KCB GROUP PLC
UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2025

	I STATEMENT OF FINANCIAL POSITION	KCB BANK KENYA					KCB GROUP PLC COMPANY					KCB GROUP PLC CONSOLIDATED				
		30-Sep-25 Kshs 000 Un-Audited	30-Jun-25 Kshs 000 Un-Audited	31-Mar-25 Kshs 000 Un-Audited	31-Dec-24 Kshs 000 Audited	30-Sep-24 Kshs 000 Un-Audited	30-Sep-25 Kshs 000 Un-Audited	30-Jun-25 Kshs 000 Un-Audited	31-Mar-25 Kshs 000 Un-Audited	31-Dec-24 Kshs 000 Audited	30-Sep-24 Kshs 000 Un-Audited	30-Sep-25 Kshs 000 Un-Audited	30-Jun-25 Kshs 000 Un-Audited	31-Mar-25 Kshs 000 Un-Audited	31-Dec-24 Kshs 000 Audited	30-Sep-24 Kshs 000 Un-Audited
A	**ASSETS**															
1	Cash (both Local & Foreign)	8,899,911	8,705,442	8,653,255	9,971,074	8,042,379	-	-	-	-	-	28,632,250	31,854,474	50,737,075	32,300,734	28,907,893
2	Balances due from Central Bank of Kenya	66,684,535	52,172,574	42,616,010	32,458,420	52,084,418	-	-	-	-	-	66,684,535	52,172,574	42,616,011	32,458,420	55,197,194
3	Kenya Government and other securities held for dealing purposes	40,644,309	21,988,937	19,010,512	19,347,443	3,918,728	-	-	-	-	-	40,940,472	22,325,932	19,010,512	19,347,443	3,915,697
4	Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Investment securities:															
	a) Held at amortized cost:															
	a. Kenya Government securities	136,070,927	135,092,408	136,127,951	140,000,648	142,026,519	-	-	-	-	-	136,717,034	135,669,664	136,658,699	140,481,992	164,829,081
	b. Other securities	-	-	-	-	-	-	-	-	-	-	93,687,857	95,182,384	85,602,041	83,664,823	27,358,365
	b) Fair value through OCI:															
	a. Kenya Government securities	155,310,580	146,285,516	152,545,760	141,931,087	124,083,134	-	-	-	-	-	156,118,386	147,129,461	153,511,445	142,926,620	149,885,576
	b. Other securities	2,024,344	1,961,923	2,023,547	1,962,483	2,024,057	-	-	-	-	-	25,361,373	24,095,439	22,470,585	22,474,297	19,038,409
6	Deposits and balances due from local banking institutions	853,023	5,506,513	8,658,808	3,449,615	3,872,358	-	-	-	-	-	853,024	5,506,513	8,658,808	3,128,095	3,995,315
7	Deposits and balances due from banking institutions abroad	31,622,406	63,878,441	99,845,093	91,590,928	160,004,771	-	-	-	-	-	191,629,261	202,738,645	206,193,726	214,883,486	329,753,794
8	Tax recoverable	345,033	-	-	-	-	125,925	68,838	78,971	51,781	72,187	1,309,722	69,256	78,971	-	-
9	Loans and advances to customers (net)	850,344,983	808,894,832	760,298,000	736,614,026	726,954,611	5,871,212	5,875,246	1,833,890	1,061,667	2,692,576	1,139,901,974	1,095,406,182	1,018,573,680	990,412,959	1,053,199,387
10	Balances due from group companies	13,724,467	7,811,273	10,318,647	10,055,415	10,105,959	12,085,044	5,484,244	14,074,293	6,163,407	9,447,463	-	-	-	-	-
11	Investments in associates	1,010,006	954,171	903,364	837,395	766,440	-	-	-	-	-	1,010,006	954,171	903,364	837,394	1,629,122
12	Investments in subsidiary companies	-	-	-	-	-	99,634,015	99,634,015	114,280,238	114,280,238	114,280,238	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment properties	12,600,607	12,600,607	12,600,607	12,600,607	12,600,607	-	-	-	-	-	14,435,324	14,404,358	14,407,620	14,435,699	17,610,170
15	Property and equipment	10,445,615	10,329,081	10,981,978	10,385,132	10,507,988	852,841	854,055	854,151	853,679	891,331	24,800,761	23,939,960	24,129,793	24,470,230	23,532,157
16	Prepaid lease rentals	110,163	112,035	111,411	112,035	112,659	-	-	-	-	-	166,946	112,530	113,163	113,796	117,885
