

KCB GROUP PLC

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2025

UN-AUDITED FI	IVAITO!				DISCE			KIOD EN				
	30-Jun-25	KCB B 31-Mar-25	ANK KENYA 31-Dec-24	30-Jun-24	20 1 25		P PLC COMPANY 31-Dec-24	30-Jun-24	30-Jun-25	KCB GROUP PL 31-Mar-25	.C CONSOLIDATE 31-Dec-24	30-Jun-24
I. STATEMENT OF FINANCIAL POSITION	Kshs 000	Kshs 000	Kshs 000	Kshs 000	30-Jun-25 Kshs 000	31-Mar-25 Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	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
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
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
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
Deposits and balances due from banking institutions abroad Tax recoverable	63,878,441	99,845,093	91,590,928	165,917,279	68,838	- 78,971	- 51,781	113,188	202,738,645	206,193,726 78,971	214,883,486	350,875,821
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	69,256 1,095,406,182	1,018,573,680	990,412,959	1,032,170,263
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	1,093,400,162	1,016,573,060	990,412,939	1,032,170,203
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 23. Palances due to Central Bank of Kenya			9.005.393	67.442.026							40 A1E EE2	04 500 417
Balances due to Central Bank of Kenya Customer deposits	1,031,466,777	1,007,061,773	8,005,282 971,960,594	67,443,836 978,413,046		-	-	-	1,486,080,060	- 1,427,806,512	19,415,552 1,381,975,669	86,580,617 1,490,592,612
24. Deposits and balances due to local banking institutions	2,495,941	7,353,130	15,538,281	978,413,046 8,549,922		-	-	-	3,445,358	10,434,639	15,344,718	1,490,592,612
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 C. SHAREHOLDERS' FUNDS	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
35. Paid up /Assigned capital	F2.006.100	F3.006.100	F2.00(100	52004400	2012 462	2212462	2212.462	2212462	2012 462	2012 462	2042.462	2012 142
36. Share premium/(discount)	53,986,100	53,986,100	53,986,100	53,986,100	3,213,463	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463	3,213,463 27,690,149
37. Revaluation reserves	-	-	-	-	27,690,149	27,690,149	27,690,149	27,090,149	27,090,149	27,690,149	27,690,149	27,690,149
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/	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	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 44. Minority Interest	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
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	8,673,283 1,968,974,925	8,415,132 2,034,172,570	8,091,453 1,962,320,080	7,246,641 1,976,856,183
II. STATEMENT OF COMPREHENSIVE INCOME	1,331,343,471	1,327,300,373	1,277,700,339	1,290,090,247	120,734,770	131,434,337	122,027,002	121,371,377	1,300,374,323	2,034,172,370	1,902,320,000	1,970,030,103
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	12,899,810	55,417,882	25,555,198
2.2 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 3. NET INTEREST INCOME/(LOSS)	22,480,054	11,800,656 22,448,350	56,790,023 88,856,198	27,264,411 39,882,688	160,203	85,231 52,324	310,358	162,601 56	31,359,145	16,466,195	76,055,603	36,088,817
