

KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2021

3		UN-AU	DITED	FINANC	CIALS	AIEM	ENISA	וטטאו	HER DI	SCLUS	UKES	FUK IH	EPER	UD EN	יטבט אי) SEP I	EMBER	2021		
	447	KCB BANK KENYA						NATIONAL BANK OF KENYA				KCB GROUP PLC COMPANY				447		KCB GROUP PLC CONSOLIDATED		
I. STATEMENT OF FINANCIAL POSITION	30-Sep-21 Kshs 000	Kshs 000	Kshs 000	31-Dec-20 Kshs 000	Kshs 000	Kshs 000	30-Jun-21 Kshs 000		Kshs 000	Kshs 000	Kshs 000	Kshs 000	31-Mar-21 Kshs 000			Kshs 000	0 Kshs 000	Kshs 000	Kshs 000	0 Kshs 000
A. ASSETS	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	I Un-audited	l Un-audited	Un-audited	Audited	Un-audited	d Un-audited	d Un-audited	I Un-audited	Audited	d Un-audited
1. Cash (both Local & Foreign)	7,078,761	7,078,197	7,615,802	7,597,722	6,956,633	1,007,756	940,995	1,249,469	1,100,330	1,160,787		-	-	-	_	14,927,202	2 14,393,282	15,239,536	15,152,993	3 12,553,003
Balances due from Central Bank of Kenya	49,406,305	44,807,278	27,913,129	25,839,259	31,271,928	3,757,987	4,081,795	4,133,434	3,750,586	4,799,532		-	-	-	J	53,164,292	2 48,889,073	32,046,563	29,589,845	5 36,071,460
Kenya Government and other securities held for dealing purposes			405,097	2,019,227	.//		-	-	-	J		i -	-	-			1 -	405,097	2,019,227	, , , , , , , , , , , , , , , , , , ,
Financial Assets at fair value through profit and loss		_	_	-	J		_	_	_				_	_	.7			- <u>-</u>		. ,
Investment securities:		ı			7		-	-	-	_/		i			7		4			,
5. a) Held at armotized cost: a. Kenya Government securities	81,997,542	72,359,602	72,058,395	69,422,464	64,573,219	33,234,414	33,356,840	33,614,230	34,460,222	34,621,205		i -	_	_		- 115,605,489	9 106,067,077	7 106,009,625	103,882,686	5 99,194,424
b.Other securities	-				-/	-	-	-	-	-/		-	-	-	J	25,501,520				
b) Fair value through OCI: a. Kenya Government securities	83,231,000	70,731,155	68,656,825	71,106,673	99,789,716	20,783,253	17,696,797	15,148,032	15,096,249	17,597,229		i -	-	-	J	104,699,014	4 89,011,282	84,520,247	86,202,922	2 117,386,945
b. Other securities			-	-	1,767,272		-	-		-/		-	-	-	25,519					
Deposits and balances due from local banking institutions	4,309,114	5,847,046	2,459,041	3,097,833	528,395	6,955,814	1,352,368	1,367,120	1,357,790	1,322,196	482,687	3,993,311	1,160,495	1,146,705	1,132,667	7 11,264,928	8 7,199,414	3,826,161	4,455,623	3 1,850,591
7. Deposits and balances due from banking institutions abroad	12,033,538			8,662,093			2,622,821	1,234,389		1,583,817			-	-	7	- 48,792,234				
8. Tax recoverable		10,420,-	J,U10,=	247,078		78,984	2,622,821	306,432		421,939			-	24,920	30,060		40,0, -	34,020,2	425,728	
9. Loans and advances to customers (net)				492,537,561	475,667,131	64,953,499					-	-	-	-	-	651,816,465	606,967,409	597,110,217		
Balances due from group companies Investments in associates	4,999,839 600.000	1,911,824 600,000		5,715,418 600,000			- 670,824	- 414 በ44	630,353	- 574,177	9,695,367	4,124,299	9,473,050	212,778	706,545		1 270 824	- 400 000	600,000	- ¥00 000
