

KCB GROUP PLC ABRIDGED FINANCIAL RESULTS FOR THE YEAR ENDED 31 DECEMBER 2021

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	SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION			
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Pass and administrat h bank(Assets			
Peanset a start at the value through orbit or loss	Cash and bank balances	71,612	64,608	
Famasia seats as fire visual transplayment for lease Increase transplayment (1985) (19	Loans and advances to banks	26,642	23,70	
Resembned accounted for using squily method Corner sincernes is an advances in an original cost Corner sincernes is an advances to usincerner at annotined cost Corner and advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes is an advances to usincerner at annotined cost Corner sincernes Corner sincer			94,28	
Description 1909	• •			
December 1997 199				
Lanes and advances to sustimers at amerised cost 1,000 1		27,329		
Same and advances at fair value through profit and loss		/71 010		
Property and equipment				
Property and equipment 16,497 10,468 10,608 10,	- '			
Probation of property 18,464				
Pight to fuse assets				
Page				
Total assets				
	Deferred income tax	22,382	17,64	
Deposits from clustromers	Total assets	1,139,672	987,81	
Deposits from other banks 47,877 76,262 Deposits from customers 807,161 767,22 Payables and accruate dependes 30,00 14,46 Current income tax 5,564 4,861 Current income tax 35 37,361 Retirement benefit obligation 35,81 37,361 Borrowings 37,361 37,361 Cattal Liabilities 96,45,38 48,38 Equity 72,40 72,40 Share capital 3,21,39 27,49 Revenue and other reserves 10,910 111,52 Total capity stributable to equity holders of KCB Group PLC 117,73 124,24 Non-controlling interest 13,937 179,25 Total capity stributable to equity holders of KCB Group PLC 117,13 124,24 Total capity stributable to equity holders of KCB Group PLC 117,13 124,24 Total capity stributable to equity holders of KCB Group PLC 119,397 27,96 Total capity stributable to equity holders of KCB Group PLC 13,937 124,24 Total capity stributable to equity holders of KCB Gr	EQUITY AND LIABILITIES			
Deposits from customers 887,161 767,222 Payables and accrued expenses 40,80 14,42 Current income tax 6,86 4,68 Deferred income tax 655 556 Berrowings 37,56 37,03 Element beliabilities 96,165 37,03 Share capital 3,73 3,73 Share premium 27,600 27,600 Share premium 27,600 27,600 Share premium 27,600 27,600 Revenue and other reserves 10,800 111,73 Total equity attributable to equity holders of KCB Group PLC 117,173 142,42 Non-controlling interest 139,600 75,600 Total equity attributable to equity holders of KCB Group PLC 117,942 787,600 Non-controlling interest 139,600 75,000 Total equity attributable to equity holders of KCB Group PLC 113,942 787,600 Non-controlling interest 139,600 75,000 Total equity attributable to equity holders of KCB Group PLC 113,942 20,010	Liabilities			
Paysatises and accrued expenses	Deposits from other banks	47,817	19,66	
Lease liabilities 6,668 6,564 Current income tax 6,564 1000 Retirement benefit obligation 37,50 37,30 Berrowings 37,50 37,30 Foundities 96,515 35,30 Equity 121 32,13 32,13 Share capital 3,213 32,21 32,21 Share permium 27,60 27,60 Revenue and other reserves 140,80 111,52 Total capity attributable to equity holders of KCB Group PLC 177,71 162,22 Total capity attributable to equity holders of KCB Group PLC 179,30 162,24 Total capity attributable to equity holders of KCB Group PLC 179,30 162,24 Total capity attributable to equity holders of KCB Group PLC 179,30 162,24 Total capity attributable to equity holders of KCB Group PLC 179,30 162,24 Total capity attributable to equity holders of KCB Group PLC 179,30 179,30 Total capity attributable to equity holders of KCB Group PLC 179,30 179,30 Total capity attributable to equity holders of KCB Group PLC	Deposits from customers	837,141	767,22	
Current income tax	Payables and accrued expenses	30,208	14,42	
