

	KCB BANK KENYA		KCB GROUP PLC COMPANY		KCB GROUP PLC CONSOLIDATED	
	31-Dec-25 Kshs 000 Audited	31-Dec-24 Kshs 000 Audited	31-Dec-25 Kshs 000 Audited	31-Dec-24 Kshs 000 Audited	31-Dec-25 Kshs 000 Audited	31-Dec-24 Kshs 000 Audited
I. STATEMENT OF FINANCIAL POSITION						
A. ASSETS						
1. Cash (both Local & Foreign)	10,816,972	9,971,074	8,291,565	1,388,857	39,427,993	32,300,734
2. Balances due from Central Bank of Kenya	112,632,797	32,458,420	-	-	112,632,797	32,458,420
3. Kenya Government and other securities held for dealing purposes	46,185,911	19,347,443	-	-	46,323,513	19,347,443
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-
Investment securities:	-	-	-	-	-	-
5. a) Held at amortized cost: a. Kenya Government securities	135,234,914	140,000,648	-	-	135,752,636	140,481,992
b. Other securities	-	-	-	-	99,474,508	83,664,823
b) Fair value through OCI: a. Kenya Government securities	150,780,055	141,931,087	-	-	151,611,286	142,926,620
b. Other securities	-	1,962,483	-	-	20,560,321	22,474,297
6. Deposits and balances due from local banking institutions	4,181,213	3,449,615	-	51,781	4,181,213	3,128,095
7. Deposits and balances due from banking institutions abroad	60,856,815	91,590,928	-	-	230,352,472	214,883,486
8. Tax recoverable	1,184,944	-	-	51,781	1,184,944	-
9. Loans and advances to customers (net)	866,930,793	736,614,026	5,162,427	1,061,667	1,151,576,544	990,412,959
10. Balances due from group companies	10,150,321	10,055,415	2,044,598	4,774,550	-	837,394
11. Investments in associates	1,028,428	837,395	-	-	1,054,435	-
12. Investments in subsidiary companies	-	-	101,078,461	114,280,238	-	-
13. Investments in joint ventures	-	-	-	-	-	-
14. Investment properties	5,605,239	12,600,407	-	-	7,183,613	14,435,699
15. Property and equipment	10,970,453	10,385,132	852,814	853,679	27,975,121	24,470,230
16. Prepaid lease rentals	109,525	112,035	-	-	117,769	113,796
17. Intangible assets	7,906,870	5,080,800	5,428	8,790	18,596,327	14,944,185
18. Deferred tax asset	34,356,782	32,215,891	1,035,107	32,994	36,467,345	33,727,949
19. Retirement benefit asset	-	-	-	-	-	-
20. Other assets	38,769,083	29,153,540	3,431,795	377,326	62,733,738	191,711,958
21. TOTAL ASSETS	1,497,701,115	1,277,766,539	121,902,195	122,829,882	2,147,206,575	1,962,320,080
B. LIABILITIES						
22. Balances due to Central Bank of Kenya	-	8,005,282	-	-	-	19,415,552
23. Customer deposits	1,140,394,927	971,960,594	-	-	1,592,611,825	1,381,975,669
24. Deposits and balances due to local banking institutions	6,286,619	15,538,281	-	-	6,286,619	15,344,718
25. Deposits and balances due to foreign banking institutions	5,062,364	1,010,562	-	-	56,876,704	8,257,283
26. Other money market deposits	-	-	-	-	-	-
27. Borrowed funds	70,858,002	54,883,832	-	-	90,150,946	69,273,344
28. Balances due to group companies	18,929,303	9,939,761	7,029,826	10,271,422	-	-
29. Tax payable	-	4,839,459	482,071	-	1,773,511	6,454,811
30. Dividends payable	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	2,186,551	1,997,256
32. Retirement benefit liability	701,000	664,000	-	-	701,000	664,000
33. Other liabilities	31,371,942	27,209,331	4,567,122	899,303	56,063,807	175,956,410
34. TOTAL LIABILITIES	1,273,604,157	1,094,051,102	12,079,019	11,170,725	1,806,650,963	1,679,339,043
C. SHAREHOLDERS' FUNDS						
35. Paid up /Assigned capital	53,986,100	53,986,100	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
37. Revaluation reserves	-	-	-	-	-	-
38. Retained earnings/ Accumulated losses	143,656,221	106,910,200	69,279,176	75,935,351	290,174,810	243,383,785
39. Statutory loan loss reserve	15,576,212	19,894,269	-	-	17,902,802	20,232,345
40. Other Reserves/Re-measurement of defined benefit asset/liability	1,238,037	(3,502,058)	-	-	(17,154,832)	(24,450,352)
