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

	UN-AUDITE	UFINA	NUAL	STATE	MENT	D AND	UTHER	DISCL	USURE	SFUR		ERIUD	ENDE	J 30 JC		41	
			KCB KENY	A BANK		ſ	NATIONAL BAN	NK OF KENYA		ſ	KCB GROUP PL	C COMPANY		КС	B GROUP PLC	CONSOLIDATE	ED
	STATEMENT OF FINANCIAL POSITION	30-Jun-21 Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	30-Jun-20 Kshs 000	30-Jun-21 Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	30-Jun-20 Kshs 000	30-Jun-21 Kshs 000	31-Mar-21 Kshs 000	31-Dec-20 Kshs 000	30-Jun-20 Kshs 000	30-Jun-21 Kshs 000		31-Dec-20 Kshs 000	30-Jun-20 Kshs 000
	STATEMENT OF THRANCIAET OSTHON	Un-audited	Un-audited		Un-audited		Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited			Audited	
Α.	ASSETS																
1.	Cash (both Local & Foreign)	7,078,197	7,615,802	7,597,722	6,074,983	940,995	1,249,469	1,100,330	1,292,929	-	-	-	-	14,393,282	15,239,536	15,152,993	12,213,526
	Balances due from Central Bank of Kenya	44,807,278	27,913,129	25,839,259	39,115,841	4,081,795	4,133,434	3,750,586	9,456,491	-	-	-	-	48,889,073		29,589,845	48,572,332
	Kenya Government and other securities held for dealing purposes	-	405,097	2,019,227	-	-	-	-	-	-	-	-	-	-	405,097	2,019,227	-
	Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment securities: a) Held at armotized cost: a. Kenya Government securities	72,359,602	72,058,395	69,422,464	51,069,643	- 33,356,840	- 33,614,230	-	- 34,555,655					106,067,077	106,009,625	103,882,686	85,625,298
J.	b. Other securities	72,337,002	72,030,373	07,422,404	51,067,045			34,460,222	34,333,633					11,293,433	10,457,544	10,597,858	7,710,337
	b) Fair value through OCI: a. Kenya Government securities	70,731,155	68,656,825	71,106,673	96,905,532	17,696,797	15,148,032	15,096,249	9,445,632		-	-	_	89,011,282		86,202,922	106,351,164
	b. Other securities	-		-	1,724,468	-	-	-	-	-	-	-	24,473			8,081,389	8,836,162
6.	Deposits and balances due from local banking institutions	5,847,046	2,459,041	3,097,833	4,991,259	1,352,368	1,367,120	1,357,790	1,054,278	3,993,311	1,160,495	1,146,705	1,535,438	7,199,414	3,826,161	4,455,623	6,045,537
7.	Deposits and balances due from banking institutions abroad	13,423,354	5,373,275	8,662,093	15,080,084	2,622,821	1,234,389	755,496	1,181,205	-	-	-	-	45,349,403	34,520,821	39,117,240	47,282,144
8.	Tax recoverable	-	-	247,078	-	295,415	306,432	304,692	304,204	-	-	24,920	28,743	-	-	425,728	-
9.	Loans and advances to customers (net)	497,927,674	496,213,998	492,537,561	464,006,913	60,376,595	57,668,263	55,539,275	50,273,213	-	-	-	-	606,967,409	597,110,217	595,254,297	559,884,343
10.	Balances due from group companies	1,911,824	5,058,801	5,715,418	4,926,699	-	-	-	-	4,124,299	9,473,050	212,778	1,002,490	-	-	-	-
	Investments in associates	600,000	600,000	600,000	600,000	670,824	616,044	630,353	547,967	-	-	-	-	1,270,824	600,000	600,000	600,000
	Investments in subsidiary companies	-	-	-	-	24,963	24,963	24,963	19,963	79,661,797	79,661,797	79,661,797	79,227,397	-	-	-	-
