	KCB BANK KENYA				NATIONAL BANK OF KENYA				KCB GROUP PLC COMPANY				KCB GROUP PLC CONSOLIDATED			
I. STATEMENT OF FINANCIAL POSITION	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited
A. ASSETS																
1. Cash (both Local & Foreign)	6,889,723	8,477,716	12,004,831	8,559,788	1,189,323	1,188,646	2,093,761	1,292,440	-	-	-	-	32,519,726	33,631,297	33,872,211	32,326,927
2. Balances due from Central Bank of Kenya	43,757,729	41,177,966	37,025,707	28,367,249	6,330,682	4,308,112	6,115,301	3,678,269	-	-	-	-	50,088,411	45,486,078	43,141,008	32,045,518
3. Kenya Government and other securities held for dealing purposes	1,484,345	-	-	-	-	-	-	-	-	-	-	-	1,482,663	-	-	-
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Investment securities:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
a) Held at armotized cost: a. Kenya Government securities	141,120,019	141,913,697	141,142,941	141,109,708	22,462,937	22,368,159	23,798,376	23,995,864	-	-	-	-	164,160,149	164,767,350	165,397,160	165,564,114
b. Other securities	-	-	-	-	294,984	303,928	295,081	294,984	-	-	-	-	26,482,568	25,359,088	31,530,068	26,947,270
b) Fair value through OCI: a. Kenya Government securities	122,856,809	162,976,441	160,391,132	129,622,651	24,000,230	23,221,547	22,212,977	24,341,103	-	-	-	-	147,792,049	187,128,296	183,500,472	154,732,158
b. Other securities	1,961,806	2,024,175	1,962,601	1,961,923	-	-	-	-	-	-	-	-	18,630,457	15,785,557	16,774,484	15,179,284
6. Deposits and balances due from local banking institutions	2,910,044	5,603,872	-	10,628,742	4,580,514	4,356,609	6,095,778	3,802,703	841,320	1,175,065	926,902	622,880	6,261,506	8,972,002	6,095,778	14,431,445
7. Deposits and balances due from banking institutions abroad	165,917,279	148,976,787	222,625,002	111,734,297	1,117,930	1,106,684	2,457,670	1,229,957	-	-	-	243,149	350,875,821	327,369,136	423,401,851	318,315,211
8. Tax recoverable	-	-	-	224,335	264,594	267,867	275,374	269,959	113,188	113,188	113,188	91,699	-	-	-	-
9. Loans and advances to customers (net)	710,046,556	698,236,955	740,241,723	667,988,740	75,198,672	81,867,746	79,483,476	77,207,413	-	-	-	-	1,032,170,263	1,017,419,109	1,095,943,714	964,808,694
10. Balances due from group companies	11,111,578	9,628,304	8,151,025	8,887,593	61,741	192,714	29,692	30,491	5,321,545	944,483	5,969,547	1,970,336	-	-	-	-
11. Investments in associates	701,222	590,558	590,558	512,639	824,969	888,910	989,304	811,184	-	-	-	-	1,526,191	1,479,468	1,579,861	1,323,823
12. Investments in subsidiary companies	-	-	-	-	5,000	5,000	5,000	5,000	114,280,238	114,280,238	114,280,238	114,270,238	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	12,600,607	12,600,607	12,600,607	12,600,607	-	-	-	-	-	-	-	-	17,697,154	17,985,406	19,190,742	12,600,607
15. Property and equipment	10,364,475	11,002,744	11,388,392	10,951,552	1,626,011	1,780,947	1,890,183	1,826,355	877,347	866,007	840,667	827,559	22,689,693	24,139,568	26,885,118	30,268,920
16. Prepaid lease rentals	113,283	113,908	114,532	115,779	-	-	-	-	-	-	-	-	118,517	119,153	119,789	121,050
17. Intangible assets	3,157,030	3,153,559	3,155,620	3,154,330	1,248,693	1,292,143	995,902	373,115	467	979	1,491	2,527	15,291,431	16,429,333	19,324,498	19,369,802