Deferred income tax 6.555 Retrement benefit obligation 4.58 1.75 Formating and the self to obligation 3.75 3.75 3.75 Total Liabilities 496,155 3.65,38 Equity 3.21 3.21 3.21 Share capital 3.21 3.21 3.21 Share premium 27,690 27,69 3.22 Revenue and other reserves 140,810 111,52 Total equity attributable to equity holders of KCB Group PLC 177,79 124,24 Total equity 177,500 124,24 Total equity attributable to equity holders of KCB Group PLC 173,507 124,24 Total equity attributable to equity holders of KCB Group PLC 173,507 124,24 Total equity attributable to equity holders of KCB Group PLC 173,507 124,24 Total equity attributable to equity attri	Lease liabilities	6,681	6,85	
Retirement benefit obligation 458 177 Borrowings 37,561 37,00 Textal liabilities 96,158 86,38 Equity 2 45,00 27,00 Share capital 27,00 27,00 27,00 Share premium 27,00 27,00 27,00 Revenue and other reserves 140,810 111,22 Total equity attributable to equity holders of KCB Group PLC 177,73 142,42 Total equity attributable to equity holders of KCB Group PLC 173,507 242,42 Total equity attributable to equity holders of KCB Group PLC 173,507 242,42 Total equity attributable to equity holders of KCB Group PLC 173,507 242,42 Total equity attributable to equity holders of KCB Group PLC 173,507 242,42 Total facility Albertin State State Africal parallel MCB Group PLC 173,507 242,42 Total facility Albertin State State Africal parallel MCB Group PLC 173,507 25,50 26,50 Total facility Albertin State State Africal value through profit or to say and africal parallel group position 27,50 25,50 25,50 25,50 <td>Current income tax</td> <td>5,644</td> <td></td>	Current income tax	5,644		
Bornewings 37,561 37,561 86,538 Cital Libilities 76,41,55 86,538 86,538 City Share capital 3,213 3,213 3,215 3,215 3,215 3,215 3,215 3,215 3,215 3,215 3,215 3,216 3,216 3,215 3,215 3,215 3,215 3,216 3,215 3,216 3,216 3,216 3,216 3,216 3,216 3,216 3,216 3,216 3,216 3,216 3,217 3,217 3,212 3,216 3,216 3,217 3,212 <th< td=""><td>Deferred income tax</td><td>655</td><td></td></th<>	Deferred income tax	655		
Total Italititities	Retirement benefit obligation	458	17'	
Part		37,561	37,03	
Share capital 3,213 3,215 Share pennium 27,690 27,690 Revenue and other reserves 10,0810 111,52 Total equity attributable to equity holders of KCB Group PLC 171,713 142,42 Non-controlling interest 1,794 142,42 Total equity AutoLiaBiLITIES 1,796 2,750 SUMMARY CONSOLIDATED INCOME STATEMENT 8,950 75,05 Non-interest revenue 199,323 75,05 Non-interest revenue 199,323 75,05 Non-interest revenue 199,323 75,05 Credit impairment losses 113,996 20,001 Credit impairment classes 18,960 79,00 Credit impairment charges 18,960 79,00 Income atter impairment charges 18,00 79,00 Income atter impairment charges 18,00 19,00 Total operating expenses 18,00 19,00 Profit before tax and loss on monetary position 47,815 25,71 Gain on monetary position 40,00 19,00 Profit before t	Total liabilities	966,165	845,38	
Share premium 27,690 27,690 Revenue and other reserves 10,08,10 111,52 Total equity attributable to equity holders of KCB Group PLC 171,713 142,42 Non-controlling interest 1,794 122,42 Total equity 173,507 142,42 TOTAL EQUITY AND LIABILITIES 1,139,672 997,81 SUMMARY CONSULIDATED INCOME STATEMENT 90,363 75,05 Non-interest revenue 90,363 75,05 Non-interest revenue 113,990 20,01 Total income 193,223 950,60 Net fair value gain on financial assets at fair value through profit or loss 284 39 Income after impairment Losses 95,609 47,48 39 Income after impairment charges 95,609 47,48 39 Profit before tax and loss on monetary position 47,555 <td< td=""><td></td><td></td><td></td></td<>				
Revenue and other reserves	·	,		