	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties Property and equipment	11,137,000 9,188,711	6,287,000 9,150,404	6,035,000 9,977,222	5,642,223 10,023,093	- 4,076,935	- 4,213,320	- 4,374,108	- 4,337,707	- 613,219	- 614,904	- 616,428	- 616,984	11,137,000 18,180,756	6,287,000 18,522,034	6,035,000 19,967,596	5,642,223 20,238,654
	Prepaid lease rentals	120,772	121,396	122,019	123,268	4,070,733	4,213,320	4,374,100	4,337,707	013,217	014,704	010,420	010,704	118,767	121,396	120,015	125,256
	Intangible assets	4,023,087	4,398,952	4,443,725	5,177,506	- 634,903	- 665,434	- 744,447	- 882,274	- 6,584	- 7,091	- 7,597	- 8,610	5,081,917	5,382,267	5,499,457	7,312,992
	Deferred tax asset	15,940,264	14,975,006	13,789,704	9,232,651	2,826,975	3,052,139	3,136,380	2,472,655	1,999	1,706		9,906		18,651,925	17,647,182	12,353,946
	Retirement benefit asset	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-
20.	Other assets	24,786,290	23,174,407	37,132,433	15,598,651	4,675,744	6,294,900	5,566,729	3,401,285	47,748	14,550	33,330	53,531	31,121,316	32,682,285	43,161,195	24,277,598
21.	TOTAL ASSETS	779,882,254	744,461,528	758,345,431	730,292,814	133,633,970	129,588,169	126,841,620	119,225,458	88,448,957	90,933,593	81,703,555	82,507,572	1,022,153,011	977,522,612	987,810,253	953,071,512
В.	LIABILITIES																
	Balances due to Central Bank of Kenya	-	-	-	4,914,250	-	-	-	-	-	-	-	-	-	-	-	4,914,250
	Customer deposits	601,680,391	569,271,015			99,913,441	99,090,859	99,229,389	99,627,153	-	-	-	-	786,035,101	749,414,204	767,224,467	758,241,255
	Deposits and balances due to local banking institutions	3,035,488	3,818,386	1,776,411	1,070,475	7,485,321	8,137,398	6,460,632	1,280,280	-	-	-	-	7,617,580	8,955,784	7,237,043	2,350,755
	Deposits and balances due to foreign banking institutions	753,273	843,468	662,973	1,829,756	7,712,427	7,941,366	6,981,903	4,180,994	-	-	-	-	7,388,428	8,282,292	12,431,235	11,011,347
	Other money market deposits Borrowed funds	- 33,191,221	- 33,930,412	-	- 18,663,750	- 3,237,000	-	-	-	-	-	-	-	- 35,042,011	- 35,961,305	- 37,032,388	- 21,376,783
	Bolances due to group companies	33,171,221	33,930,412	34,706,661	10,003,730	3,237,000	-	-	-	- 4,019,235	- 3,810,669	- 3,553,491	- 3,125,892	33,042,011	33,761,303	37,032,300	21,370,703
	Tax payable	1,920,732	3,416,320	_	472,400		_	_		4,017,235	32,532		5,125,072	2,323,292	3,800,169	_	519,323
	Dividends payable	-	9,177,637	-		5,681	5,681	5,681	5,811	-	-	-	_		-	-	-
	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	10,152	-	-	-	-	-
32.	Retirement benefit liability	177,000	177,000	177,000	-	-	-	-			-	-	-	177,000	177,000	177,000	-
33.	Other liabilities	23,923,622	16,977,287	21,123,927	15,195,414	2,634,480	2,227,454	2,228,471	2,792,287	122,842	42,952	52,364	15,131	30,649,993	23,423,640	21,283,837	22,519,128
34.	TOTAL LIABILITIES	664,681,727	637,611,525	647,074,887	629,184,516	120,988,350	117,402,758	114,906,076	107,886,525	4,264,172	3,886,153	3,616,007	3,141,023	869,233,405	830,014,394	845,385,970	820,932,841
C.	SHAREHOLDERS' FUNDS																
