

## KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2022

		KC	D VENVA DAN	IK.			NATION	AL BANK OF	VENVA			KCB CB	OLID DI C COM	DANV			KCB CBOII	D DI C CONSOI	IDATED	
STATEMENT OF	30-Sep-22 Kshs 000		B KENYA BAN 31-Mar-22 Kshs 000	31-Dec-21 Kshs 000	30-Sep-21 Kshs 000	30-Sep-22 Kshs 000	30-Jun-22 Kshs 000	AL BANK OF I 31-Mar-22 Kshs 000	31-Dec-21 Kshs 000	30-Sep-21 Kshs 000	30-Sep-22 Kshs 000	30-Jun-22 Kshs 000	OUP PLC COM 31-Mar-22 Kshs 000	31-Dec-21 Kshs 000	30-Sep-21 Kshs 000	30-Sep-22 Kshs 000	30-Jun-22 Kshs 000	P PLC CONSOL 31-Mar-22 Kshs 000	31-Dec-21 Kshs 000	30-Sep-21 Kshs 000
I FINANCIAL POSITION A ASSETS	Un-audited		Un-audited			Un-audited		Un-audited			Un-audited		Un-audited		Un-audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
1 Cash (both Local & Foreign)	7,459,197	6,737,958	8,528,043	9,372,477	7,078,761	1,472,320	1,025,598	1,091,995	1,250,983	1,007,756	-	-	-	-	-	16,345,347	15,355,954	18,647,891	17,834,897	14,927,202
Balances due from Central     Bank of Kenya	52,551,406	31,537,378	22,427,593	27,674,664	49,406,305	4,239,958	3,854,871	3,378,494	7,722,963	3,757,987	-	=	=	=	-	56,791,364	35,392,249	25,806,087	35,397,627	53,164,292
3 Kenya Government and other securities held for																				
dealing purposes 4 Financial Assets at fair	98,115	2,146,352	2,577,572	2,583,083	-	-	=	=	-	-	-	=	=	=	-	7,221,689	7,130,112	7,365,423	5,462,059	=
value through profit and loss	-	-	-	-	-	_	-	-	-	-	_	-	-	-	-	-	-	-	-	-
Investment securities: 5 a) Held at armotized cost:																				
<ul> <li>a. Kenya Government securities</li> </ul>	111,265,537	111,436,114	99,784,029	88,570,009	81,997,542	25,840,186	25,983,415	33,126,102	33,049,950	33,234,414	_	-	-	-	-	137,587,495	137,921,025	133,408,701	122,014,917	115,605,489
b.Other securities b) Fair value through OCI:	-	-	-	-	-	303,928	294,984	303,831	295,081	-	-	-	-	-	-	9,875,283	9,326,884	9,484,978	9,111,638	25,501,520
a. Kenya Government securities	78,335,701	88,107,155	91,405,803	94,334,482	83,231,000	20,354,561	19,563,681	18,193,460	20,024,351	20,783,253	-	=	=	=	-	99,261,479	108,330,195	110,237,643	114,969,878	104,699,014
b. Other securities 6 Deposits and balances	2,126,796	2,064,375	2,126,118	2,065,054	-	-	-	-	-	-	-	-	-	-	-	23,163,183	22,265,848	21,311,556	24,733,874	6,639,793
due from local banking institutions	15,005,195	2,181,428	2,645,218	4,046,727	4,309,114	2,852,761	4,053,430	1,352,457	1,852,529	6,955,814	_	=	=	=	-	15,561,444	5,763,232	3,997,675	1,852,529	11,264,928
<ol> <li>Deposits and balances due from banking institutions</li> </ol>																				
abroad 8 Tax recoverable	10,544,530 2,102,568	13,547,574 194,730	7,404,906	4,317,828	12,033,538	947,000 218,841	975,532	946,746	496,359	1,021,973 78,984	105,345	102,106	92,517	93,053	-	46,802,304 2,048,681	44,828,200 107,218	36,724,170	43,169,681	48,792,234
9 Loans and advances to customers (net)	581,042,662	563,188,212	551,160,564	529,280,381	511,324,174	69,876,593	68,958,047	67,470,096	67,045,738	64,953,499	_	=	=	=	-	758,815,986	730,335,492	704,366,078	675,480,444	651,816,465
10 Balances due from group companies	6,823,459	5,412,330	4,834,579	4,303,501	4,999,839	_	-	-	-	-	_	1,404,799	3,508,306	2,316,966	5,115,682	-	-	-	-	-