Total equity attributable to equity holders of KCB Group PLC 177,713 12,22 Non-controlling interest 1,794 1,794 Total equity 173,807 14,22 TOTAL EQUITY AND LIABILITIES 1,139,672 987,81 SUMMARY CONSOLIDATED INCOME STATEMENT 90,363 75,05 Non-interest revenue 18,960 20,01 Total income 199,323 95,60 Credit impairment losses 119,998 127,900 Net fair value gain on financial assets at fair value through profit or loss 284 39 Income after impairment charges 95,609 67,94 Total operating expenses 18,0501 143,998 127,500 Gain on monetary position 47,855 25,858 63in on monetary position 216 13 Share of net profit from associates accounted for using equity method 40 40 40 Profit before income tax 47,815 25,71 10 Income tax expense 113,442 16,118 19,60 Profit for the year 34,073 19,60 Su	·			
Non-controlling interest				
Total equity			142,42	
TOTAL EQUITY AND LIABILITIES			142 42	
SUMMARY CONSOLIDATED INCOME STATEMENT Not- interest income 90,363 75,05 Non- interest revenue 18,960 20,01 Total income 109,323 95,06 Credit impairment losses 113,988 127,505 Net fair value gain on financial assets at fair value through profit or loss 284 39 Income after impairment charges 95,609 47,94 Total operating expenses (88,050) (42,360 Profit before tax and loss on monetary position 216 13 Share of net profit from associates accounted for using equity method 40 40 Profit before income tax 47,815 25,71 Income tax expense 113,662 16,115 Profit for the year 34,173 19,60 Non-controlling interest 81 34,173 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 46.51 46.51 For the year ended 31 Dec 2021 46.51 46.51 For the year ended 31 Dec 2021 46.51 46.51 For the year ended <td></td> <td></td> <td>•</td>			•	
Non- interest revenue 18,960 20,01 Total income 109,323 95,06 Credit impairment losses (13,9798) 127,500 Net fair value gain on financial assets at fair value through profit or loss 284 39 Income after impairment charges 95,609 47,94 Total operating expenses (48,050) (42,366 Profit before tax and loss on monetary position 47,559 25,58 Gain on monetary position 40 13 Share of net profit from associates accounted for using equity method 40 25,71 Profit before income tax 47,815 25,71 Income tax expense (13,442) (6,118 Profit for the year 34,173 19,60 Non-controlling interest 8 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2021 19,60 For the year ended 8 10,20 11,12 Exchange differences on translation of foreign operations (5,80) 95 Exchange differences on translation of foreign operations (6,23) 12,21		.,,	,	
Non- interest revenue 18,960 20,01 Total income 109,323 95,06 Credit impairment losses (13,798) (27,505 Net fair value gain on financial assets at fair value through profit or loss 284 39 Net fair value gain on financial assets at fair value through profit or loss 286 39 Income after impairment charges 48,000 46,236 Profit before tax and loss on monetary position 47,559 25,58 Gain on monetary position 47,559 25,58 Share of net profit from associates accounted for using equity method 40 13 Profit before income tax 47,815 25,71 Income tax expense (13,402) (6,118 Profit for the year 34,173 19,60 Profit for the year 34,022 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2021 18,60 For the year ended 32,023 19,60 For the year ended 32,023 19,60 For the year ended 32,023 19,60 Exchange differences on t		90.363	75.05	
Credit impairment losses [13,998] [27,505] Net fair value gain on financial assets at fair value through profit or loss 284 39 Income after impairment charges 95,609 67,94 Total operating expenses [48,050] (42,360) Profit before tax and loss on monetary position 216 13 Share of net profit from associates accounted for using equity method 40 70 Profit before income tax 47,815 25,71 Income tax expense [13,642] [6,115] Profit for the year 34,173 19,60 Profit sattributable to: 81 Equity holders of KCB Group PLC 34,092 19,60 Non-controlling interest 31 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 81 81 For the year ended 31 Dec 2021 83 Dec 2021 85 Dec 2022 Kes M Cest 84 95 For the year ended 31 Dec 2021 85 Dec 2022 86 From the year ended 32 Dec 2022 86 86 <th< td=""><td>Non- interest revenue</td><td></td><td>20,01</td></th<>	Non- interest revenue		20,01	