35.	Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	12,368,906	3,213,463	3,213,463	3,213,463	3,213,456	3,213,463	3,213,463	3,213,463	3,213,456
	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
	Revaluation reserves	-	-	-	-	1,225,905	1,225,905	1,225,905	1,255,687	-	-	-	-	1,225,905	1,225,905	1,225,905	1,255,687
	Retained earnings/ Accumulated losses	61,439,719	53,771,579	48,232,365	46,728,427	(5,671,226)	(5,602,693)	(5,506,873)	(6,228,546)	53,281,173	52,930,365	43,970,473	48,515,214			112,822,478	105,218,406
	Statutory loan loss reserve	-	-	-	-	4,590,726	4,074,991	3,794,213	3,864,058	-	-	-	-	3,795,390	4,584,440	2,154,895	3,329,760
	Other Reserves/Re-measurement of defined benefit asset/ liability	[225,292]	(907,676)	(125,558)	393,771	131,309	118,302	53,393	78,828	-	-	-	(52,270)	(9,488,199)	(8,629,152)	(7,896,070)	(8,568,787)
41.	Proposed dividends	-	-	9,177,637	-	-	-	-	-	-	3,213,463	3,213,463	-	-	3,213,463	3,213,463	-
42.	Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43.	TOTAL SHAREHOLDERS' FUNDS	115,200,527	106,850,003	111,270,544	101,108,298	12,645,620	12,185,411	11,935,544	11,338,933	84,184,785	87,047,440	78,087,548	79,366,549	152,919,606	147,508,218	142,424,283	132,138,671
44.	Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	779,882,254	744,461,528	758,345,431	730,292,814	133,633,970	129,588,169	126,841,620	119,225,458	88,448,957	90,933,593	81,703,555	82,507,572	1,022,153,011	977,522,612	987,810,253	953,071,512
	STATEMENT OF COMPREHENSIVE INCOME																
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	1.1 Loans and advances	28,236,791	12,869,217	52,176,373	24,720,409	2,999,930	1,326,844	4,641,097	2,312,683	-	-	-	-	34,495,165	15,817,634	64,770,327	29,987,544
	1.2 Government securities1.3 Deposits and placements with banking institutions	8,212,578 374,300	4,057,503 117,279	16,220,619 510,169	7,606,469 352,471	2,752,188 60,950	1,365,620 25,475	5,002,783 86,617	2,329,695 40,999	- 53,349	- 6,246	- 31,329	- 21,129	12,069,926 552,905	5,955,180 196,797	23,177,656 797,469	10,818,280 576,303
	1.3 Deposits and placements with banking institutions 1.4 Other Interest Income	374,300				00,950	20,470	- 10,017	++U,777		0,240	J1,327 -	21,127	332,705			
	1.5 Total interest income	36,823,669	17,043,999	68,907,161	32,679,349	5,813,068	2,717,939	9,730,497	4,683,377	53,349	6,246	31,329	21,129	47,117,996	21,969,611	88,745,452	41,382,127
	INTEREST EXPENSE								· · ·								
	2.1 Customer deposits	6,654,627	3,271,842	14,269,287	7,010,682	1,357,121	692,354	2,463,293	1,233,676	-	-	-	-	9,163,366	4,536,748	18,855,318	9,318,023
	2.2 Deposits and placement from banking institutions	889,627	453,778	1,167,011	667,568	305,219	100,340	150,287	58,374	-	-	-	-	1,538,370	706,618	1,952,551	994,516
	2.3 Other interest expenses	-	-	-	-	83,860	19,131	98,475	48,003	-	-	-	-	-	-	-	-
	2.4 Total interest expenses	7,544,254	3,725,620	15,436,298	7,678,250	1,746,200	811,825	2,712,055	1,340,053	-	-	-	-	10,701,736	5,243,366	20,807,869	10,312,539