17	Intangible assets	5,714,964	5,661,833	5,082,222	5,080,800	3,139,087	5,933	5,465	6,936	8,790	467	14,056,887	14,764,616	14,730,183	14,944,185	14,649,144
18	Deferred tax asset	34,856,574	35,259,761	30,417,160	32,215,891	34,369,334	38,238	16,534	11,367	32,994	594,175	36,298,976	36,751,266	31,849,101	33,727,949	43,115,543
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	32,927,879	34,130,124	29,314,268	29,153,540	30,409,991	14,739,903	14,996,579	314,693	377,326	1,078,376	71,874,655	65,897,500	203,927,793	191,711,958	56,320,575
21	**TOTAL ASSETS**	**1,404,190,326**	**1,351,345,471**	**1,329,508,593**	**1,277,766,539**	**1,325,023,040**	**133,353,111**	**126,934,976**	**131,454,539**	**122,829,882**	**129,056,813**	**2,044,479,443**	**1,968,974,925**	**2,034,172,570**	**1,962,320,080**	**1,993,055,307**
B	**LIABILITIES**															
22	Balances due to Central Bank of Kenya	-	-	-	8,005,282	35,063,589	-	-	-	-	-	-	-	-	19,415,552	48,315,880
23	Customer deposits	1,062,960,998	1,031,466,777	1,007,061,773	971,960,594	1,033,725,604	-	-	-	-	-	1,525,827,361	1,486,080,060	1,427,806,512	1,381,975,669	1,538,431,872
24	Deposits and balances due to local banking institutions	12,015,203	2,495,941	7,353,130	15,538,281	4,278,112	-	-	-	-	-	12,015,203	3,445,358	10,434,639	15,344,718	8,767,013
25	Deposits and balances due to foreign banking institutions	2,484,292	3,939,167	2,035,270	1,010,562	10,351,537	-	-	-	-	-	38,616,427	24,669,415	14,095,342	8,257,283	17,627,251
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	64,005,070	63,706,918	67,564,429	54,883,832	46,569,251	-	-	-	-	-	82,319,724	79,494,938	81,648,528	69,273,344	58,319,562
28	Balances due to group companies	14,706,275	12,426,449	9,704,135	9,939,761	1,081,390	12,099,622	5,726,137	11,954,650	10,271,422	10,617,185	-	-	-	-	-
29	Tax payable	-	559,870	7,804,510	4,839,459	3,310,569	-	-	-	-	-	993,466	2,059,087	10,025,235	6,454,811	3,652,976
30	Dividends payable	6,426,926	-	6,426,926	-	-	12,853,852	-	-	-	4,820,194	12,853,852	-	-	-	4,820,194
31	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	1,812,017	1,681,546	1,859,528	1,997,256	2,831,235
32	Retirement benefit liability	664,000	664,000	664,000	664,000	601,000	-	-	-	-	-	664,000	664,000	664,000	664,000	1,061,719
33	Other liabilities	30,601,785	29,966,979	25,504,168	27,209,331	25,612,153	2,202,735	1,288,994	572,236	899,303	3,546,469	52,009,734	55,377,381	182,138,519	175,956,410	52,620,082
34	**TOTAL LIABILITIES**	**1,193,864,549**	**1,145,226,101**	**1,134,118,341**	**1,094,051,102**	**1,160,593,205**	**27,156,209**	**7,015,131**	**12,526,886**	**11,170,725**	**18,983,848**	**1,727,111,784**	**1,653,471,785**	**1,728,672,303**	**1,679,339,043**	**1,736,447,784**
C	**SHAREHOLDERS' FUNDS**															
35	Paid up/Assigned capital	53,986,100	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	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	27,690,149	27,690,149
37	Revaluation reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	Retained earnings/Accumulated losses	143,356,672	130,770,444	119,753,802	106,910,200	105,364,949	75,293,290	76,162,381	83,203,846	75,935,351	79,169,353	282,444,516	270,650,901	262,116,490	243,383,785	236,929,959
39	Statutory loan loss reserve	10,812,717	12,481,723	17,821,204	19,894,269	14,587,290	-	-	-	-	-	10,812,717	11,600,517	17,589,990	20,232,345	14,494,884
40	Other Reserves/Re-measurement of defined benefit asset/liabiliy	2,170,288	2,454,177	3,829,146	(3,502,058)	(9,508,504)	-	-	-	-	-	(15,652,046)	(19,179,025)	(18,345,152)	(24,450,352)	(33,375,830)
