



KCB GROUP PLC

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

I STATEMENT OF FINANCIAL POSITION	KCB BANK KENYA					KCB GROUP PLC COMPANY					KCB GROUP PLC CONSOLIDATED				
	30-Sep-25 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-Sep-24 Kshs 000 Un-Audited	30-Sep-25 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-Sep-24 Kshs 000 Un-Audited	30-Sep-25 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-Sep-24 Kshs 000 Un-Audited
A ASSETS															
1 Cash (both Local & Foreign)	8,899,911	8,705,442	8,653,255	9,971,074	8,042,379	-	-	-	-	-	28,632,250	31,854,474	50,737,075	32,300,734	28,907,893
2 Balances due from Central Bank of Kenya	66,684,535	52,172,574	42,616,010	32,458,420	52,084,418	-	-	-	-	-	66,684,535	52,172,574	42,616,011	32,458,420	55,197,194
3 Kenya Government and other securities held for dealing purposes	40,644,309	21,988,937	19,010,512	19,347,443	3,918,728	-	-	-	-	-	40,940,472	22,325,932	19,010,512	19,347,443	3,915,697
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Investment securities:															
a) Held at amortized cost:															
a. Kenya Government securities	136,070,927	135,092,408	136,127,951	140,000,648	142,026,519	-	-	-	-	-	136,717,034	135,669,664	136,658,699	140,481,992	164,829,081
b. Other securities	-	-	-	-	-	-	-	-	-	-	93,687,857	95,182,384	85,602,041	83,664,823	27,358,365
b) Fair value through OCI:															
a. Kenya Government securities	155,310,580	146,285,516	152,545,760	141,931,087	124,083,134	-	-	-	-	-	156,118,386	147,129,461	153,511,445	142,926,620	149,885,576
b. Other securities	2,024,344	1,961,923	2,023,547	1,962,483	2,024,057	-	-	-	-	-	25,361,373	24,095,439	22,470,585	22,474,297	19,038,409
6 Deposits and balances due from local banking institutions	853,023	5,506,513	8,658,808	3,449,615	3,872,358	-	-	-	-	-	853,024	5,506,513	8,658,808	3,128,095	3,995,315
7 Deposits and balances due from banking institutions abroad	31,622,406	63,878,441	99,845,093	91,590,928	160,004,771	-	-	-	-	-	191,629,261	202,738,645	206,193,726	214,883,486	329,753,794
8 Tax recoverable	345,033	-	-	-	-	125,925	68,838	78,971	51,781	72,187	1,309,722	69,256	78,971	-	-
9 Loans and advances to customers (net)	850,344,983	808,894,832	760,298,000	736,614,026	726,954,611	5,871,212	5,875,246	1,833,890	1,061,667	2,692,576	1,139,901,974	1,095,406,182	1,018,573,680	990,412,959	1,053,199,387
10 Balances due from group companies	13,724,467	7,811,273	10,318,647	10,055,415	10,105,959	12,085,044	5,484,244	14,074,293	6,163,407	9,447,463	-	-	-	-	-
11 Investments in associates	1,010,006	954,171	903,364	837,395	766,440	-	-	-	-	-	1,010,006	954,171	903,364	837,394	1,629,122
12 Investments in subsidiary companies	-	-	-	-	-	99,634,015	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	12,600,607	-	-	-	-	-	14,435,324	14,404,358	14,407,620	14,435,699	17,610,170
15 Property and equipment	10,445,615	10,329,081	10,981,978	10,385,132	10,507,988	852,841	854,055	854,151	853,679	891,331	24,800,761	23,939,960	24,129,793	24,470,230	23,532,157