	NET INTEREST INCOME/(LOSS)	29,279,415	13,318,379	53,470,863	25,001,099	4,066,868	1,906,114	7,018,442	3,343,324	53,349	6,246	31,329	21,129	36,416,260	16,726,245	67,937,583	31,069,588
	OTHER OPERATING INCOME				1 8												
	4.1 Fees and commissions on loans and advances	3,720,881	1,383,087	7,881,136	4,730,062 3,035,565	50,426	18,778	97,005 894,858	63,812 534,384	-	-	-	-	3,992,559	1,486,113	7,504,666	4,925,178
	4.2 Other fees and commissions4.3 Foreign exchange trading income	3,264,389 1,586,789	1,548,936 722,245	6,343,034 3,416,282	3,035,565	512,439 285,054	259,261 109,916	894,858 486,807	534,384 196,947	- 28,924	- (438)	- 37,601	- 27,259	5,194,690 2,717,979	2,486,492 1,189,421	10,274,334 5,389,620	4,471,398 2,431,447
	4.3 Foreign exchange trading income 4.4 Dividend Income	1,300,707	, 22,240	0,410,202	1,040,700	285,054	107,710	486,807	57,000	28,924 9,749,747	(438) 9,177,637	170,000	27,259	2,717,779	1,107,421	J,JJ7,02U -	∠,⇔J1,447 -
	4.4 Divident income	- 1,842,580	782,302	4,731,262	1,639,242	200,889	- 90,100	279,087	107,253	392,817	165,721	506,956	76,910	2,888,409	- 1,151,863	- 5,281,981	- 2,135,587
	4.6 Total other operating income	10,414,639	4,436,570	22,371,714	10,951,837	1,077,308	478,055	1,875,822	959,396	10,171,488	9,342,920	714,557	274,169	14,793,637	6,313,889	28,450,601	13,963,610
	TOTAL OPERATING INCOME	39,694,054	17,754,949	75,842,577	35,952,936	5,144,176	2,384,169	8,894,264	4,302,720	10,224,837	9,349,166	745,886	295,298			96,388,184	45,033,198
6.	OTHER OPERATING EXPENSES																
	6.1 Loan loss provision	5,860,842	2,494,297	23,398,651	10,321,966	297,367	204,781	1,387,426	413,679	-	-	-	-	6,583,174	2,861,063	27,508,441	11,027,244
	6.2 Staff costs	8,447,304	4,166,307	13,485,558	6,852,603	2,147,727	1,078,550	4,077,889	1,953,757	303,723	157,083	658,846	132,932	12,254,755	6,055,027	20,451,028	10,098,346
	6.3 Directors' emoluments	78,668	32,655	248,102	60,235	12,282	5,541	20,436	12,106	24,474	7,539	50,354	31,016	176,680	72,739	296,200	153,522
	6.4 Rental charges	108,860	83,116	208,882	61,594	88,692	40,117	173,612	73,344	-	-	-	-	246,398	182,487	389,603	172,146
	6.5 Depreciation charge on property and equipment	1,058,030	526,819	2,201,665	772,186	328,414	168,737	669,051	332,618	6,686	3,335	12,184	5,747	1,749,274	847,399	3,609,291	1,398,996
	6.6 Amortisation charges	863,402	435,495	1,790,693	893,204	192,934	98,807	398,030	200,508	1,013	506	2,026	1,013	1,123,996	566,447	2,309,813	1,152,365
1			2,161,140	10,922,584	5,629,678	1,055,062	497,057	1,855,227	1,130,082	442,525	174,363	1,376,565	174,959	7,159,968	3,337,053	16,104,928	8,205,821
	6.7 Other operating expenses	4,514,699		E2 05/ 105	21 504 111	1 400 100	0 000 500	0 004 (04	_	770 (0)							
	6.7 Other operating expenses 6.8 Total other operating expenses Profit/(loss) before tax and exceptional items	4,514,699 20,931,805 18,762,249	9,899,829 7,855,120	52,256,135 23,586,442	24,591,466 11,361,470	4,122,478 1,021,698	2,093,590 290,579	8,581,671 312,593	4,116,094	778,421 9,446,416	342,826	2,099,975	345,667	29,294,245	13,922,215	70,669,304	32,208,440