4. OTHER OPERATING INCOME	46,703,444	22,440,330	88,856,198	J7,002,068	163,866	34,344	68,378	56	69,135,636	33,719,254	137,346,043	61,327,176
4.1 Fees and commissions on loans and advances	5,010,103	2,487,251	9,155,085	4,358,621	_	_	_	_	6,132,935	3,021,362	11,498,021	5,633,072
4.2 Other fees and commissions	6,621,479	3,326,010	13,742,423	6,922,802	_	-	-	_	14,190,199	7,055,888	30,821,599	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	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. OTHER OPERATING EXPENSES												
	10,022,024	4,235,800	21,493,367	9,252,722		-	-	-	12,471,057	5,604,495	29,950,386	12,199,836
6.1 Loan loss provision		6 E14 O60	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
6.2 Staff costs	13,511,360	6,514,860			153,142	66,073	294,830	195,789	310,434	140,276	813,612	452,751
6.2 Staff costs 6.3 Directors' emoluments	111,550	76,283	137,423	78,485	100/112				40.4			070 0 1
6.2 Staff costs6.3 Directors' emoluments6.4 Rental charges	111,550 178,859	76,283 58,698	326,322	113,355	-	4500	-	- 0126	404,436	257,389	811,939	279,869
6.2 Staff costs6.3 Directors' emoluments6.4 Rental charges6.5 Depreciation charge on property and equipment	111,550 178,859 1,324,465	76,283 58,698 666,503	326,322 2,491,126	113,355 1,265,878	9,196	- 4,598	19,789	9,136	3,626,372	1,810,108	811,939 5,206,428	3,805,482
6.2 Staff costs6.3 Directors' emoluments6.4 Rental charges6.5 Depreciation charge on property and equipment6.6 Amortisation charges	111,550 178,859 1,324,465 549,900	76,283 58,698 666,503 243,027	326,322 2,491,126 1,391,966	113,355 1,265,878 786,426	9,196 4,405	2,933	- 19,789 1,491	9,136 1,024	3,626,372 857,284	1,810,108 408,502	811,939 5,206,428 4,541,387	3,805,482 1,048,050
 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 	111,550 178,859 1,324,465 549,900 10,187,774	76,283 58,698 666,503 243,027 5,212,969	326,322 2,491,126 1,391,966 20,294,288	113,355 1,265,878 786,426 9,665,129	9,196 4,405 1,150,342	2,933 324,926	19,789 1,491 1,039,382	9,136 1,024 2,835,352	3,626,372 857,284 19,333,256	1,810,108 408,502 9,163,337	811,939 5,206,428 4,541,387 41,711,277	3,805,482 1,048,050 19,441,547
 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 	111,550 178,859 1,324,465 549,900	76,283 58,698 666,503 243,027	326,322 2,491,126 1,391,966 20,294,288 68,277,771	113,355 1,265,878 786,426 9,665,129 32,207,380	9,196 4,405 1,150,342 1,863,801	2,933	- 19,789 1,491	9,136 1,024 2,835,352 3,228,147	3,626,372 857,284 19,333,256 57,837,921	1,810,108 408,502 9,163,337 28,259,999	811,939 5,206,428 4,541,387 41,711,277 122,894,064	3,805,482 1,048,050 19,441,547 56,509,304
 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses 	111,550 178,859 1,324,465 549,900 10,187,774 35,885,932	76,283 58,698 666,503 243,027 5,212,969 17,008,140	326,322 2,491,126 1,391,966 20,294,288	113,355 1,265,878 786,426 9,665,129	9,196 4,405 1,150,342 1,863,801 13,129,869	2,933 324,926 507,044	19,789 1,491 1,039,382 2,182,070	9,136 1,024 2,835,352	3,626,372 857,284 19,333,256	1,810,108 408,502 9,163,337	81,939 5,206,428 4,541,387 41,711,277 122,894,064 81,972,627	3,805,482 1,048,050 19,441,547