18. Deferred tax asset	31,732,748	28,481,309	29,773,610	23,795,094	6,118,145	6,737,478	6,786,926	5,509,119	77,956	77,956	77,956	105,699	40,146,728	37,084,425	38,463,248	31,424,593
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets	29,972,994	52,879,872	44,201,546	21,444,316	6,935,934	7,064,296	7,581,563	6,948,440	59,938	35,837	88,959	90,207	48,922,856	73,040,552	65,653,989	45,131,644
21. TOTAL ASSETS	**1,296,698,247**	**1,327,838,470**	**1,425,369,827**	**1,181,659,343**	**152,260,359**	**156,950,786**	**161,106,364**	**151,616,396**	**121,571,999**	**117,493,753**	**122,298,948**	**118,224,294**	**1,976,856,183**	**1,996,195,818**	**2,170,873,991**	**1,864,591,050**
B. LIABILITIES																
22. Balances due to Central Bank of Kenya	67,443,836	55,155,966	44,054,813	-	18,962,021	18,766,735	10,022,068	-	-	-	-	-	86,580,617	73,095,080	57,374,970	-
23. Customer deposits	978,413,046	997,078,186	1,116,875,397	934,197,544	101,752,988	105,443,195	118,307,630	117,852,925	-	-	-	-	1,490,592,612	1,501,007,203	1,690,908,411	1,471,246,362
24. Deposits and balances due to local banking institutions	8,549,922	10,378,822	2,841,913	9,761,900	3,954,806	5,623,098	1,437,359	3,888,221	-	-	-	-	11,724,415	15,551,679	6,833,383	13,395,093
25. Deposits and balances due to foreign banking institutions	8,343,163	6,184,931	9,571,500	9,214,968	2,826,349	944,522	3,721,647	4,757,270	-	-	-	-	22,845,074	21,023,857	23,601,108	35,226,801
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	47,073,121	64,882,049	75,277,742	60,466,819	4,590,260	4,605,349	5,509,747	4,991,152	-	-	-	18,175	58,801,003	76,093,644	88,658,067	65,643,453
28. Balances due to group companies	2,199,077	2,131,625	1,072,354	1,204,340	123,785	121,615	103,494	119,735	10,736,709	6,690,378	11,170,103	4,218,000	-	-		-
29. Tax payable	2,244,543	3,265,060	1,265,190	-	-	-	-	-	-	-	-	-	3,203,433	5,722,851	3,667,590	311,447
30. Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	2,831,235	2,831,235	3,458,836	4,492,295
32. Retirement benefit liability	601,000	601,000	601,000	585,000	-	-	-	-	-	-	-	-	1,061,662	601,000	601,000	1,079,582
33. Other liabilities	23,031,095	37,018,978	35,092,114	35,474,817	7,574,888	10,282,497	11,431,352	9,142,487	3,122,520	521,056	625,186	591,909	50,962,690	61,696,378	60,209,732	55,198,628
34. TOTAL LIABILITIES	**1,137,898,803**	**1,176,696,617**	**1,286,652,023**	**1,050,905,388**	**139,785,097**	**145,787,011**	**150,533,297**	**140,751,790**	**13,859,229**	**7,211,434**	**11,795,289**	**4,828,084**	**1,728,602,741**	**1,757,622,927**	**1,935,313,097**	**1,646,593,661**
C. SHAREHOLDERS' FUNDS																
35. Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	12,683,038	12,683,038	12,683,038	12,683,038	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)	-	-	-	-	3,141,319	3,141,319	3,141,319	3,141,319	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,487,666
38. Retained earnings / (Accumulated losses)	98,932,024	97,198,486	77,018,593	60,139,071	(5,726,084)	(5,904,116)	(6,939,156)	(9,032,528)	71,988,964	79,378,707	79,600,047	82,492,598	226,146,384	220,599,605	196,151,469	166,299,907
39. Statutory loan loss reserve	10,493,438	8,599,833	17,609,858	23,012,130	3,262,968	3,056,479	3,647,302	5,239,025	-	-	-	-	9,409,416	7,139,215	17,152,294	25,197,867
