KCB

KCB GROUP PLC
UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2026

	KCB BANK KENYA				KCB GROUP PLC COMPANY				KCB GROUP PLC CONSOLIDATED			
I. STATEMENT OF FINANCIAL POSITION	30-Jun-26 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	30-Jun-25 Kshs 000 Unaudited	30-Jun-26 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	30-Jun-25 Kshs 000 Unaudited	30-Jun-26 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	30-Jun-25 Kshs 000 Unaudited
A. ASSETS												
1. Cash (both Local & Foreign)	8,888,317	9,303,046	10,816,972	8,705,442	7,585,814	7,514,734	8,291,565	2,527,804	38,909,376	39,402,199	39,427,993	31,854,474
2. Balances due from Central Bank of Kenya	99,637,632	146,366,375	112,632,797	52,172,574	-	-	-	-	99,637,632	146,366,375	112,632,797	52,172,574
3. Kenya Government and other securities held for dealing purposes	42,569,701	41,408,599	46,185,911	21,988,937	-	-	-	-	42,773,466	41,879,566	46,323,513	22,325,932
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-
5. Investment securities:	**361,908,974**	**323,329,329**	**286,014,969**	**283,339,847**	-	-	-	-	**475,115,494**	**444,497,996**	**407,398,751**	**402,076,948**
a) Held at armotized cost: a. Kenya Government securities	132,040,825	135,972,802	135,234,914	135,092,408	-	-	-	-	132,563,376	136,481,755	135,752,636	135,669,664
b. Other securities	4,504,982	-	-	-	-	-	-	-	86,301,121	96,524,454	99,474,508	95,182,384
b) Fair value through OCI: a. Kenya Government securities	225,363,167	187,356,527	150,780,055	146,285,516	-	-	-	-	225,963,272	188,087,830	151,611,286	147,129,461
b. Other securities	-	-	-	1,961,923	-	-	-	-	30,287,725	23,403,957	20,560,321	24,095,439
6. Deposits and balances due from local banking institutions	11,117,882	6,834,699	4,181,213	5,506,513	-	-	-	-	11,117,882	6,834,699	4,181,213	5,506,513
7. Deposits and balances due from banking institutions abroad	59,437,531	37,009,818	60,856,815	63,878,441	-	-	-	-	226,946,434	208,471,953	230,352,472	202,738,645
8. Tax recoverable	4,286,349	-	1,184,944	-	129,180	-	-	68,838	4,415,529	955,813	1,184,944	69,256
9. Loans and advances to customers (net)	887,270,829	876,577,173	866,930,793	808,894,832	5,176,593	5,140,568	5,162,427	5,875,246	1,240,744,340	1,208,207,466	1,151,576,544	1,095,406,182
10. Balances due from group companies	9,383,904	10,565,192	10,150,321	7,811,273	1,705,588	11,788,026	2,044,598	2,956,440	-	-	-	-
11. Investments in associates	1,107,930	1,069,647	1,028,428	954,171	-	-	-	-	1,132,670	1,094,560	1,054,435	954,171
12. Investments in subsidiary companies	-	-	-	-	104,956,861	104,956,861	101,078,461	99,634,015	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	5,605,239	5,605,239	5,605,239	12,600,607	-	-	-	-	7,169,471	7,174,545	7,183,613	14,404,358
15. Property and equipment	11,511,095	10,930,845	10,970,453	10,329,081	854,825	848,092	852,814	854,055	27,256,293	27,057,302	27,975,121	23,939,960
16. Prepaid lease rentals	108,270	108,898	109,525	112,035	-	-	-	-	116,503	117,133	117,769	112,530
17. Intangible assets	8,222,935	7,946,124	7,906,870	5,661,833	4,707	4,935	5,428	5,465	17,870,994	17,797,407	18,596,327	14,764,616
18. Deferred tax asset	33,826,437	32,201,647	34,356,782	35,259,761	526,019	1,035,107	1,035,107	16,534	35,312,145	34,220,191	36,467,345	36,751,266
