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Press Release **March 11, 2026**

KCB Group Records KShs. 68.4 Billion in Net Profit for the Full Year 2025, Raises Dividend Payout to KShs.22 Billion

Shareholders to get KShs.3 per share in final Dividend (Total Kshs.7 per share) as Assets Close at KShs.2.15 Trillion

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KCB Group PLC posted **KShs. 68.4 Billion** in profit after tax for the full year ending December 2025, up **11%** on an expanded loan book that delivered higher income across key business lines coupled with sustained cost management across the Group.

On the back of the strong performance, the Board has proposed a final dividend payout of **KShs. 3 per share**, subject to shareholder approval. This is in addition to an interim payout of **KShs. 4 per share** which was paid out in November 2025, bringing the total dividend payout for the year **to KShs. 7.0 per share, amounting to a total of KShs. 22 billion** for the year 2025.

During the period under review, the Group maintained a strong balance sheet with **Total Assets growing by 9.3%** to **KShs. 2.15 trillion** despite divesting in National Bank of Kenya**,** demonstrating the Group's resilience and the success of its diversification strategy and innovative financial solutions. Customer loans grew by 15% to close at KShs. 1.59 trillion, this growth was utilized to fund interest earning assets which closed at 1.84 trillion an year-on-year increase of 13.8%.

Total revenues grew steadily to **KShs. 214 billion** from KShs.204 billion a similar period last year. This was driven by higher net interest income as the Group continued to deepen its support for households, businesses and the public sector. Non-Funded Income delivered 31% of the total revenues, on the back of investments in digital banking.

Group CEO Commentary

Speaking during the announcement of the financial results on Wednesday, KCB Group CEO, Paul Russo, said: "Our 2025 performance reflects the strength of the KCB franchise, the resilience of our regional footprint, and the continued trust that customers place in us. Despite a challenging operating environment, we delivered solid growth driven by disciplined execution, continued investment in digital innovation, and our unwavering commitment to supporting sector-focused lending that catalyzes economic transformation across the region. We remained focused on sustainable growth, supporting customers and delivering long-term value for shareholders".

P& L Performance

The Group continued to benefit from its **regional diversification strategy**. Subsidiaries excluding KCB Bank Kenya contributed **30.7%** in **profit before tax (PBT)** and **30.5%** of the Group balance sheet. The performance reflects the success of the Group's multi-market growth model and its ability to leverage opportunities across the East African region and beyond.

The three non-banking subsidiaries delivered strong PBT performance — KCB Bancassurance Intermediary (KShs.1.14 billion – 29% growth), KCB Investment Bank (KShs. 348 million – 31% growth) and KCB Asset Management (KShs. 160 million – 54% growth).

The Group's focus on cost management saw the **cost-to-income ratio** dropping **to 42.5% from 45.4%** the previous year. Overall, operating expenses declined by 2.5% YoY.

Balance Sheet Growth

On the balance sheet side, the **stock of gross loans and advances rose 16.2% to KShs. 1.25 trillion**, driven by new to bank growth across key sectors of the economy.

The Group also maintained a stable deposit franchise across all markets— with the deposit book closing at **KShs. 1.59 trillion, up 15%.**

Looking at **asset quality and coverage**, the **Non-Performing Loans (NPL) ratio** improved to close at **16.9% down from 19.2%** driven by a proactive rehabilitation strategy, aggressive recovery and the hive out of National Bank of Kenya. The stock of gross NPL stood at **KShs. 211.8 billion** down from **Kshs.225.7 billion** the previous year**.**

The Group maintained a strong capital and liquidity position, with the Group's core capital as a proportion of total risk-weighted assets closing at **18.4**% against the statutory minimum of 10.5%. Total capital to total risk-weighted assets ratio was at **22.1%** against a regulatory minimum of 14.5%. The **Group's liquidity ratio was 50.8%** against a regulatory minimum **of 20%.**

On shareholder returns, **Return on Equity (ROAE) stood at 22.5% while Return on Assets (ROA) of 3.3%,** signaling efficient deployment of equity to generate high returns. Shareholder funds stood at **KShs. 331 billion.**

Outlook

"Looking ahead, we are optimistic about sustained business activity and economic growth prospects this year across the markets we operate in. We are closely watching the increased global uncertainties attributed to heightened geopolitical tensions and higher tariffs. The Board remains committed to providing strong governance and strategic oversight to ensure that KCB continues to deliver long-term value while supporting economic transformation across East Africa," said KCB Group Chairman Dr. Joseph Kinyua.

Key Corporate Developments

- The Group continued to support various initiatives through targeted sponsorships including the and numerous contributions as part of corporate social investments to empower communities in markets where we operate. We remain true to our Environmental, Social and Governance (ESG) commitments to safeguard our People and the Planet even as we pursue Profits.
- Last month, KCB Bank Kenya set aside KShs. 227 million for the 2026 World Rally Championship (WRC) Safari Rally Kenya which runs this week in Nakuru, marking the sixth consecutive year of sponsorship since the iconic rally made its historic return to Kenya.
- In December, The African Development Bank Group (AfDB) and KCB Bank Kenya Limited have signed a $150 million financing package to support green finance and accelerate climate-smart investments to enhance KCB's trade finance capacity within the growing small business and corporate banking sector in Kenya.
- In November, KCB Group Plc entered into an agreement to invest 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.
- In January this year, KCB Group received approval from Competition Authority of Kenya (CAK) to acquire 75 per cent stake in the payments technology firm,
- The Group continued to deepen its digital footprint, with a new unified mobile app that is focused on payments, saving, and investments among other capabilities.
- KCB received several local, regional and 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. Among them is Top Bank in Africa (The Banker). **Ends>**

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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 450 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.