11 Investments in associates 12 Investments in subsidiary	421,889	400,253	400,253	401,675	600,000	529,297	570,008	682,051	649,876	657,458	-	-	-	-		421,889	400,253	400,254	401,675	1,257,458
companies  13 Investments in subsidiary	-	-	-	-	-	24,963	24,963	24,963	24,963	24,963	89,158,501	89,158,501	87,963,501	87,963,501	84,540,431	-	-	-	-	-
ventures	12,600,607	- 10,227,387	10,227,387	- 10,227,387	- 11,137,000	-	-	-	-	-	-	-	-	-	-	- 13,039,641	10,666,421	10,666,255	10,666,255	- 11,137,000
14 Investment properties 15 Property and equipment	9,920,318	9,705,182	9,815,944	9,806,117	8,794,134	2,599,615	3,977,222	3,967,622	4,119,087	4,274,938	821,620	819,446	822,035	614,434	822,916	20,262,705	21,631,098	21,705,496	21,733,983	20,734,739
<ul><li>16 Prepaid lease rentals</li><li>17 Intangible assets</li></ul>	117,651 3,593,161	118,275 3,965,277	118,899 4,160,335	119,523 3,771,158	122,020 4,037,880	434,941	485,284	555,525	612,378	- 568,933	4,052	4,558	5,065	- 5,571	6,078	122,946 6,132,306	123,579 7,112,689	124,215 7,366,736	121,389 7,010,170	120,015 5,088,394
18 Deferred tax asset 19 Retirement benefit asset	19,127,279	19,882,401	19,237,528	18,473,135	16,477,428	4,077,300 -	3,841,789	3,384,397	3,317,439	3,007,004	46,417 -	81,690	44,703	=	-	23,727,314	24,254,069	22,982,095	22,381,701	20,193,416
20 Other assets 21 TOTAL ASSETS	26,462,554 939,598,625	16,987,987 <b>887,840,368</b>	21,625,181 <b>858,479,952</b>	17,047,723 <b>826,394,924</b>	23,264,556 <b>818.813.291</b>	6,166,549 <b>139,938,813</b>	5,397,800 <b>139,006,624</b>	6,021,806 <b>140,499,545</b>	6,081,608 <b>146,543,305</b>	5,924,482 <b>146,251,458</b>	51,000 <b>90,186,935</b>	43,507 <b>91,614,607</b>	60,764 <b>92,496,891</b>	3,703 <b>90,997,228</b>	33,325 <b>90,518,432</b>	39,101,632 <b>1,276,282,688</b>	29,163,018 <b>1,210,107,536</b>	32,313,157 1,166,908,410	27,329,848 <b>1.139.672.565</b>	31,522,284 1.122.464.243
B LIABILITIES	707,070,020	007,040,000	000,477,702	020,074,724	010,010,271	107,700,010	107,000,024	140,477,040	140,040,000	140,201,400	70,100,700	71,014,007	72,470,071	70,777,220	70,010,402	1,270,202,000	1,210,107,000	1,100,700,410	1,107,072,000	1,122,404,240
22 Balances due to Central Bank of Kenya	24,947,348	-	7,994,240	-	-	3,950,662	-	6,995,020	3,496,740	-	-	=	=	=	-	28,898,010	-	14,989,260	3,496,740	-
23 Customer deposits 24 Deposits and balances	681,968,942	674,828,828	631,128,521	624,480,440	631,255,026	108,438,035	112,456,059	98,656,380	106,103,099	115,424,152	-	-	-	-		922,303,721	908,573,107	845,817,474	837,141,376	859,103,392
due to local banking institutions	6,473,878	5,240,432	9,474,922	3,717,079	2,919,930	4,980,883	2,341,580	9,905,645	10,554,365	3,310,433	-	=	=	=	-	10,254,550	6,287,472	19,211,284	10,032,709	4,200,212
25 Deposits and balances due to foreign banking institutions	6,918,706	11,668,798	8,826,476	6,060,540	1,365,110	3,918,580	4,769,203	5,462,230	7,455,621	7,532,793						22,467,062	29,484,193	26,081,695	34,287,432	22,360,486
26 Other money market	0,710,700	11,000,770	0,020,470	6,060,340	1,363,110	3,710,300	4,767,203	3,462,230	7,433,621	7,332,773	-	-	-	-		22,467,062	27,404,173	20,001,075	34,267,432	22,300,400
deposits 27 Borrowed funds	53,905,837	35,656,075	33,314,599	33,621,640	33,137,116	608,655	-	-	-	3,315,000	-	-	-	-	-	62,687,703	40,244,123	37,843,109	37,561,033	35,273,095