16 Prepaid lease rentals	110,163	112,035	111,411	112,035	112,659	-	-	-	-	-	166,946	112,530	113,163	113,796	117,885
17 Intangible assets	5,714,964	5,661,833	5,082,222	5,080,800	3,139,087	5,933	5,465	6,936	8,790	467	14,056,887	14,764,616	14,730,183	14,944,185	14,649,144
18 Deferred tax asset	34,856,574	35,259,761	30,417,160	32,215,891	34,369,334	38,238	16,534	11,367	32,994	594,175	36,298,976	36,751,266	31,849,101	33,727,949	43,115,543
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	32,927,879	34,130,124	29,314,268	29,153,540	30,409,991	14,739,903	14,996,579	314,693	377,326	1,078,376	71,874,655	65,897,500	203,927,793	191,711,958	56,320,575
21 TOTAL ASSETS	1,404,190,326	1,351,345,471	1,329,508,593	1,277,766,539	1,325,023,040	133,353,111	126,934,976	131,454,539	122,829,882	129,056,813	2,044,479,443	1,968,974,925	2,034,172,570	1,962,320,080	1,993,055,307
B LIABILITIES															
22 Balances due to Central Bank of Kenya	-	-	-	8,005,282	35,063,589	-	-	-	-	-	-	-	-	19,415,552	48,315,880
23 Customer deposits	1,062,960,998	1,031,466,777	1,007,061,773	971,960,594	1,033,725,604	-	-	-	-	-	1,525,827,361	1,486,080,060	1,427,806,512	1,381,975,669	1,538,431,872
24 Deposits and balances due to local banking institutions	12,015,203	2,495,941	7,353,130	15,538,281	4,278,112	-	-	-	-	-	12,015,203	3,445,358	10,434,639	15,344,718	8,767,013
25 Deposits and balances due to foreign banking institutions	2,484,292	3,939,167	2,035,270	1,010,562	10,351,537	-	-	-	-	-	38,616,427	24,669,415	14,095,342	8,257,283	17,627,251
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	64,005,070	63,706,918	67,564,429	54,883,832	46,569,251	-	-	-	-	-	82,319,724	79,494,938	81,648,528	69,273,344	58,319,562
28 Balances due to group companies	14,706,275	12,426,449	9,704,135	9,939,761	1,081,390	12,099,622	5,726,137	11,954,650	10,271,422	10,617,185	-	-	-	-	-
29 Tax payable	-	559,870	7,804,510	4,839,459	3,310,569	-	-	-	-	-	993,466	2,059,087	10,025,235	6,454,811	3,652,976
30 Dividends payable	6,426,926	-	6,426,926	-	-	12,853,852	-	-	-	4,820,194	12,853,852	-	-	-	4,820,194
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	1,812,017	1,681,546	1,859,528	1,997,256	2,831,235
32 Retirement benefit liability	664,000	664,000	664,000	664,000	601,000	-	-	-	-	-	664,000	664,000	664,000	664,000	1,061,719
33 Other liabilities	30,601,785	29,966,979	25,504,168	27,209,331	25,612,153	2,202,735	1,288,994	572,236	899,303	3,546,469	52,009,734	55,377,381	182,138,519	175,956,410	52,620,082
34 TOTAL LIABILITIES	1,193,864,549	1,145,226,101	1,134,118,341	1,094,051,102	1,160,593,205	27,156,209	7,015,131	12,526,886	11,170,725	18,983,848	1,727,111,784	1,653,471,785	1,728,672,303	1,679,339,043	1,736,447,784
C SHAREHOLDERS' FUNDS															
35 Paid up/Assigned capital	53,986,100	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	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	27,690,149	27,690,149