41. Proposed dividends	9,640,388	6,426,926	9,640,388	4,820,195	9,640,388	4,820,195
42. Capital grants	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	224,096,958	183,715,437	109,823,176	111,659,157	331,466,780	274,889,584
44. Minority Interest	-	-	-	-	9,088,832	8,091,453
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,497,701,115	1,277,766,539	121,902,195	122,829,882	2,147,206,575	1,962,320,080
II. STATEMENT OF COMPREHENSIVE INCOME						
1. INTEREST INCOME						
1.1. Loans and advances	109,246,154	102,617,981	522,213	327,291	148,596,197	153,628,997
1.2. Government securities	36,370,142	38,935,799	-	-	52,137,139	50,205,490
1.3. Deposits and placements with banking institutions	4,803,170	4,092,441	80,343	51,445	8,764,772	9,567,159
1.4. Other Interest Income	-	-	229,281	-	229,281	-
1.5. Total interest income	150,419,466	145,646,221	631,837	378,736	209,727,389	213,401,646
2. INTEREST EXPENSE						
2.1. Customer deposits	38,672,630	44,711,703	-	-	48,406,536	55,417,882
2.2. Deposits and placement from banking institutions	5,702,585	11,832,233	307,596	310,358	12,864,295	20,251,388
2.3. Other interest expenses	292,346	246,087	-	-	434,082	386,333
2.4. Total interest expenses	44,667,561	56,790,023	307,596	310,358	61,704,913	76,055,603
3. NET INTEREST INCOME/(LOSS)	105,751,905	88,856,198	324,241	68,378	148,022,476	137,346,043
4. OTHER OPERATING INCOME						
4.1. Fees and commissions on loans and advances	10,994,545	9,155,085	-	-	13,570,745	11,498,021
4.2. Other fees and commissions	12,845,155	13,742,423	-	-	29,029,595	30,821,599
4.3. Foreign exchange trading income	5,931,774	10,330,863	(51,949)	(79,654)	11,361,179	17,540,153
4.4. Dividend Income	-	-	13,779,828	7,114,753	-	-
4.5. Other income	6,433,043	4,568,699	5,116,983	1,166,916	11,793,899	7,660,875
4.6. Total other operating income	36,204,517	37,797,070	18,844,862	8,202,015	65,755,418	67,520,648
5. TOTAL OPERATING INCOME	141,956,422	126,653,268	19,369,103	8,270,393	213,777,894	204,866,691
6. OTHER OPERATING EXPENSES						
6.1. Loan loss provision	28,846,235	21,493,367	-	-	32,416,702	29,950,386
6.2. Staff costs	24,306,713	22,143,279	879,399	826,578	38,961,629	39,859,035
6.3. Directors' emoluments	175,332	157,422	435,636	294,830	735,536	815,612
6.4. Rental charges	363,052	363,522	-	-	922,870	811,939
6.5. Depreciation charge on property and equipment	2,576,491	2,491,126	19,805	19,789	4,789,546	5,206,428
6.6. Amortisation charges	952,246	1,391,966	4,441	1,491	3,939,778	4,541,387
6.7. Other operating expenses	21,045,177	20,294,288	2,009,360	1,039,382	41,107,905	41,711,277
6.8. Total other operating expenses	78,265,246	68,277,771	3,348,641	2,182,070	122,873,966	122,894,064
7. Profit/(loss) before tax and exceptional items	63,691,176	58,375,497	16,020,462	6,088,323	90,903,928	81,972,627
8. Exceptional items	-	-	-	-	-	-
9. Profit/(loss) after exceptional items	63,691,176	58,375,497	16,020,462	6,088,323	90,903,928	81,972,627
10. Current tax	(18,602,118)	(18,275,739)	(1,184,509)	(67,668)	(27,485,561)	(25,577,875)
11. Deferred tax	3,406,187	4,929,555	1,002,113	(44,962)	4,932,825	5,379,452
12. Profit/(loss) after tax and exceptional items	48,495,245	45,029,313	15,838,066	5,975,693	68,351,192	61,774,204
13. Minority Interest	-	-	-	-	1,531,763	1,684,851
14. Profit/(loss) after tax and exceptional items and Minority Interest	48,495,245	45,029,313	15,838,066	5,975,693	66,819,429	60,089,353
15. Other Comprehensive income:						
15.1. Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	1,002,221	(17,102,300)
15.2. Gain/(loss) from fair value re-measurement of financial assets through other comprehensive income	6,323,301	8,873,000	-	-	8,131,113	10,801,022
15.3. Re-measurement of defined benefit pension fund	(318,000)	8,000	-			