

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31 DECEMBER 2020

١.	STATEMENT OF FINANCIAL POSITION	KCB Bar	ık Kenya	National Ba	ank of Kenya		OUP PLC (pany)	KCB GR (Conso	OUP PLC III. lidated)
		31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited	31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited	31-Dec-20 Kes 000 Audited		31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited
	ASSETS Cash (both Local & Foreign)	7,597,722	8,412,261	1,100,330	1,333,800	-	-	15,152,993	1. 15,604,680
	Balances due from Central Bank of Kenya Kenya Government and other securities held for	25,839,259	33,809,960	3,750,586	11,346,712	-	-	29,589,845 2,019,227	45,156,672
3.	dealing purposes Financial Assets at fair value through	2,019,227	-	-	-	-		· · ·	-
4. 5.	profit and loss a) Held at armotised cost: a. Kenya Government	-	-	-	37.116.751	-		400.000.000	00 400 004
	securities b. Other securities	69,422,464	53,102,746	34,460,222	37,116,751	-	-	103,882,686 10,597,858	90,182,021 8,409,396
	b) Fair value through OCI: a. Kenya Government securities	71,106,673	63,639,829	15,096,249	-	-	-	86,202,922	63,711,225 2 .
6	b. Other securities Deposits and balances due from local banking	-	-	-	-	-	25,356	8,081,389	2,563,734
	institutions Deposits and balances due from banking institu-	3,097,833	10,276,990	1,357,790	1,050,939	1,146,705	1,177,914	4,455,623	11,290,453
	tions abroad Tax recoverable	8,662,093 247,078	4,108,445 458,286	755,496 304,692	1,606,864 237,713	- 24,920	- 27,352	39,117,240 425,728	36,356,464 3. 551,675
9.	Loans and advances to customers (net) Balances due from group companies	492,537,561 5,715,418	448,768,130 4,818,740	55,539,275	45,871,701	212,778	-	595,254,297	539,747,260
11.	Investments in associates	600,000	600,000	630,353 24,963	515,910 19,963	79,661,797	-	600,000	600,000 4.
13.	Investments in subsidiary companies Investments in joint ventures	-	-	- 24,703	17,703	/7,001,/7/		-	-
15.	Investment properties Property and equipment	6,035,000 9,977,222	5,642,223 10,104,529	4,374,108	4,547,631	616,428	606,651	6,035,000 19,967,596	5,642,223 20,163,379
17.	Prepaid lease rentals Intangible assets	122,019 4,443,725	124,516 4,918,474	- 744,447	- 1,041,333	7,597	9,623	120,015 5,499,457	126,522 6,337,138
	Deferred tax asset Retirement benefit asset	13,789,704	8,684,284	3,136,380	3,103,595	-	1,221	17,647,182	12,861,416
20. 21.	Other assets TOTAL ASSETS	37,132,433 758,345,431	16,832,307 674,301,720	5,566,729 126,841,620	4,235,835 112,028,747	33,330 81,703,555		43,161,195 987,810,253	39,267,955 898,572,213
	LIABILITIES Balances due to Central Bank of Kenya	_		_	_	-	_	-	
	Customer deposits Deposits and balances due to local banking	588,627,915	528,114,597	99,229,389	87,091,263	-	-	767,224,467 7,237,043	686,583,179 9,509,090
24. 25.	institutions Deposits and balances due to foreign banking	1,776,411	7,522,635	6,460,632	5,983,472				
	institutions Other money market deposits	662,973	1,192,971	6,981,903	4,003,782	-]	12,431,235	10,861,504