Investments in associates Investments in subsidiary companies	600,000	600,000	600,000	600,000	600,000	657,458 24,963	670,824 24,963	616,044 24,963		574,177 19,963		79,661,797	- 79,661,797	- 79,661,797	- 79,661,797	- 1,257,458 7 -	8 1,270,824	600,000	600,000	600,000
13. Investments in joint ventures		_	-	-	-//		-	-	-	1			-	-	<i></i>		4 -	-	-	7
14. Investment properties	11,137,000			6,035,000			-	-	-	-7	-	-	-	-	-/	11,137,000				
15. Property and equipment 16. Prepaid lease rentals	8,794,134 122,020	9,188,711 120,772	9,150,404 121,396	9,977,222 122.019		4,274,938	4,076,935	4,213,320	4,374,108	4,273,791	822,916	613,219	614,904	616,428	618,902	20,734,739				
16. Prepaid lease rentals 17. Intangible assets	122,020 4,037,880	120,772 4,023,087	121,396 4,398,952	122,019 4,443,725			634,903	665,434	- 744,447	782,983	6,078	6,584	7,091	- 7,597	- 8,104					
18. Deferred tax asset	16,477,428						2,826,975			2,626,271		1,999	1,706		65,794					
19. Retirement benefit asset	-	-	-	-	-7	-	-	-	-	-7	-		-	-	-7	-	4	-	-	- 7
20. Other assets 21. TOTAL ASSETS	23,264,556 818.813.291	24,786,290 779,882,254				5,924,482 146,251,458 1	4,675,744 133.633.970 1			6,425,548 129.590.385			14,550 90,933,593	33,330 81,703,555	10,412 82.259.8001	31,522,284 01,122,464,243				
	818,813,27.	777,802,200	744,401,020	758,340,40.	/39,370,22.	146,201,400	133,633,774	129,550,107	126,841,020	129,570,550	95,500,000	88,440,707	90,700,070	81,/03,000	82,237,000	1,122,404,L	1,022,100,01.	977,322,0.2	/87,810,200	972,007,200
B. LIABILITIES Balances due to Central Bank of					322.200					325 407										
ZZ. Kenya	-	- 120 201	- 274 015	- 127.015	4,993,300		-	-	-	3,295,197		-	-	-	7	122.20	- 101 101	- 11/ 20/		8,288,497
23. Customer deposits 24. Deposits and balances due to local					595,867,033			99,090,859				-	-	-	7	859,103,392				
24. banking institutions	2,919,930	3,035,488		1,776,411	573,035		7,485,321	8,137,398	6,460,632	3,280,280		-	-	-	7	4,200,212				
25. Deposits and balances due to foreign banking institutions	1,365,110	753,273	843,468	662,973	627,058	7,532,793	7,712,427	7,941,366	6,981,903	5,151,596		-	-	-	-7	22,360,486	6 7,388,428	8,282,292	12,431,235	5 12,716,998
26. Other money market deposits	-	-	-	-	-70.700	-	-	-	-	-7		-	-	-	-/	- 252 200		-	-	- 7
Borrowed funds Balances due to group companies	33,137,116	33,191,221	33,930,412	34,706,661	17,922,682	3,315,000	3,237,000	-	-	7	- - 5,062,372	- 4,019,235	3,810,669	3,553,491	3,370,185	35,273,095	5 35,042,011	35,961,305	37,032,388	3 20,389,179
Balances due to group companies Tax payable	3,630,072	1,920,732	3,416,320	-	803,837		-	-	-		5,062,372	122,095	3,810,669 32,532	J,UU∪,~ -	3,370,	4,126,046	2,323,292	3,800,169	-	- 875,542
30. Dividends payable			9,177,637	-	-/	5,681	5,681	5,681	5,681	5,811	-	-	-	-	_/				-	
31. Deferred tax liability	-			-	-7		-	-	-	-7	6,354	-	-	10,152	-7	394,504				- y
