

SCLOSURES FOR THE PERIOD ENDED 31 DECEMBER 2021

KCB AUDITE	FINA	ANCIA	AL ST	ATEM	IENT!	S AND	OTH	ER I
STATEMENT OF FINANCIAL POSITION	KCB Ban	nk Kenya	National Ba	ink of Kenya		OUP PLC	KCB GR	OUP PLC lidated)
	31-Dec-21 Kes 000 Audited	31-Dec-20 Kes 000	31-Dec-21 Kes 000	31-Dec-20 Kes 000	31-Dec-21 Kes 000	Kes 000	31-Dec-21 Kes 000	31-Dec- Kes 0
ASSETS		Audited	Audited	Audited	Audited	Audited	Audited	Audit
Cash (both Local & Foreign) Balances due from Central Bank of Kenya	9,372,477 27,674,664	7,597,722 25,839,259	1,250,983 7,722,963	1,100,330 3,750,586	-	-	17,834,897 35,397,627	15,152,9 29,589,8
Kenya Government and other securities held for dealing purposes	2,583,083	2,019,227	-	-	-	-	5,462,059	2,019,2
Financial Assets at fair value through	-	-	-	-	-	-	_	
profit and loss Investment securities:								
a) Held at armotised cost: a. Kenya Government securities	88,570,009	69,422,464	33,049,950	34,460,222	-	-	122,014,917	103,882,6
b. Other securities	-	-	295,081	-	-	-	9,111,638	10,597,8
b) Fair value through OCI: a. Kenya Government securities	94,334,482	71,106,673	20,024,351	15,096,249	-	-	114,969,878	86,202,9
b. Other securities Deposits and balances due from local banking	2,065,054	- 007.000	4 050 500	4 055 500	-	- 4.44.505	24,733,874	8,081,3
institutions Deposits and balances due from banking	4,046,727	3,097,833	1,852,529	1,357,790	517,007	1,146,705	1,852,529	4,455,6
institutions abroad	4,317,828	8,662,093	496,359	755,496	-	-	43,169,681	39,117,2
Tax recoverable Loans and advances to customers (net)	529,280,381	247,078 492,537,561	67,045,738	304,692 55,539,275	93,053	24,920	675,480,444	425,7 595,254,2
Balances due from group companies	4,303,501	5,715,418	-	630,353	1,799,959	212,778	-	
Investments in associates Investments in subsidiary companies	401,675	600,000	649,876 24,963	24,963	87,963,501	79,661,797	401,675 -	600,0
Investments in joint ventures Investment properties	10,227,387	6,035,000	-	-	-	-	10,666,255	6,035,0
Property and equipment	9,806,117	9,977,222	4,119,087	4,374,108	614,434	616,428	21,733,983	19,967,5
Prepaid lease rentals Intangible assets	119,523 3,771,158	122,019 4,443,725	- 612,378	- 744,447	- 5,571	- 7,597	121,389 7,010,170	120,0 5,499,4
Deferred tax asset	18,473,135	13,789,704	3,317,439	3,136,380	-	-	22,381,701	17,647,
Retirement benefit asset Other assets	17,047,723	37,132,433	6,081,608	5,566,729	3,703	33,330	27,329,848	43,161,
TOTAL ASSETS	826,394,924	758,345,431	146,543,305		90,997,228		1,139,672,565	
LIABILITIES Balances due to Central Bank of Kenya	_	-	3,496,740	-	-	-	3,496,740	
Customer deposits Deposits and balances due to local banking	624,480,440	588,627,915	106,103,099	99,229,389	-	-	837,141,376 10,032,709	767,224,4 7,237,1
institutions	3,717,079	1,776,411	10,554,365	6,460,632	-	1	10,032,709	1,231,1
Deposits and balances due to foreign banking institutions	6,060,540	662,973	7,455,621	6,981,903	-	-	34,287,432	12,431,
Other money market deposits	-		-	-	-	-	-	
Borrowed funds Balances due to group companies	33,621,640	34,706,661	-	-	-	3,553,491	37,561,033	37,032,
Tax payable	5,287,663	-	215,227 274	- E (01	-	-	5,644,087	
Dividends payable Deferred tax liability	5,938,471	-	-	5,681	7,007	10,152	655,000	
Retirement benefit liability Other liabilities	458,000 23,007,626	177,000 21,123,927	2,353,257	2,228,471	605,261	52,364	458,000 36,888,581	177, 21,283,
TOTAL LIABILITIES	702,571,459	647,074,887	130,178,583	114,906,076	612,268	3,616,007	966,164,958	
SHAREHOLDERS' FUNDS Paid up/Assigned capital	53,986,100	53,986,100	12,683,038	12,368,906	3,213,463	3,213,463	3,213,463	3,213,
Share premium/(discount)	-	-	3,141,319	-	27,690,149	27,690,149	27,690,149	27,690,
Revaluation reserves Retained earnings/Accumulated losses	60,677,534	48,232,365	1,200,558 (5,190,271)	1,225,905 (5,506,873)	53,054,422	43,970,473	1,200,558 131,577,505	1,225, 112,822,
Statutory loan loss reserve Other Reserves/Re-measurement of defined	5,346,700		4,520,549	3,794,213	-	-	7,958,694	2,154,8
penefit asset/liability	(1,045,618)	(125,558)	9,529	53,393	-	-	(9,567,560)	(7,896,0
Proposed dividends Capital grants	4,858,749	9,177,637	-	-	6,426,926	3,213,463	9,640,389	3,213,
TOTAL SHAREHOLDERS' FUNDS	123,823,465	111,270,544	16,364,722	11,935,544	90,384,960	78,087,548		142,424,
Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	826,394,924	758,345,431	146,543,305	126,841,620	90,997,228	81,703,555	1,794,409 1,139,672,565	987,810,2
STATEMENT OF COMPREHENSIVE INCOME								
NTEREST INCOME I.1 Loans and advances	59,273,049	52.176.373	6.301.436	4,641,097	140,487	_	73.973.640	64,770,
1.2 Government securities	17,896,923	16,220,619	5,761,130	5,002,783	-	-	26,535,032	23,177,
1.3 Deposits and placements with banking institutions	1,194,727	E40.410	170.981		16,662	31,329		
I.4 Other Interest Income I.5 Total interest income		510,169	170,701	86,617		01,027	1,648,557	797,
	70 24/ 400	· -	6,221		157 1/0		=	
NTEREST EXPENSE	78,364,699	68,907,161		86,617 - 9,730,497	157,149	31,329	1,648,557 - 102,157,229	
NTEREST EXPENSE 2.1 Customer deposits	14,665,787	68,907,161 14,269,287	6,221 12,239,768 2,941,403		157,149 -		=	88,745, 18,855,