28 Balances due to group companies	-	-	-	-	-	-	-	-	-	-	3,573,273	-	-	-	-	-	-	-	-	-
<ul><li>29 Tax payable</li><li>30 Dividends payable</li></ul>	-	3,588,745	9,094,891 4,858,749	5,287,663 5,938,471	3,630,072	274	178,799 274	284,351 274	215,227 274	- 5,681	-	5,156,922	= -	= -	58,681	-	5,156,922	9,415,579	5,644,087	4,126,046
31 Deferred tax liability 32 Retirement benefit liability	458,000	458,000	458,000	458,000	177,000	-	=	=	-	-	-	=	= -	7,007	6,354	655,000 458,000	655,000 458,000	655,000 458,000	655,000 458,000	394,504 177,000
33 Other liabilities 34 TOTAL LIABILITIES	22,729,340 <b>797,402,051</b>	23,213,938 <b>754,654,816</b>	27,534,923 <b>732,685,321</b>	23,007,626 <b>702,571,459</b>	22,976,568 <b>695,460,822</b>	2,987,442 <b>124,884,531</b>	3,028,624 122,774,539	2,812,303 <b>124,116,203</b>	2,353,257 <b>130,178,583</b>	3,637,747 <b>133,225,80</b> 6	447,762 <b>4,021,035</b>	309,325 <b>5,466,247</b>	617,866 <b>617,866</b>	605,261 <b>612,268</b>	118,070 <b>183,105</b>	38,340,141 <b>1,086,064,187</b>	37,498,979 <b>1,028,357,796</b>	28,713,957 983,185,358	36,888,581 966,164,958	32,446,326 <b>958,081,061</b>
C SHAREHOLDERS' FUNDS																				
35 Paid up /Assigned capital 36 Share premium/(discount)	53,986,100	53,986,100	53,986,100	53,986,100	53,986,100	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	12,683,038 3,141,319	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	3,213,463 27,690,149	3,213,463 27,690,149	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 38 Retained earnings/	-	-	-	-	-	-	1,200,558	1,200,558	1,200,558	1,225,905	-	-	-	-	-	-	1,200,558	1,200,558	1,200,558	1,225,905
Accumulated losses 39 Statutory loan loss reserve	63,692,045 25,407,241	71,187,666 11,352,378	69,859,150 4,435,113	60,677,534 5,346,700	63,661,584	(4,911,670) 5,033,545	(5,192,523) 5,184,560	(5,121,889) 4,789,033	(5,190,271) 4,520,549	(5,503,011) 4,781,842	52,048,825	55,244,748	54,548,487	49,840,959	56,218,252	136,463,912 28,100,132	143,548,168 14,570,306	146,104,167 7,372,172	131,577,505 7,958,694	132,948,260 3,858,151
Other Reserves/ Re-measurement of																				
defined benefit asset/ 40 liability	[4,102,275]	[3,340,592]	[2,485,732]	(1,045,618)	(233,686)	(891,950)	[784,867]	(308,717)	9,529	152,010		=	=	-	-	(10,909,538)	[11,109,399]	[10,174,046]	(9,567,560)	(9,158,550)
41 Proposed dividends 42 Capital grants	3,213,463		-	4,858,749	5,938,471		- -		-	-	3,213,463		6,426,926	9,640,389	3,213,463	3,213,463	<u> </u>	6,426,926	9,640,389	3,213,463
43 TOTAL SHAREHOLDERS' FUNDS	142,196,574	133,185,552	125,794,631	123,823,465	123,352,469	15,054,282	16,232,085	16,383,342	16,364,722	13,025,652	86,165,900	86,148,360	91,879,025	90,384,960	90,335,327	187,771,581	179,113,245	181,833,389	171,713,198	162,990,841
44 Minority Interest  TOTAL LIABILITIES AND	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,446,920	2,636,495	1,889,663	1,794,409	1,392,341
SHAREHOLDERS' FUNDS II STATEMENT OF	939,598,625	887,840,368	858,479,952	826,394,924	818,813,291	139,938,813	139,006,624	140,499,545	146,543,305	146,251,458	90,186,935	91,614,607	92,496,891	90,997,228	90,518,432	1,276,282,688	1,210,107,536	1,166,908,410	1,139,672,565	1,122,464,243
COMPREHENSIVE INCOME  1 INTEREST INCOME																				