27.	Borrowed funds	34,706,661	18,463,923	-	-	- 3,553,491	-	37,032,388	21,813,731
29.	Balances due to group companies Tax payable	-	-	-	-		-	-	135,791 5.
31.	Dividends payable Deferred tax liability	-	8,097,915	5,681	5,819	10,152	-	-	-
	Retirement benefit liability Other liabilities	177,000 21,123,927	- 18,302,045	- 2,228,471	- 3,239,991	52,364	- 4,368	177,000 21,283,837	39,927,810
	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	647,074,887	581,694,086	114,906,076	100,324,327	3,616,007	4,368	845,385,970	768,831,105
	Paid up/Assigned capital Share premium/(discount)	53,986,100	53,986,100	12,368,906	12,368,906	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463 27,690,149	3,213,463 27,690,149
37.	Revaluation reserves Retained earnings/Accumulated losses	(8,658) 48,232,365	(858,082) 36,214,366	1,225,905 (5,506,873)	1,255,687 (5,455,648)	43,970,473	(51,387) 48,559,428	951,129	(1,231,453) 93,318,085
	Statutory loan loss reserve Other Reserves/Re-measurement of defined	40,232,303	3,265,250	3,794,213	3,535,475	43,770,473	40,007,420	2,154,895	5,914,702
40.	benefit asset/liability	(116,900)	-	53,393	-	-	-	(7,618,794)	(7,197,478)
42.	Proposed dividends Capital grants	9,177,637	-		-	3,213,463	-	3,213,463	8,033,640
44.	TOTAL SHAREHOLDERS' FUNDS Minority Interest	111,270,544	92,607,634	11,935,544	11,704,420	78,087,548	-	142,424,283	129,741,108
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	758,345,431	674,301,720	126,841,620	112,028,747	81,703,555	87,449,661	987,810,253	898,572,213
	INTEREST INCOME								
	1.1 Loans and advances 1.2 Government securities	52,176,373 16,220,619	50,614,710 12,010,200	4,641,097 5,002,783	4,606,559 4,386,171	-	-	64,770,327 23,177,656	59,011,291 14,066,479
	 Deposits and placements with banking institutions 	510,169	1,124,242	86,617	35,648	31,329	-	797,469	1,272,851
	1.4 Other Interest Income 1.5 Total interest income	68,907,161	- 63,749,152	9,730,497	- 9,028,378	31,329		88,745,452	74,350,621
2.	INTEREST EXPENSE 2.1 Customer deposits	14,269,287	13,434,169	2,463,293	2,131,853	-	-	18,855,318	16,265,919
	2.2 Deposits and placement from banking institutions	1,167,011	1,456,515	150,287	460,267	-	-	1,952,551	1,953,699
	2.3 Other interest expenses 2.4 Total interest expenses	15,436,298	- 14,890,684	98,475 2,712,055	147,679 2,739,799		-	20,807,869	18,219,618
	NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME	53,470,863	48,858,468	7,018,442	6,288,579	31,329	-	67,937,583	56,131,003
4.	4.1 Fees and commissions on loans and advances	7,881,136	8,804,676	97,005	147,545	-	-	7,504,666	9,179,404
	4.2 Other fees and commissions	6.343.034							9,179,404
	(2) Examine much an example a la serve		8,017,461	894,858	1,185,731	-	(0.0/0)	10,274,334	10,670,461
	4.3 Foreign exchange trading income 4.4 Dividend income	3,416,282	3,137,498	486,807 118,065	551,980 33,800			5,389,620	10,670,461 4,497,062
	4.4 Dividend income 4.5 Other income 4.6 Total other operating income	3,416,282 4,731,262 22,371,714	3,137,498 - 3,579,632 23,539,267	486,807 118,065 279,087 1,875,822	551,980 33,800 136,635 2,055,691	170,000 506,956 714,557	16,551,183 414,586 16,961,827	5,389,620 - 5,281,981 28,450,601	10,670,461 4,497,062 3,824,612 28,171,539
	4.4 Dividend income 4.5 Other income	3,416,282 - 4,731,262	3,137,498	486,807 118,065 279,087	551,980 33,800 136,635	170,000 506,956 714,557	16,551,183 414,586 16,961,827	5,389,620 - 5,281,981	10,670,461 4,497,062 3,824,612
	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651	3,137,498 3,579,632 23,539,267 72,397,735 8,719,671	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542	170,000 506,956 714,557 745,886	16,551,183 414,586 16,961,827 16,961,827	5,389,620 - 5,281,981 28,450,601 96,388,184 27,508,441	10,670,461 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942
	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558 248,102	3,137,498 3,579,632 23,539,267 72,397,735 8,719,671 15,543,206 424,332	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449	170,000 506,956 714,557 745,886 658,846 50,354	16,551,183 414,586 16,961,827 16,961,827 	5,389,620 	10,670,461 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979 456,400
	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558	3,137,498 3,579,632 23,539,267 72,397,735 8,719,671 15,543,206	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922	170,000 506,956 714,557 745,886 658,846 50,354	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716	5,389,620 	10,670,461 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979
	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Rental charges 4.5 Depreciation charge on property and equipment 4.6 Amortisation charges	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693	3,137,498 3,579,632 23,539,267 72,397,735 8,719,671 15,543,206 4,24,332 132,753 1,944,821 1,432,055	486,807 118,045 279,087 1,875,822 8,874,264 1,387,426 4,077,889 20,436 173,612 669,051 398,030	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226	170,000 506,956 714,557 745,886 658,846 50,354 - 12,184 2,026	16,551,183 414,586 16,961,827 16,961,827 - - 2777,395 86,716 - 8,610 506	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,200 389,603 3,609,291 2,309,813	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979 456,400 98,083 2,761,425 1,625,137