40. Other Reserves/Re-measurement of defined benefit asset/ liability	(11,039,043)	(8,642,566)	(9,896,747)	(6,383,346)	(885,979)	(1,812,945)	(1,959,436)	(1,166,248)	-	-	-	-	(30,272,805)	(27,187,553)	(16,684,337)	(13,657,013)
41. Proposed dividends	6,426,926	-	-	-	-	-	-	-	4,820,194	-	-	-	4,820,194	-	-	-
42. Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	**158,799,444**	**151,141,853**	**138,717,804**	**130,753,955**	**12,475,262**	**11,163,775**	**10,573,067**	**10,864,606**	**107,712,770**	**110,282,319**	**110,503,659**	**113,396,210**	**241,006,801**	**231,454,879**	**227,523,038**	**211,232,039**
44. Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	7,246,641	7,118,012	8,037,857	6,765,350
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**1,296,698,247**	**1,327,838,470**	**1,425,369,827**	**1,181,659,343**	**152,260,359**	**156,950,786**	**161,106,364**	**151,616,396**	**121,571,999**	**117,493,753**	**122,298,948**	**118,224,294**	**1,976,856,183**	**1,996,195,818**	**2,170,873,992**	**1,864,591,050**
II. STATEMENT OF COMPREHENSIVE INCOME																
1. INTEREST INCOME																
1.1 Loans and advances	44,725,193	22,195,431	74,671,015	31,955,426	5,090,679	2,352,783	7,590,011	3,569,738	-	-	-	-	69,193,108	33,634,690	121,633,439	51,213,444
1.2 Government securities	20,216,190	10,667,203	32,498,604	13,215,558	2,927,177	1,471,620	5,642,888	2,785,559	-	-	-	-	25,470,078	13,322,430	42,685,815	18,117,294
1.3 Deposits and placements with banking institutions	2,205,716	1,266,489	2,629,985	436,181	52,431	35,105	125,673	31,660	22,680	10,707	33,709	14,974	2,752,807	2,129,776	3,855,694	812,764
1.4 Other Interest Income	-	-	-	-	17,697	8,846	35,501	17,610	139,977	75,499	218,051	67,604	-	-	-	-
1.5 Total interest income	**67,147,099**	**34,129,123**	**109,799,604**	**45,607,165**	**8,087,984**	**3,868,354**	**13,394,073**	**6,404,567**	**162,657**	**86,206**	**251,760**	**82,578**	**97,415,993**	**49,086,896**	**168,174,948**	**70,143,502**
2. INTEREST EXPENSE																
2.1 Customer deposits	20,485,148	10,424,954	32,241,049	12,275,472	1,927,971	1,090,499	3,912,421	1,699,490	-	-	-	-	25,555,198	13,077,168	41,824,359	16,543,423
2.2 Deposits and placement from banking institutions	6,650,368	3,133,340	12,492,319	4,658,714	1,050,895	295,545	1,186,173	750,370	-	-	-	-	10,347,640	4,848,031	18,544,986	7,902,905
2.3 Other interest expenses	128,895	64,227	291,444	150,435	218,215	100,806	391,432	163,174	162,601	73,037	218,051	67,604	185,979	97,058	471,620	188,843
2.4 Total interest expenses	**27,264,411**	**13,622,521**	**45,024,812**	**17,084,621**	**3,197,081**	**1,486,850**	**5,490,026**	**2,613,034**	**162,601**	**73,037**	**218,051**	**67,604**	**36,088,817**	**18,022,257**	**60,840,965**	**24,635,171**
3. NET INTEREST INCOME/(LOSS)	**39,882,688**	**20,506,602**	**64,774,792**	**28,522,544**	**4,890,903**	**2,381,504**	**7,904,047**	**3,791,533**	**56**	**13,169**	**33,709**	**14,974**	**61,327,176**	**31,064,639**	**107,333,983**	**45,508,331**
4. OTHER OPERATING INCOME																
4.1 Fees and commissions on loans and advances	4,358,621	2,120,661	10,072,187	5,316,089	192,927	90,694	302,143	186,632	-	-	-	-	5,633,072	2,813,468	11,400,891	5,551,179
