



KCB

BANK

#BankBetter

Banking that saves the day

Easy access to mobile loans of up to **UGX 3M** with **MoPesa**

Dial
***165*45#**



Banking that gives convenience

Make instant payments and enjoy convenience with **KCBPay**

KCB
Pay

Dial
***244*9#**



**For People.
For Better.**

KCB Bank is Regulated by the Bank of Uganda.
Customer deposits are protected by the Deposit Protection Fund up to UGX 10million, Terms and Conditions apply.



Mr. Edgar Byamah
Managing Director

MESSAGE FROM THE MANAGING DIRECTOR

Our credit extension also grew by UGX 258 billion, reflecting our continued support to households and enterprise through expanded access to capital, strengthening economic activity that sustains livelihoods across the country. Throughout 2025, we continued to enhance our customer value propositions through digital innovation and tailored solutions, particularly for Small and Medium Enterprises (SMEs) and key segments such as women and youth. For our corporate clients, we sharpened our sectoral focus, especially within high-growth industries, while strengthening our trade finance solutions to support business expansion and cross-border trade. Across all customer touchpoints, we remained deliberate in optimising customer experience, leveraging data and analytics to drive efficiency, improved service delivery and strengthened internal controls.

Driving Impact Beyond Banking through the KCB Foundation

In line with our commitment to sustainable growth and shared prosperity, we continued to extend our impact beyond financial services through the KCB Foundation. Our approach recognises that financial inclusion is most effective when complemented by skills development, financial capability and enterprise support.

Through the Twekozese programme, the Foundation has over the years equipped more than 2,350 young people with practical, market-relevant technical skills in areas such as fashion design, plumbing, electrical installation, welding and metal fabrication, hair and beauty, and sustainable timber practices. Importantly, the programme has made significant strides in advancing inclusion, growing female participation from 30% at inception to 61% by the end of 2025, a strong reflection of deliberate efforts to expand opportunity for young women. These are sectors that provide direct entry into employment and entrepreneurship, enabling beneficiaries to establish businesses and create employment for others. Beyond technical training, participants gain financial literacy and business skills to manage income, build savings and plan for growth.

Our impact also extends to social and environmental sustainability. Through our Go Green initiatives, we have planted over 15,000 trees in partnership with communities and branches across the country, contributing to environmental conservation.

We are deeply conscious of the role we play not just as a financial institution, but as a partner in Uganda's economic and social transformation. We have continued to embed Environmental, Social and Governance (ESG) principles into our operations, ensuring that sustainability is not an add-on, but a core part of how we do business.

Over the past 12 months ended 31st December 2025, KCB Bank Uganda paid UGX 30.4 billion in taxes, reflecting our commitment as a compliant tax payer and steadfast partner in enabling Government's public investments and services that power Uganda's economic progress.

I extend my sincere appreciation to our customers, staff, shareholders and partners for the trust and commitment that continue to drive our journey forward.

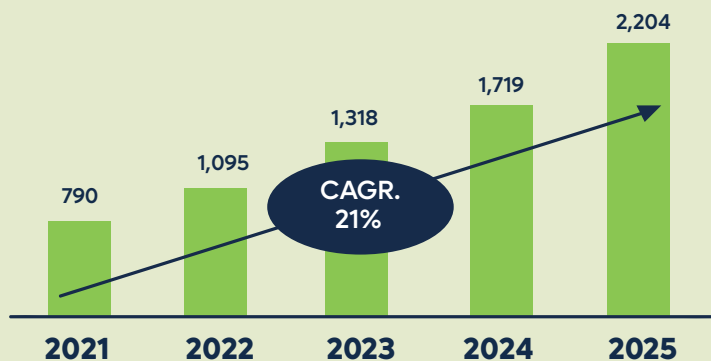
As we look ahead, we remain focused on delivering solutions that create real value for our customers, strengthen businesses and contribute to the growth of our communities and the wider economy anchored in our promise to be

For People. For Better.

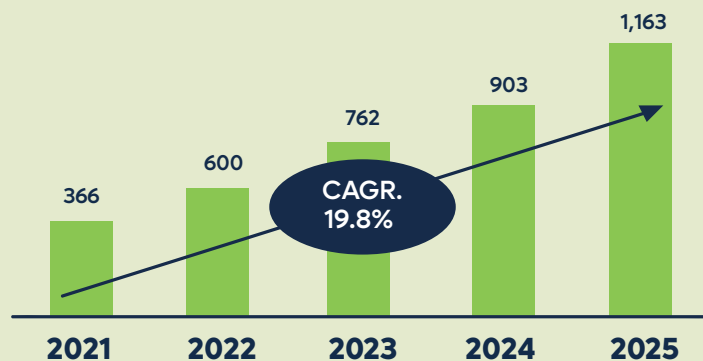
The performance of the Bank in the year ended 31st December 2025 reflects the continued success of our Transforming Today Together Strategy (2024-2026). This strategy is anchored on ensuring that the Bank remains responsive to the evolving needs of our customers and operating environment, while strengthening operational resilience and long-term sustainability.