6.	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135	3,137,498 3,579,632 23,539,267 72,397,735 8,719,671 15,543,206 424,332 132,753 1,944,821 1,432,055 11,016,949 39,213,787	486,807 118,065 2779,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515	170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,555 2,099,975	16,551,183 414,586 16,961,827 - 277,395 86,716 - 8,610 506 560,077 933,304	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304	10,670,661 4,497,062 3,824,612 28,171,539 88,302,542 8,888,942 19,358,979 4,56,400 98,083 2,761,425 1,625,137 14,216,218 47,405,184
6. 7. 8.	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 7.7 Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items	3,416,282 4,731,262 22,371,714 75,842,577 23,398,451 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442	3,137,498 3,579,632 23,539,267 72,397,735 8,719,671 15,543,206 424,332 132,753 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,412 669,051 398,030 1,855,227 8,581,671 312,593	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 4,1,449 127,190 704,351 408,226 1,872,835 9,145,515 (821,245) (137,713)	170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 - - 8,610 506 540,077 933,304 16,028,523	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 456,400 98,083 2,761,425 1,625,137 1,625,137 1,625,137 1,6218 47,405,184 36,897,358
7. 8. 9. 10.	4.4 Dividend income 4.5 Other income 4.5 Other income 70TAL OPERATING INCOME 70TAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses 70fit/loss) before tax and exceptional items Exceptional items Profit/loss] after exceptional items Current tax	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 	3,137,498 3,579,332 23,539,267 72,397,735 8,719,671 15,543,206 424,322 132,753 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773)	486,807 118,05 279,087 1,875,822 8,894,264 1,387,426 4,077,889 22,633 173,612 669,051 398,030 1,855,227 8,581,671 312,593 12,593 (115,444)	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,469 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339)	170,000 506,956 714,557 745,886 658,846 50,354 12,184 2,026 1,2,184 2,029,975 (1,354,089) (1,354,089) (7,499)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 86,716 506 560,077 933,304 16,028,523 (41,286)	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,651,028 296,620 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 25,718,880 (10,903,436)	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979 456,6400 98,083 2,761,425 1,625,137 14,216,218 36,897,358 (11,708,184)
6. 7. 8. 9. 10. 11.	4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses 7 Other operating expenses 7 State operating expenses	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442	3,137,498 3,579,532 23,539,267 72,397,735 8,719,671 15,543,206 424,332 132,753 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671 312,593	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 [821,245] [137,713] (958,958)	170,000 506,954 714,557 745,886 658,844 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 - - 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948)	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,620 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979 4,56,400 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358
6. 7. 8. 9. 10. 11. 12. 13.	4.4 Dividend income 4.5 Other income 4.5 Other income 1.5 Other operating income 1.6 Total OPERATING INCOME 07HER OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Rental charges 4.5 Depreciation charge on property and equipment 4.6 Amotisation charges 4.7 Other operating expenses Profit/Uoss) before tax and exceptional items Exceptional items Current tax Deferred tax	3,416,282 4,731,262 22,371,714 75,842,577 23,398,451 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 23,586,442 (10,063,654) 4,824,069	3,137,498 3,579,532 23,539,267 72,397,735 8,719,671 15,543,206 424,332 132,753 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339) 857,307 (336,990)	170,000 504,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (1,354,089) (7,499) (1,372)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 - - 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948)	5,389,620 5,281,981 28,450,601 96,388,184 20,551,028 296,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 455,640 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358 36,897,358 (11,708,148) [24,042]
 6. 7. 8. 9. 10. 11. 12. 13. 14. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Rental charges 4.5 Depreciation charge on property and equipment 4.6 Amortisation charges 4.7 Other operating expenses 4.8 Total other operating expenses 4.9 Profit/(Loss) after tax and exceptional items Minority Interest	3,416,282 4,731,262 22,371,714 75,842,577 23,398,451 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 23,586,442 (10,063,654) 4,824,069	3,137,498 3,579,532 23,539,267 72,397,735 8,719,671 15,543,206 424,332 132,753 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 (821,245) (137,713) (958,958) (137,713) (958,958) (235,339)	170,000 504,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (1,354,089) (7,499) (1,372)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 - - 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948] 15,886,289	5,389,620 5,281,981 28,450,601 96,388,184 20,551,028 296,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 455,640 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358 36,897,358 (11,708,148) [24,042]