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KCB GROUP PLC

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2025

UN-AUDITED	FINANC	IAL STATE	MENTS AN	ND OTHER	DISCLO	DSURES FO	R THE PE	RIOD END	DED 30 JU	NE 2025		
		KCRR	ANK KENYA			KCB GPOUR	P PLC COMPANY			KCR 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
·· CT-TELEFIE OF COMPRESSION FINCOME (Combinue II)	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000
II. STATEMENT OF COMPREHENSIVE INCOME (Continued)	Un-Audited	Un-Audited	Audited	Un-audited	Un-Audited	Un-Audited	Audited	Un-audited	Un-Audited	Un-Audited	Audited	Un-audited
8. Exceptional items 9. Profit/(loss) after exceptional items	20 400 7E4	14 517 052	- E9 37E 407		12 120 060	7 212 000	- 6,000,333	(2.700.900)	40.022.200	21 101 661		
10. Current tax	(0.052.595)	14,517,952	58,375,497	27,247,302	(32,526)	7,312,880	6,088,323	(2,790,890)	40,832,289	21,181,661	81,972,627	(10.257.701)
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) 5 379 452	(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) 5.975.693		4,689,641	(379,368) 16,543,385	5,379,452 61,774,204	2,069,095
13. 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)	32,327,671 823,500	453,035	61,774,204 1,684,851	29,923,538 767,744
14. Profit/(loss) after tax and exceptional items and Minority Interes	est 22,874,591	11,067,572	45,029,313	21,223,377	13,080,883	7,268,498	5,975,693	(2,790,890)	823,500 31,504,171	453,035 16,090,350	60,089,353	29,155,794
15. Other Comprehensive income:	22,014,371	11,007,572	43,027,313	21,22,311	13,000,003	1,200,470	2,7/2,023	(2,130,030)	31,30-4,171	10,070,330	00,000,000	23,133,134
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 associates15.5 Income tax relating to components of other	(1.202.662)	4 224 450)	(2.497.000)	490 555	-	-	-	-	(2.110.207)	- (2.014.04E)	(2.242.707)	- /154 001)
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
c) Excess (a-b)	1,000,000	1,000,000	1,000,000	1,000,000							044 000 407	240,995,116
	1,000,000 154,391,411	1,000,000 153,609,569	1,000,000 143,770,039	1,000,000 123,804,331					276,178,479	280,374,149	266,988,187	
d) Supplementary Capital									276,178,479 44,074,580	280,374,149 50,419,490	266,988,187 39,989,581	34,749,074
d) Supplementary Capital e) Total Capital (a+d)	154,391,411	153,609,569	143,770,039	123,804,331								34,749,074 276,744,190
	154,391,411 44,955,785	153,609,569 45,041,650	143,770,039 32,072,475	123,804,331 31,528,876					44,074,580	50,419,490	39,989,581	
e) Total Capital (a+d)	154,391,411 44,955,785 200,347,197	153,609,569 45,041,650 199,651,219	143,770,039 32,072,475 176,842,514	123,804,331 31,528,876 156,333,206					44,074,580 321,253,059	50,419,490 331,793,639	39,989,581 307,977,768	276,744,190
e) Total Capital (a+d) f) Total risk weighted assets	154,391,411 44,955,785 200,347,197 1,023,208,719	153,609,569 45,041,650 199,651,219 976,972,013	143,770,039 32,072,475 176,842,514 962,569,845	123,804,331 31,528,876 156,333,206 924,766,344					44,074,580 321,253,059 1,632,895,027	50,419,490 331,793,639 1,682,522,873	39,989,581 307,977,768 1,590,674,489	276,744,190 1,361,078,896
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1%	153,609,569 45,041,650 199,651,219 976,972,013 15.4%	143,770,039 32,072,475 176,842,514 962,569,845 14.8%	123,804,331 31,528,876 156,333,206 924,766,344 12.6%					44,074,580 321,253,059 1,632,895,027 18.7%	50,419,490 331,793,639 1,682,522,873 19.7%	39,989,581 307,977,768 1,590,674,489 19.4%	276,744,190 1,361,078,896 15.8%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0%	39,989,581 307,977,768 1,590,674,489 19.4% 8.0%	276,744,190 1,361,078,896 15.8% 8.0%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency)	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7%	39,989,581 307,977,768 1,590,674,489 19.4% 8.0%	276,744,190 1,361,078,896 15.8% 8.0% 7.8%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency) j) Core Capital / total risk weighted assets	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4% 15.8%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8% 15.0%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6% 13.5%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7%	39,989,581 307,977,768 