During the year, the Bank recorded a profit after tax of UGX 49.2 billion, up from UGX 29.9 billion in 2024. This performance was supported by strong growth in total assets, which closed at UGX 2.2 trillion, up from UGX 1.7 trillion, largely driven by growth in customer deposits to UGX 1.7 trillion, from UGX 1.2 trillion in the prior year.

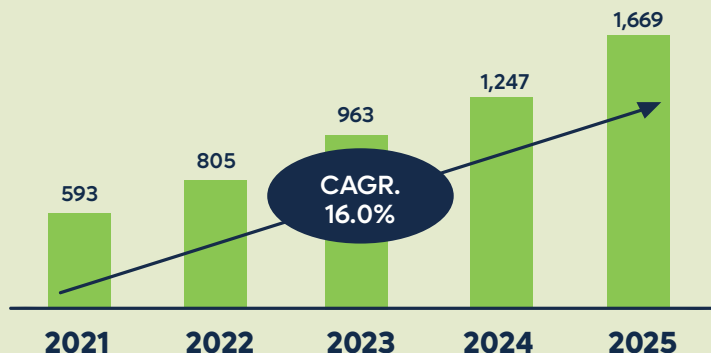
OUR 2025 MILESTONES



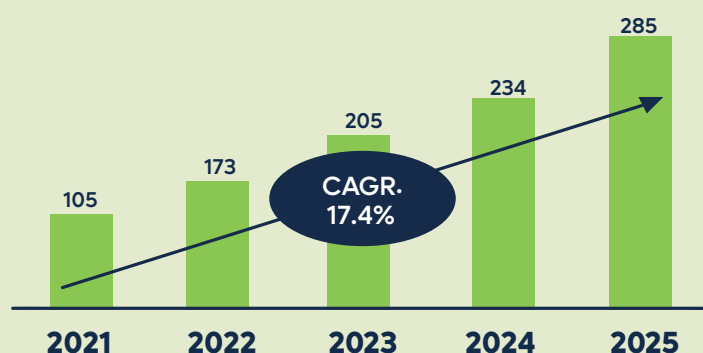
Total Assets - Ushs Bns



Net loans - Ushs Bns



Customer deposits - Ushs Bns



Shareholder's equity - Ushs Bns

I. REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS TO THE MEMBERS OF KCB BANK UGANDA LIMITED

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 31st December 2025, the summary statement of comprehensive income for the year then ended and related disclosures (together "the summary financial statements"), are derived from the audited financial statements of KCB Bank Uganda Limited for the year ended 31st December 2025. In our opinion, the accompanying financial statements are consistent, in all material respects, with the audited financial statements as at and for the year ended 31st December 2025, in accordance with the Financial Institutions Act, Cap 57, Laws of Uganda and the Financial Institutions (External Auditors) Regulations, 2010.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board, the Financial Institutions Act, Cap 57, Laws of Uganda and in the manner required by the Companies Act Cap. 106 Laws of Uganda. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and our report thereon.

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 28th April 2026. That report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the audited financial statements of the current period.

Directors' responsibility for the summary financial statements

The directors are responsible for the preparation of the summary financial statements in accordance with the Financial Institutions (External Auditors) Regulations, 2010.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), "Engagements to Report on Summary Financial Statements".

KPMG Certified Public Accountants 3rd Floor Rwenzori Courts



Plot 2 & 4A, Nakasero Road
P. O. Box 3509
Kampala, Uganda
Date: 28th April 2026

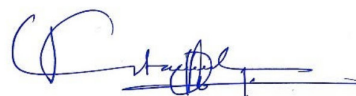
II. SUMMARY STATEMENT OF COMPREHENSIVE INCOME	2025 Ushs'000	2024 Ushs'000
Interest on deposits and placements	3,433,174	3,360,970
Interest on loans and advances	141,969,581	111,679,305
Interest on marketable (trading) securities	70,382,456	43,971,030
Foreign exchange income	25,962,150	18,010,059
Fees and commission income	55,617,318	64,217,702
Total income	297,364,679	241,239,066
Interest expense on deposits	83,393,307	62,480,356
Interest expense on borrowings	19,772,332	11,001,210
Interest expense on lease liability	1,317,598	923,114
Provisions for bad and doubtful debts	14,325,724	39,938,680
Fees and commission expense	13,175,591	2,316,120
Management fees	1,158,950	480,706
Operating expenses	97,106,468	83,353,335
Total expenses	230,249,970	200,493,521
Profit before income tax	67,114,709	40,745,545
Income tax charge	(17,835,678)	(10,804,022)
Profit for the Year	49,279,031	29,941,523
Other comprehensive income		
Through other comprehensive income	1,612,727	(1,934,374)
Deferred tax on fair value movement	(446,301)	568,891
Total other comprehensive income	1,166,426	(1,365,483)
Total comprehensive income for the year	50,445,457	28,576,040