 6. 7. 8. 9. 10. 11. 12. 13. 14. 	4.4 Dividend income 4.5 Other income 4.5 Other income 70TAL OPERATING INCOME 70TAL OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Rental charges 4.5 Depreciation charge on property and equipment 4.6 Amota torsation charges 4.7 Other operating expenses Profit/(loss) defore tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Minority Interest Minority Interest Other Comprehensive income: 15.1 Gains/(Losses) from translating the	3,416,282 4,731,262 22,371,714 75,642,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 (10,063,654) 4,824,069 18,346,857	3,137,498 3,579,432 23,539,267 72,397,735 8,719,671 15,543,206 4,243,332 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 22,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 312,593 312,593 1,155,444 50,582 177,731	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339) 857,307 (336,990)	170,000 506,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372,960)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 - - 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948] 15,886,289	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198 19,603,642	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 456,600 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358 (11,708,148] (24,042] 25,165,168
 6. 7. 8. 9. 10. 11. 12. 13. 14. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Otal other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Renta Lcharges 4.5 Depreciation charge on property and equipment 4.6 Amount station charges 4.7 Other operating expenses Profit/Loss before tax and exceptional items Exceptional items Profit/Loss after tax and exceptional items Minority Interest Profit/Loss after tax and exceptional items Minority Interest Other operating transmitting the financial statements of foreign operations financial statements of foreign operations	3,416,282 4,731,262 22,371,714 75,642,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 (10,063,654) 4,824,069 18,346,857	3,137,498 3,579,432 23,539,267 72,397,735 8,719,671 15,543,206 4,243,332 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 22,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 312,593 1,155,444 50,582 177,731	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339) 857,307 (336,990)	170,000 506,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372,960)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 - - 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948] 15,886,289	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,620 389,603 3,609,291 2,309,813 16,104,928 70,665,304 25,718,880 (10,903,436) 4,788,198 19,603,642	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979 4,55,6400 98,083 2,761,425 1,625,137 4,216,218 47,405,184 36,897,358 (11,708,148) (24,042) 25,165,168
 6. 7. 8. 9. 10. 11. 12. 13. 14. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Director's emoluments 4.4 Rental charges 4.5 Other operating expenses 4.6 Total other operating expenses 4.7 Other operating expenses 4.8 Total other operating expenses 4.9 Totif/(Loss) after exceptional items Profit/(Loss) after tax and exceptional items Minority Interest Minority Interest Other Comprehensive income: 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Re-measurement of defined benefit	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,588 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 (10,063,654) 4,824,069 18,346,857	3,137,498 3,579,532 23,539,267 72,397,735 8,719,671 15,543,206 4,24,332 132,753 1,944,821 1,432,655 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726 22,705,901	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 22,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 (185,544) 155,454 177,731	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339) 857,307 (336,990) (336,990)	170,000 506,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372,960)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948) 15,886,289 15,886,289	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,620 389,603 3,609,291 2,309,813 16,104,974 25,718,880 (10,093,434) 4,788,198 19,603,642 (955,000)	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 456,600 98,083 2,761,425 1,625,137 4,216,218 47,405,184 36,897,358 (11,708,148] (24,042) 25,165,168 (337,000)
 6. 7. 8. 9. 10. 11. 12. 13. 14. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 4.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 7 Profit/Loss] after tax and exceptional items Profit/Loss] after tax and exceptional items Minority Interest 7 Profit/Loss after tax and exceptional items and Minority Interest 7 Other Comprehensive income: 15.1 Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Re-measurement of defined benefit pension fund 15.4 Share of other comprehensive income	3,416,282 4,731,262 22,371,714 75,642,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 (10,063,654) 4,824,069 18,346,857 18,346,857	3,137,498 3,579,33 23,539,267 72,397,735 8,719,671 15,543,206 4,24,332 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726 22,705,901 [3,612,287]	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 22,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 (185,544) 155,454 177,731	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339) (235,3990) (336,990) 194,861	170,000 506,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372,960)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948) 15,886,289 15,886,289	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 29,6,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198 19,603,642 (955,000) 3,117,974	10,670,461 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 456,400 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358 (11,708,148) [24,042] 25,165,168 (337,000] (3,746,701]