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets	39,887,690	41,464,273	38,769,083	34,130,124	4,084,631	3,366,590	3,431,795	14,996,579	70,834,011	70,426,932	62,733,738	65,897,500
21. TOTAL ASSETS	**1,584,770,715**	**1,550,720,904**	**1,497,701,115**	**1,351,345,471**	**125,024,218**	**134,654,913**	**121,902,195**	**126,934,976**	**2,299,352,240**	**2,254,504,137**	**2,147,206,575**	**1,968,974,925**
B. LIABILITIES												
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-
23. Customer deposits	1,213,453,619	1,170,486,980	1,140,394,927	1,031,466,777	-	-	-	-	1,710,752,739	1,652,111,350	1,592,611,825	1,486,080,060
24. Deposits and balances due to local banking institutions	5,344,645	18,131,225	6,286,619	2,495,941	-	-	-	-	5,344,645	18,131,225	6,286,619	3,445,358
25. Deposits and balances due to foreign banking institutions	13,680,697	2,105,519	5,062,364	3,939,167	-	-	-	-	69,552,101	62,891,920	56,876,704	24,669,415
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	66,752,161	72,419,018	70,858,002	63,706,918	-	-	-	-	88,876,533	92,847,667	90,150,946	79,494,938
28. Balances due to group companies	19,507,244	17,368,228	18,929,303	12,426,449	6,798,354	7,019,040	7,029,826	5,726,137	-	-	-	-
29. Tax payable	-	1,899,031	-	559,870	-	526,799	482,071	-	1,193,610	3,360,259	1,773,511	2,059,087
30. Dividends payable	-	9,640,388	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	1,580,315	1,800,343	2,186,551	1,681,546
32. Retirement benefit liability	701,000	701,000	701,000	664,000	-	-	-	-	701,000	701,000	701,000	664,000
33. Other liabilities	27,614,009	29,651,430	31,371,942	29,966,979	2,658,770	1,671,707	4,567,122	1,288,994	54,413,067	60,900,394	56,063,807	55,377,381
34. TOTAL LIABILITIES	**1,347,053,375**	**1,322,402,819**	**1,273,604,157**	**1,145,226,101**	**9,457,124**	**9,217,546**	**12,079,019**	**7,015,131**	**1,932,414,010**	**1,892,744,158**	**1,806,650,963**	**1,653,471,785**
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)	161,698,765	157,922,718	143,656,221	130,770,444	75,023,094	84,893,367	69,279,176	76,162,382	320,977,111	309,217,769	290,174,810	270,650,902
39. Statutory loan loss reserve	11,228,062	14,269,275	15,576,212	12,481,723	-	-	-	-	13,534,501	16,676,843	17,902,802	11,600,517
40. Other Reserves/Re-measurement of defined benefit asset/ liability	(2,049,438)	2,139,992	1,238,037	2,454,177	-	-	-	-	(18,103,588)	(14,202,809)	(17,154,832)	(19,179,025)
41. Proposed dividends	12,853,851	-	9,640,388	6,426,926	9,640,388	9,640,388	9,640,388	12,853,851	9,640,388	9,640,388	9,640,388	12,853,851
42. Capital grants	-	-	-	-	-	-	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	**237,717,340**	**228,318,085**	**224,096,958**	**206,119,370**	**115,567,094**	**125,437,367**	**109,823,176**	**119,919,845**	**356,952,024**	**352,235,803**	**331,466,780**	**306,829,857**
44. Minority Interest	-	-	-	-	-	-	-	-	9,986,206	9,524,176	9,088,832	8,673,283
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**1,584,770,715**	**1,550,720,904**	**1,497,701,115**	**1,351,345,471**	**125,024,218**	**134,654,913**	**121,902,195**	**126,934,976**	**2,299,352,240**	**2,254,504,137**	**2,147,206,575**	**1,968,974,925**
II. STATEMENT OF COMPREHENSIVE INCOME												
1. INTEREST INCOME												
1.1 Loans and advances	52,692,371	26,274,188	109,246,154	48,961,228	179,789	81,835	522,213	297,920	73,566,690	35,575,121	148,596,197	70,566,886