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions	14,665,787 1,819,184	68,907,161 14,269,287 1,167,011	6,221 12,239,768 2,941,403 687,169	9,730,497 2,463,293 150,287	157,149 - -		20,495,296 3,448,141	88,745, 18,855, 1,952,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses	14,665,787	68,907,161 14,269,287	6,221 12,239,768 2,941,403	9,730,497 2,463,293	157,149 - - -		102,157,229 20,495,296	88,745,4 18,855,1,952,401,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS)	14,665,787 1,819,184 373,643	68,907,161 14,269,287 1,167,011 401,728	6,221 12,239,768 2,941,403 687,169 347,976	9,730,497 2,463,293 150,287 98,475	157,149 - - - - 157,149	31,329	102,157,229 20,495,296 3,448,141 519,776	88,745,4 18,855,1 1,952,4 401,2 21,209,8
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) DOTHER OPERATING INCOME 4.1 Fees and commissions on loans	14,665,787 1,819,184 373,643 16,858,614 61,506,085	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442	- - - 157,149	31,329	20,495,296 3,448,141 519,776 24,463,213 77,694,016	88,745,4 18,855, 1,952,4 401, 21,209,4 67,535,4
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) DTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442	- - - -	31,329	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394	88,745,4 18,855,1,952,4 401, 21,209,4 67,535,4
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) DOTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 3.3 Foreign exchange trading income	14,665,787 1,819,184 373,643 16,858,614 61,506,085	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807	32,385 51,613	31,329 - - - 31,329 - 37,601	20,495,296 3,448,141 519,776 24,463,213 77,694,016	88,745,4 18,855,1,952,4 401,21,209,1 67,535,4 7,504,1
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) DTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 2.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858	- - - 157,149	31,329 - - - 31,329 37,601 170,000	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740	88,745,4 18,855,1,952,4 401,1 21,209,9 67,535,1 7,504,4 10,274,5,389,0
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) DOTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 3.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 5. Other income 6.6 Total other operating income	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,032 1,847,807	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822	32,385 51,613 15,688,218 1,154,508	31,329 31,329 31,329 37,601 170,000 506,956 714,557	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591	88,745,4 18,855,1,952,4 401,21,209,4 67,535,4 10,274,5,389,4 4,985,1 28,154,4
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 3.3 Other interest expenses 3.3 Other interest expenses INTEREST INCOME/(LOSS) INTERED PERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total other operating income INTAL OPERATING INCOME	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264	32,385 - 51,613 15,688,218 1,154,508	31,329 31,329 31,329 37,601 170,000 506,956 714,557	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591	88,745,4 18,855,1,952,4 401,2 21,209,9 67,535,1 7,504,1 10,274,5,389,4 4,985,2 28,154,9 95,690,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 TOTAL INTEREST INCOME/ILOSS) 2.7 THEREST INCOME/ILOSS) 2.7 THEREST INCOME/ILOSS) 2.7 THEREST INCOME/ILOSS) 3.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 5. Other income 6.5 Total other operating income 10TAL OPERATING INCOME 2.5 TOTAL OPERATING EXPENSES 5.1 Loan loss provision	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353	6,221 12,239,768 2,941,403 687,149 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264	157,149 32,385 51,613 15,688,218 1,154,588,218 16,926,724 17,083,873	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/(LOSS) DTHER OPERATING INCOME 2.1 Fees and commissions on loans and advances 2.0 Other fees and commissions 2.3 Foreign exchange trading income 2.4 Dividend income 3.5 Other income 4.6 Total other operating income 1.7 Total other operating income 1.8 Total other operating income 1.9 TOTAL OPERATING INCOME 1.1 Loan loss provision 3.2 Staff costs 3.3 Directors' emoluments	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436	32,385 51,613 15,688,218 1,154,508	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,928,101 24,729,046 597,594	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 3.5 THEREST INCOME/(LOSS) 3.5 THEREST INCOME/(LOSS) 3.6 Foreign exchange trading income 3.7 Foreign exchange trading income 3.8 Foreign exchange trading income 3.9 Total other operating income 4.0 Dividend income 5.0 Other income 6.1 Total other operating income 70TAL OPERATING INCOME 70THER OPERATING EXPENSES 5.1 Loan loss provision 5.2 Staff costs 5.3 Directors' emoluments 5.4 Rental charges	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873	31,329 31,329 37,601 170,000 506,956 714,557 745,886 658,846 50,354	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) DTHER OPERATING INCOME 2.1 Fees and commissions on loans and advances 2.2 Other fees and commissions 3.3 Foreign exchange trading income 4.4 Dividend income 5. Other income 6.5 Total other operating income 10TAL OPERATING INCOME DTHER OPERATING EXPENSES 5.1 Loan loss provision 2.2 Staff costs 3.3 Directors' emoluments 4.4 Rental charges 5.5 Depreciation charge on property and equipment	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 12,48,102 208,882 2,201,665	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612 669,051	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 558,846 50,354	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,634,607 12,729,046 597,594 351,110 3,856,739	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.3 