

	KCB BANK KENYA			KCB GROUP PLC COMPANY			KCB GROUP PLC CONSOLIDATED		
	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	31-Mar-25 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	31-Mar-25 Kshs 000 Unaudited	31-Mar-26 Kshs 000 Unaudited	31-Dec-25 Kshs 000 Audited	31-Mar-25 Kshs 000 Unaudited
I. STATEMENT OF FINANCIAL POSITION									
A. ASSETS									
1. Cash (both Local & Foreign)	9,303,046	10,816,972	8,653,255	7,514,734	8,291,565	1,237,853	39,427,199	39,427,993	50,737,075
2. Balances due from Central Bank of Kenya	146,366,375	112,632,797	42,616,010	-	-	-	146,366,375	112,632,797	42,616,010
3. Kenya Government and other securities held for dealing purposes	41,408,599	46,185,911	19,010,512	-	-	-	41,879,566	46,323,513	19,010,512
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-
5. Investment securities:	323,329,329	286,014,969	290,697,258	-	-	-	444,497,996	407,398,751	398,242,770
a) Held at amortized cost: a. Kenya Government securities	135,972,802	135,234,914	136,127,951	-	-	-	136,481,755	135,752,636	136,658,699
b. Other securities	-	-	-	-	-	-	96,524,454	99,474,508	85,602,041
b) Fair value through OCI: a. Kenya Government securities	187,356,527	150,780,055	152,545,760	-	-	-	188,087,830	151,611,286	153,511,445
b. Other securities	-	-	2,023,547	-	-	-	23,403,957	20,560,321	22,470,585
6. Deposits and balances due from local banking institutions	6,834,699	4,181,213	8,658,808	-	-	-	6,834,699	4,181,213	8,658,808
7. Deposits and balances due from banking institutions abroad	37,009,818	60,856,815	99,845,093	-	-	-	208,471,953	230,352,472	206,193,726
8. Tax recoverable	-	1,184,944	-	-	-	78,971	955,813	1,184,944	78,971
9. Loans and advances to customers (net)	876,577,173	866,930,793	760,298,000	5,140,568	5,162,427	1,833,890	1,208,207,466	1,151,576,544	1,018,573,680
10. Balances due from group companies	10,565,192	10,150,321	10,318,647	11,788,026	2,044,598	12,836,440	-	-	-
11. Investments in associates	1,069,647	1,028,428	903,364	-	-	-	-	-	903,364
12. Investments in subsidiary companies	-	-	-	104,956,861	101,078,461	114,280,238	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-
14. Investment properties	5,605,239	5,605,239	12,600,607	-	-	-	7,174,545	7,183,613	14,407,620
15. Property and equipment	10,930,845	10,970,453	10,981,978	848,092	852,814	854,151	27,057,302	27,975,121	24,129,793
16. Prepaid lease rentals	108,898	109,525	111,411	-	-	-	117,769	117,769	113,163
17. Intangible assets	7,946,124	7,906,870	5,082,222	4,935	5,428	6,936	17,797,407	18,596,327	14,730,183
18. Deferred tax asset	32,201,647	34,356,782	30,417,160	1,035,107	1,035,107	11,367	34,220,191	36,467,345	31,849,101
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-
20. Other assets	41,464,273	38,769,083	29,314,268	3,366,590	3,431,795	314,693	70,426,932	62,733,738	203,927,793
21. TOTAL ASSETS	1,550,720,904	1,497,701,115	1,329,508,593	134,654,913	121,902,195	131,454,539	2,254,504,137	2,147,206,575	2,034,172,570
B. LIABILITIES									
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-
23. Customer deposits	1,170,486,980	1,140,394,927	1,007,061,773	-	-	-	1,652,111,350	1,592,611,825	1,427,806,512
24. Deposits and balances due to local banking institutions	18,131,225	6,286,619	7,353,130	-	-	-	18,131,225	6,286,619	10,434,639
25. Deposits and balances due to foreign banking institutions	2,105,519	5,062,364	2,035,270	-	-	-	62,891,920	56,876,704	14,095,342
26. Other money market deposits	-	-	-	-	-	-	-	-	-
27. Borrowed funds	72,419,018	70,858,002	67,564,429	-	-	-	92,847,667	90,150,946	81,648,528
28. Balances due to group companies	17,368,228	18,929,303	9,704,135	7,019,040	7,029,826	11,954,650	-	-	-
29. Tax payable	1,899,031	-	7,804,510	526,799	482,071	-	3,360,259	1,773,511	10,025,235
30. Dividends payable	9,640,388	-	6,426,926	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	1,800,343	2,186,551	1,859,528
32. Retirement benefit liability	701,000	701,000	664,000	-	-	-	701,000	701,000	664,000
33. Other liabilities	29,651,430	31,371,942	25,504,168	1,671,707	4,567,122	572,236	60,900,394	56,063,807	182,138,519
34. TOTAL LIABILITIES	1,322,402,819	1,273,604,157	1,134,118,541	9,217,546	12,079,019	12,526,886	1,892,744,158	1,806,650,963	1,728,672,303
C. SHAREHOLDERS' FUNDS									
35. Paid up /Assigned capital	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
36. Share premium	-	-	-	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149
37. Revaluation reserves	-	-	-	-	-	-	-	-	-
38. Retained earnings	157,922,718	143,656,221	119,753,802	84,893,367	69,279,176	83,203,846	309,217,769	290,174,810	262,116,490