1.2 Government securities	19,177,400	9,033,956	36,370,142	18,329,712	-	-	-	-	25,104,719	12,794,249	52,137,139	24,008,495
1.3 Deposits and placements with banking institutions	3,874,956	1,774,885	4,803,170	1,892,558	30,365	16,676	80,343	26,149	5,793,773	2,887,302	8,764,772	5,919,400
1.4 Other Interest Income	-	-	-	-	-	-	229,281	-	-	-	229,281	-
1.5 Total interest income	**75,744,727**	**37,083,029**	**150,419,466**	**69,183,498**	**210,154**	**98,511**	**831,837**	**324,069**	**104,465,182**	**51,256,672**	**209,727,389**	**100,494,781**
2. INTEREST EXPENSE												
2.1 Customer deposits	18,639,319	9,002,293	38,672,630	19,512,456	-	-	-	-	23,579,937	11,414,372	48,406,536	24,716,452
2.2 Deposits and placement from banking institutions	3,102,294	1,439,586	5,702,585	2,816,072	149,219	74,193	307,596	160,203	6,634,190	3,126,673	12,864,295	6,420,908
2.3 Other interest expenses	140,043	64,872	292,346	151,526	-	-	-	-	248,354	101,442	434,082	221,785
2.4 Total interest expenses	**21,881,656**	**10,506,751**	**44,667,561**	**22,480,054**	**149,219**	**74,193**	**307,596**	**160,203**	**30,462,481**	**14,642,487**	**61,704,913**	**31,359,145**
3. NET INTEREST INCOME	**53,863,071**	**26,576,278**	**105,751,905**	**46,703,444**	**60,935**	**24,318**	**524,241**	**163,866**	**74,002,701**	**36,614,185**	**148,022,476**	**69,135,636**
4. OTHER OPERATING INCOME												
4.1 Fees and commissions on loans and advances	6,563,997	3,179,832	10,994,545	5,010,103	-	-	-	-	7,951,732	3,831,246	13,570,745	6,132,935
4.2 Other fees and commissions	6,909,806	3,126,014	12,845,155	6,621,479	-	-	-	-	15,968,156	6,922,092	29,029,595	14,190,199
4.3 Foreign exchange trading income	2,928,108	1,608,153	5,931,774	3,167,260	9,270	50,124	(51,949)	(21,359)	6,314,959	3,562,976	11,361,179	5,186,281
4.4 Dividend Income	-	-	-	-	15,496,157	15,496,157	13,779,828	13,779,828	-	-	-	-
4.5 Other income	2,181,323	1,426,090	6,433,043	2,784,400	954,879	668,893	5,116,983	1,071,335	3,848,424	2,709,811	11,793,899	4,025,159
4.6 Total other operating income	**18,583,234**	**9,340,089**	**36,204,517**	**17,583,242**	**16,460,306**	**16,215,174**	**18,844,862**	**14,829,804**	**34,083,271**	**17,026,125**	**65,755,418**	**29,534,574**
5. TOTAL OPERATING INCOME	**72,446,305**	**35,916,367**	**141,956,422**	**64,286,686**	**16,521,241**	**16,239,492**	**19,369,103**	**14,993,670**	**108,085,972**	**53,640,310**	**213,777,894**	**98,670,210**
6. OTHER OPERATING EXPENSES												
6.1 Loan loss provision	8,240,315	3,788,561	28,846,235	10,022,024	-	-	-	-	10,773,747	4,909,132	32,416,702	12,471,057
6.2 Staff costs	14,918,862	7,371,076	24,306,713	13,511,360	579,074	232,544	785,035	546,716	21,816,063	10,540,664	37,888,165	20,514,975
6.3 Directors' emoluments	124,124	91,820	175,332	111,550	228,759	140,450	530,000	153,142	697,807	441,294	1,809,000	630,541
6.4 Rental charges	230,085	128,956	363,052	178,859	-	-	-	-	424,962	232,662	922,870	404,436
6.5 Depreciation charge on property and equipment	1,247,743	614,397	2,576,491	1,324,465	11,062	4,722	19,805	9,196	3,794,942	1,905,973	4,789,546	3,626,372
6.6 Amortisation charges	507,055	276,365	952,246	549,900	987	493	4,441	4,405	552,101	277,673	3,939,778	857,284