41	Proposed dividends	-	6,426,926	-	6,426,926	-	-	12,853,852	4,820,195	4,820,195	-	-	12,853,852	4,820,195	4,820,195	-
42	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	**TOTAL SHAREHOLDERS' FUNDS**	**210,325,777**	**206,119,370**	**195,390,252**	**183,715,437**	**164,429,835**	**106,196,902**	**119,919,845**	**118,927,653**	**111,659,157**	**110,072,965**	**308,508,799**	**306,829,857**	**297,085,135**	**274,889,584**	**248,952,625**
44	Minority Interest	-	-	-	-	-	-	-	-	-	-	8,858,860	8,673,283	8,415,132	8,091,453	7,654,898
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**1,404,190,326**	**1,351,345,471**	**1,329,508,593**	**1,277,766,539**	**1,325,023,040**	**133,353,111**	**126,934,976**	**131,454,539**	**122,829,882**	**129,056,813**	**2,044,479,443**	**1,968,974,925**	**2,034,172,570**	**1,962,320,080**	**1,993,055,307**
II	**STATEMENT OF COMPREHENSIVE INCOME**															
1	**INTEREST INCOME**															
1.1	Loans and advances	74,681,268	48,961,228	24,300,473	102,617,981	69,040,103	98,003	24,710	-	-	-	104,453,610	70,566,886	35,459,231	153,628,997	104,059,553
1.2	Government securities	27,393,303	18,329,712	9,291,507	38,935,799	29,537,186	-	-	-	-	-	39,610,666	24,008,495	12,270,033	50,205,490	37,860,761
1.3	Deposits and placements with banking institutions	3,466,621	1,892,558	657,026	4,092,441	3,433,963	-	-	-	-	-	6,594,123	5,919,400	2,456,185	9,567,159	7,112,874
1.4	Other Interest Income	-	-	-	-	-	365,241	299,359	137,555	378,736	241,808	-	-	-	-	-
1.5	**Total interest income**	**105,541,192**	**69,183,498**	**34,249,006**	**145,646,221**	**102,011,252**	**463,244**	**324,069**	**137,555**	**378,736**	**241,808**	**150,658,399**	**100,494,781**	**50,185,449**	**213,401,646**	**149,033,188**
2	**INTEREST EXPENSE**															
2.1	Customer deposits	29,014,388	19,512,456	10,308,212	44,711,703	32,535,351	-	-	-	-	-	36,542,320	24,716,452	12,899,810	55,417,882	40,741,507
2.2	Deposits and placement from banking institutions	4,152,442	2,816,072	1,409,800	11,832,233	9,433,565	-	-	-	-	-	9,448,827	6,420,908	3,457,378	20,251,388	15,202,684
2.3	Other interest expenses	227,474	151,526	82,644	246,087	193,318	233,496	160,203	85,231	310,358	228,291	328,166	221,785	109,007	386,333	290,825
2.4	**Total interest expenses**	**33,394,304**	**22,480,054**	**11,800,656**	**56,790,023**	**42,162,234**	**233,496**	**160,203**	**85,231**	**310,358**	**228,291**	**46,319,313**	**31,359,145**	**16,466,195**	**76,055,603**	**56,235,016**
3	**NET INTEREST INCOME/(LOSS)**	**72,146,888**	**46,703,444**	**22,448,350**	**88,856,198**	**59,849,018**	**229,748**	**163,866**	**52,324**	**68,378**	**13,517**	**104,339,086**	**69,135,636**	**33,719,254**	**137,346,043**	**92,798,172**
4	**OTHER OPERATING INCOME**															
4.1	Fees and commissions on loans and advances	7,857,412	5,010,103	2,487,251	9,155,085	6,810,666	-	-	-	-	-	9,546,804	6,132,935	3,021,362	11,498,021	9,048,281
4.2	Other fees and commissions	9,813,848	6,621,479	3,326,010	13,742,423	10,635,400	-	-	-	-	-	21,091,371	14,190,199	7,055,888	30,821,599	22,067,080
4.3	Foreign exchange trading income	4,545,233	3,167,260	1,710,658	10,330,863	8,039,489	(40,141)	(21,359)	(4,133)	(79,654)	(79,840)	8,240,998	5,186,281	3,132,905	17,540,153	13,762,103
4.4	Dividend Income	-	-	-	-	-	13,779,828	13,779,828	7,252,902	7,114,753	7,114,753	-	-	-	-	-