1.1 Loans and advances	43,624,870	28,576,896	14,283,620	59,273,049	43,261,764	5,614,591	3,865,030	1,702,206	6,301,436	4,529,734	-	-	-	140,487	95,936	58,855,307	38,377,127	18,799,438	73,973,640	53,414,856
1.2 Government securities 1.3 Deposits and placements	17,291,940	11,215,286	5,264,090	17,896,923	12,806,884	4,225,991	2,881,276	1,496,467	5,761,130	4,194,319	-			** ***	-	24,266,974	15,866,735	7,658,863	26,535,032	18,933,872
with banking institutions 1.4 Other Interest Income	110,261	72,414	50,364	1,194,727	866,047	35,966 26,553	31,249 17,610	22,174 8,749	170,981 6,221	129,007	13,180	7,977	1,788	16,662	13,378	418,381	295,079	169,340	1,648,557	1,182,110
1.5 Total interest income 2 INTEREST EXPENSE	61,027,071	39,864,596	19,598,074	78,364,699	56,934,695	9,903,101	6,795,165	3,229,596	12,239,768	8,853,060	13,180	7,977	1,788	157,149	109,314	83,540,662	54,538,941	26,627,641	102,157,229	73,530,838
2.1 Customer deposits	12,559,222	8,066,785	4,005,233	14,665,787	10,565,729	2,282,313	1,506,859	739,857	2,941,403	2,109,132	-	-	-	-	-	17,840,487	11,545,418	5,734,751	20,495,296	14,660,750
2.2 Deposits and placement from banking institutions	2,402,172	1,303,699	570,879 85.794	1,819,184	1,348,145	622,577	420,945 78 190	261,740	687,169 347,976	485,123	-	-	-	-	-	3,741,741	2,136,625	1,045,933	3,448,141	2,433,401
2.3 Other interest expenses 2.4 Total interest expenses	256,575 <b>15,217,969</b>	172,858 <b>9,543,342</b>	85,794 <b>4,661,906</b>	373,643 <b>16,858,614</b>	11,913,874	122,179 <b>3,027,069</b>	78,190 <b>2,005,994</b>	43,220 <b>1,044,817</b>	347,976 <b>3,976,548</b>	203,111 <b>2,797,366</b>	-	-	-	-	-	364,440 <b>21,946,668</b>	265,368 <b>13,947,411</b>	107,141 <b>6,887,825</b>	519,776 <b>24,463,213</b>	17,094,151
3 NET INTEREST INCOME/ (LOSS)	45,809,102	30,321,254	14,936,168	61,506,085	45,020,821	6,876,032	4,789,171	2,184,779	8,263,220	6,055,694	13,180	7,977	1,788	157,149	109,314	61,593,994	40,591,530	19,739,816	77,694,016	56,436,687
4 OTHER OPERATING INCOME																				
4.1 Fees and commissions on loans and advances	7,013,727	4,740,198	2,319,803	8,278,303	6,139,315	121,480	157,736	68,572	84,686	64,820	-	-	-	32,385	2,259	7,833,454	5,305,574	2,573,801	8,820,394	6,600,347
4.2 Other fees and commissions	5,556,918	3,707,715	2,053,377	6,648,903	4,901,360	551,215	316,902	182,497	691,150	775,497		=	-	-	-	9,135,994	6,119,235	3,349,111	10,564,740	7,871,383
4.3 Foreign exchange trading income	6,264,924	3,615,605	1,184,287	3,951,977	2,526,890	696,645	401,436	120,605	666,907	457,085	9,985	6,339	2,333	51,613	29,230	8,395,739	4,932,635	1,739,501	6,546,206	4,504,869
4.4 Dividend Income 4.5 Other income	3,507,740	2,055,787	1,234,746	3,399,876	3,061,743	- 121,825	98,234	110,731	100,021 305,043	30,021 232,488	5,716,749 1,029,527	5,716,749 333,866	4,858,749 128,495	15,688,218 1,154,508	15,688,218 514,894	5,185,472	2,858,172	- 1,629,160	5,009,251	4,492,378
4.6 Total other operating income	22,343,309	14,119,305	6,792,213	22,279,059	16,629,308	1,491,165	974,308	482,405	1,847,807	1,559,911	6,756,261	6,056,954	4,989,577	16,926,724	16,234,601	30,550,659	19,215,616	9,291,573	30,940,591	23,468,977
5 TOTAL OPERATING INCOME	68,152,411	44,440,559	21,728,381	83,785,144	61,650,129	8,367,197	5,763,479	2,667,184	10,111,027	7,615,605	6,769,441	6,064,931	4,991,365	17,083,873	16,343,915	92,144,653	59,807,146	29,031,389	108,634,607	79,905,664