6.7 Other operating expenses	11,538,732	6,017,138	21,045,177	10,187,774	259,657	196,507	2,009,360	1,150,342	20,704,798	10,907,107	41,107,905	19,333,256
6.8 Total other operating expenses	**36,806,916**	**18,288,313**	**78,265,246**	**35,885,932**	**1,079,539**	**574,716**	**3,348,641**	**1,863,801**	**58,764,420**	**29,214,505**	**122,873,966**	**57,837,921**
7. Profit/(loss) before tax and exceptional items	**35,639,389**	**17,628,054**	**63,691,176**	**28,400,754**	**15,441,702**	**15,664,776**	**16,020,462**	**13,129,869**	**49,321,552**	**24,425,805**	**90,903,928**	**40,832,289**

	KCB BANK KENYA				KCB GROUP PLC COMPANY				KCB GROUP PLC CONSOLIDATED			
II. STATEMENT OF COMPREHENSIVE INCOME (Continued)	30-Jun-26 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	30-Jun-25 Kshs 000 Unaudited	30-Jun-26 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	30-Jun-25 Kshs 000 Unaudited	30-Jun-26 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	30-Jun-25 Kshs 000 Unaudited
8. Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-
9. Profit/(loss) before tax and after exceptional items	**35,639,389**	**17,628,054**	**63,691,176**	**28,400,754**	**15,441,702**	**15,664,776**	**16,020,462**	**13,129,869**	**49,321,552**	**24,425,805**	**90,903,928**	**40,832,289**
10. Current tax	(7,717,342)	(3,171,853)	(18,602,118)	(9,953,585)	451,692	(25,936)	(1,184,509)	(32,526)	(10,944,648)	(4,878,199)	(27,485,561)	(13,194,259)
11. Deferred tax	(1,373,800)	(1,513,750)	3,406,187	4,427,422	(509,088)	(24,650)	1,002,113	(16,460)	(1,510,795)	(1,351,317)	4,932,825	4,689,641
12. Profit/(loss) after tax and exceptional items	**26,548,247**	**12,942,451**	**48,495,245**	**22,874,591**	**15,384,306**	**15,614,190**	**15,838,066**	**13,080,883**	**36,866,109**	**18,196,289**	**68,351,192**	**32,327,671**
13. Minority Interest	-	-	-	-	-	-	-	-	791,913	379,701	1,531,763	823,500
14. Profit/(loss) after tax and exceptional items and Minority Interest	**26,548,247**	**12,942,451**	**48,495,245**	**22,874,591**	**15,384,306**	**15,614,190**	**15,838,066**	**13,080,883**	**36,074,196**	**17,816,588**	**66,819,429**	**31,504,171**
15. Other Comprehensive income:												
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	1,737,839	(1,171,633)	1,002,221	(2,261,401)
15.2 Gain/(loss) from fair value re-measurement of financial assets through other comprehensive income	(4,696,393)	2,522,895	6,323,301	5,956,235	-	-	-	-	(3,687,058)	4,590,178	8,131,113	10,394,324
									-	-	-	-
15.3 Re-measurement of defined benefit pension fund	-	-	(318,000)		-	-	-	-	-	-	(318,000)	-
15.4 Share of other comprehensive income of associates	-	-	-									
15.5 Income tax relating to components of other comprehensive income	1,007,759	(477,083)	(1,265,206)	(1,383,662)	-	-	-	-	1,106,117	(1,377,053)	(2,343,334)	(3,118,297)
16. Other comprehensive income for the year net of tax	**(3,688,634)**	**2,045,813**	**4,740,095**	**4,572,573**	**-**	**-**	**-**	**-**	**(843,102)**	**2,041,492**	**6,472,000**	**5,014,626**
17. Total comprehensive income for the year	**22,859,613**	**14,988,264**	**53,235,340**	**27,447,164**	**15,384,306**	**15,614,190**	**15,838,066**	**13,080,883**	**36,023,007**	**20,237,781**	**74,823,192**	**37,342,297**
18. EARNINGS PER SHARE- DILUTED & BASIC KSHS	**0.98**	**0.96**	**0.90**	**0.85**	**9.57**	**19.44**	**4.93**	**8.14**	**22.45**	**22.18**	**20.80**	**19.61**