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 Retained earnings/Accumulated losses	143,356,672	130,770,444	119,753,802	106,910,200	105,364,949	75,293,290	76,162,381	83,203,846	75,935,351	79,169,353	282,444,516	270,650,901	262,116,490	243,383,785	236,929,959
39 Statutory loan loss reserve	10,812,717	12,481,723	17,821,204	19,894,269	14,587,290	-	-	-	-	-	10,812,717	11,600,517	17,589,990	20,232,345	14,494,884
40 Other Reserves/Re-measurement of defined benefit asset/liability	2,170,288	2,454,177	3,829,146	(3,502,058)	(9,508,504)	-	-	-	-	-	(15,652,046)	(19,179,025)	(18,345,152)	(24,450,352)	(33,375,830)
41 Proposed dividends	-	6,426,926	-	6,426,926	-	-	12,853,852	4,820,195	4,820,195	-	-	12,853,852	4,820,195	4,820,195	-
42 Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	210,325,777	206,119,370	195,390,252	183,715,437	164,429,835	106,196,902	119,919,845	118,927,653	111,659,157	110,072,965	308,508,799	306,829,857	297,085,135	274,889,584	248,952,625
44 Minority Interest	-	-	-	-	-	-	-	-	-	-	8,858,860	8,673,283	8,415,132	8,091,453	7,654,898
45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,404,190,326	1,351,345,471	1,329,508,593	1,277,766,539	1,325,023,040	133,353,111	126,934,976	131,454,539	122,829,882	129,056,813	2,044,479,443	1,968,974,925	2,034,172,570	1,962,320,080	1,993,055,307
II STATEMENT OF COMPREHENSIVE INCOME															
1 INTEREST INCOME															
1.1 Loans and advances	74,681,268	48,961,228	24,300,473	102,617,981	69,040,103	98,003	24,710	-	-	-	104,453,610	70,566,886	35,459,231	153,628,997	104,059,553
1.2 Government securities	27,393,303	18,329,712	9,291,507	38,935,799	29,537,186	-	-	-	-	-	39,610,666	24,008,495	12,270,033	50,205,490	37,860,761
1.3 Deposits and placements with banking institutions	3,466,621	1,892,558	657,026	4,092,441	3,433,963	-	-	-	-	-	6,594,123	5,919,400	2,456,185	9,567,159	7,112,874
1.4 Other Interest Income	-	-	-	-	-	365,241	299,359	137,555	378,736	241,808	-	-	-	-	-
1.5 Total interest income	105,541,192	69,183,498	34,249,006	145,646,221	102,011,252	463,244	324,069	137,555	378,736	241,808	150,658,399	100,494,781	50,185,449	213,401,646	149,033,188
2 INTEREST EXPENSE															
2.1 Customer deposits	29,014,388	19,512,456	10,308,212	44,711,703	32,535,351	-	-	-	-	-	36,542,320	24,716,452	12,899,810	55,417,882	40,741,507
2.2 Deposits and placement from banking institutions	4,152,442	2,816,072	1,409,800	11,832,233	9,433,565	-	-	-	-	-	9,448,827	6,420,908	3,457,378	20,251,388	15,202,684
2.3 Other interest expenses	227,474	151,526	82,644	246,087	193,318	233,496	160,203	85,231	310,358	228,291	328,166	221,785	109,007	386,333	290,825
2.4 Total interest expenses	33,394,304	22,480,054	11,800,656	56,790,023	42,162,234	233,496	160,203	85,231	310,358	228,291	46,319,313	31,359,145	16,466,195	76,055,603	56,235,016
3 NET INTEREST INCOME/(LOSS)	72,146,888	46,703,444	22,448,350	88,856,198	59,849,018	229,748	<								