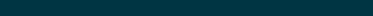








www.kcbgroup.com













## KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2022

	30-Sep-22		B KENYA BAN		30-Sep-21	30-Sep-22		AL BANK OF F 31-Mar-22	KENYA 31-Dec-21	30-Sep-21	30-Sep-22		OUP PLC COM 31-Mar-22	PANY 31-Dec-21	30-Sep-21	30-Sep-22	KCB GROU	P PLC CONSOL 31-Mar-22	IDATED 31-Dec-21	30-Sep-21
STATEMENT OF FINANCIAL POSITION	Kshs 000 Un-audited	Kshs 000 Un-audited	31-Mar-22 Kshs 000 Un-audited	Kshs 000	Kshs 000	Kshs 000 Un-audited	Kshs 000	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000	Kshs 000 Un-audited	Kshs 000	Kshs 000 Un-audited	Kshs 000	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Un-audited	Kshs 000 Audited	Kshs 000 Un-audited
6 OTHER OPERATING EXPENSE	ES																			
6.1 Loan loss provision 6.2 Staff costs	5,481,222 13,263,814	3,287,594 8,818,995	1,701,574 4,310,870	10,702,886 16,915,986	7,955,045 12,347,852	870,907 3,551,230	563,400 2,424,784	221,107 1,095,477	1,014,004 4,266,885	412,544 3,237,275	911,038	504,346	237,970	1,044,027	450,981	7,267,757 21,287,766	4,318,678 14,091,423	2,075,384 6,786,780	12,988,101 24,729,046	9,327,810 18,413,106
6.3 Directors' emoluments	430,629 133,980	289,618 104,014	143,362 69,035	542,156 159,150	406,617 165,405	23,403 147,320	13,788 111,023	6,469 34,682	26,719 141,700	18,995 78,294	55,553	42,290	17,202	46,920	35,669	547,949 406,648	371,659 299,018	171,112 197,835	597,594 351,110	448,195 327,265
6.4 Rental charges 6.5 Depreciation charge on																				
property and equipment 6.6 Amortisation charges	1,625,207 1,134,646	1,082,785 760,219	537,866 375,466	2,145,492 1,630,771	1,597,022 1,266,271	461,801 235,087	316,822 162,542	166,332 82,337	762,341 364,429	528,377 280,389	11,434 1,519	7,491 1,013	3,715 506	13,669 2,026	10,153 1,519	2,920,335 2,124,309	1,967,867 1,067,820	955,847 513,868	3,856,739 2,170,842	2,734,261 1,666,328
6.7 Other operating expenses	8,998,767	6,254,926	2,776,811	11,185,470	7,433,409	1,996,695	1,206,971	581,308	2,147,992	1,644,634	407,717	193,430	71,310	447,212	303,696	14,285,942	9,512,285	4,298,485	16,126,871	11,179,051
6.8 Total other operating expenses	31,068,265	20,598,151	9,914,984	43,281,911	31,171,621	7,286,443	4,799,330	2,187,712	8,724,070	6,200,508	1,387,261	748,570	330,703	1,553,854	802,018	48,840,706	31,628,750	14,999,311	60,820,303	44,096,016
7 Profit/(loss) before tax and exceptional items	37,084,146	23,842,408	11,813,397	40,503,233	30,478,508	1,080,754	964,149	479,472	1,386,957	1,415,097	5,382,180	5,316,361	4,660,662	15,530,019	15,541,897	43,303,947	28,178,396	14,032,078	47,814,304	35,809,648
8 Exceptional items 9 Profit/(loss) after	37,084,146	23,842,408	11,813,397	40,503,233	30,478,508	1,080,754	964,149	479,472	1,386,957	1,415,097	5,382,180	5,316,361	4,660,662	15,530,019	15,541,897	43,303,947	28,178,396	14,032,078	47,814,304	35,809,648
exceptional items  10 Current tax	(10,533,591)	[8,082,910]	(3,807,407)	[16,203,222]	(11,798,501)	(305,352)	(487,812)	(73,174)	(531,628)	(233,015)	(14,273)	(1,220)	(4,792)	(22,289)	(84,453)	[12,624,996]	(9,600,361)	[4,439,490]	(18,416,884)	(13,139,129)
11 Deferred tax	[258,974]	757,837	264,040	4,289,120	2,687,724	31,661	185,420	[69,433]	162,261	(105,129)	53,423	88,697	51,710	3,145	3,798	[84,123]	1,068,596	263,814	4,775,023	2,536,366