Other interest expenses NET INTEREST INCOME/ILOSS) INTHER OPERATING INCOME 1. Fees and commissions on loans and advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total other operating income 6. So ther income 6. So ther operating operating operating operating expenses 6. Other operating expenses	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 558,846 50,354	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 TOTAL INTEREST INCOME/(LOSS) 2.7 THER OPERATING INCOME 2.1 Fees and commissions on loans and advances 2.2 Other fees and commissions 2.3 Foreign exchange trading income 2.4 Dividend income 2.5 Other income 2.6 Total other operating income 2.7 TOTAL OPERATING INCOME 2.7 TOTAL OPERATING EXPENSES 2.1 Loan loss provision 2.2 Staff costs 3.3 Directors' emoluments 3.4 Rental charges 3.5 Depreciation charge on property and equipment 4.6 Amortisation charges 3.7 Other operating expenses 3.8 Total other operating expenses	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 10,021 395,043 1,847,807 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,7992	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 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	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 108,634,607 12,988,101 24,729,046 5597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/(LOSS) DOTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions on loans and advances 4.3 Foreign exchange trading income 4.4 Dividend income 5 Other income 4.5 Total other operating income TOTAL OPERATING INCOME DOTHER OPERATING EXPENSES 5.1 Loan loss provision 5.2 Staff costs 5.3 Directors' emoluments 6.4 Rental charges 5.0 Depreciation charge on property and equipment 6.5 Amortisation charges 6.8 Total other operating expenses 7 Other operating expenses 8.8 Total other operating expenses Exceptional items Exceptional items Exceptional items	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,444	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,002 2,147,992 8,724,070 1,386,957	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 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	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 10,940,591 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 3.7 Fereign expenses 3.6 Total other fees and commissions on loans and advances 3.7 Other fees and commissions 3.8 Foreign exchange trading income 3.9 Other income 3.0 Other income 3.1 Total other operating income 3.1 Total other operating income 3.2 Staff costs 3.3 Directors emoluments 3.4 Rental charges 3.5 Depreciation charge on property and equipment 3.6 Amortisation charges 3.7 Other operating expenses 3.8 Total other operating expenses 3.9 Total other operating expenses 3.7 Total other operating expenses 3.8 Total other operating expenses 3.8 Total other operating expenses 3.9 Total other operating expenses 3.7 Total other operating expenses 3.8 Total other operating expenses 3.9 Total other operating expenses	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 335,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 8,724,070 1,386,957	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 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	157,149 32,385 51,613 15,688,218 1,154,588 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019	31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 [1,354,089]	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304	88,745,4 18,855,1,952,4 401,21,209,67,535,1 7,504,4 10,274,5,389,4,985,690,2,20,451,296,389,3,609,2,309,45,715,703,69,771,2 25,718,6 25,718,6
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 TOTAL OPERATING INCOME 2.1 Fees and commissions on loans and advances 2.2 Other fees and commissions 2.3 Foreign exchange trading income 2.4 Dividend income 3.5 Other income 3.6 Total other operating income 3.7 Total other operating income 3.8 Total other operating income 3.9 Total other operating income 3.1 Loan loss provision 3.2 Staff costs 3.3 Directors' emoluments 3.4 Rental charges 3.5 Depreciation charge on property and equipment 3.6 Amortisation charges 3.7 Other operating expenses 3.8 Total other operating expenses 3.9 Total other operating expenses 4.0 Total other operation of the operation of	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 16,915,986 16,915,986 145,915 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 16,203,222; 16,203,222 4,289,120	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 51,558,109 23,586,442 [10,063,654]	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,700 762,341 364,429 2,147,992 1,136,957 1,386,957 [531,628]	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 [185,444] 50,582	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 15,530,019 (22,289) 3,145	31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 10,863,46,07 12,988,101 24,729,046 597,594 351,110 3,856,739 47,814,304 47,814,304 (18,416,884) 4,775,023	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 22,154, 95,690, 27,212, 20,451, 296, 389, 15,703, 69,971, 25,718,6 (10,903,4788, 4,788,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 3.7 Foreign exchange trading income and advances 3.9 Other fees and commissions on loans and advances 3.1 Foreign exchange trading income and advances 3.2 Other fees and commissions 3.3 Foreign exchange trading income and advances 3.4 Dividend income 3.5 