19. DIVIDEND PER SHARE - DECLARED KSHS	**0.24**	**-**	**0.30**	**0.12**	**3.00**	**-**	**7.00**	**4.00**	**3.00**	**-**	**7.00**	**4.00**
III. OTHER DISCLOSURES												
1. NON-PERFORMING LOANS AND ADVANCES												
a) Gross Non-performing loans and advances	182,168,287	192,781,857	192,780,753	199,870,056					203,827,100	217,792,447	211,836,297	221,070,610
b) Less Interest in Suspense	39,749,405	40,609,589	37,562,586	31,503,598					40,394,201	41,214,948	38,093,816	31,969,250
c) Total Non-Performing Loans and Advances (a-b)	**142,418,882**	**152,172,268**	**155,218,167**	**168,366,458**					**163,432,899**	**176,577,499**	**173,742,481**	**189,101,360**
d) Less Loan Loss Provision	108,297,037	112,007,536	109,081,948	100,038,918					120,120,751	123,619,863	118,674,079	110,259,804
e) Net Non-Performing Loans and Advances(c-d)	**34,121,845**	**40,164,732**	**46,136,219**	**68,327,541**					**43,312,148**	**52,957,636**	**55,068,402**	**78,841,556**
f) Discounted Value of Securities	29,350,438	34,397,570	40,627,292	62,221,480					38,498,656	45,584,297	45,846,510	65,178,977
g) Net NPLs Exposure (e-f)	**4,771,407**	**5,767,162**	**5,508,927**	**6,106,061**					**4,813,492**	**7,373,339**	**9,221,892**	**13,662,579**
2. INSIDER LOANS AND ADVANCES												
a) Directors, Shareholders and Associates	8,823,332	8,198,573	5,396,771	7,180,156					19,665,143	19,171,277	17,425,185	16,351,412
b) Employees	19,258,170	19,816,493	19,949,096	19,667,189					23,023,182	23,362,029	23,505,892	23,017,374
c) Total Insider Loans and Advances and other facilities	**28,081,502**	**28,015,066**	**25,345,867**	**26,847,346**					**42,688,325**	**42,533,306**	**40,931,077**	**39,368,786**
3. OFF-BALANCE SHEET ITEMS												
a) Letters of credit,guarantees, acceptances	375,693,086	296,735,930	288,788,037	293,292,203					462,706,486	382,660,332	372,446,485	351,891,240
b) Forwards, swaps and options	53,602,764	67,165,884	42,507,194	41,125,789					58,098,847	69,889,238	44,057,680	43,145,789
c) Other contingent liabilities	-	-	-	-					-	-	-	-
d) Total Contingent Liabilities	**429,295,850**	**363,901,814**	**331,295,231**	**334,417,992**					**520,805,333**	**452,549,570**	**416,504,165**	**395,037,029**
4. CAPITAL STRENGTH												
a) Core capital	**188,825,379**	**193,779,704**	**183,049,771**	**155,391,411**					**331,915,843**	**330,114,205**	**316,718,919**	**277,178,479**
b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	1,000,000					3,000,000	3,000,000	3,000,000	1,000,000
c) Excess (a-b)	**185,825,379**	**190,779,704**	**180,049,771**	**154,391,411**					**328,915,843**	**327,114,205**	**313,718,919**	**276,178,479**
d) Supplementary Capital	**51,372,945**	**56,828,930**	**56,773,093**	**44,955,785**					**55,648,356**	**61,477,959**	**63,229,841**	**44,074,580**
e) Total Capital (a+d)	**240,198,324**	**250,608,634**	**239,822,864**	**200,347,197**					**387,564,199**	**391,592,164**	**379,948,760**	**321,253,059**
f) Total risk weighted assets	**1,137,047,291**	**1,121,948,147**	**1,073,733,235**	**1,023,208,719**					**1,842,183,802**	**1,813,979,667**	**1,704,911,359**	**1,632,895,027**
g) Core Capital/Total deposits Liabilities	**15.4%**	**16.5%**	**15.9%**	**15.1%**					**19.4%**	**20.0%**	**19.9%**	**18.7%**