4.5	Other income	4,447,646	2,784,400	1,553,823	4,568,699	3,237,964	1,508,119	1,071,335	518,831	1,166,916	872,577	6,215,183	4,025,159	2,512,251	7,660,875	5,270,476
4.6	**Total other operating income**	**26,664,139**	**17,583,242**	**9,077,742**	**37,797,070**	**28,723,519**	**15,247,806**	**14,829,804**	**7,767,600**	**8,202,015**	**7,907,490**	**45,094,356**	**29,534,574**	**15,722,406**	**67,520,648**	**50,147,940**
5	**TOTAL OPERATING INCOME**	**98,811,027**	**64,286,686**	**31,526,092**	**126,653,268**	**88,572,537**	**15,477,554**	**14,993,670**	**7,819,924**	**8,270,393**	**7,921,007**	**149,433,442**	**98,670,210**	**49,441,660**	**204,866,691**	**142,946,112**

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6 OTHER OPERATING EXPENSES															
6.1 Loan loss provision	15,672,266	10,022,024	4,235,800	21,493,367	14,135,134	-	-	-	-	-	18,256,523	12,471,057	5,604,495	29,950,386	17,781,241
6.2 Staff costs	20,466,776	13,511,360	6,514,860	22,143,279	16,311,559	764,656	546,716	108,514	826,578	538,258	31,489,871	20,835,082	10,875,892	39,859,035	29,348,241
6.3 Directors' emoluments	144,696	111,550	76,283	137,423	105,149	235,994	153,142	66,073	294,830	243,220	399,732	310,434	140,276	813,612	630,760
6.4 Rental charges	284,077	178,859	58,698	326,322	211,329	-	-	-	-	-	669,605	404,436	257,389	811,939	466,582
6.5 Depreciation charge on property and equipment	2,008,486	1,324,465	666,503	2,491,126	1,897,821	13,964	9,196	4,598	19,789	9,136	5,286,521	3,626,372	1,810,108	5,206,428	5,644,277
6.6 Amortisation charges	731,861	549,900	243,027	1,391,966	1,092,367	3,937	4,405	2,933	1,491	1,024	1,117,263	857,284	408,502	4,541,387	1,517,798
6.7 Other operating expenses	15,633,660	10,187,774	5,212,969	20,294,288	14,697,391	2,204,270	1,150,342	324,926	1,039,382	3,215,086	30,129,780	19,333,256	9,163,337	41,711,277	30,124,778
6.8 TOTAL OTHER OPERATING EXPENSES	**54,941,822**	**35,885,932**	**17,008,140**	**68,277,771**	**48,450,750**	**3,222,821**	**1,863,801**	**507,044**	**2,182,070**	**4,006,724**	**87,349,295**	**57,837,921**	**28,259,999**	**122,894,064**	**85,513,677**
7 PROFIT/(LOSS) BEFORE TAX AND EXCEPTIONAL ITEMS	**43,869,205**	**28,400,754**	**14,517,952**	**58,375,497**	**40,121,787**	**12,254,733**	**13,129,869**	**7,312,880**	**6,088,323**	**3,914,283**	**62,084,147**	**40,832,289**	**21,181,661**	**81,972,627**	**57,432,435**
8 Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 PROFIT/(LOSS) AFTER EXCEPTIONAL ITEMS	**43,869,205**	**28,400,754**	**14,517,952**	**58,375,497**	**40,121,787**	**12,254,733**	**13,129,869**	**7,312,880**	**6,088,323**	**3,914,283**	**62,084,147**	**40,832,289**	**21,181,661**	**81,972,627**	**57,432,435**
10 Current tax	(14,258,775)	(9,953,585)	(2,985,990)	(18,275,739)	(12,967,183)	(48,184)	(32,526)	(22,755)	(67,668)	(41,001)	(19,351,121)	(13,194,259)	(4,258,908)	(25,577,875)	(16,681,786)
11 Deferred tax	4,181,381	4,427,422	(464,390)	4,929,555	4,595,550	5,243	(16,460)	(21,627)	(44,962)	516,218	4,590,614	4,689,641	(379,368)	5,379,452	5,009,987
12 PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS	**33,791,811**	**22,874,591**	**11,067,572**	**45,029,313**	**31,750,154**	**12,211,792**	**13,080,883**	**7,268,498**	**5,975,693**	**4,389,500**	**47,323,640**	**32,327,671**	**16,543,385**	**61,774,204**	**45,760,636**
13 Minority Interest	-	-	-	-	-	-	-	-	-	-	1,308,023	823,500	453,035	1,684,851	1,257,539