III. SUMMARY STATEMENT OF FINANCIAL POSITION	2025 Ushs'000	2024 Ushs'000
ASSETS		
Cash and balances with Bank of Uganda	282,428,210	137,431,801
Balances with banking institutions	43,702,800	48,658,674
Due from parent/group companies	99,295,532	71,582,538
Marketable (trading) securities	506,537,387	447,159,795
Loans and advances (net)	1,163,270,068	903,454,516
Other assets	52,898,878	55,301,101
Property, equipment, right of use and intangible assets	42,549,001	38,808,352
Deferred income tax asset	12,996,651	16,104,592
TOTAL ASSETS	2,203,678,527	1,718,501,369
LIABILITIES AND SHAREHOLDERS' EQUITY		
Customer deposits	1,669,407,423	1,246,541,006
Balances due to banking institutions	97,995,346	92,811,754
Due to parent/group companies	21,171,061	91,793,302
Borrowings	28,969,589	-
Subordinated debt	54,576,261	-
Other liabilities	47,013,827	53,255,744
TOTAL LIABILITIES	1,919,133,507	1,484,401,806
SHAREHOLDERS' EQUITY		
Share capital	150,000,000	150,000,000
Reserves	34,772,567	32,967,604
Retained earnings	99,772,453	51,131,959
TOTAL SHAREHOLDERS' EQUITY	284,545,020	234,099,563
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	2,203,678,527	1,718,501,369

IV. OTHER DISCLOSURES	2025 Ushs'000	2024 Ushs'000
CONTINGENT LIABILITIES		
Guarantees, bid and performance bonds	102,229,163	134,609,347
Letters of credit	21,456,031	18,278,864
Total	123,685,194	152,888,211
COMMITMENTS		
Undrawn loan commitments	29,267,524	33,907,718
Non-performing loans	59,889,739	55,786,056
Interest in suspense	7,173,051	6,164,979
Bad debts written off	39,365,423	36,818,471
Large loan exposures	582,507,085	490,023,902
Insider loan exposures	18,242,000	11,941,925
CAPITAL POSITION		
Core capital	230,056,278	176,662,892
Supplementary capital	66,067,035	8,842,872
Total qualifying capital	296,123,313	185,505,764
Total risk weighted assets (RWA)	1,515,142,968	1,173,598,782
Core capital to RWA	15.18%	15.05%
Total qualifying capital to RWA	19.54%	15.81%

V. MESSAGE FROM THE DIRECTORS

The above summary statement of Financial Position and summary statement of Comprehensive Income are derived from the Financial Statements of KCB Bank Uganda Limited for the year ended 31st December 2025, which were audited by KPMG Certified Public Accountants and received an unmodified opinion. The Financial Statements were discussed with Bank of Uganda on 21st April 2026 and authorized for issue by the Board of Directors on 23rd April, 2026.



Mathias Katamba
Chairman



Edgar Byamah
Managing Director

2025 IN PICTURES

Hands on training providing entry into the employment and entrepreneurship world



Community Engagement - Blood Donation Drive at KCB Jinja Branch



Protecting the environment - Tree growing across various regions



Giving Back to Community - Scholastic Materials donation at St. Jude Primary School, Naguru



KCB East Africa Golf Tournament at Lake Victoria Serena Kigo



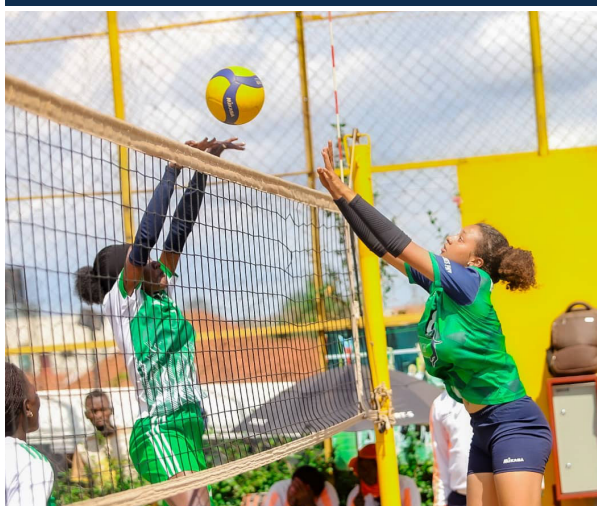
KCB Bank reaffirms strong partnership of the National Rally and Pearl of Africa Championship



KCB KOBs Rugby Club in Action during the Uganda Rugby Premiership



KCB Nkumba VolleyBall team maintain consistent wins in the National Volleyball league championship



Runners receive finishers' medals at the KCB - Kyambogo Ultra Challenge Run