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

	KCB KENYA BANK NATIONAL BANK OF KENYA KCB GROUP PLC COMPANY KC						(CB GROUP PLC CONSOLIDATED									
	30-Jun-21	31-Mar-21	31-Dec-20	30-Jun-20	30-Jun-21	31-Mar-21	31-Dec-20	30-Jun-20	30-Jun-21	31-Mar-21	31-Dec-20	30-Jun-20	30-Jun-21	31-Mar-21	31-Dec-20	30-Jun-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	Kshs 000	Kshs 000
	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
8. Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Profit/(loss) after exceptional items	18,762,249	7,855,120	23,586,442	11,361,470	1,021,698	290,579	312,593	186,626	9,446,416	9,006,340	(1,354,089)	(50,369)	21,915,652	9,117,919	25,718,880	12,824,758
10. Current tax	(7,705,414)	(3,678,337)	(10,063,654)	(4,630,572)	(14,381)	(566)	(185,444)	-	(147,868)	(58,304)	(7,499)	-	(8,509,255)	(4,054,012)	(10,903,436)	(5,076,074)
11. Deferred tax	2,150,560	1,362,431	4,824,069	315,086	(289,696)	(105,598)	50,582	(567,930)	12,151	11,857	(11,372)	8,686	1,894,518	1,312,043	4,788,198	(171,079)
12. Profit/(loss) after tax and exceptional items	13,207,395	5,539,214	18,346,857	7,045,984	717,621	184,415	177,731	(381,304)	9,310,699	8,959,893	(1,372,960)	(41,683)	15,300,915	6,375,950	19,603,642	7,577,605
 Minority Interest Profit/(loss) after tax and exceptional items and Minority Interest 	- 13,207,395	5,539,214	- 18,346,857	7,045,984	- 717,621	- 184,415	177,731	(381,304)	9,310,699	8,959,893	(1,372,960)	(41,683)	- 15,300,915	6,375,950	19,603,642	7,577,605
15. Other Comprehensive income:	13,207,373	3,337,214	10,540,057	7,043,704	717,021	104,413	177,751	(301,304)	7,510,077	0,737,073	(1,372,700)	(41,003)	13,300,713	0,373,730	17,003,042	7,377,003
15.1 Gains/(Losses) from translating the financial statements of																
foreign operations	-	-	-		-	-	-		-	-	-	-	(1,707,271)	(106,074)	(955,000)	(111,624)
15.2 Fair value changes in available-for-sale financial assets	[142,477]	(1,117,311)	618,503	1,788,361	54,073	46,892	71,191	112,611	-	-	-	(1,261)	159,493	(900,726)	3,117,974	1,572,807
15.3 Re-measurement of defined benefit pension fund	-	-	(167,000)	-	-	-	-	-	-	-	-	-	-	-	(167,000)	-
15.4 Share of other comprehensive income of associates	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive	42,743	335,193	(135,451)	(536,508)	[16,222]	(14,068)	(17,798)	(33,783)	-	-	-	378	(47,848)	270,218	(885,292)	[471,842]
16. Other comprehensive income for the year net of tax	(99,734)	(782,118)	316,052	1,251,853	37,851	32,824	53,393	78,828			-	(883)	(1,595,626)	(736,582)	1,110,682	989,341
17. Total comprehensive income for the year	13,107,661	4,757,096	18,662,909	8,297,837	755,472	217,239	231,124	(302,476)	- 9,310,699	8,959,893	- (1,372,960)	(42,566)	13,705,289	5,639,368	20,714,324	8,566,946
18. EARNINGS PER SHARE- DILUTED & BASIC KSHS	0.49	4,757,078	0.34	0.31	0.12	0.06	0.01	(302,478)				,42,000)	8.53	7.02	6.10	5.33
19. DIVIDEND PER SHARE - DECLARED KSHS		-	0.34	-		-	-	(0.03)	_		-			-	1.00	-
III. OTHER DISCLOSURES			••••													
1. NON-PERFORMING LOANS AND ADVANCES																