Retirement benefit liability Other liabilities	177,000 22,976,568	177,000 23,923,622	177,000 16,977,287	177,000 21,123,927		3,637,747	2,634,480	- 2,227,454	- 2,228,471	3,326,454	118,070	- 122,842	- 42,952	- 52,364	5,056	177,000 32,446,326				
34. TOTAL LIABILITIES		664,681,727				133,225,806													845,385,970	
C. SHAREHOLDERS' FUNDS																				
35. Paid up /Assigned capital 36. Share premium/(discount)	53,986,100	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	12,368,906	12,368,906		3,213,463	3,213,463 27,690,149	3,213,463 27,690,149	3,213,456 27,690,149					
36. Share premium/(discount) 37. Revaluation reserves		-	-	-		1,225,905	1,225,905	1,225,905	1,225,905	- 1,255,687	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149				
38. Retained earnings/ Accumulated	63,661,584	61,439,719	53,771,579	48,232,365	49,334,441		(5,671,226)	(5,602,693)	(5,506,873)	(5,624,763)		2 53,281,173	52,930,365	43,970,473	48,032,178					3 108,458,562
39. Statutory loan loss reserve		-	-	-		4,781,842	4,590,726	4,074,991	3,794,213			i -	-	-		3,858,151				
Other Reserves/Re-measurement of	(233,686)	(225,292)	(907,676)	(125,558)	814,181		131,309	118,302		150,876		_	-	-	(51,224)					
41. Proposed dividends	5,938,471		-	9,177,637	J				-		3,213,463	i _	3,213,463	3,213,463	, <u>/</u>	- 3,213,463		3,213,463		
42. Capital grants	-	<u> </u>									-	<u> </u>	-	-			4			<i>!</i>
43. TOTAL SHAREHOLDERS' FUNDS	123,352,469	115,200,527	106,850,003	111,270,544 1	104,134,722	13,025,652	12,645,620	12,185,411	11,935,544	11,913,390	90,335,327	84,184,785	87,047,440	78,087,548	78,884,559			147,508,218	142,424,283 1	135,945,049
44. Minority Interest TOTAL LIABILITIES AND					-							-				1,392,341	-			
45. SHAREHOLDERS' FUNDS	818,813,291	779,882,254	744,461,528	758,345,431	739,376,221	146,251,458 1	133,633,970	129,588,169	126,841,620	129,590,385	95,580,804	88,448,957	90,933,593	81,703,555	82,259,800	1,122,464,243	3 1,022,153,011	977,522,612	987,810,253	972,009,256
II STATEMENT OF COMPREHENSIVE INCOME																				,
1. INTEREST INCOME					7												4			
1.1 Loans and advances 1.2 Government securities	43,261,764 12,806,884	28,236,791 8,212,578	12,869,217 4,057,503				2,999,930 2,752,188	1,326,844 1,365,620	4,641,097 5,002,783	3,449,525 3,651,614			-	-	7	53,414,856 18,933,872				
1.3 Deposits and placements with												i			7					
banking institutions	866,047	374,300	117,279	510,169	458,272	129,007	60,950	25,475	86,617	80,438	109,314	53,349	6,246	31,329	30,610	1,182,110	0 552,905	196,797	797,469	9 692,872
1.4 Other Interest Income 1.5 Total interest income	56,934,695	36,823,669	17,043,999	68,907,161	49,850,649	8,853,060	5,813,068	2,717,939	9,730,497	7,181,577	109,314	53,349	6,246	31,329	30,610	73,530,838	47.117.996	21,969,611	88,745,452	2 63,286,551
2. INTEREST EXPENSE	30,70,-	30,020,	17,040,	00,70.,	47,000,-	0,000,	0,010,0	4,7 17,	7,700,	7,10.,.	10.,.		<u> </u>		50,1	10,000,	47,11.7,1	21,70.,.	80,/,	03,200,