12 Profit/(loss) after tax and exceptional items	26,291,581	16,517,335	8,270,030	28,589,131	21,367,731	807,063	661,757	336,865	1,017,590	1,076,953	5,421,330	5,403,838	4,707,580	15,510,875	15,461,242	30,594,828	19,646,631	9,856,402	34,172,443	25,206,885
13 Minority Interest 14 Profit/(loss) after tax and	-	-	-		-	-	-	-	-	-	-	-	-	-	-	135,847	124,848	67,508	81,394	34,101
exceptional items and Minority Interest	26,291,581	16,517,335	8,270,030	28,589,131	21,367,731	807,063	661,757	336,865	1,017,590	1,076,953	5,421,330	5,403,838	4,707,580	15,510,875	15,461,242	30,458,981	19,521,783	9,788,894	34,091,049	25,172,784
15 Other Comprehensive income:																				
15.1 Gains/(Losses) from																				
translating the financial statements of foreign operations																2,845,551	2,622,412	340,296	(638,000)	(1,504,370)
15.2 Fair value changes in		-	=	=	-		=	=	-	-		=	=	-	-	2,040,001	2,022,412	J⊕U,∠70	(000,000)	(1,304,370)
available-for-sale financial assets	[4,363,799]	[3,275,679]	[1,667,844]	[896,372]	[154,471]	[1,286,398]	[1,129,767]	[454,637]	[62,663]	98,617	-	=	=	-	-	[7,155,977]	[2,860,519]	[1,352,546]	(898,571)	335,957
15.3 Re-measurement of defined benefit pension																				
fund 15.4 Share of other	-	-	-	(418,000)	-	-	-	-	-	-	-	-	-	-	-		-	-	(418,000)	-
comprehensive income of associates	-	-	=	-	-	-	=	=	-	-	-	=	=	-	-	_	=	=	=	-
15.5 Income tax relating to components of other																				
comprehensive income 16 Other comprehensive	1,309,140	982,704	500,353	394,312	46,341	385,919	337,372	136,391	18,799	(29,585)	-	-	-	-	-	2,146,793	858,156	405,764	394,571	(100,787)
income for the year net of tax	(3,054,659)	(2,292,975)	(1,167,491)	(920,060)	(108,130)	(900,479)	(792,395)	(318,246)	(43,864)	69,032	_			_		(2,163,633)	620,049	(606,486)	(1,560,000)	(1,269,200)
17 Total comprehensive income for the year	23,236,922	14,224,360	7,102,539	27,669,071	21,259,601	(93,416)	(130,638)	18,619	973,726	1,145,985	5,421,330	5,403,838	4,707,580	15,510,875	15,461,242	28,431,195	20,266,680	9,249,916	32,612,443	23,903,584
18 EARNINGS PER SHARE- DILUTED & BASIC KSHS	0.65	0.61	0.61	0.53	0.40	0.13	0.10	0.11	0.08	0.12	2.25	3.36	5.86	4.83	6.42	12.64	12.15	12.18	10.61	10.44
19 DIVIDEND PER SHARE -	0.03	0.01	0.01		0.40	0.13	0.10	0.11	0.00	0.12	2.23	3.30	3.00	4.03	0.42		12.13	12.10		
DECLARED KSHS III OTHER DISCLOSURES	0.06	-		0.20	0.11	-	-	-	-	-						1.00	-	-	3.00	1.00
1 NON-PERFORMING LOANS																				
AND ADVANCES a) Gross Non-performing																				
loans and advances b) Less Interest in	123,921,892 10,627,752	141,106,429 9,617,156	98,913,323 8,561,371	92,193,441 7,693,505	66,118,828 7,103,779	20,801,105 2,534,832	28,127,214 4,301,810	27,716,118 4,545,759	26,541,854 4,391,263	27,976,034 4,892,192						149,294,098 13,495,316	173,428,079 14,396,370	130,947,239 13,506,617	122,850,349 12,720,069	98,141,803 12,162,583
Suspense c) Total Non-Performing																				
Loans and Advances (a-b)	113,294,140		90,351,952	84,499,936	59,015,049	18,266,273	23,825,404	23,170,359	22,150,591	23,083,842						135,798,782	159,031,709	117,440,622	110,130,280	85,979,220