a) Gross Non-performing loans and advances	65,021,737	68,465,655	66,810,159	50,442,944	27,447,135	26,360,967	26,438,040	28,659,573					95,732,747	98,019,399	96,612,758	83,884,432
b) Less Interest in Suspense	7,237,473	8,170,459	7,203,362	5,832,716	4,548,725	4,734,041	4,290,607	5,381,122					12,148,304	13,291,877	11,849,662	11,641,695
c) Total Non-Performing Loans and Advances (a-b)	57,784,264	60,295,196	59,606,797	44,610,228	22,898,410	21,626,926	22,147,433	23,278,451					83,584,443	84,727,522	84,763,096	72,242,737
d) Less Loan Loss Provision	33,150,242	32,805,809	33,533,503	24,379,566	12,098,852	11,503,961	11,322,528	10,281,702					46,798,263	47,117,720	45,904,828	36,103,733
e) Net Non-Performing Loans and Advances(c-d)	24,634,022	27,489,387	26,073,294	20,230,662	10,799,558	10,122,965	10,824,905	12,996,749					36,786,180	37,609,802	38,858,268	36,139,004
f) Discounted Value of Securities	22,558,614	24,779,217	23,561,199	17,302,378	10,736,740	9,325,185	10,330,933	12,711,844					40,915,466	45,599,552	43,674,611	39,320,649
g) Net NPLs Exposure (e-f)	2,075,408	2,710,170	2,512,095	2,928,284	62,818	797,780	493,972	284,905					(4,129,286)	(7,989,750)	(4,816,343)	(3,181,645)
2. INSIDER LOANS AND ADVANCES																
a) Directors, Shareholders and Associates	2,646,847	2,990,946	3,461,438	2,454,867	21	4	-	1					1,721,790	1,572,035	1,818,015	1,417,189
b) Employees	14,590,818	14,588,062	14,544,769	13,302,548	5,905,135	5,941,974	5,872,627	5,544,248					21,857,065	22,058,465	21,694,482	20,047,684
c) Total Insider Loans and Advances and other facilities	17,237,665	17,579,008	18,006,207	15,757,415	5,905,156	5,941,978	5,872,627	5,544,249					23,578,855	23,630,500	23,512,497	21,464,873
3. OFF-BALANCE SHEET ITEMS																
a) Letters of credit,guarantees, acceptances	54,260,469	67,007,549	60,389,210	76,782,495	4,798,015	5,055,196	4,996,228	7,007,850					67,896,346	80,346,153	74,319,742	93,455,265
b) Forwards, swaps and options	22,833,969	12,319,935	16,307,815	16,002,702	4,967,095	4,179	11,351,200	174,158					29,354,926	14,405,392	28,784,319	17,546,049
c) Other contingent liabilities	-	-	-		-	-	-	-					-	-	-	-
d) Total Contingent Liabilities	77,094,438	79,327,484	76,697,025	92,785,197	9,765,110	5,059,375	16,347,428	7,182,008					97,251,272	94,751,545	103,104,061	111,001,314
4. CAPITAL STRENGTH																
a) Core capital	108,822,121		102,218,465	97,191,535	6,164,098	6,463,711	6,578,405	6,139,193					149,736,053	143,925,587	143,723,638	
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					7,781,383	7,839,731	7,859,059	7,724,796
c) Excess (a-b)	107,822,121			96,191,535	5,164,098	5,463,711	5,578,405	5,139,193						136,085,856		
d) Supplementary Capital	23,344,188	24,046,000	24,455,875	7,998,750	4,368,809	1,268,343	1,256,934	1,190,008					27,139,578		26,610,770	11,328,510
e) Total Capital (a+d)	132,166,309	129,034,072		105,190,285	10,532,907	7,732,054	7,835,339	7,329,201					176,875,631			