 6. 7. 8. 9. 10. 11. 12. 13. 14. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES 6.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Rental charges 4.6 Montrisation charge on property and equipment 4.6 Amortisation charges 4.7 Other operating expenses 4.8 Total other operating expenses 4.9 Totif/(loss) after tax and exceptional items Exceptional items Profit/(loss) after tax and exceptional items Minority Interest Profit/(loss) after tax and exceptional items and Minority Interest Other Comprehensive income: 15.1 Gains(/Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available-for-sale financial assets 15.3 Re-measurement of defined benefit pension fund 15.4 Share of other comprehensive income of associates 15.5 Income tax relating to components of	3,416,282 4,731,262 22,371,714 75,642,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 (10,063,654) 4,824,069 18,346,857 18,346,857	3,137,498 3,579,33 23,539,267 72,397,735 8,719,671 15,543,206 4,24,332 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726 22,705,901 [3,612,287]	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 22,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 (185,544) 155,454 177,731	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (235,339) (235,3990) (336,990) 194,861	170,000 506,956 714,557 745,886 658,846 50,355 12,184 2,024 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372,960)	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 8,610 506 560,077 933,304 16,028,523 (41,286) (100,948) 15,886,289 15,886,289	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 29,6,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198 19,603,642 (955,000) 3,117,974	10,670,461 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 456,400 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358 (11,708,148) [24,042] 25,165,168 (337,000] (3,746,701]
 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.5 Other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Renta Lcharges 4.5 Depreciation charge on property and equipment 4.6 Amort Isation charges 4.7 Other operating expenses 4.8 Total other operating expenses 70 forf/loss) after tax and exceptional items Profit/loss) after tax and exceptional items Minority Interest Profit/loss after tax and exceptional items Minority Interest Other Comprehensive income: 1.5.1 Gains/Losses1 from translating the financial astets 15.3 Re-measurement of defined benefit pension fund 15.4 Share of other comprehensive income of associates User opension	3,416,282 4,731,262 22,371,714 75,642,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 10,922,584 52,256,135 23,586,442 (10,063,654) 4,824,069 18,346,857 18,346,857 	3,137,498 3,579,33 23,539,267 72,397,735 8,719,671 15,543,206 4,24,332 1,944,821 1,432,055 11,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726 22,705,901 (3,612,287) (719,000) - 869,353 (3,461,934)	486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,435 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 1177,731 - 177,731 - - - - - - - - - - - - -	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (137,713) (958,958) (1336,990) (336,990) (336,990) 194,861 (8,881) (55,774) 130,186	170,000 506,956 714,557 745,886 50,354 50,354 1,2,184 2,026 1,376,565 2,099,975 1,356,089 (1,372,960) 1,354,089 (11,372,960) 1,372,960	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 506 560,077 933,304 16,028,523 16,028,523 (41,286) (100,948) 15,886,289 - 15,886,289 - 15,886,289 - (12,653) - 3,796 (8,857)	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 29,6,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198 19,603,642 (955,000) 3,117,974 (167,000) 	10,670,461 4,497,062 3,824,612 28,171,539 84,302,542 19,358,979 456,400 98,083 2,761,425 1,625,137 14,216,218 47,405,184 36,897,358 (11,708,148) [24,042] 25,165,168 (337,000) (3,746,701) [719,000] 909,550 (3,893,151]
 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 	4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES 4.1 Loan loss provision 4.2 Staff costs 4.3 Directors' emoluments 4.4 Rental charges 4.5 Other operating expenses 4.5 Other operating expenses 4.8 Total other operating expenses 4.9 Totif/Loss) before tax and exceptional items Profit/Loss) after exceptional items Profit/Loss) after tax and exceptional items Current tax Deferred tax Profit/Loss) after tax and exceptional items Minority Interest Minority Interest Other comprehensive income: 15.1 Gains/Losses) Irom translating the financial statements of foreing operations 15.2 Fair value changes in available-for-sale financial sasets 15.3 Re-measurement of defined benefit pension fund 15.4 Share of other comprehensive income 15.5 Income tax relating to components of of associates	3,416,282 4,731,262 22,371,714 75,842,577 23,398,651 13,485,558 248,102 208,882 2,201,665 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,790,693 1,925,844 1,922,584 4,622,006 1,8346,857 	3,137,498 3,579,532 23,539,267 72,397,735 8,719,671 15,543,206 4,24,322 1,32,753 1,944,821 1,432,055 1,016,949 39,213,787 33,183,948 (11,589,773) 1,111,726 22,705,901 (3,612,287) (719,000) 	486,807 118,05 279,087 1,875,822 8,894,264 1,387,426 4,077,889 24,436 173,612 669,051 399,030 1,855,227 8,581,677 312,593 (185,444) 50,582 177,731 177,731 177,731 177,731 (17,798)	551,980 33,800 136,635 2,055,691 8,344,270 1,984,542 4,026,922 41,449 127,190 704,351 408,226 1,872,835 9,165,515 (821,245) (137,713) (958,958) (137,713) (958,958) (1336,990) (336,990) (336,990) 194,861 (8,881) (55,774) 130,186	170,000 506,956 714,557 745,886 658,846 50,354 	16,551,183 414,586 16,961,827 16,961,827 277,395 86,716 506 560,077 933,304 16,028,523 (41,286) (100,948) 15,886,289 (12,653) (12,653) 3,796 (8,857) 15,877,432 5,12	5,389,620 5,281,981 28,450,601 96,388,184 27,508,441 20,451,028 296,200 389,603 3,609,291 2,309,813 16,104,928 70,669,304 25,718,880 (10,903,436) 4,788,198 19,603,642 (955,000) 3,117,974 (167,000) 	10,670,661 4,497,062 3,824,612 28,171,539 84,302,542 8,888,942 19,358,979 4,55,6400 98,083 2,761,425 1,625,137 4,216,218 47,405,184 36,897,358 (11,708,148) (24,042) 25,165,168 (337,000) (3,746,701) (719,000)

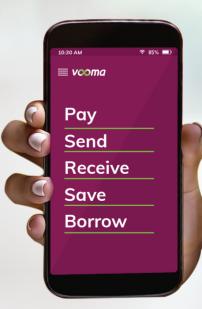
OTHER DISCLOSURES	KCB Bank Kenya		National Bank of Kenya		KCB GROUP PLC (Company)		KCB GROUP PLC (Consolidated)	
	31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited	31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited	31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited	31-Dec-20 Kes 000 Audited	31-Dec-19 Kes 000 Audited
NON-PERFORMING LOANS AND ADVANCES								
 a) Gross non-performing loans and advances 	66,810,159	34,786,250	26,438,040	25,175,371			96,612,758	63,396,118
b) Less Interest in Suspense	7,203,362	4,050,790	4,290,607	4,530,646			11,849,662	8,984,349
c) Total Non-Performing Loans and	59.606.797	30.735.460	22.147.433	20,644,725			84.763.096	54,411,769
Advances (a-b)								
d) Less Loan Loss Provision	33,533,503	17,052,633	11,322,528	10,274,767			45,904,828	28,716,020
e) Net Non-Performing Loans and Advances(c-d)	26,073,294	13,682,827	10,824,905	10,369,958			38,858,268	25,695,749
f) Discounted Value of Securities	23,561,199	11,604,247	10,330,933	10,066,760			43,674,611	26,065,820
g) Net NPLs Exposure (e-f)	2,512,095	2,078,580	493,972	303,198			(4,816,343)	(370,071)
INSIDER LOANS AND ADVANCES								
a) Directors, Shareholders and Associates	3,461,438	1,385,533	-	37			1,818,015	1,410,254
b) Employees	14,544,769	12,614,514	5,872,627	5,492,318			21,694,482	19,392,521
c) Total Insider Loans and Advances and								
other facilities	18,006,207	14,000,047	5,872,627	5,492,355			23,512,497	20,802,775
OFF-BALANCE SHEET ITEMS								
 a) Letters of credit, guarantees and acceptances 	60,389,210	76,191,558	4,996,228	6,396,276			74,319,742	91,779,400
 b) Forwards, swaps and options 	16,307,815	14,472,705	11,351,200	506,750			28,784,319	15,444,637
c) Other contingent liabilities	-	-	-	-			-	-
d) Total Contingent Liabilities	76,697,025	90,664,263	16,347,428	6,903,026			103,104,061	107,224,037
CAPITAL STRENGTH								
a) Core capital	102,218,465	90,200,466	6,578,405	6,579,626			143,723,638	124,221,697
 b) Minimum Statutory Capital 	1,000,000	1,000,000	1,000,000	1,000,000			7,859,059	6,470,636
				5,579,626			135,864,579	117,751,061
c) Excess (a-b)	101,218,465	89,200,466	5,578,405					
d) Supplementary Capital	24,455,875	10,866,500	1,256,934	1,154,704			26,610,770	13,515,952
d) Supplementary Capital e) Total Capital (a+d)	24,455,875 126,674,340	10,866,500 101,066,966	1,256,934 7,835,339	1,154,704 7,734,330			26,610,770 170,334,408	13,515,952 137,737,649
d) Supplementary Capital e) Total Capital (a+d) f) Total risk weighted assets	24,455,875 126,674,340 654,392,522	10,866,500 101,066,966 577,236,270	1,256,934 7,835,339 76,036,622	1,154,704 7,734,330 67,262,493			26,610,770 170,334,408 788,786,860	13,515,952
d] Supplementary Capital e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total Deposits Liabilities	24,455,875 126,674,340 654,392,522 17.3%	10,866,500 101,066,966 577,236,270 17.1%	1,256,934 7,835,339 76,036,622 6.2%	1,154,704 7,734,330 67,262,493 7.2%			26,610,770 170,334,408 788,786,860 18.7%	13,515,952 137,737,649 723,921,493 18.1%
d] Supplementary Capital e] Total Capital [a+d] f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h] Minimum statutory Ratio	24,455,875 126,674,340 654,392,522 17.3% 8.0%	10,866,500 101,066,966 577,236,270 17.1% 8.0%	1,256,934 7,835,339 76,036,622 6.2% 8.0%	1,154,704 7,734,330 67,262,493 7.2% 8.0%			26,610,770 170,334,408 788,786,860 18.7% 8.0%	13,515,952 137,737,649 723,921,493 18.1% 8.0%
d) Supplementary Capital e) Total Capital (a+d) f] Total risk weighted assets g) Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i) Excess (g-h)	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%)	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%)			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i] Excess (g-h) j] Core Capital/Total Risk Weighted Assets	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 15.6%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 8.7%	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8%			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 17.2%