KCB GROUP PLC

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

	KCB BANK KENYA					KCB GROUP PLC COMPANY					KCB GROUP PLC CONSOLIDATED				
	30-Sep-25 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-Sep-24 Kshs 000 Un-Audited	30-Sep-25 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-Sep-24 Kshs 000 Un-Audited	30-Sep-25 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-Sep-24 Kshs 000 Un-Audited
6 OTHER OPERATING EXPENSES															
6.1 Loan loss provision	15,672,266	10,022,024	4,235,800	21,493,367	14,135,134	-	-	-	-	-	18,256,523	12,471,057	5,604,495	29,950,386	17,781,241
6.2 Staff costs	20,466,776	13,511,360	6,514,860	22,143,279	16,311,559	764,656	546,716	108,514	826,578	538,258	31,489,871	20,835,082	10,875,892	39,859,035	29,348,241
6.3 Directors' emoluments	144,696	111,550	76,283	137,423	105,149	235,994	153,142	66,073	294,830	243,220	399,732	310,434	140,276	813,612	630,760
6.4 Rental charges	284,077	178,859	58,698	326,322	211,329	-	-	-	-	-	669,605	404,436	257,389	811,939	466,582
6.5 Depreciation charge on property and equipment	2,008,486	1,324,465	666,503	2,491,126	1,897,821	13,964	9,196	4,598	19,789	9,136	5,286,521	3,626,372	1,810,108	5,206,428	5,644,277
6.6 Amortisation charges	731,861	549,900	243,027	1,391,966	1,092,367	3,937	4,405	2,933	1,491	1,024	1,117,263	857,284	408,502	4,541,387	1,517,798
6.7 Other operating expenses	15,633,660	10,187,774	5,212,969	20,294,288	14,697,391	2,204,270	1,150,342	324,926	1,039,382	3,215,086	30,129,780	19,333,256	9,163,337	41,711,277	30,124,778
6.8 TOTAL OTHER OPERATING EXPENSES	54,941,822	35,885,932	17,008,140	68,277,771	48,450,750	3,222,821	1,863,801	507,044	2,182,070	4,006,724	87,349,295	57,837,921	28,259,999	122,894,064	85,513,677
7 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	43,869,205	28,400,754	14,517,952	58,375,497	40,121,787	12,254,733	13,129,869	7,312,880	6,088,323	3,914,283	62,084,147	40,832,289	21,181,661	81,972,627	57,432,435
8 Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	43,869,205	28,400,754	14,517,952	58,375,497	40,121,787	12,254,733	13,129,869	7,312,880	6,088,323	3,914,283	62,084,147	40,832,289	21,181,661	81,972,627	57,432,435
10 Current tax	(14,258,775)	(9,953,585)	(2,985,990)	(18,275,739)	(12,967,183)	(48,184)	(32,526)	(22,755)	(67,668)	(41,001)	(19,351,121)	(13,194,259)	(4,258,908)	(25,577,875)	(16,681,786)
11 Deferred tax	4,181,381	4,427,422	(464,390)	4,929,555	4,595,550	5,243	(16,460)	(21,627)	(44,962)	516,218	4,590,614	4,689,641	(379,368)	5,379,452	5,009,987
12 PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	33,791,811	22,874,591	11,067,572	45,029,313	31,750,154	12,211,792	13,080,883	7,268,498	5,975,693	4,389,500	47,323,640	32,327,671	16,543,385	61,774,204	45,760,636
13 Minority Interest	-	-	-	-	-	-	-	-	-	-	1,308,023	823,500	453,035	1,684,851	1,257,539
14 PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS AND MINORITY INTEREST	33,791,811	22,874,591	11,067,572	45,029,313	31,750,154	12,211,792	13,080,883	7,268,498	5,975,693	4,389,500	46,015,617	31,504,171	16,090,350	60,089,353	44,503,097
15 OTHER COMPREHENSIVE INCOME:															
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	(197,302)	(2,261,401)	(580,058)	(17,102,300)	(19,487,814)
15.2 Gain/(loss) from fair value re-measurement of financial assets through other comprehensive income	5,136,024	5,956,235	7,331,205	8,873,000	554,632	-	-	-	-	-	8,807,550	10,394,324	9,383,150	10,801,022	441,887
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	(1,540,807)	(1,383,662)	(1,334,450)	(2,487,000)	(166,390)	-	-	-	-	-	(2,642,265)	(3,118,297)	(2,814,945)	(3,242,707)	(132,566)
16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	3,595,217	4,572,573	5,996,755	6,394,000	388,242	-	-	-	-	-	5,967,983	5,014,626	5,988,147	(9,535,985)	(19,178,493)
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	37,387,028	27,447,164	17,064,327	51,423,313	32,138,396	12,211,792	13,080,883	7,268,498	5,975,693	4,389,500	53,291,623	37,342,297	22,531,532	52,238,219	25,324,604
18 EARNINGS PER SHARE-DILUTED & BASIC KSHS	0.83	0.85	0.82	0.83	0.78	5.07	8.14	2.26	1.86	1.82	19.12	19.61	20.03	18.70	18.99
19 DIVIDEND PER SHARE - DECLARED KSHS	-	0.12	-	0.24	-	-	4.00	-	3.00	-	-	4.00	-	3.00	-
III OTHER DISCLOSURES															
1 NON-PERFORMING LOANS AND ADVANCES															