f) Total risk weighted assets	655,621,593		654,392,522		78,422,698	77,691,953	76,036,622	70,086,927						792,583,200		
g) Core Capital/Total deposits Liabilities	18.1%	18.4%	17.3%	16.5%	5.7%	6.0%	6.2%	5.9%					19.0%	19.2%	18.7%	17.5%
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%					8.0%	8.0%	8.0%	8.0%
 I) Excess j) Core Capital / total risk weighted assets 	10.1%	10.4%	9.3% 15.6%	8.5% 16.1%	(2.3%)	(2.0%)	(1.8%) 8.7%	(2.1%)					11.0% 18.6%	11.2% 18.2%	10.7% 18.2%	9.5% 17.9%
						8.4% 10.5%	8.7% 10.5%						18.6% 10.5%			
k) Minimum Statutory Ratio I) Excess (j-k)	10.5% 6.1%	10.5% 5.7%	10.5% 5.1%	10.5% 5.6%	10.5% (2.6%)	(2.1%)	(1.8%)	10.5% (1.7%)					10.5% 8.1%	10.5%	10.5% 7.7%	10.5% 7.4%
n) Total Capital/total risk weighted assets	20.2%	19.9%	19.4%	17.4%	13.4%	10.0%	10.3%	10.5%					21.9%	21.8%	21.6%	19.5%
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%					14.5%	14.5%	14.5%	14.5%
o) Excess (m-n)	5.7%	5.4%	4.9%	2.9%	(1.1%)	(4.5%)	(4.2%)	(4.0%)					7.4%	7.3%	7.1%	5.0%
p) Adjusted Core Capital/Total Deposit Liabilities*	18.2%	18.6%	17.6%	17.0%	5.9%	6.3%	6.2%	6.0%					19.2%	19.4%	18.9%	17.8%
 q) Adjusted Core Capital/Total Risk Weighted Assets* 	16.7%	16.3%	15.8%	16.5%	8.1%	8.7%	8.7%	8.8%					18.7%	18.3%	18.4%	18.3%
r) Adjusted Total Capital/Total Risk Weighted Assets*	20.3%	20.0%	19.5%	17.8%	13.8%	10.3%	10.3%	10.5%					22.0%	21.9%	21.8%	19.8%
5. LIQUIDITY	20.070	_3.078			.0.070			. 5.6 /0					70	/0	27.078	
a) Liquidity Ratio	35.1%	31.3%	31.2%	34.7%	46.6%	42.7%	44.4%	50.2%					40.1%	37.3%	36.1%	40.0%
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%					20.0%	20.0%	20.0%	20.0%
c) Excess (a-b)	15.1%	11.3%	11.2%	14.7%	26.6%	22.7%	24.4%	30.2%					20.1%	17.3%	16.1%	20.0%

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As at 30 June 2021	Share capital Kshs '000	Revenue and other reserves Kshs '000	Total Kshs '000	As at 30 June 2021	30-June-2021 Un-audited Kshs '000	31-Dec-20 Audited Kshs '000		
At 1 January 2021	3,213,463	27,690,149	111,520,671	142,424,283	Cashflows generated from operating activities	19,871,818	2,167,012	10,029,754
Profit for the year	-		15,300,915	15,300,915	Cashflows used in investing activities	(3,047,171)	(4,650,965)	(4,521,724)
				(1,592,129)	Cash flows (used in)/generated from financing activities	(8,985,000)	4,455,953	(7,721,000)
Other comprehensive income net of tax		-	(1,592,129)		Net increase / (decrease) in cash and cash equivalents	7,839,646	1,972,000	(2,212,970)
Dividend paid in the year	-	-	(3,213,463)	[3,213,463]	Cash and cash equivalents as at 1 January	65,174,000	63,202,000	63,202,000
At 30 June 2021	3,213,463	27,690,149	122,015,994	152,919,606	Cash and cash equivalents at 30 June	73,013,646	65,174,000	60,989,030

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9

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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 18 August, 2021 and signed on its behalf by: Andrew W. Kairu – Group Chairman | Joshua Oigara – Group Chief Executive Officer and Managing Director

Regulated by Central Bank of Kenya