14 PROFIT/(LOSS) AFTER TAX AND EXCEPTIONAL ITEMS AND MINORITY INTEREST	**33,791,811**	**22,874,591**	**11,067,572**	**45,029,313**	**31,750,154**	**12,211,792**	**13,080,883**	**7,268,498**	**5,975,693**	**4,389,500**	**46,015,617**	**31,504,171**	**16,090,350**	**60,089,353**	**44,503,097**
15 OTHER COMPREHENSIVE INCOME:															
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	(197,302)	(2,261,401)	(580,058)	(17,102,300)	(19,487,814)
15.2 Gain/(loss) from fair value re-measurement of financial assets through other comprehensive income	5,136,024	5,956,235	7,331,205	8,873,000	554,632	-	-	-	-	-	8,807,550	10,394,324	9,383,150	10,801,022	441,887
15.3 Re-measurement of defined benefit pension fund	-	-	-	8,000	-	-	-	-	-	-	-	-	-	8,000	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	(1,540,807)	(1,383,662)	(1,334,450)	(2,487,000)	(166,390)	-	-	-	-	-	(2,642,265)	(3,118,297)	(2,814,945)	(3,242,707)	(132,566)
16 OTHER COMPREHENSIVE INCOME FOR THE YEAR NET OF TAX	**3,595,217**	**4,572,573**	**5,996,755**	**6,394,000**	**388,242**	**-**	**-**	**-**	**-**	**-**	**5,967,983**	**5,014,626**	**5,988,147**	**(9,535,985)**	**(19,178,493)**
17 TOTAL COMPREHENSIVE INCOME FOR THE YEAR	**37,387,028**	**27,447,164**	**17,064,327**	**51,423,313**	**32,138,396**	**12,211,792**	**13,080,883**	**7,268,498**	**5,975,693**	**4,389,500**	**53,291,623**	**37,342,297**	**22,531,532**	**52,238,219**	**25,324,604**
18 EARNINGS PER SHARE- DILUTED & BASIC KSHS	**0.83**	**0.85**	**0.82**	**0.83**	**0.78**	**5.07**	**8.14**	**2.26**	**1.86**	**1.82**	**19.12**	**19.61**	**20.03**	**18.70**	**18.99**
19 DIVIDEND PER SHARE - DECLARED KSHS	**-**	**0.12**	**-**	**0.24**	**-**	**-**	**4.00**	**-**	**3.00**	**-**	**-**	**4.00**	**-**	**3.00**	**-**
III OTHER DISCLOSURES															
1 NON-PERFORMING LOANS AND ADVANCES															
a) Gross Non-performing loans and advances	201,259,449	199,870,056	184,348,986	176,810,996	166,690,311						222,068,738	221,070,610	233,296,666	225,694,852	215,303,307
b) Less Interest in Suspense	34,808,644	31,503,598	29,538,713	26,112,093	23,555,332						35,256,357	31,969,250	33,675,481	30,292,964	27,398,027
c)Total Non-Performing Loans and Advances (a-b)	**166,450,805**	**168,366,458**	**154,810,274**	**150,698,903**	**143,134,979**						**186,812,381**	**189,101,360**	**199,621,185**	**195,401,888**	**187,905,280**
d) Less Loan Loss Provision	105,031,776	100,038,918	96,289,203	90,352,938	84,605,458						115,578,571	110,259,804	122,543,466	116,530,127	109,919,597
e) Net Non-Performing Loans and Advances(c-d)	**61,419,029**	**68,327,541**	**58,521,070**	**60,345,965**	**58,529,521**						**71,233,810**	**78,841,556**	**77,077,719**	**78,871,761**	**77,985,683**
f) Discounted Value of Securities	55,154,227	62,221,480	51,981,602	56,901,270	51,564,967						58,328,072	65,178,977	66,537,444	72,548,615	67,334,581
g) Net NPLs Exposure (e-f)	**6,264,802**	**6,106,061**	**6,539,468**	**3,444,695**	**6,964,554**						**12,905,738**	**13,662,579**	**10,540,275**	**6,323,146**	**10,651,102**
2 INSIDER LOANS AND ADVANCES															
a) Directors, Shareholders and Associates	6,045,759	7,180,156	7,639,443	8,357,211	10,419,601						16,728,031	16,351,412	12,602,233	14,717,996	14,560,693
b) Employees	19,641,985	19,667,189	19,172,460	17,227,793	15,488,094						23,241,218	23,017,374	27,273,803	23,482,292	23,459,519
c) Total Insider Loans and Advances and other facilities	**25,687,744**	**26,847,346**	**26,811,903**	**25,585,004**	**25,907,695**						**39,969,249**	**39,368,786**	**39,876,036**	**38,200,288**	**38,020,212**
