



Kencom House, Moi Avenue
P.O. Box 48400 - 00100
Nairobi, Kenya
3270000/2852000/1000
M: +254 711012000/
734108200
contactus@kcbgroup.com

Press Release

May 21, 2026

KCB Group Shareholders Approve KShs. 22.5 Billion Dividend Payout

KCB Group Plc shareholders have approved a total dividend payout of KShs. 22.5 billion for the financial year ended December 31, 2025, reflecting the Group's sustained commitment to delivering sustainable shareholder value.

The dividend approved at the Annual General Meeting on Thursday comprises an interim and special dividend of KShs. 4.00 per share approved by the Board in November 2025 and a final and special dividend of KShs. 3.00 per share. This brings to the total KShs. 7.00 the total dividend for the year, a 133% rise from last year.

The final dividend will be paid, net of withholding tax, on or about May 22, 2026, to shareholders on the Register of Members at the close of business on April 2, 2026.

Speaking during the AGM, Group Chairman Dr. Joseph Kinyua said: "The payout reaffirms the Group's strong financial performance, resilient balance sheet, and commitment to delivering sustainable shareholder value." "As we look ahead to 2026, we remain cautiously optimistic about the outlook. Despite the pressures in the operating environment, opportunities continue to emerge through regional integration, intra-African trade, infrastructure development, digital innovation, and the expanding role of the private sector in driving economic transformation."

During the year, Group's net profit grew by 11% to a historic KShs. 68.4 billion while total assets were up 9% to KShs. 2.1 trillion. The regional diversification strategy continued to deliver impressive performance as subsidiaries outside Kenya delivered 29.5% of the overall net profit and accounting for 30.5% of total Group assets.

KCB Group CEO, Paul Russo said: "We are running a well-diversified business which is sustaining our resilience, leveraging our regional footprint and scale, customer confidence and continued investment in digital transformation" "The business continues to benefit from strong momentum across key business segments, improved operational efficiency, and our deliberate focus on supporting businesses, SMEs, and households across the markets we operate in," he added.

For the first quarter of 2026, KCB Group recorded KShs. 24.4 billion in pre-tax profit, representing a 15.3% growth, compared to KShs. 21.2 billion a similar period last year. The improved performance, amid a difficult operating environment, was driven by an 8.5% growth in total operating income to KShs. 53.6 billion which mostly streamed from growth in interest bearing assets offsetting decline in Net Interest Margin. The sustained rate cuts by regulators in the region saw a drop in asset yield across all our markets in the period under review.

KCB Group PLC

Directors: Dr. J. K. Kinyua (Chairman); C. S. - National Treasury; L.M. Njiru; A. M. Mohamud; Ms. A. Pandit; Mrs. A. G. Lutukai; W. O. Asiko; Mrs. L. C. Mengich; P. R. Russo (Group CEO); L. K. Kiambi (Group Finance Director)

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On the citizenship front, KCB Group has deepened its focus on Sustainability and Environmental, Social, and Governance (ESG). Under the Environmental & Social Diligence (ESDD) framework, the Group screened loans totaling KShs. 587.8 billion in 2025 to ensure that lending decisions are guided by environmental and social considerations before disbursement. The value of green loans disbursed stood at KShs 48.8 billion, reinforcing the Group's commitment to sustainable finance, climate resilience, and supporting businesses and communities to transition to low-carbon and environmentally sustainable future. **Ends**

For further information, please contact Peter Mwaura Kimani, Head of Corporate & Stakeholder Relations; email: 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 Riverbank Solutions, 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 458 branches, 1,249 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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