d) Less Loan Loss Provision	53,112,468	49,794,507	41,315,519	38,766,900	35,956,793	9,928,036	12,747,318	12,260,564	11,782,093	12,228,074						65,374,411	65,076,186	55,439,476	52,307,984	50,059,098
e) Net Non-Performing Loans and Advances(c-d)	60,181,672	81,694,766	49,036,433	45,733,036	23,058,256	8,338,237	11,078,086	10,909,795	10,368,498	10,855,768						70,424,371	93,955,523	62,001,146	57,822,296	35,920,122
f) Discounted Value of Securities	52,124,826	66,859,940	44,761,576	40,764,309	21,242,336	8,168,334	10,863,989	10,733,780	10,239,577	10,675,730						62,161,275	78,243,620	59,586,869	61,440,544	40,862,183
g) Net NPLs Exposure (e-f) 2 INSIDER LOANS AND	8,056,846	14,834,826	4,274,857	4,968,727	1,815,920	169,903	214,097	176,015	128,921	180,038						8,263,096	15,711,903	2,414,277	(3,618,248)	(4,942,061)
ADVANCES																				
a) Directors, Shareholders and Associates	11,042,202	1,749,235	1,717,455	1,635,949	1,632,645	45	26	19	18	18						1,196,078	1,228,982	1,194,696	1,209,693	1,315,780
b) Employees c) Total Insider Loans and	14,764,935	14,684,613	14,605,949	14,660,678	14,593,973	5,713,443	5,690,401	5,798,601	5,845,656	5,867,903						22,795,846	22,467,161	22,456,920	22,751,338	22,469,345
Advances and other facilities	25,807,137	16,433,848	16,323,404	16,296,627	16,226,618	5,713,488	5,690,427	5,798,620	5,845,674	5,867,921						23,991,924	23,696,143	23,651,616	23,961,031	23,785,125
3 OFF-BALANCE SHEET ITEMS		,,		,,	,,	-,,,,,,,,	-,,	-,,,,,,,,,	-,,											
a)Letters of credit, guarantees, acceptances	114,016,500	112,856,455	112,478,087	74,967,657	63,203,276	6,632,984	2,919,316	3,888,837	4,514,574	4,549,513						141,516,539	132,251,287	130,246,242	91,241,390	78,012,535
<ul><li>b) Forwards, swaps and options</li></ul>	17,975,280	8,674,370	14,005,698	20,040,940	33,991,844	6,087,075	5,335,040	6,939,528	5,204,900	5,359,250						25,278,481	16,230,554	22,703,205	26,997,359	41,207,411
c) Other contingent liabilities	_	-	=	-	_	_	=	=	-	-							=	=	-	-
d)Total Contingent Liabilities	131,991,780	121,530,825	126,483,785	95,008,597	97,195,120	12,720,059	8,254,356	10,828,365	9,719,474	9,908,763						166,795,020	148,481,841	152,949,447	118,238,749	119,219,946
4 CAPITAL STRENGTH	05.655	400 801	440 //2 500	105 (5) (5)	104 455 5	40.055	0.000	40 477	10.000 (	/ 4== :::						1/0/2/	45/ 00= 000	4// 0/= ===	45/0/75	4// 402 111
a)Core capital b) Minimum Statutory	<b>95,858,311</b> 1,000,000	108,724,207 1,000,000	112,443,731 1,000,000	1,000,000	1,000,000	10,078,042 1,000,000	9,893,394 1,000,000	1 <b>,000,000</b>	<b>10,288,488</b> 1,000,000	6,155,346 1,000,000						1 <b>43,624,523</b> 1,000,000	156,905,908 1,000,000	1 <b>66,342,570</b> 1,000,000	156,347,528 1,000,000	1,000,000
Capital c) Excess (a-b)	94,858,311	107,724,207	111,443,731	106,656,861	100,182,772	9,078,042	8,893,394	9,172,212	9,288,488	5,155,346						142,624,523	155,905,908	165,342,570	155,347,528	145,198,611
d) Supplementary Capital	33,342,189	32,788,397	28,010,113	28,966,763	23,481,250	1,097,738	1,349,885	1,322,539	1,316,500	4,396,344						36,249,184	34,796,121	30,947,172	31,578,757	27,339,401
e) Total Capital (a+d) f) Total risk weighted assets	129,200,500 759,525,124		140,453,844 717,209,325		124,664,022 664,016,358	11,175,780 87,819,078	11,243,279 83,979,672	11,494,751 81,791,952	11,604,988 81,308,855	10,551,690 80,975,578						179,873,707 992,084,739	191,702,029 885,499,650	197,289,742 864,249,585	187,926,285 866,573,168	173,538,012 843,457,347