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%					8.0%	8.0%	8.0%	8.0%
I) Excess / (Deficiency)	**7.4%**	**8.5%**	**7.9%**	**7.1%**					**11.4%**	**12.0%**	**11.9%**	**10.7%**
j) Core Capital / total risk weighted assets	**16.6%**	**17.3%**	**17.0%**	**15.2%**					**18.0%**	**18.2%**	**18.6%**	**17.0%**
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)	**6.1%**	**6.8%**	**6.5%**	**4.7%**					**7.5%**	**7.7%**	**8.1%**	**6.5%**
m) Total Capital/total risk weighted assets	**21.1%**	**22.3%**	**22.3%**	**19.6%**					**21.0%**	**21.6%**	**22.3%**	**19.7%**
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)	**6.6%**	**7.8%**	**7.8%**	**5.1%**					**6.5%**	**7.1%**	**7.8%**	**5.2%**
5. LIQUIDITY												
a) Liquidity Ratio	**45.9%**	**46.3%**	**44.5%**	**41.4%**					**49.9%**	**51.1%**	**50.8%**	**47.2%**
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%					20.0%	20.0%	20.0%	20.0%
c) Excess (a-b)	**25.9%**	**26.3%**	**24.5%**	**21.4%**					**29.9%**	**31.1%**	**30.8%**	**27.2%**

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As at 30 June 2026	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 2026	**3,213,463**	**27,690,149**	**290,922,780**	**9,640,388**	**9,088,832**	**340,555,612**
Profit for the year	-	-	36,074,196	-	791,913	36,866,109
Other comprehensive income net of tax	-	-	(948,564)	-	105,461	(843,103)
Final 2025 dividend paid in the year	-	-	-	(9,640,388)	-	(9,640,388)
Interim Dividend	-	-	(9,640,388)	9,640,388	-	-
At 30 June 2026	**3,213,463**	**27,690,149**	**316,408,024**	**9,640,388**	**9,986,206**	**366,938,230**
As at 31 December 2025						
At 1 January 2025	**3,213,463**	**27,690,149**	**239,165,000**	**4,820,195**	**8,091,000**	**282,979,807**
Profit for the year	-	-	66,819,000	-	1,531,763	68,350,763
Other comprehensive income net of tax	-	-	7,433,019	-	(533,931)	6,899,088
Interim dividend paid in 2025	-	-	(12,853,851)	(4,820,195)	-	(17,674,046)
Interim dividend 2025	-	-	(9,640,388)	9,640,388	-	-
At 31 December 2025	**3,213,463**	**27,690,149**	**290,922,780**	**9,640,388**	**9,088,832**	**340,555,612**

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

For the period ended	30-Jun-2026 Unaudited Kshs 000	31-Dec-25 Audited Kshs 000	30-Jun-2025 Unaudited Kshs 000
Cashflows generated from / (used in) operating activities	(48,144,598)	103,951,000	(8,683,124)
Cashflows used in investing activities	(3,306,000)	(26,544,000)	(3,730,069)
Cash flows used in financing activities	(12,348,733)	(3,837,000)	5,401,399
Effects of foreign currency translation	(1,578,000)	2,072,000	
Net Increase / (decrease) in cash and cash equivalents	**(65,377,331)**	**75,642,000**	**(7,011,794)**
Cash and cash equivalents as at 1 January	404,899,000	329,257,000	299,284,000
Cash and cash equivalents	**339,521,669**	**404,899,000**	**292,272,206**

Message from the Directors

The Directors approved an interim dividend of KShs. 3.00 for every ordinary share on the issued and paid-up share capital. The dividend will be paid on or about 10 November 2026 to shareholders on the register of members as at the close of business on 2 September 2026

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 12 August 2026, and signed on its behalf by: **FCS Dr. Joseph Kinyua -** Group Chairman | **Paul Russo, EBS -** Group Chief Executive Officer