Other income 3.6 Total other operating income 3.1 Loan loss provision 3.2 Staff costs 3.3 Directors emoluments 3.4 Rental charges 3.5 Depreciation charge on property and equipment and equipment and equipment and advances 3.6 Amortisation charges 3.7 Other operating expenses 3.8 Total other operating expenses 3.9 Total other operating expenses 3.7 Total other operating expenses 3.8 Total other operating expenses 3.8 Total other operating expenses 3.9 Total other operating expenses 3.9 Total other operating expenses 3.8 Total other operating expenses 3.9 Total other operating	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 22,279,059 83,785,144 10,702,886 16,915,986 542,156 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 116,203,233	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 23,586,442 23,586,442	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,0114,004 4,266,885 26,719 141,700 141,700 8,724,070 1,386,957 1,386,957	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 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 (185,444)	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 12,289)	31,329 31,329 31,329 31,329 31,329 37,601 170,000 506,956 714,557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (7,499) (11,372)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 10,564,740 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,814,304	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 22,154, 95,690, 27,212, 20,451, 296, 389, 15,703, 69,971, 25,718,6 (10,903,4788, 4,788,
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 3.7 Other OPERATING INCOME 3.1 Fees and commissions on loans and advances 3.2 Other fees and commissions 3.3 Foreign exchange trading income 3.4 Dividend income 4.5 Other income 5. Other income 6. Other income 6. Total other operating income 6. Total other operating income 6. Total 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 6.9 Total other operating expenses 6.0 Total other operati	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 16,915,986 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 161,203,223 4,289,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,63,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,022 1,011,027 1,011,027 1,014,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,462 4,077,889 20,436 1,37,461 669,051 398,030 1,855,227 8,581,671 312,593 [185,444] 50,582	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 [22,289] [22,289] 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 10,8634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 (18,416,884) 4,775,023 34,172,443 81,394	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718,6 10,903,4 4,788, 19,603,6
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) THER OPERATING INCOME 1.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 5. Other income 6. Other income 6. Other income 7. Total other operating income 1.1 Loan loss provision 7. Staff costs 7. Staff costs 7. Staff costs 7. Depreciation charges 7. Other operating expenses 7. Other operating exp	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 16,203,222 4,289,120 28,589,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 51,558,109 23,586,442 [10,063,654]	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,700 762,341 364,429 2,147,992 1,136,957 1,386,957 [531,628]	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,426 4,077,889 20,436 173,612 669,051 398,030 1,855,227 8,581,671 312,593 312,593 312,593 [185,444] 50,582	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) (3,145) 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,634,607 12,988,101 24,729,046 557,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 17,75,023 34,172,443	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718, 110,903,4 4,788, 19,603,
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/(LOSS) DITHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 5. Other income 6.4 Total other operating income 1.1 DEPRATING INCOME 1.2 Staff costs 5. Other income 6.4 Total other operating income 1.2 Staff costs 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 6.8 Total other operating expenses 6.9 Total other operating expenses 6.1 Total other operating expenses 6.2 Total other operating expenses 6.3 Total other operating expenses 6.4 Total other operating expenses 6.5 Deposit operating expenses 6.6 Total other operating expenses 6.7 Total other operating expenses 6.8 Total other operating expenses 6.9 Total other operating expenses 6.1 Total other ope	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 16,915,986 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 161,203,223 4,289,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,63,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,022 1,011,027 1,011,027 1,014,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,462 4,077,889 20,436 1,37,461 669,051 398,030 1,855,227 8,581,671 312,593 [185,444] 50,582	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 [22,289] [22,289] 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 10,8634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 (18,416,884) 4,775,023 34,172,443 81,394	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 29,6, 389, 3,609, 2,309, 15,718, 10,903,4, 4,788, 19,603,4
NTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 2.6 Total interest expenses 2.7 Total interest expenses 2.8 THITEREST INCOME/(LOSS) 2.9 THER OPERATING INCOME 2.1 Fees and commissions on loans and advances 2.2 Other fees and commissions 2.3 Foreign exchange trading income 3.4 Dividend income 4.5 Other income 4.6 Total other operating income 5.0 THER OPERATING INCOME 5.1 Loan loss provision 6.5 Staff costs 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.8 Total other operating expenses 7.0 Other operating expenses 7.0 Other operating expenses 7.0 Other operating expenses 7.0 Ther operating expenses 7.1 Therefore tax and exceptional items 7.0 Therefore tax and exceptional	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 16,915,986 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 161,203,223 4,289,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,63,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,022 1,011,027 1,011,027 1,014,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,462 4,077,889 20,436 1,37,461 669,051 398,030 1,855,227 8,581,671 312,593 [185,444] 50,582	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 [22,289] [22,289] 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,634,607 12,988,101 24,729,046 5597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,75,023 34,172,443 81,394	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718, 10,903, 4,788, 19,603, 19,603,
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSE 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 Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items Exceptional items Durernt tax Deferred tax Profit/(loss) after tax and exceptional items Minority Interest Profit/(loss) after tax and exceptional items and Minority Interest Other Comprehensive income: 15. Gains/(Losses) from translating the financial statements of foreign operations 15.2 Fair value changes in available-for-sale financial assets	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 161,203,223 4,289,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 10,111,027 1,14,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,426 4,077,889 20,436 1,73,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 [22,289] [22,289] 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,75,023 34,172,443 81,394 (638,000) (898,571)	88,745, 18,855; 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718, 110,938, 4,788, 19,603, (955,0 3,117,
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend 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 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.6 Amortisation charges 6.7 Other operating expenses 6.8 Total other operating expenses 6.9 Tother operating expenses 6.8 Total other operating expenses 6.9 Tother operating expenses 6.9 Tother operating expenses 6.8 Total other operating expenses 6.9 Tother operating expenses 6.9 Tother operating expenses 6.1 Total other operating expenses 6.2 Total other operating expenses 6.3 Total other operating expenses 6.4 Total other operating expenses 6.5 Tother operating expenses 6.6 Total other operating expenses 6.7 Other operating expenses 6.8 Total other operating expenses 6.9 Total other operating expenses 6.1 Total other operating expenses 6.8 Total other operating expenses 6.9 Total other operating expenses 6.1 Total other operating expenses 6.8 Total other operating expenses 6.9 Total other operating expenses 6.1 Total other operating expenses 6.1 Total other operating expenses 6.2 Total other operating expenses 6.3 Total other operating expenses 6.4 Total other operating expenses 6.5 Total other operating expenses 6.6 Total other operating expenses 6.7 Total other operating expenses 6.8 Total other operating expenses 6.9 Total other operating expenses 6.1 Total other operating expenses 6.1 Total other operating expenses 6.	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 16,203,222 4,289,120 28,589,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,03,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 10,111,027 1,14,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,426 4,077,889 20,436 1,73,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 [22,289] [22,289] 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 108,634,607 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 17,75,023 34,172,443 81,394	88,745, 18,855, 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718, 110,903, 19,603, (955,0 3,117,
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.4 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 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 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after exceptional items Exceptional items Profit/(loss) after tax and exceptional items Minority Interest Profit/(loss) after tax and exceptional items Minority Interest Discovery of the stax and exceptional items Minority Interest 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	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 161,203,223 4,289,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 10,111,027 1,14,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,426 4,077,889 20,436 1,73,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 [22,289] [22,289] 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,75,023 34,172,443 81,394 (638,000) (898,571)	88,745, 18,855; 1,952, 401, 21,209, 67,535, 7,504, 10,274, 5,389, 4,985, 28,154, 95,690, 27,212, 20,451, 296, 389, 3,609, 2,309, 15,703, 69,971, 25,718, 110,938, 4,788, 19,603, (955,0 3,117,