a) Gross Non-performing loans and advances	201,259,449	199,870,056	184,348,986	176,810,996	166,690,311						222,068,738	221,070,610	233,296,666	225,694,852	215,303,307
b) Less Interest in Suspense	34,808,644	31,503,598	29,538,713	26,112,093	23,555,332						35,256,357	31,969,250	33,675,481	30,292,964	27,398,027
c) Total Non-Performing Loans and Advances (a-b)	166,450,805	168,366,458	154,810,274	150,698,903	143,134,979						186,812,381	189,101,360	199,621,185	195,401,888	187,905,280
d) Less Loan Loss Provision	105,031,776	100,038,918	96,289,203	90,352,938	84,605,458						115,578,571	110,259,804	122,543,466	116,530,127	109,919,597
e) Net Non-Performing Loans and Advances(c-d)	61,419,029	68,327,541	58,521,070	60,345,965	58,529,521						71,233,810	78,841,556	77,077,719	78,871,761	77,985,683
f) Discounted Value of Securities	55,154,227	62,221,480	51,981,602	56,901,270	51,564,967						58,328,072	65,178,977	66,537,444	72,548,615	67,334,581
g) Net NPLs Exposure (e-f)	6,264,802	6,106,061	6,539,468	3,444,695	6,964,554						12,905,738	13,662,579	10,540,275	6,323,146	10,651,102
2 INSIDER LOANS AND ADVANCES															
a) Directors, Shareholders and Associates	6,045,759	7,180,156	7,639,443	8,357,211	10,419,601						16,728,031	16,351,412	12,602,233	14,717,996	14,560,693
b) Employees	19,641,985	19,667,189	19,172,460	17,227,793	15,488,094						23,241,218	23,017,374	27,273,803	23,482,292	23,459,519
c) Total Insider Loans and Advances and other facilities	25,687,744	26,847,346	26,811,903	25,585,004	25,907,695						39,969,249	39,368,786	39,876,036	38,200,288	38,020,212
3 OFF-BALANCE SHEET ITEMS															
a) Letters of credit, guarantees, acceptances	295,904,648	293,292,203	247,921,866	242,222,423	302,914,713						368,838,827	351,891,240	313,751,894	307,745,726	360,689,155
b) Forwards, swaps and options	44,260,007	41,125,789	26,799,888	24,530,418	19,463,125						51,754,351	43,145,789	27,366,216	24,768,499	19,661,725
c) Other contingent liabilities	-	-	-	-	-						-	-	-	-	-
d) Total Contingent Liabilities	340,164,655	334,417,992	274,721,754	266,752,841	322,377,838						420,593,178	395,037,029	341,118,110	332,514,225	380,350,880
4 CAPITAL STRENGTH															
a) Core capital	163,634,978	155,391,411	154,609,569	144,770,039	123,454,234						282,355,963	277,178,479	281,374,149	267,988,187	226,474,682
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	1,000,000	1,000,000
c) Excess (a-b)	162,634,978	154,391,411	153,609,569	143,770,039	122,454,234						281,355,963	276,178,479	280,374,149	266,988,187	225,474,682
d) Supplementary Capital	43,184,831	44,955,785	45,041,650	32,072,475	32,380,236						43,184,831	44,074,580	50,419,490	39,989,581	38,674,988
e) Total Capital (a+d)	206,819,809	200,347,197	199,651,219	176,842,514	155,834,470						325,540,794	321,253,059	331,793,639	307,977,768	265,149,670
f) Total risk weighted assets	1,063,381,436	1,023,208,719	976,972,013	962,569,845	934,700,882						1,662,791,023	1,632,895,027	1,682,522,873	1,590,674,489	1,372,103,670
g) Core Capital/Total deposits Liabilities	15.4%	15.1%	15.4%	14.8%	11.8%						18.5%	18.7%	19.7%	19.4%	14.5%
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%						8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess	7.4%	7.1%	7.4%	6.8%	3.8%						10.5%	10.7%	11.7%	11.4%	6.5%
j) Core Capital / total risk weighted assets	15.4%	15.2%	15.8%	15.0%	13.2%						17.0%	17.0%	16.7%	16.8%	16.5%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%						10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess (j-k)	4.9%	4.7%	5.3%	4.5%	2.7%						6.5%	6.5%	6.2%	6.3%	6.0%
m) Total Capital/total risk weighted assets	19.4%	19.6%	20.4%	18.4%	16.7%						19.6%	19.7%	19.7%	19.4%	19.3%
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%						14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess (m-n)	4.9%	5.1%	5.9%	3.9%	2.2%						5.1%	5.2%	5.2%	4.9%	4.8%
5 LIQUIDITY															
a) Liquidity Ratio	39.7%	41.4%	45.1%	42.4%	42.2%						46.7%	47.2%	48.9%	47.6%	47.2%
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%						20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess (a-b)	19.7%	21.4%	25.1%	22.4%	22.2%						26.7%	27.2%	28.9%	27.6%	27.2%

MESSAGE FROM THE DIRECTORS

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, 19 November 2025**, and signed on its behalf by: **FCS Dr. Joseph Kinyua – Group Chairman | Paul Russo – Group Chief Executive Officer**

For People. For Better.

Regulated by the Central Bank of Kenya.