d] Supplementary Capital e) Total Capital (a+d) f) Total risk weighted assets g] Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i) Excess (g-h) j] Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 15.6% 10.5%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6% 10.5%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 8.7% 10.5%	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5%			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 17.2% 10.5%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h] Minimum statutory Ratio j] Excess [g-h] j] Core Capital/Total Risk Weighted Assets k] Minimum Statutory Ratio U Excess [j-k]	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 15.6% 10.5% 5.1%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6% 10.5% 5.1%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 8.7% 10.5% (1.8%)	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%)			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 17.2% 10.5% 6.7%
d) Supplementary Capital e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i) Excess (g-h) j) Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio i) Excess (j-k) m) Total Capital/Total Risk Weighted Assets	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 15.6% 10.5% 5.1% 19.4%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6% 10.5% 5.1% 17.5%	1,256,934 7,835,339 76,036,622 6.2% (1.8%) 8.0% (1.8%) 10.5% (1.8%) 10.3%	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%) 11.5%			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 17.2% 10.5% 6.7% 19.0%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h] Minimum statutory Ratio i] Excess (g-h) j] Core Capital/Total Risk Weighted Assets k] Minimum Statutory Ratio i] Excess [j-k] m] Total Capital/Total Risk Weighted Assets n] Minimum Statutory Ratio	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 15.6% 10.5% 5.1% 19.4% 14.5%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6% 5.1% 10.5% 5.1% 17.5% 14.5%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 8.7% 10.5% (1.8%) 10.3% 14.5%	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%) 11.5% 14.5%			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 14.5%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 17.2% 10.5% 6.7% 19.0% 14.5%
d] Supplementary Capital e] Total Takweighted assets g] Core Capital/Total Deposits Liabilities h] Minimum statutory Ratio i] Excess [g-h] j] Core Capital/Total Risk Weighted Assets k] Minimum Statutory Ratio U Excess [j-k] m] Total Capital/Total Risk Weighted Assets n] Minimum Statutory Ratio o] Excess [m-n]	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 10.5% 5.1% 19.4% 19.4% 14.5%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 10.5% 5.1% 17.5% 17.5% 14.5% 3.0%	1,256,934 7,835,339 76,036,622 8.0% (1.8%) 8.7% 10.5% (1.8%) 10.5% (1.8%) 10.3% 14.5% (4.2%)	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%) 11.5% 14.5% (3.0%)			26,610,770 170,334,608 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 14.5% 7.1%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 10.5% 6.7% 19.0% 14.5% 4.5%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h] Minimum statutory Ratio i] Excess (g-h) j] Core Capital/Total Risk Weighted Assets k] Minimum Statutory Ratio i] Excess [j-k] m] Total Capital/Total Risk Weighted Assets n] Minimum Statutory Ratio o] Excess (m-n) p] Adjusted Core Capital/Total Deposit Liabilities*	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 15.6% 10.5% 5.1% 19.4% 14.5%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6% 5.1% 10.5% 5.1% 17.5% 14.5%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 8.7% 10.5% (1.8%) 10.3% 14.5%	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%) 11.5% 14.5%			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 14.5%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 17.2% 10.5% 6.7% 19.0% 14.5%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h] Minimum statutory Ratio i] Excess (g-h) j] Core Capital/Total Risk Weighted Assets k] Minimum Statutory Ratio U Excess (g-k) m] Total Capital/Total Risk Weighted Assets n] Minimum Statutory Ratio o Excess (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q] Adjusted Core Capital/Total Risk Weighted Assets*	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 10.5% 5.1% 19.4% 19.4% 14.5%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 10.5% 5.1% 17.5% 17.5% 14.5% 3.0%	1,256,934 7,835,339 76,036,622 8.0% (1.8%) 8.7% 10.5% (1.8%) 10.5% (1.8%) 10.3% 14.5% (4.2%)	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%) 11.5% 14.5% (3.0%)			26,610,770 170,334,608 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 14.5% 7.1%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 10.5% 6.7% 19.0% 14.5% 4.5%
d) Supplementary Capital e) Total Capital (a+d) f) Total Capital (a+d) g) Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio j) Excess (g-h) j) Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio u) Excess (j-k) m) Total Capital/Total Risk Weighted Assets n) Minimum Statutory Ratio o) Excess (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q) Adjusted Core Capital/Total Risk Weighted Assets*	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 10.5% 5.1% 10.5% 5.1% 14.5% 4.9% 4.9%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 10.5% 5.1% 17.5% 14.5% 3.0% 17.7%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 8.7% 10.5% (1.8%) 10.5% (1.8%) 10.3% 14.5% (4.2%) 6.2%	1,154,704 7,734,330 67,262,493 7.2% 8.0% (0.8%) 9.8% 10.5% (0.7%) 11.5% (1.7%) (1.15% (3.0%) 7.3%			26,610,770 170,334,408 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 21.6% 7.1% 14.5% 7.1%	13,515,952 137,737,649 723,921,493 18.1% 8.0% 10.1% 10.5% 6.7% 10.5% 6.7% 10.5% 4.5% 14.5% 4.5%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i] Excess (g-h) j] Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio () Excess (j-k) m] Total Capital/Total Risk Weighted Assets n) Minimum Statutory Ratio o) Excess (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q] Adjusted Core Capital/Total Deposit Liabilities* q] Adjusted Total Capital/Total Risk Weighted Assets* LIQUIDITY	24,455,875 126,674,340 654,392,522 17.3% 9.3% 15.6% 10.5% 5.1% 19.4% 14.5% 4.9% 17.6% 15.8%	10,866,500 101,066,966 577,236,270 9,11% 17.1% 8.0% 9,1% 10.5% 5.1% 17.5% 14.5% 3.0% 17.7% 16.2%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 10.5% (1.8%) 10.3% 10.5% (4.2%) 6.2% 8.7%	1,154,704 7,734,330 67,262,493 7,2% 8,0% (0.8%) 9,8% 10.5% (0.7%) 11.5% (1.0%) 7,3% 10.0%			26,610,770 170,334,608 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 7.1% 14.5% 7.1% 18.9% 18.4%	13,515,952 137,737,649 723,921,493 18.1% 10.1% 17.2% 10.5% 6.7% 19.0% 14.5% 14.5% 18.6% 18.6%