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME 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 Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) after 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 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	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 43,281,911 40,503,233 161,203,223 4,289,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 (10,063,654) 4,824,069 18,346,857	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 10,111,027 1,14,700 762,341 364,429 2,147,992 8,724,070 1,386,957 [531,628] 162,261 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 1,875,822 8,894,264 1,387,426 4,077,889 20,436 1,73,612 669,051 398,030 1,855,227 8,581,671 312,593 (185,444) 50,582 177,731	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,545 2,099,975 (1,354,089) (7,499) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 5,009,251 30,940,591 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,75,023 34,172,443 81,394 (638,000) (898,571)	88,745,4 18,855,1,952,1 21,209,1 401,1 21,209,1 47,538,6 7,504,4 5,389,4 4,985,2 28,154,2 95,690,1 27,212,2 20,451,1 296,3 389,4 3,609,2 25,718,6 10,903,4 4,783,1 19,603,6 19,603,6
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/(LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend 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 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 6.8 Total other operating expenses 6.9 Tother operating expenses 7.7 Other operating expenses Profit/(Ioss) lafter tax and exceptional items Exceptional items Profit/(Ioss) after tax and exceptional items Minority Interest Deferred tax Profit/(Ioss) after tax and exceptional items Minority Interest 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 other comprehensive income Other comprehensive income Other comprehensive income Other comprehensive income for the year net of tax	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,915,986 16,93,233 161,203,222 28,589,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 51,558,109 23,586,444 23,586,442 (10,063,654) 4,824,069 18,346,857 618,503 (167,000)	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 762,341 364,429 2,147,992 1,136,957 [531,628] 1,02,661 1,017,590	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 1,875,822 8,894,264 4,077,889 20,436 173,612 669,051 312,593 312,593 312,593 312,593 317,731 177,731	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 2,026 447,212 1,553,854 15,530,019 (22,289) 15,510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (11,372,960) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 10,864,740 10,864,740 10,864,740 10,864,740 10,864,740 10,864,740 10,864,740 10,864,740 11,864,740 11,876,75,75,94 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,814,304 47,814,304 47,814,304 18,416,884 4,775,023 34,172,443 81,394 34,091,049 [638,000] [898,571] [418,000]	88,745,4 18,855,3 1,952,5 401,7 21,209,5 67,535,6 10,274,3 5,389,6 4,985,6 95,690,1 27,212,20,451,1 29,62,309,6 15,703,6 15,703,6 19,603,6 19,603,6 19,603,6 (955,0) 3,117,5 (167,0) (885,2
INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses NET INTEREST INCOME/LOSS) OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income 4.4 Dividend income 4.5 Other income 4.5 Other income 4.6 Total other operating income TOTAL OPERATING INCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME OTHER OPERATING SINCOME 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges on property and equipment 6.7 Other operating expenses 6.8 Total 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 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	14,665,787 1,819,184 373,643 16,858,614 61,506,085 8,278,303 6,648,903 3,951,977 3,399,876 22,279,059 83,785,144 10,702,886 16,915,986 542,156 159,150 2,145,492 1,630,771 11,185,470 40,503,233 (16,203,222) 4,289,120 28,589,131	68,907,161 14,269,287 1,167,011 401,728 15,838,026 53,069,135 7,881,136 6,343,034 3,416,282 4,434,964 22,075,416 75,144,551 23,102,353 13,485,558 248,102 208,882 2,201,665 1,790,693 10,520,856 51,558,109 23,586,442 23,586,442 23,586,456 18,346,857 618,503 [167,000]	6,221 12,239,768 2,941,403 687,169 347,976 3,976,548 8,263,220 84,686 691,150 666,907 100,021 305,043 1,847,807 10,111,027 1,014,004 4,266,885 26,719 141,700 76,2341 364,429 2,147,992 1,724,070 1,386,957 1,386,957 1,386,957 1,386,957	9,730,497 2,463,293 150,287 98,475 2,712,055 7,018,442 97,005 894,858 486,807 118,065 279,087 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 (105,542) 177,731	157,149 32,385 51,613 15,688,218 1,154,508 16,926,724 17,083,873 1,044,027 46,920 13,669 2,026 447,212 1,553,854 15,530,019 (22,289) (22,289) 15,5510,875	31,329 31,329 31,329 31,329 31,329 31,329 31,4557 745,886 50,354 12,184 2,026 1,376,565 2,099,975 (1,354,089) (7,499) (11,372,960) (11,372,960)	20,495,296 3,448,141 519,776 24,463,213 77,694,016 8,820,394 10,564,740 6,546,206 10,564,740 10,564,740 12,988,101 24,729,046 597,594 351,110 3,856,739 2,170,842 16,126,871 60,820,303 47,814,304 47,75,023 34,172,443 81,394 (638,000) (898,571) (418,000)	797,4 88,745,4 18,855,3 1,952,5 401,7 21,209,5 67,535,8 7,504,6 10,274,3 5,389,6 28,154,3 95,690,1 27,212,1 20,451,0 296,2 389,6 3,609,2 2,309,8 15,703,2 69,971,2 25,718,8 10,903,4 4,788,1 19,603,6