2.1 Customer deposits	10,565,729	6,654,627	3,271,842	14,269,287	10,463,193	2,109,132	1,357,121	692,354	2,463,293	1,870,183		-	-	-	-17	14,660,750	0 9,163,366	4,536,748	18,855,318	3 13,984,919
2.2 Deposits and placement from banking institutions	1,348,145	889,627	453,778	1,167,011	902,664	485,123	305,219	100,340	150,287	72,848		-	-	-	-17	2,433,401	1 1,538,370	706,618	1,952,551	1 1,438,681
2.3 Other interest expenses		<u> </u>				203,111	83,860	19,131	98,475	72,005		. <u> </u>					<u> </u>			·
2.4 Total interest expenses	11,913,874	7,544,254					1,746,200	811,825		2,015,036			-	-	-7	17,094,151				
3 NET INTEREST INCOME/(LOSS)	45,020,821	29,279,415	13,318,379	53,470,863	38,484,792	6,055,694	4,066,868	1,906,114	7,018,442	5,166,541	109,314	53,349	6,246	31,329	30,610	56,436,687	7 36,416,260	16,726,245	67,937,583	3 47,862,951
4. OTHER OPERATING INCOME																				
4.1 Fees and commissions on loans and advances	6,139,315	3,720,881	1,383,087	7,881,136	6,529,806	64,820	50,426	18,778	97,005	77,183		-	-	-	-/	6,600,347	7 3,992,559	1,486,113	7,504,666	6,802,502
4.2 Other fees and commissions	4,901,360	3,264,389	1,548,936	6,343,034	4,800,978	775,497	512,439	259,261	894,858	760,550		-	-	-	-7	7,871,383	3 5,194,690	2,486,492	10,274,334	4 7,500,786
4.3 Foreign exchange trading income	2,526,890	1,586,789	722,245	3,416,282	2,172,908	457,085	285,054	109,916	486,807	364,733	29,230	28,924	(438)	37,601	36,998	4,504,869	9 2,717,979	1,189,421	5,389,620	3,327,144
4.4 Dividend Income		-	-	-	-7	30,021	28,500	-	118,065	57,000			9,177,637	170,000	170,000		<u> -</u>	-	-	-
4.5 Other income	3,061,743			4,731,262			200,889	90,100		231,089			165,721	506,956	350,826					
4.6 Total other operating income 5 TOTAL OPERATING INCOME	16,629,308 61,650,129		4,436,570 17.754.949	22,371,714 75,842,577			1,077,308 5,144,176	478,055 2,384,169		1,490,555 6,657,096			9,342,920 9,349,166	714,557 745,886	557,824 588,434					
J TOTAL OF ENATIONS INSUITE	01,000,	37,074,02	17,700,7	73,042,0	34,700,0	7,010,0	J, 174,	2,004,	0,074,=0.	0,000,000	10,040,	10,224,0	7,047,	770,000	550,41	77,700,	- J1,207,211	20,040,	70,000,	67,17-,

























KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2021

		UN-AU	וטוובטו	FINAN	CIAL 5	IAIEM	ENISA	וט שא	HER DI	SCLUS	UKES	FUR II	IE PER	IOD EN	DED 3	USEPI	EMDEK	2021		
	4447		KCB BANK KENYA					NAL BANK OF K			447		GROUP PLC COM					JP PLC CONSOLIE		
6 OTHER OPERATING EXPENSES	30-Sep-21 Kshs 000	0 Kshs 000	Kshs 000	31-Dec-20 Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000		Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	31-Dec-20 Kshs 000	30-Sep-20 Kshs 000
6.1 Loan loss provision	7,955,045			Audited 23,398,651	Un-audited 18,678,712		Un-audited 297,367	Un-audited 204,781	Audited 1,387,426	Un-audited 619,459		Un-audited	Un-audited -	d Audited	Un-audited -	9,327,810	Un-audited 6,583,174		Audited 27,508,441	Un-audited 20,012,212
6.2 Staff costs	12,638,662			13,485,558				1,078,550	4,077,889	3,071,130		303,723	157,083	658,846	426,331				20,451,028	15,236,842