1,590,674,489 19.4% 8.0% 11.4%	276,744,190 1,361,078,896 15.8% 8.0% 7.8% 17.8%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency) j) Core Capital / total risk weighted assets k) Minimum Statutory Ratio	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1% 15.2% 10.5%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4% 15.8%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8% 15.0%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6% 13.5%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7% 17.0%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7% 16.7%	39,989,581 307,977,768 1,590,674,489 19,4% 8.0% 11,4% 16,8% 10,5%	276,744,190 1,361,078,896 15.8% 8.0% 7.8% 17.8%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency) j) Core Capital / total risk weighted assets k) Minimum Statutory Ratio l) Excess / (Deficiency) (j-k)	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1% 15.2% 10.5% 4.7%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4% 15.8% 10.5% 5.3%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8% 15.0% 10.5% 4.5%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6% 13.5% 10.5% 3.0%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7% 17.0% 10.5% 6.5%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7% 16.7% 10.5% 6.2%	39,989,581 307,977,768 1,590,674,489 19.4% 8.0% 11.4% 16.8% 10.5% 6.3%	276,744,190 1,361,078,896 15.8% 8.0% 7.8% 17.8% 10.5% 7.3%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency) j) Core Capital / total risk weighted assets k) Minimum Statutory Ratio l) Excess / (Deficiency) (j-k) m) Total Capital/total risk weighted assets	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1% 15.2% 10.5% 4.7%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4% 15.8% 10.5% 5.3% 20.4%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8% 15.0% 10.5% 4.5%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6% 13.5% 10.5% 3.0%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7% 17.0% 10.5% 6.5%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7% 16.7% 10.5% 6.2% 19.7%	39,989,581 307,977,768 1,590,674,489 19,4% 8.0% 11,4% 16,8% 10,5% 6.3%	276,744,190 1,361,078,896 15.8% 8.0% 7.8% 17.8% 10.5% 7.3% 20.3%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency) j) Core Capital / total risk weighted assets k) Minimum Statutory Ratio l) Excess / (Deficiency) (j-k) m) Total Capital/total risk weighted assets n) Minimum statutory Ratio	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1% 15.2% 10.5% 4.7% 19.6%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4% 15.8% 10.5% 5.3% 20.4% 14.5%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8% 15.0% 10.5% 4.5% 18.4%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6% 13.5% 10.5% 3.0% 16.9%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7% 17.0% 10.5% 6.5% 19.7%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7% 16.7% 10.5% 6.2% 19.7% 14.5%	39,989,581 307,977,768 1,590,674,489 19,4% 8.0% 11,4% 16,8% 10,5% 6.3% 19,4%	276,744,190 1,361,078,896 15.8% 8.0% 7.8% 10.5% 7.3% 20.3%
e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total deposits Liabilities h) Minimum statutory Ratio l) Excess / (Deficiency) j) Core Capital / total risk weighted assets k) Minimum Statutory Ratio l) Excess / (Deficiency) (j-k) m) Total Capital/total risk weighted assets n) Minimum statutory Ratio o) Excess / (Deficiency) (m-n)	154,391,411 44,955,785 200,347,197 1,023,208,719 15.1% 8.0% 7.1% 15.2% 10.5% 4.7% 19.6%	153,609,569 45,041,650 199,651,219 976,972,013 15.4% 8.0% 7.4% 15.8% 10.5% 5.3% 20.4% 14.5%	143,770,039 32,072,475 176,842,514 962,569,845 14.8% 8.0% 6.8% 15.0% 10.5% 4.5% 18.4%	123,804,331 31,528,876 156,333,206 924,766,344 12.6% 8.0% 4.6% 13.5% 10.5% 3.0% 16.9%					44,074,580 321,253,059 1,632,895,027 18.7% 8.0% 10.7% 17.0% 10.5% 6.5% 19.7%	50,419,490 331,793,639 1,682,522,873 19.7% 8.0% 11.7% 16.7% 10.5% 6.2% 19.7% 14.5%	39,989,581 307,977,768 1,590,674,489 19,4% 8.0% 11,4% 16,8% 10,5% 6.3% 19,4%	276,744,190 1,361,078,896 15.8% 8.0% 7.8% 10.5% 7.3% 20.3%

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

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



9 **6 6 8 6 9**

20.0%

27.6%

20.0%

27.0%