III. OTHER DISCLOSURES	KCB Bank Kenya		National Bank of Kenya		KCB GROUP PLC (Company)		KCB GROUP PLC (Consolidated)	
	31-Dec-21 Kes 000 Audited	31-Dec-20 Kes 000 Audited						
1. NON-PERFORMING LOANS AND ADVANCES								
a) Gross non-performing loans and advances	92,193,441	66,810,159	26,541,854	26,438,040			122,850,349	96,612,758
b) Less Interest in Suspense	7,693,505	7,203,362	4,391,263	4,290,607			12,720,069	11,849,662
c) Total Non-Performing Loans and	0/ /00 00/	FO (O) BOD	00 450 504	00 4/5 /00			440 400 000	0/ 5/0 00/
Advances (a-b)	84,499,936	59,606,797	22,150,591	22,147,433			110,130,280	84,763,096
d) Less Loan Loss Provision	38,766,900	33,533,503	11,782,093	11,322,528			52,307,984	45,904,828
e) Net Non-Performing Loans and	45.733.036	26.073.294	10,368,498	10.824.905			57.822.296	38,858,268
Advances(c-d)								
f) Discounted Value of Securities	40,764,309	23,561,199	10,239,577	10,330,933			61,440,544	43,674,611
g) Net NPLs Exposure (e-f)	4,968,727	2,512,095	128,921	493,972			(3,618,248)	(4,816,343)
2. INSIDER LOANS AND ADVANCES								
 a) Directors, Shareholders and Associates 	1,635,949	3,461,438	18	-			1,209,693	1,818,015
b) Employees	14,660,678	14,544,769	5,845,656	5,872,627			22,751,338	21,694,482
c) Total Insider Loans and Advances and								
other facilities	16,296,627	18,006,207	5,845,674	5,872,627			23,961,031	23,512,497
3. OFF-BALANCE SHEET ITEMS								
 a) Letters of credit, guarantees and acceptances 	74,967,657	60,389,210	4,514,574	4,996,228			91,241,390	74,319,742
b) Forwards, swaps and options	20,040,940	16,307,815	5,204,900	11,351,200			26,997,359	28,784,319
c) Other contingent liabilities	-	-	-	-			-	
d) Total Contingent Liabilities	95,008,597	76,697,025	9,719,474	16,347,428			118,238,749	103,104,061
4. CAPITAL STRENGTH								
a) Core capital	107,656,861	102,218,465	10,288,488	6,578,405			156,347,528	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
c) Excess (a-b)	106,656,861	101,218,465	9,288,488	5,578,405			155,347,528	142,723,638
d) Supplementary Capital	28,966,763	24,455,875	1,316,500	1,256,934			31,578,757	26,610,770
e) Total Capital (a+d)	136,623,624	126,674,340	11,604,988	7,835,339			187,926,285	170,334,408
f) Total risk weighted assets	676,510,774	654,392,522	81,308,855	76,036,622			866,573,168	788,786,860
g) Core Capital/Total Deposits Liabilities	17.1%	17.3%	9.1%	6.2%			18.7%	18.7%
h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%			8.0%	8.0%
i) Excess (q-h)	9.1%	9.3%	1.1%	(1.8%)			10.7%	10.7%
i) Core Capital/Total Risk Weighted Assets	15.9%	15.6%	12.7%	8.7%			18.0%	18.2%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%			10.5%	10.5%
l) Excess (i-k)	5.4%	5.1%	2.2%	(1.8%)			7.5%	7.7%
m) Total Capital/Total Risk Weighted Assets	20.5%	19.4%	14.3%	10.3%			22.1%	21.6%
n) Minimum Statutory Ratio	20.2%	14.5%	14.5%	14.5%			21.7%	14.5%
o) Excess (m-n)	5.7%	4.9%	(0.2%)	(4.2%)			7.2%	7.1%
p) Adjusted Core Capital/Total Deposit Liabilities*	17.2%	17.6%	9.2%	6.2%			18.8%	18.9%
q) Adjusted Core Capital/Total Risk Weighted Assets*	16.0%	15.8%	12.9%	8.7%			18.1%	18.4%
r) Adjusted Total Capital/Total Risk Weighted Assets*	20.3%	19.5%	14.5%	10.3%			20.3%	21.8%
5. LIQUIDITY								
a) Liquidity Ratio	35.0%	31.2%	41.7%	44.4%			39.1%	36.1%
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%			20.0%	20.0%
c) Excess (a-b)	15.0%	11.2%	21.7%	24.4%			19.1%	16.1%
el musees in mi	13.0%	11.270	21.770	24.470			17.170	10.176

