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Press Release

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## **KCB Group Plc Posts KShs. 47.3 billion in Q3 Net Profit as Assets Clock KShs. 2.04 trillion**

*KCB Group subsidiaries excluding KCB Kenya maintained strong performance, contributing 35% in PBT & 31% to the balance sheet*

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KCB Group PLC posted KShs.47.3 billion in profit after tax for the nine months ended September 2025 driven by higher income across business lines and well managed cost.

The **balance sheet expanded by 2.6% to KShs. 2.04 trillion**, despite the sale of National Bank of Kenya (NBK) in May 2025. On a like for like basis, the balance sheet grew by 10.9% demonstrating the Group's strong bandwidth to support customers across the seven countries where KCB operates.

According to the financials released on Wednesday, the **stock of gross loans and advances during the period rose 7% to KShs.1.24 trillion**, with deliberate focus on key economic drivers such as building and construction, agriculture, manufacturing, energy and water.

KCB Group subsidiaries excluding KCB Bank Kenya maintained strong performance, with their profit before tax making up 35.0% of the overall Group earnings and 31.3% of the Group balance sheet.

The three non-banking subsidiaries delivered strong PBT performance —KCB Bancassurance Intermediary (KShs.833 million – 16% growth), KCB Investment Bank (KShs.230 million – 90% growth) and KCB Asset Management (KShs.118 million – 71% growth).

### Commentary from Group Chief Executive Officer Paul Russo

“Despite a tough operating environment in all our markets, we have delivered a strong performance showing the resilience of the Group. We continue to execute our business strategy that is anchored on ‘**Transforming Today Together**’ and build an agile business that is targeted at transforming the lives of our customers and delivering value for our shareholders and all other stakeholders,” said Mr Russo.

**Total revenue grew 4.5%, to KShs.149.4 billion, on increased** net interest income that rose 12.4% to **KShs.104.3 billion**. Non-interest income closed the period at KShs.45.1 billion. The Group's digital channels helped ring-fence non funded income which came under pressure from reduced foreign exchange earnings, decline in fees and commissions

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L. M. Njiru; A. R. M. Mohamed; Mrs. A. M. Kirenge; Ms. A. S. Pandit; Mrs. A. G. Lutukai; W. O. Asiko.

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from TMB due to closure of branches in Eastern DRC. **Mid this year, the Bank launched a new mobile banking App that has boosted transactions and the Group's digital proposition.** The share of **NFI stood at 30.2%** of the total revenue. The new mobile platform comes with self-onboarding capabilities, allowing customers to register and begin banking instantly.

**Total costs** were well managed growing by 2.0% which is below the prevailing inflation rate. This helped bring down the **cost-to-income ratio to 46.2% from 47.4% last year.**

The Group maintained a **stable deposit franchise across all markets**, closing the nine months at KShs1.52 trillion with a stable deposit mix.

Looking at **asset quality and coverage**, the **Non-Performing Loans (NPL)** ratio stood at 17.8%, down from 18.5% helped by recovery actions coupled with sale of NBK.

The Group maintained strong capital and liquidity buffers, with all banking subsidiaries **compliant with regulatory expectations.** The Group's core capital as a proportion of total risk-weighted assets stood at **17.0%** against the statutory minimum of 10.5% while the total capital to total risk-weighted assets ratio was at **19.6%** against a regulatory minimum of 14.5%. The **Group's liquidity ratio was 46.7%.**

On shareholder returns, **Return on Equity (ROAE) stood at 21.6% while Return on Assets (ROA) was at 3.1%.** Total equity attributable to KCB Group PLC shareholders stood at **KShs.308.5 billion.**

## **Outlook**

"We are optimistic that we will close the year strong. The Group is well positioned to navigate the impacts in the operating environment to deliver the best outcome for all our stakeholders. We have over the years built a resilient, dynamic and sustainable business for the future" said KCB Group Chairman Dr. Joseph Kinyua.

## **Key Corporate Developments**

- On November 11, the Group paid a total **dividend of KShs.4.00 per share amounting to a payout of KShs.13 billion.**
- On November 3, KCB Group Plc entered into an agreement to invest in a minority stake in Pesapal Limited (Pesapal), in a transaction that is expected to significantly accelerate commerce, create pathways to prosperity, and drive digital and inclusive growth for businesses across Africa. The transaction is subject to conditions that are customary to transactions of this nature, including receipt of regulatory approvals.
- At the end of October, KCB Bank Kenya signed a partnership with the Kenya Investment Authority (Invest Kenya) to enhance facilitation and support for foreign investors looking to establish and expand their operations in Kenya.

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- On October 7, KCB unveiled its latest sustainability report which among other things reported that the Group assessed loans valued at KShs. 578.3 billion for environmental and social risks last year. KCB disbursed KShs. 53.2 billion in green loans, growing its cumulative green portfolio to 21.3% from 15.0% in 2023.
- In September, KCB Group PLC and African Export-Import Bank (Afreximbank) entered a deal aimed at providing financial and trade facilitation support to investors operating in the Vipingo Special Economic Zone (SEZ) in Kilifi County. Afrximbank and KCB Group will provide initial funding amounting to US\$ 500 million and US\$ 300 million, respectively towards the initiative.
- The sale of 100% of issued shares in NBK to Access Bank was concluded on May 30, 2025.
- The Group continued to support various initiatives through targeted sponsorships and numerous contributions as part of corporate social investments to empower communities where we operate.
- KCB received several global accolades, cementing its position as a trailblazer in the continent's financial sector, driven by its commitment to inclusive banking, cross-border innovation, and purpose-led leadership. The Group was named as one of Africa's fastest growing companies by the Financial Times. **Ends>**

**For further information, please contact Peter Mwaura Kimani, Head of Corporate & Stakeholder Relations; email: [pmkimani@kcbgroup.com](mailto:pmkimani@kcbgroup.com);**

### **About KCB Group PLC**

KCB Group Plc is East Africa's largest commercial Bank and was established in 1896. The Group is headquartered in Kenya, with the country serving as the lead market with the banking subsidiary KCB Bank Kenya. Over the years, the Bank has grown and spread its wings into Tanzania, South Sudan, Uganda, Rwanda, Burundi, and the Democratic Republic of Congo. Our subsidiaries KCB Bank Kenya and Trust Merchant Bank (TMB) also have representative offices in Ethiopia and Brussels, respectively. Additionally, KCB Group owns KCB Bancassurance Intermediary Limited, KCB Investment Bank, KCB Asset Management, KCB Foundation and Kencom House Limited as non-banking businesses. Today KCB has the largest branch network in the region with 454 branches, 1,232 ATMs and over 1.3 million merchants and agents offering banking services on a 24/7 basis in East Africa. This is complemented by mobile banking and internet banking services with 24-hour contact center services for our customers to get in touch with the Bank. KCB has a vast network of correspondent relationships totaling over 200 banks across the globe, and our customers are assured of a seamless facilitation of their international trade requirements wherever they are.

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