6.3 Directors' emoluments	115,807			248,102		18,995	12,282		20,436	15,679		24,474	7,539	50,354	47,735			72,739	296,200	234,283
6.4 Rental charges 6.5 Depreciation charge on property	165,405			208,882		78,294	88,692		173,612	186,468			-	-	-7	327,265		182,487	389,603	423,436
and equipment	1,597,022			2,201,665		528,377	328,414		669,051	500,743					8,874		1,749,274	847,399	3,609,291	2,097,177
6.6 Amortisation charges	1,266,271			1,790,693		280,389	192,934	98,807	398,030	295,548					1,519		1,123,996		2,309,813	1,722,587
6.7 Other operating expenses 6.8 Total other operating expenses	7,433,409 31,171,621			10,922,584 52,256,135	8,152,656 39,867,817	1,644,634 6,200,508	1,055,062 4,122,478	497,057 2,093,590	1,855,227 8,581,671	1,432,651 6,121,678	303,696 802,018				693,267 1,177,726		7,159,968 29,294,245		16,104,928 70,669,304	12,273,120 51,999,657
7 Profit/(loss) before tax and																				
exceptional items 8 Exceptional items	30,478,508	18,762,249	7,855,120	23,586,442	15,117,993	1,415,097	1,021,698	290,579	312,593	535,418	15,541,897	9,446,416	9,006,340	(1,354,089)	(589,292)	35,809,649	21,915,652	9,117,717	25,718,880	17,143,137
9 Profit/(loss) after exceptional items	30,478,508	18,762,249	7,855,120	23,586,442	15,117,993	1,415,097	1,021,698	290,579	312,593	535,418	15,541,897	9,446,416	9,006,340	(1,354,089)	(589,292)	35,809,649	21,915,652	9,117,919	25,718,880	17,143,137
10 Current tax	(11,798,501)) (7,705,414)	(3,678,337)	(10,063,654)	(7,422,769)	(233,015)	(14,381)	(566)	(185,444)	-	[84,453]	(147,868)	(58,304)	[7,499]	-	(13,139,129)	(8,509,255)	(4,054,012)	[10,903,436]	(8,050,219)
11 Deferred tax 12 Profit/(loss) after tax and exceptional	2,687,724	4 2,150,560	1,362,431	4,824,069	2,157,065	(105,129)	(289,696)	(105,598)	50,582	(447,543)	3,798	12,151	11,857	7 [11,372]	64,574	2,536,366	1,894,518	1,312,043	4,788,198	1,798,471
items	21,367,731	1 13,207,395	5,539,214	18,346,857	9,852,289	1,076,953	717,621	184,415	177,731	87,875	15,461,242	9,310,699	8,959,893	3 (1,372,960)	(524,718)		15,300,915	6,375,950	19,603,642	10,891,389
13 Minority Interest 14 Profit/(loss) after tax and exceptional		-					-		-			-				34,101	-			
items and Minority Interest	21,367,731	1 13,207,395	5,539,214	18,346,857	9,852,289	1,076,953	717,621	184,415	177,731	87,875	15,461,242	9,310,699	8,959,893	3 (1,372,960)	(524,718)	25,172,786	15,300,915	6,375,950	19,603,642	10,891,389
15 Other Comprehensive income: 15.1 Gains/(Losses) from translating																				I
the financial statements of foreign operations		1 -	-	-	_			-	-	_/			-			(1,504,370)	(1,707,271)	(106,074)	(955,000)	(9,388)
15.2 Fair value changes in available-	(45 (/71)	(1/2/77)	(4.449.044)	/10 E02	2 200 0/7	09 /17	E/ 072	// 002	71 101	102.02/					222					
for-sale financial assets 15.3 Re-measurement of defined	(154,471)] [142,477]	(1,117,311)	618,503	2,388,947	98,617	54,073	46,892	71,191	102,926		- !	-	-	233	335,957	159,493	(900,726)	3,117,974	2,276,513