^{*}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.

Key Highlights:

74% growth in FY 2021 profit after tax of KShs. 34.2 billion

Revenues increased by 13.5% to KShs.108.6 billion

Costs went up by 11.9% to KShs. 47.8 billion on higher staff and organisational expenses

The ratio of non-performing loans (NPL) increased from 14.7% to 16.5% on COVID-19 impact on key sectors

Total assets rose by 15.4% to KShs.1.14 trillion, underpinned by 9.1% growth in customer deposits and growth in loans

Capital buffers grew to 790 basis points above the minimum core capital to total risk weighted assets ratio and 760 basis points above the minimum total capital to total risk weighted assets

On 31 July 2021, KCB completed the acquisition of BPR and is now in the process of amalgamation of BPR and KCB Bank Rwanda into a single banking business.

Profit before-tax contribution from Group businesses went up to 13.7%

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The Directors of KCB Group Plc. (the "Group") have recommended a final dividend of Kes. 2.00 having paid an interim dividend of Kes. 1.00 for each ordinary share 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 Monday 25 April, 2022. If approved, the full dividend per share for the period ended 31 December 2021 will be Kes. 3.00 for each ordinary share

Message from the Directors

Message from the Directors

The above financial statements 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 16 March 2022 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

Regulated by Central Bank of Kenya.