | | | |
|---|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| II. STATEMENT OF COMPREHENSIVE INCOME (Continued) | 30-Jun-25 Kshs 000 Un-Audited | 31-Mar-25 Kshs 000 Un-Audited | 31-Dec-24 Kshs 000 Audited | 30-Jun-24 Kshs 000 Un-audited | 30-Jun-25 Kshs 000 Un-Audited | 31-Mar-25 Kshs 000 Un-Audited | 31-Dec-24 Kshs 000 Audited | 30-Jun-24 Kshs 000 Un-audited | 30-Jun-25 Kshs 000 Un-Audited | 31-Mar-25 Kshs 000 Un-Audited | 31-Dec-24 Kshs 000 Audited | 30-Jun-24 Kshs 000 Un-audited |
| 8. Exceptional items | - | - | - | - | - | - | - | - | - | - | - | - |
| 9. Profit/(loss) after 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 |
| 10. Current 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) |
| 11. Deferred tax | 4,427,422 | (464,390) | 4,929,555 | 2,099,801 | (16,460) | (21,627) | (44,962) | - | 4,689,641 | (379,368) | 5,379,452 | 2,069,095 |
| 12. Profit/(loss) after tax and exceptional items | 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: | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |
| 1. 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 | 31,503,598 | 29,538,713 | 26,112,093 | 25,657,864 | | | | | 31,969,250 | 33,675,481 | 30,292,964 | 29,176,174 |
| c) Total Non-Performing Loans and Advances (a-b) | 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% |
| l) 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 | | | | | | | | | | | | |
| a) Liquidity Ratio | 41.4% | 45.1% | 42.4% | 40.9% | | | | | 47.2% | 48.9% | 47.6% | 47.0% |
| b) Minimum Statutory Ratio | 20.0% | 20.0% | 20.0% | 20.0% | | | | | 20.0% | 20.0% | 20.0% | 20.0% |
| c) Excess (a-b) | 21.4% | 25.1% | 22.4% | 20.9% | | | | | 27.2% | 28.9% | 27.6% | 27.0% |

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 |

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

| For the period ended 30 June 2025 | 30-Jun-2025 Un-audited Kshs '000 | 31-Dec-24 Audited Kshs '000 | 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 |

Message from the Directors

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, Moi 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