d) Supplementary Capital e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i) Excess (g-h) j) Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio i) Excess (j-k) m) Total Capital/Total Risk Weighted Assets n) Minimum Statutory Ratio o) Excess (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q) Adjusted Core Capital/Total Risk Weighted Assets* r) Adjusted Total Capital/Total Risk Weighted Assets*	24,455,875 126,674,340 654,392,522 17.3% 9.3% 15.6% 10.5% 5.1% 19.4% 14.5% 4.9% 17.6% 15.8%	10,866,500 101,066,966 577,236,270 17,1% 8.0% 9.1% 10.5% 10.5% 14.5% 3.0% 14.5% 14.5% 14.5% 3.0% 18.1%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 10.5% (1.8%) 10.5% (1.8%) (1.8%) (4.2%) 6.2% 8.7% 10.3% 44.4%	1,154,704 7,734,330 67,262,493 7,2% 8,0% (0.8%) 9,8% (0.7%) 10.5% (0.7%) 11.5% (3.0%) 7,3% 10.0% 11.7% 46.1%			26,610,770 170,334,608 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 7.1% 14.5% 7.1% 18.9% 18.4%	13,515,952 137,737,649 723,921,493 18.1% 10.1% 17.2% 10.5% 6.7% 19.0% 14.5% 14.5% 18.6% 18.6%
d] Supplementary Capital e] Total Capital (a+d) f] Total risk weighted assets g] Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i] Excess (g-h) j] Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio () Excess (j-k) m] Total Capital/Total Risk Weighted Assets n) Minimum Statutory Ratio o) Excess (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q] Adjusted Core Capital/Total Deposit Liabilities* q] Adjusted Total Capital/Total Risk Weighted Assets* LIQUIDITY	24,455,875 126,674,340 654,392,522 17.3% 8.0% 9.3% 10.5% 5.1% 10.5% 5.1% 19.4% 14.5% 4.9% 17.6% 15.8%	10,866,500 101,066,966 577,236,270 17.1% 8.0% 9.1% 15.6% 10.5% 5.1% 17.5% 14.5% 3.0% 17.7% 16.2% 18.1%	1,256,934 7,835,339 76,036,622 8.0% (1.8%) 10.5% (1.8%) 10.3% (1.8%) (1.8%) (1.8%) (1.8%) (1.2%) 8.7% 8.7% 10.3%	1,154,704 7,734,330 67,262,493 7,2% 8,0% (0,8%) 9,8% 10,5% (0,7%) 11,5% (1,5%) (3,0%) 7,3% 10,0% 11,7%			26,610,770 170,334,608 788,786,860 18.7% 8.0% 10.7% 18.2% 10.5% 7.7% 21.6% 14.5% 7.18% 18.9% 18.4% 21.8%	13,515,952 137,737,649 723,921,493 18,1% 8,0% 10,1% 10,1% 17,2% 10,5% 4,5% 19,0% 14,5% 18,6% 17,6%
d) Supplementary Capital e) Total Capital (a+d) f) Total risk weighted assets g) Core Capital/Total Deposits Liabilities h) Minimum statutory Ratio i) Excess (g-h) j) Core Capital/Total Risk Weighted Assets k) Minimum Statutory Ratio i) Excess (j-k) m) Total Capital/Total Risk Weighted Assets n) Minimum Statutory Ratio o) Excess (m-n) p) Adjusted Core Capital/Total Deposit Liabilities* q) Adjusted Core Capital/Total Risk Weighted Assets* r) Adjusted Total Capital/Total Risk Weighted Assets*	24,455,875 126,674,340 654,392,522 17.3% 9,3% 15.6% 10.5% 5.1% 19.4% 14.5% 4.9% 17.6% 15.8% 19.5% 31.2%	10,866,500 101,066,966 577,236,270 17,1% 8.0% 9.1% 10.5% 10.5% 14.5% 3.0% 14.5% 14.5% 14.5% 3.0% 18.1%	1,256,934 7,835,339 76,036,622 6.2% 8.0% (1.8%) 10.5% (1.8%) 10.5% (1.8%) (1.8%) (4.2%) 6.2% 8.7% 10.3% 44.4%	1,154,704 7,734,330 67,262,493 7,2% 8,0% (0.8%) 9,8% (0.7%) 10.5% (0.7%) 11.5% (3.0%) 7,3% 10.0% 11.7% 46.1%			26,610,770 170,334,608 788,786,880 18,7% 8,0% 10,7% 18,2% 10,5% 7,7% 21,6% 14,5% 7,1% 14,5% 7,1% 18,9% 21,8% 21,8%	13,515,952 137,737,649 723,921,49 18,1% 10,1% 10,1% 17,2% 10,5% 6,7% 19,0% 14,5% 4,5% 4,5% 18,6% 19,5% 19,5%

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



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by KCB Gro

Proposed Dividend

The Directors of KCB Group Plc. (the "Group") have recommended a first and final dividend of Kes. 1.00 on the issued and paid up share capital of the company subject to shareholders approval. The final dividend will be payable to the members of the company on the share register at the close of business on 26 April 2021. If approved, the full dividend per share for the year ended 31 December 2020 will be Kes. 1.00 for each ordinary

Message from the Directors The above Statement of Financial Position and Statement of Comprehensive Income are extracts from the Group's, Bank's and Company's financial statements which have been audited by PricewaterhouseCoopers LLP and received an unqualified opinion. The complete set of audited financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com. They may also be accessed from the institutions Head Office located at Kencom House, Moi Avenue, Nairobi. The financial statements were approved by the Board of Directors on 17 March 2021 and were signed on its behalf by:

Andrew W. Kairu - Group Chairman | Joshua N Oigara - Group Chief Executive Officer and Managing Director | Anne Eriksson - Director | Bonnie Okumu - Group Company Secretary

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ulated by the Central Bank of Ke