4.2 Other fees and commissions	6,922,802	3,327,555	11,644,226	4,728,383	874,710	439,200	1,366,559	612,259	-	-	-	-	14,332,492	7,220,827	27,027,250	12,283,788
4.3 Foreign exchange trading income	6,090,393	4,006,299	7,276,984	4,001,639	582,066	378,538	952,087	503,285	(75,395)	(168,141)	31,446	23,865	9,971,986	5,970,177	10,844,304	5,908,379
4.4 Dividend Income	-	-	-	-	75,000	-	51,144	51,144	-	-	1,091,168	691,168	-	-	-	-
4.5 Other income	2,200,178	789,350	4,332,503	2,440,546	(44,737)	(21,784)	596,877	298,904	512,596	251,474	1,328,965	608,157	3,356,722	1,418,722	8,632,280	3,816,676
4.6 Total other operating income	**19,571,994**	**10,243,865**	**33,325,900**	**16,486,657**	**1,679,966**	**886,648**	**3,268,810**	**1,652,224**	**437,201**	**83,333**	**2,451,579**	**1,323,190**	**33,294,272**	**17,423,194**	**57,904,725**	**27,560,022**
5. TOTAL OPERATING INCOME	**59,454,682**	**30,750,467**	**98,100,692**	**45,009,201**	**6,570,869**	**3,268,152**	**11,172,857**	**5,443,757**	**437,257**	**96,502**	**2,485,288**	**1,338,164**	**94,621,448**	**48,487,833**	**165,238,708**	**73,068,353**
6. OTHER OPERATING EXPENSES																
6.1 Loan loss provision	9,252,722	4,710,108	25,063,168	7,944,163	885,966	548,445	3,057,378	976,657	-	-	-	-	12,199,836	6,318,369	33,635,567	10,191,358
6.2 Staff costs	11,045,385	5,484,271	19,851,859	9,062,461	2,458,928	1,243,569	5,272,805	3,197,872	186,846	84,572	613,127	454,305	19,281,769	9,651,025	38,143,333	17,461,120
6.3 Directors' emoluments	78,485	48,026	488,337	245,340	11,008	5,854	25,998	14,291	195,789	84,914	348,150	26,988	452,751	282,829	670,453	449,211
6.4 Rental charges	113,355	49,569	236,405	201,230	90,906	44,344	190,589	89,334	-	-	-	-	279,869	174,174	414,837	410,360
6.5 Depreciation charge on property and equipment	1,265,878	629,370	2,364,178	994,308	286,095	144,289	534,061	276,531	9,136	4,591	17,913	8,791	3,805,482	1,954,345	7,055,594	3,887,036
6.6 Amortisation charges	786,426	433,906	1,672,743	834,307	118,017	34,662	162,032	92,378	1,024	512	2,054	1,019	1,048,050	542,971	2,273,074	1,110,392
6.7 Other operating expenses	9,665,129	4,775,691	15,171,823	6,552,242	1,668,083	806,406	6,207,380	4,637,317	2,835,352	140,790	702,207	375,695	19,441,547	8,406,457	34,593,750	17,101,495
6.8 Total other operating expenses	**32,207,380**	**16,130,941**	**64,848,513**	**25,834,051**	**5,519,003**	**2,827,569**	**15,450,243**	**9,284,380**	**3,228,147**	**315,379**	**1,683,451**	**866,798**	**56,509,304**	**27,330,170**	**116,786,608**	**50,610,972**
7. Profit/(loss) before tax and exceptional items	**27,247,302**	**14,619,526**	**33,252,179**	**19,175,150**	**1,051,866**	**440,583**	**(4,277,386)**	**(3,840,623)**	**(2,790,890)**	**(218,877)**	**801,837**	**471,366**	**38,112,144**	**21,157,663**	**48,452,100**	**22,457,381**

	KCB BANK KENYA				NATIONAL BANK OF KENYA				KCB GROUP PLC COMPANY				KCB GROUP PLC CONSOLIDATED			
II. STATEMENT OF COMPREHENSIVE INCOME	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited	30-Jun-24 Kshs 000 Un-audited	31-Mar-24 Kshs 000 Un-audited	31-Dec-23 Kshs 000 Audited	30-Jun-23 Kshs 000 Un-audited
8. Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9. Profit/(loss) after exceptional items	**27,247,302**	**14,619,526**	**33,252,179**	**19,175,150**	**1,051,866**	**440,583**	**(4,277,386)**	**(3,840,623)**	**(2,790,890)**	**(218,877)**	**801,837**	**471,366**	**38,112,144**	**21,157,663**	**48,452,100**	**22,457,381**
10. Current tax	(8,123,726)	(2,003,141)	(15,493,212)	(8,179,832)	(14,398)	(9,700)	(924,045)	(924,585)	-	-	(1,625)	(19,809)	(10,257,701)	(3,369,519)	(21,595,476)	(10,768,961)
11. Deferred tax	2,099,801	(1,447,073)	7,651,047	2,937,446	(208,728)	13,333	1,859,518	921,649	-	-	(31,909)	(4,166)	2,069,095	(1,303,498)	10,604,916	4,368,984
12. Profit/(loss) after tax and exceptional items	**21,223,377**	**11,169,312**	**25,410,014**	**13,932,764**	**828,740**	**444,216**	**(3,341,913)**	**(3,843,559)**	**(2,790,890)**	**(218,877)**	**768,303**	**447,391**	**29,923,538**	**16,484,646**	**37,461,540**	**16,057,404**
13. Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	767,744	425,492	1,285,591	461,828
14. Profit/(loss) after tax and exceptional items and Minority Interest	**21,223,377**	**11,169,312**	**25,410,014**	**13,932,764**	**828,740**	**444,216**	**(3,341,913)**	**(3,843,559)**	**(2,790,890)**	**(218,877)**	**768,303**	**447,391**	**29,155,794**	**16,059,154**	**36,175,949**	**15,595,576**
15. Other Comprehensive income:																
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	-	-	(17,595,182)	(14,381,948)	1,957,396	2,448,699
15.2 Fair value changes in available-for-sale financial assets	(1,631,851)	1,791,688	(8,228,538)	(2,322,393)	1,533,511	209,273	(1,678,508)	(545,382)	-	-	-	-	520,272	1,988,189	(9,974,286)	(2,575,924)
15.3 Re-measurement of defined benefit pension fund	-	-	84,000	-	-	-	-	-	-	-	-	-	-	-	84,000	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	489,555	(537,506)	2,443,361	696,718	(460,053)	(62,782)	503,552	163,614					(156,081)	(596,457)	2,967,086	772,777
16. Other comprehensive income for the year net of tax	**(1,142,296)**	**1,254,182**	**(5,701,177)**	**(1,625,675)**	**1,073,458**	**146,491**	**(1,174,956)**	**(381,768)**	**-**	**-**	**-**	**-**	**(17,230,991)**	**(12,990,216)**	**(4,965,804)**	**645,552**
17. Total comprehensive income for the year	**20,081,081**	**12,423,494**	**19,708,837**	**12,307,089**	**1,902,198**	**590,707**	**(4,516,869)**	**(4,225,327)**	**(2,790,890)**	**(218,877)**	**768,303**	**447,391**	**11,924,803**	**3,068,938**	**31,210,145**	**16,702,956**
18. EARNINGS PER SHARE- DILUTED & BASIC KSHS	**0.79**	**0.83**	**0.47**	**0.52**	**0.30**	**0.09**	**(0.71)**	**(0.67)**	**(1.74)**	**(0.27)**	**0.24**	**0.28**	**18.62**	**20.52**	**11.66**	**9.99**
19. DIVIDEND PER SHARE - PROPOSED KSHS	**0.12**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1.50**	**-**	**-**	**-**	**1.50**	**-**	**-**	**-**
III. OTHER DISCLOSURES																
1. NON-PERFORMING LOANS AND ADVANCES																
a) Gross Non-performing loans and advances	169,971,257	164,070,581	166,261,943	141,514,219	25,678,878	24,881,990	25,186,337	23,446,274					212,082,230	205,318,761	208,298,144	181,999,125
b) Less Interest in Suspense	25,657,864	21,941,056	19,536,792	14,384,317	2,870,968	2,663,275	2,719,289	2,671,730					29,176,174	25,286,014	22,851,247	17,731,483