39. Statutory loan loss reserve	14,269,275	15,576,212	17,821,204	-	-	-	16,676,843	17,902,802	17,589,990
40. Other Reserves/Re-measurement of defined benefit asset/liability	2,139,992	1,238,037	3,829,146	-	-	-	(14,202,809)	(17,154,832)	(18,345,152)
41. Proposed dividends	-	9,640,388	-	9,640,388	9,640,388	4,820,195	9,640,388	9,640,388	4,820,195
42. Capital grants	-	-	-	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	228,318,085	224,096,958	195,390,252	125,437,367	109,823,176	118,927,653	352,235,803	331,466,780	297,085,135
44. Non controlling interest	-	-	-	-	-	-	9,524,176	9,088,832	8,415,132
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,550,720,904	1,497,701,115	1,329,508,593	134,654,913	121,902,195	131,454,539	2,254,504,137	2,147,206,575	2,034,172,570
II. STATEMENT OF COMPREHENSIVE INCOME									
1. INTEREST INCOME									
1.1. Loans and advances	26,274,188	109,246,154	24,300,473	81,835	522,213	124,110	35,575,121	148,596,197	35,459,231
1.2. Government securities	9,033,956	36,370,142	9,291,507	-	-	-	12,794,249	52,137,139	12,270,033
1.3. Deposits and placements with banking institutions	1,774,885	4,803,170	657,026	16,676	80,343	13,445	2,887,302	2,456,772	2,456,185
1.4. Other interest income	-	-	-	-	-	-	-	229,281	-
1.5. Total interest income	37,083,029	150,419,466	34,249,006	98,511	831,837	137,555	51,256,672	209,727,389	50,185,449
2. INTEREST EXPENSE									
2.1. Customer deposits	9,002,293	38,672,630	10,308,212	-	-	-	11,414,372	48,406,536	12,899,810
2.2. Deposits and placement from banking institutions	1,439,586	5,702,585	1,409,800	74,193	307,596	85,231	3,126,673	12,864,295	3,457,378
2.3. Other interest expenses	64,872	292,346	82,644	-	-	-	434,082	109,007	109,007
2.4. Total interest expenses	10,506,751	44,667,561	11,800,656	74,193	307,596	85,231	14,642,487	61,704,913	16,466,215
3. NET INTEREST INCOME	26,576,278	105,751,905	22,448,350	24,318	524,241	52,324	36,614,185	148,022,476	33,719,234
4. OTHER OPERATING INCOME									
4.1. Fees and commissions on loans and advances	3,179,832	10,994,545	2,487,251	-	-	-	3,831,246	13,570,745	3,021,362
4.2. Other fees and commissions	3,126,014	12,845,155	3,326,010	-	-	-	6,922,092	2,055,888	7,055,888
4.3. Foreign exchange trading income	1,608,153	5,931,774	1,710,658	50,124	(51,949)	(4,133)	3,562,976	11,361,179	3,132,905
4.4. Dividend income	-	-	-	15,496,157	13,779,828	7,252,902	-	-	-
4.5. Other income	1,426,090	6,433,043	1,553,823	668,893	5,116,983	518,831	2,709,811	11,793,899	2,512,251
4.6. Total other operating income	9,340,089	36,204,517	9,077,742	16,215,174	18,844,862	7,767,600	17,026,125	65,755,818	15,722,406
5. TOTAL OPERATING INCOME	35,916,367	141,956,422	31,526,092	16,239,492	19,369,103	7,819,924	53,640,310	213,777,894	49,441,660
6. OPERATING EXPENSES									
6.1. Loan loss provision	3,788,561	28,846,235	4,235,800	-	-	-	4,909,132	32,416,702	5,604,495
6.2. Staff costs	7,371,076	24,306,713	6,514,860	232,544	785,035	42,087	10,540,664	37,888,165	10,597,701
6.3. Directors' emoluments	91,820	175,332	76,283	140,450	530,000	132,500	441,294	1,809,000	418,467
6.4. Rental charges	128,956	363,052	296,596	-	-	-	232,662	922,870	495,287
6.5. Depreciation charge on property and equipment	614,397	2,576,491	666,503	4,722	19,805	4,598	1,905,973	4,789,546	1,810,108
6.6. Amortisation charges	276,365	952,246	243,027	493	4,441	2,933	3,939,778	3,939,778	408,502
6.7. Other operating expenses	6,017,138	21,045,177	4,975,071	196,507	2,009,360	324,926	10,907,017	41,107,905	8,925,439
6.8. Total operating expenses	18,288,313	78,265,246	17,008,140	574,716	3,348,641	507,044	29,214,505	122,873,966	28,259,999
7. Profit before tax and exceptional items	17,628,054	63,691,176	14,517,952	15,664,776	16,020,462	7,312,880	24,425,805	90,903,928	21,181,661
8. Exceptional items	-	-	-	-	-	-	-	-	-
9. Profit after exceptional items	17,628,054	63,691,176	14,517,952	15,664,776	16,020,462	7,312,880	24,425,805	90,903,928	21,181,661
10. Current tax	(3,171,853)	(18,602,118)	(2,985,990)	(25,936)	(1,184,509)	(22,755)	(4,878,199)	(27,485,561)	(4,258,908)
11. Deferred tax	(1,513,750)	3,406,187	(464,390)	(24,650)	1,002,113	(21,627)	4,932,825	(1,351,317)	(379,368)
12. Profit after tax and exceptional items	12,942,451	48,495,245	11,067,572	15,614,190	15,838,066	7,268,498	18,196,289	68,351,192	16,543,385
13. Non controlling interest	-	-	-	-	-	-	379,701	1,531,763	453,035
14. Profit after tax and exceptional items and non controlling interest	12,942,451	48,495,245	11,067,572	15,614,190	15,838,066	7,268,498	17,816,588	66,819,429	16,090,350
15. Other comprehensive income:									