benefit pension fund		-	-	(167,000)	-7	-	-	-	-	-7		-	-	-	-7	-	-	-	(167,000)	- 1
15.4 Share of other comprehensive income of associates	-		-	-	-	-	-	-	-	-/		-	-	-			-	-	-	_ !
15.5 Income tax relating to components of other																				
comprehensive income	46,341	1 42,743	335,193	(135,451)	(716,684)	(29,585)	(16,222)	[14,068]	(17,798)	(25,731)					(70)	(100,787)	(47,848)	270,218	[885,292]	(682,954)
16 Other comprehensive income for the year net of tax	(108,130)) (99,734)	(782,118)	316,052	1,672,263	69,032	37,851	32,824	53,393	77,195		<u>-</u>		-	163	(1,269,200)	(1,595,626)	(736,582)	1,110,682	1,584,171
17 Total comprehensive income for the year	21,259,601	1 13,107,661	4,757,096	18,662,909	11,524,552	1,145,985	755,472	217,239	231,124	165,070	15,461,242	9,310,699	8,959,893	3 (1,372,960)	(524,555)	23,903,586	13,705,289	5,639,368	20,714,324	12,475,560
18 EARNINGS PER SHARE- DILUTED &								,	,			 _			7					
BASIC KSHS 19 DIVIDEND PER SHARE - DECLARED KSHS	0.53		0.35	0.34		0.12	0.12	0.06	0.01	0.02				-		9.92		7.02	6.10 1.00	5.18
III. OTHER DISCLOSURES																				
1. NON-PERFORMING LOANS AND ADVANCES																				I
a) Gross Non-performing loans and	140,000	= 204 909	:	340.450	=======================================	77.004	:/2 105	-: -: 0 0/7	-::00.0/0	105						22 4/4 000	500 5/5		110 750	-:
advances b) Less Interest in Suspense	66,118,828 7,103,779			66,810,159 7,203,362					26,438,040 4,290,607	29,326,125 5,930,707						98,141,803 12,162,583			96,612,758 11,849,662	
c) Total Non-Performing Loans and															7					
Advances (a-b) d) Less Loan Loss Provision	59,015,049 35,956,793		60,295,196 32,805,809	59,606,797 33,533,503			22,898,410 12,098,852	21,626,926 11,503,961	22,147,433 11,322,528						7	85,979,220 50,059,098		84,727,522 47,117,720	84,763,096 45,904,828	
e) Net Non-Performing Loans and			02,000,007												7					
Advances(c-d) f) Discounted Value of Securities	23,058,256 21,242,336			26,073,294 23,561,199		10,855,768 10,675,730									7	35,920,122 40,862,183			38,858,268 43,674,611	40,204,932 42,418,717
g) Net NPLs Exposure (e-f)	1,815,920			2,512,095			62,818		493,972						7	(4,942,061)				
2. INSIDER LOANS AND ADVANCES																				
 a) Directors, Shareholders and Associates 	1,632,645	2,646,847	2,990,946	3,461,438	2,902,336	18	21	4	-	19						1,315,780	1,721,790	1,572,035	1,818,015	1,447,488
b) Employees	14,593,973			14,544,769		5,867,903			5,872,627	5,669,242	-				7	22,469,345				
c) Total Insider Loans and Advances and other facilities	16,226,618	3 17,237,665	17,579,008	18,006,207	16,801,528	5,867,921	5,905,156	5,941,978	5,872,627	5,669,261					7	23,785,125	23,578,855	23,630,500	23,512,497	22,273,390
3. OFF-BALANCE SHEET ITEMS							·								7					<u> </u>
a) Letters of credit,guarantees,	63,203,276	5 54,260,469	67,007,549	60,389,210	71,190,693	4,549,513	4,798,015	5,055,196	4,996,228	6,989,341						78,012,535	67,896,346	80,346,153	74,319,742	88,584,894
acceptances b) Forwards, swaps and options	33,991,844									177,343						41,207,411	29,354,926			
c) Other contingent liabilities	-		-	-		-		·	-	=					7	-		-	-	-
d) Total Contingent Liabilities	97,195,120	77,094,438	79,327,484	76,697,025	82,278,135	9,908,763	9,765,110	5,059,375	16,347,428	7,166,684					7	119,219,946	97,251,272	94,751,545 1	103,104,061	100,967,191