c) Total Non-Performing Loans and Advances (a-b)	**144,313,393**	**142,129,525**	**146,725,151**	**127,129,902**	**22,807,910**	**22,218,715**	**22,467,048**	**20,774,544**					**182,906,056**	**180,032,747**	**185,446,897**	**164,267,642**
d) Less Loan Loss Provision	86,384,966	78,792,203	83,222,474	66,705,913	12,150,015	11,613,947	11,773,029	11,679,516					110,562,661	102,057,355	107,322,266	75,313,726
e) Net Non-Performing Loans and Advances(c-d)	**57,928,427**	**63,337,322**	**63,502,677**	**60,423,989**	**10,657,895**	**10,604,768**	**10,694,019**	**9,095,028**					**72,343,395**	**77,975,392**	**78,124,631**	**88,953,916**
f) Discounted Value of Securities	53,112,797	55,193,127	51,484,289	54,455,146	8,226,787	9,507,406	9,814,256	8,892,025					64,124,049	67,924,586	65,970,265	73,605,752
g) Net NPLs Exposure (e-f)	**4,815,630**	**8,144,195**	**12,018,388**	**5,968,843**	**2,431,108**	**1,097,362**	**879,763**	**203,003**					**8,219,346**	**10,050,806**	**12,154,366**	**15,348,164**
2. INSIDER LOANS AND ADVANCES																
a) Directors, Shareholders and Associates	12,450,612	13,641,139	20,758,516	18,636,524	100	58	78	42					15,627,600	16,500,963	24,725,772	21,337,162
b) Employees	14,653,129	14,231,187	14,114,560	14,266,952	4,930,617	4,981,680	5,126,033	5,239,808					22,626,005	22,292,248	22,637,840	22,363,612
c) Total Insider Loans and Advances and other facilities	**27,103,741**	**27,872,326**	**34,873,076**	**32,903,476**	**4,930,717**	**4,981,738**	**5,126,111**	**5,239,850**					**38,253,605**	**38,793,211**	**47,363,612**	**43,700,774**
3. OFF-BALANCE SHEET ITEMS																
a) Letters of credit,guarantees, acceptances	268,005,224	207,009,945	452,930,457	328,204,649	16,571,097	13,847,281	16,359,516	16,958,850					331,438,259	266,599,993	526,316,695	392,408,918
b) Forwards, swaps and options	7,885,048	4,569,937	5,181,610	8,833,888	56,271	138,788	15,700	3,426,807					8,058,302	4,806,591	5,383,047	14,149,934
c) Other contingent liabilities	-	-	-	-	-	-	-	-					-	-	-	-
d) Total Contingent Liabilities	**275,890,272**	**211,579,882**	**458,112,067**	**337,038,537**	**16,627,368**	**13,986,069**	**16,375,216**	**20,385,657**					**339,496,561**	**271,406,584**	**531,699,742**	**406,558,852**
4. CAPITAL STRENGTH																
a) Core capital	**124,804,331**	**131,678,616**	**114,331,552**	**94,079,574**	**9,048,708**	**9,001,002**	**8,183,125**	**6,217,534**					**241,995,116**	**239,569,114**	**209,384,441**	**212,220,484**
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	1,000,000	1,000,000
c) Excess (a-b)	**123,804,331**	**130,678,616**	**113,331,552**	**93,079,574**	**8,048,708**	**8,001,002**	**7,183,125**	**5,217,534**					**240,995,116**	**238,569,114**	**208,384,441**	**211,220,484**
d) Supplementary Capital	**31,528,876**	**30,980,333**	**39,256,396**	**36,961,274**	**5,082,720**	**5,341,344**	**5,457,095**	**4,361,804**					**34,749,074**	**33,467,564**	**48,401,957**	**47,118,490**
e) Total Capital (a+d)	**156,333,206**	**162,658,949**	**153,587,948**	**131,040,848**	**14,131,428**	**14,342,346**	**13,640,220**	**10,579,338**					**276,744,190**	**273,036,678**	**257,786,398**	**259,338,974**
f) Total risk weighted assets	**924,766,344**	**930,968,153**	**971,783,711**	**847,901,929**	**106,872,824**	**111,479,582**	**109,242,549**	**100,242,920**					**1,361,078,896**	**1,364,171,323**	**1,477,535,129**	**1,411,777,840**