g) Core Capital/Total deposits Liabilities	13.9%	15.8%	17.5%	17.1%	16.0%	9.0%	8.4%	9.8%	9.1%	5.0%						15.6%	17.3%	19.7%	18.7%	17.0%
h) Minimum statutory Ratio	8.0% <b>5.9%</b>	8.0% <b>7.8%</b>	8.0% <b>9.5%</b>	8.0% <b>9.1%</b>	8.0% <b>8.0%</b>	8.0% <b>1.0%</b>	8.0% <b>0.4%</b>	8.0% <b>1.8%</b>	8.0% <b>1.1%</b>	8.0%						8.0% <b>7.6%</b>	8.0% <b>9.3%</b>	8.0% <b>11.7%</b>	8.0% <b>10.7%</b>	8.0% <b>9.0%</b>
j) Core Capital / total risk	12.6%	15.0%	15.7%	15.9%	15.2%	11.5%	11.8%	1.8%	1.1%	7.6%						14.5%	17.7%	11.7%	18.0%	17.3%
weighted assets k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%						10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess (j-k) m) Total Capital/total risk	2.1%	4.5%	5.2%	5.4%	4.7%	1.0%	1.3%	1.9%	2.2%	(2.9%)						4.0%	7.2%	8.7%	7.5%	6.8%
weighted assets	<b>17.0%</b>	<b>19.5%</b>	<b>19.6%</b>	<b>20.2%</b> 14.5%	<b>18.8%</b> 14.5%	<b>12.7%</b> 14.5%	<b>13.4%</b> 14.5%	14.1% 14.5%	<b>14.3%</b>	13.0% 14.5%						<b>18.1%</b>	<b>21.6%</b>	<b>22.8%</b> 14.5%	<b>21.7%</b> 14.5%	20.6%
n) Minimum statutory Ratio o) Excess (m-n)	14.5% 2.5%	14.5% <b>5.0%</b>	14.5% <b>5.1%</b>	14.5% <b>5.7%</b>	14.5% 4.3%	14.5% (1.8%)	(1.1%)	(0.4%)	(0.2%)	(1.5%)						14.5% <b>3.6%</b>	7.1%	14.5% <b>8.3%</b>	7.2%	14.5% <b>6.1%</b>
(p) Adjusted Core Capital/ Total Deposit Liabilities*	13.9%	15.9%	17.6%	17.2%	16.1%	9.1%	8.6%	9.9%	9.2%	5.2%						15.6%	17.3%	19.7%	18.8%	17.1%
(q) Adjusted Core Capital/ Total Risk Weighted																				
Assets* (r) Adjusted Total Capital/	12.7%	15.1%	15.8%	16.0%	15.3%	11.7%	12.0%	12.6%	12.9%	7.8%						14.5%	17.8%	19.3%	18.1%	17.4%
Total Risk Weighted Assets*	17.1%	19.6%	19.7%	20.3%	18.9%	12.9%	13.6%	14.3%	14.5%	13.4%						18.2%	21.7%	22.9%	21.8%	20.7%
5 LIQUIDITY																				
a) Liquidity Ratio b) Minimum Statutory Ratio	<b>34.6%</b> 20.0%	<b>35.0%</b> 20.0%	<b>33.1%</b> 20.0%	<b>35.0%</b> 20.0%	<b>36.8%</b> 20.0%	<b>43.2%</b> 20.0%	<b>47.3%</b> 20.0%	<b>35.4%</b> 20.0%	<b>41.7%</b> 20.0%	<b>49.6%</b> 20.0%						<b>38.5%</b> 20.0%	<b>39.0%</b> 20.0%	<b>36.9%</b> 20.0%	<b>39.1%</b> 20.0%	<b>41.3%</b> 20.0%
c) Excess (a-b)	14.6%	20.0% <b>15.0%</b>	13.1%	20.0% <b>15.0%</b>	16.8%	23.2%	20.0%	15.4%	21.7%	29.6%						20.0% 18.5%	19.0%	16.9%	19.1%	21.3%
MESSAGE FROM THE DIRECTO		nd of KSha 100	for over and:	any chare of VCL	oc 1,00 bald Th	ne dividond!!!	he naid on an al-	out Friday 1244	lanuary anaa	to sharohald	s on the regist	ar at the class -f	husipass on Th	ureday 9th D-	cember 2022					

The Directors have approved an interim dividend of KShs. 1.00 for every ordinary share of KShs. 1:00 held. The dividend will be paid on or about Friday, 13th January 2023 to shareholders on the register at the close of business on Thursday, 8th December 2022.

The above financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com; they may also be accessed at the institutions Head Office located at Kencom House, Moi Avenue, Nairobi, Kenya. The financial statements were approved by the Board of Directors on Tuesday, 15th November 2022, and signed on its behalf by: **Andrew W. Kairu** – Group Chief Executive Officer. Regulated by Central Bank of Kenya.



