3 OFF-BALANCE SHEET ITEMS															
a) Letters of credit,guarantees, acceptances	295,904,648	293,292,203	247,921,866	242,222,423	302,914,713						368,838,827	351,891,240	313,751,894	307,745,726	360,689,155
b) Forwards, swaps and options	44,260,007	41,125,789	26,799,888	24,530,418	19,463,125						51,754,351	43,145,789	27,366,216	24,768,499	19,661,725
c) Other contingent liabilities	-	-	-	-	-						-	-	-	-	-
d) Total Contingent Liabilities	**340,164,655**	**334,417,992**	**274,721,754**	**266,752,841**	**322,377,838**						**420,593,178**	**395,037,029**	**341,118,110**	**332,514,225**	**380,350,880**
4 CAPITAL STRENGTH															
a) Core capital	**163,634,978**	**155,391,411**	**154,609,569**	**144,770,039**	**123,454,234**						**282,355,963**	**277,178,479**	**281,374,149**	**267,988,187**	**226,474,682**
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000						1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess (a-b)	**162,634,978**	**154,391,411**	**153,609,569**	**143,770,039**	**122,454,234**						**281,355,963**	**276,178,479**	**280,374,149**	**266,988,187**	**225,474,682**
d) Supplementary Capital	**43,184,831**	**44,955,785**	**45,041,650**	**32,072,475**	**32,380,236**						**43,184,831**	**44,074,580**	**50,419,490**	**39,989,581**	**38,674,988**
e) Total Capital (a+d)	**206,819,809**	**200,347,197**	**199,651,219**	**176,842,514**	**155,834,470**						**325,540,794**	**321,253,059**	**331,793,639**	**307,977,768**	**265,149,670**
f) Total risk weighted assets	1,063,381,436	1,023,208,719	976,972,013	962,569,845	934,700,882						1,662,791,023	1,632,895,027	1,682,522,873	1,590,674,489	1,372,103,670
g) Core Capital/Total deposits Liabilities	**15.4%**	**15.1%**	**15.4%**	**14.8%**	**11.8%**						**18.5%**	**18.7%**	**19.7%**	**19.4%**	**14.5%**
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%						8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess	**7.4%**	**7.1%**	**7.4%**	**6.8%**	**3.8%**						**10.5%**	**10.7%**	**11.7%**	**11.4%**	**6.5%**
j) Core Capital / total risk weighted assets	**15.4%**	**15.2%**	**15.8%**	**15.0%**	**13.2%**						**17.0%**	**17.0%**	**16.7%**	**16.8%**	**16.5%**
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%						10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess (j-k)	**4.9%**	**4.7%**	**5.3%**	**4.5%**	**2.7%**						**6.5%**	**6.5%**	**6.2%**	**6.3%**	**6.0%**
m) Total Capital/total risk weighted assets	**19.4%**	**19.6%**	**20.4%**	**18.4%**	**16.7%**						**19.6%**	**19.7%**	**19.7%**	**19.4%**	**19.3%**
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%						14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess (m-n)	**4.9%**	**5.1%**	**5.9%**	**3.9%**	**2.2%**						**5.1%**	**5.2%**	**5.2%**	**4.9%**	**4.8%**
5 LIQUIDITY															
a) Liquidity Ratio	**39.7%**	**41.4%**	**45.1%**	**42.4%**	**42.2%**						**46.7%**	**47.2%**	**48.9%**	**47.6%**	**47.2%**
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%						20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess (a-b)	**19.7%**	**21.4%**	**25.1%**	**22.4%**	**22.2%**						**26.7%**	**27.2%**	**28.9%**	**27.6%**	**27.2%**

MESSAGE FROM THE DIRECTORS

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, Moi Avenue, Nairobi, Kenya. The financial statements were approved by the Board of Directors on **Wednesday, 19 November 2025,** and signed on its behalf by: **FCS Dr. Joseph Kinyua – Group Chairman | Paul Russo – Group Chief Executive Officer**