g) Core Capital/Total deposits Liabilities	**12.6%**	**13.1%**	**10.1%**	**10.0%**	**8.7%**	**8.5%**	**6.7%**	**5.1%**					**15.81%**	**15.6%**	**14.2%**	**14.4%**
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 / (Deficiency)	**4.6%**	**5.1%**	**2.1%**	**2.0%**	**0.7%**	**0.5%**	**(1.3%)**	**(2.9%)**					**7.8%**	**7.6%**	**6.2%**	**6.4%**
j) Core Capital / total risk weighted assets	**13.5%**	**14.1%**	**11.8%**	**11.1%**	**8.5%**	**8.1%**	**7.5%**	**6.2%**					**17.78%**	**17.6%**	**12.2%**	**15.0%**
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%					10.5%	10.5%	10.5%	10.5%
l) Excess / (Deficiency) (j-k)	**3.0%**	**3.6%**	**1.3%**	**0.6%**	**(2.0%)**	**(2.4%)**	**(3.0%)**	**(4.3%)**					**7.3%**	**7.1%**	**1.7%**	**4.5%**
m) Total Capital/total risk weighted assets	**16.9%**	**17.5%**	**15.8%**	**15.5%**	**13.2%**	**12.9%**	**12.5%**	**10.6%**					**20.3%**	**20.0%**	**17.4%**	**18.4%**
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 / (Deficiency) (m-n)	**2.4%**	**3.0%**	**1.3%**	**1.0%**	**(1.3%)**	**(1.6%)**	**(2.0%)**	**(3.9%)**					**5.8%**	**5.5%**	**2.9%**	**3.9%**
5. LIQUIDITY																
a) Liquidity Ratio	**40.9%**	**43.8%**	**46.2%**	**44.0%**	**35.8%**	**30.6%**	**43.5%**	**45.2%**					**47.0%**	**47.9%**	**48.5%**	**52.1%**
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)	**20.9%**	**23.8%**	**26.2%**	**24.0%**	**15.8%**	**10.6%**	**23.5%**	**25.2%**					**27.0%**	**27.9%**	**28.5%**	**32.1%**

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital Kshs '000	Share premium Kshs '000	Revenue and other reserves Kshs '000	Non Controlling Interest Kshs '000	Total Kshs '000
At 1 January 2024	**3,213,463**	**27,690,149**	**196,619,426**	**8,037,857**	**235,560,895**
Profit for the year	-	-	29,155,794	767,744	29,923,538
Other comprehensive income net of tax	-	-	(15,672,031)	(1,558,960)	(17,230,991)
Dividend paid in the year	-	-	-	-	-
At 30 June 2024	**3,213,463**	**27,690,149**	**210,103,189**	**7,246,641**	**248,253,442**

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

	30-Jun-2024 Un-audited Kshs '000	31-Dec-23 Audited Kshs '000	30-Jun-2023 Un-audited Kshs '000
Cashflows generated from / (used in) operating activities	12,716,677	243,736,000	187,998,078
Cashflows used in investing activities	(2,751,148)	(4,091,000)	(3,691,010)
Cash flows used in financing activities	(29,857,064)	6,704,000	(1,179,967)
Net Increase / (decrease) in cash and cash equivalents	**(19,891,536)**	**246,349,000**	**183,127,101**
Cash and cash equivalents as at 1 January	459,637,000	213,288,000	213,992,000
Cash and cash equivalents at 30 June	**439,745,464**	**459,637,000**	**397,119,101**

Message from the Directors

The Directors approved an interim dividend of KShs. 1.50 for every ordinary share of KShs. 1.00 held. The dividend will be paid on or about 30 October 2024 to shareholders on the register of members as at the close of business on 12 September 2024.

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 21 August 2024, and signed on its behalf by: **FCS Dr. Joseph Kinyua** – Group Chairman | **Paul Russo** – Group Chief Executive Officer