4. CAPITAL STRENGTH	404 402 772	100 000 101	107 000 072	100 010 //E	00 204 207	1 155 2/4	/ 1// 000		/ E79 / 0E	, E/5 072					7	4// 100 /11	1/0 72/ 0E2	1/2 025 507	1/0 700 /00	100 01/ /72
a) Core capital b) Minimum Statutory Capital	1,000,000	2 108,822,121 1 1,000,000		1,000,000					6,578,405 1,000,000	6,565,072 1,000,000					7	7,912,945		7,839,731	7,859,059	
c) Excess (a-b)		2 107,822,121 1				5,155,346			5,578,405							138,285,665		136,085,856 1		
d) Supplementary Capital				24,455,875											7	27,339,401				
e) Total Capital (a+d)		132,166,309 1													7	173,538,012		172,556,027 1		
f) Total risk weighted assets	664,016,358	655,621,593	649,662,033	654,392,522	614,026,280	80,975,578	78,422,698	77,691,953	76,036,622	76,029,719					7	843,457,347	805,999,040	792,583,200 7	788,786,860	751,536,383
Total deposits Liabilities	16.0%			17.3%			5.7%		6.2%	6.1%					7	17.0%		19.2%	18.7%	17.3%
h) Minimum statutory Ratio I) Excess	8.0% 8.0%			8.0% 9.3%		8.0% (3.0%)	8.0% (2.3%)	8.0% (2.0%)	8.0% (1.8%)	8.0% (1.9%)						8.0% 9.0%		8.0% 11.2%	8.0% 10.7%	8.0% 9.3%
j) Core Capital/total risk															7					
weighted assets k) Minimum Statutory Ratio	15.2% 10.5%		16.2% 10.5%	15.6% 10.5%		7.6% 10.5%	7.9% 10.5%	8.4% 10.5%	8.7% 10.5%	8.6% 10.5%					7	17.3%		18.2% 10.5%	18.2% 10.5%	17.8% 10.5%
t) Excess (j-k)	4.7%			5.1%			(2.6%)		(1.8%)	(1.9%)					7	6.8%		7.7%	7.7%	7.3%
m) Total Capital/total risk weighted assets	18.8%			19.4%		13.0%	13.4%		10.3%	10.3%					7	20.6%		21.8%	21.6%	19.6%
n) Minimum statutory Ratio	18.8% 14.5%			14.5%			13.4%		14.5%	14.5%					7	14.5%		14.5%	14.5%	14.5%
o) Excess (m-n)	4.3%	5.7%	5.4%	4.9%	2.8%	(1.5%)	(1.1%)	(4.5%)	(4.2%)	(4.2%)					7	6.1%	7.4%	7.3%	7.1%	5.1%
(p) Adjusted Core Capital/ Total Deposit Liabilities*	16.1%	6 18.2%	18.6%	17.6%	16.7%	5.2%	5.9%	6.3%	6.2%	6.1%	ı				7	17.1%	19.2%	19.4%	18.9%	17.5%
(q) Adjusted Core Capital/ Total Risk Weighted Assets*	15.3%		16.3%	15.8%			8.1%		8.7%	8.7%					7	17.4%		18.3%	18.4%	18.0%
(r) Adjusted Total Capital/															7					
Total Risk Weighted Assets* 5. LIQUIDITY	18.9%	20.3%	20.0%	19.5%	17.6%	13.4%	13.8%	10.3%	10.3%	10.3%					7	20.7%	22.0%	21.9%	21.8%	19.8%
a) Liquidity Ratio	36.8%	35.1%	31.3%	31.2%	33.3%	49.6%	46.6%	42.7%	44.4%	47.3%					7	41.3%	40.1%	37.3%	36.1%	38.1%
b) Minimum Statutory Ratio	20.0%		20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%					7	20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess (a-b)	16.8%			11.2%					24.4%	27.3%					7	21.3%	20.1%	17.3%	16.1%	18.1%
•		4.4	added back to c	anital in line with	th the CBK quid	Jance note issu	ued in April 2018	on implemente	ation of IFRS9											

^{*}The adjusted capital ratios include the expected credit loss provisions added back to capital in the with the congulation for adjusted capital ratios include the expected credit loss provisions added back to capital in the with the congulation for adjusted on the provisions.

The Directors have approved an interim dividend of Kes. 1.00 for every ordinary share of Kes. 1.00 held. The dividend will be paid on or about Friday 14 January 2022 to shareholders on the register at the close of business on Thursday 9 December 2021

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 institution. The financial statements were approved by the Board of Directors on Wednesday 17 November 2021 and signed on its behalf by: Andrew W. Kairu – Group Chairman | Joshua Oigara, CBS – Group Chief Executive Officer and Managing Director