Net fair value gain on financial assets at fair value through profit or loss 284 39 Income after impair ment charges 95,609 67,94 Total operating expenses (48,050) (42,360) Profit before tax and loss on monetary position 21,6 13 Share of net profit from associates accounted for using equity method 40	Total income	109,323	95,06	
Income after impairment charges 75,609 67,744 Total operating expenses (48,050) (42,360 Profit before tax and loss on monetary position 216 13 Share of net profit from associates accounted for using equity method 40 Profit before income tax 47,815 25,71 Income tax expense (13,642) (61,115 Income tax expense (13,642) (61,115 Profit for the year 34,173 19,60 Profit of the year 34,072 19,60 Non-controlling interest 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2021 Kes M Kes M Profit for the year 34,173 19,60 Other comprehensive income Re-measurement of post employment benefit obligation (293) (117 Exchange differences on translation of foreign operations (628) (955 Financial assets at fair value through other comprehensive income (629) 2,18 Other comprehensive income net of tax (1,560) 1,11 Total comprehensive income for the year attibutable to: Owners of KCB Group PLC 32,532 20,71 Non-controlling interest 81	Credit impairment losses	(13,998)	(27,509	
Total operating expenses	Net fair value gain on financial assets at fair value through profit or loss	284	393	
Profit before tax and loss on monetary position 47,559 25,58 Gain on monetary position 216 13 Share of net profit from associates accounted for using equity method 40 Profit before income tax 47,815 25,71 Income tax expense (13,642) (6,115 Profit for the year 34,173 19,60 Profit is attributable to: 81 81 Equity holders of KCB Group PLC 34,092 19,60 Non-controlling interest 81 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 81 19,60 For the year ended 31 Dec 2021 31 Dec 2021 81 Dec 2021 For the year ended 86 Kes M Kes M Kes M Profit for the year 34,173 19,60 19,60 Other comprehensive income 2021 18,60 19,60 Ches year ended 81 19,60 19,60 19,60 Ches year ended 82,60 Kes M	Income after impairment charges	95,609	67,94	
Gain on monetary position 216 13 Share of net profit from associates accounted for using equity method 40 Profit before income tax 47,815 25,71 Income tax expense [13,642] [6,115 Profit for the year 34,173 19,60 Profit is attributable to: 81 Equity holders of KCB Group PLC 34,092 19,60 Non-controlling interest 81 34,173 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 81 19,60 For the year ended 31 Dec 2021 Kes M 18,60 19,60 West Profit for the year 34,173 19,60 19,60 19,60 Other comprehensive income 81 19,60	Total operating expenses	(48,050)	(42,360	
Share of net profit from associates accounted for using equity method 40 Profit before income tax 47,815 25,71 Income tax expense (13,642) (6,115 Profit for the year 34,173 19,60 Profit is attributable to: Equity holders of KCB Group PLC 34,092 19,60 Non-controlling interest 81 34,173 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2021 XEX XEX <th co<="" td=""><td>Profit before tax and loss on monetary position</td><td>47,559</td><td>25,589</td></th>	<td>Profit before tax and loss on monetary position</td> <td>47,559</td> <td>25,589</td>	Profit before tax and loss on monetary position	47,559	25,589
Profit before income tax 47,815 25,71 Income tax expense [13,642] (6,115 Profit for the year 34,173 19,60 Profit is attributable to: 2 19,60 Equity holders of KCB Group PLC 34,092 19,60 Non-controlling interest 81 34,173 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2021 31 Dec 2021 18 Ex Mark 18 Ex Mark 19,60	Gain on monetary position	216	13	
Income tax expense Income	Share of net profit from associates accounted for using equity method	40		
Profit for the year	Profit before income tax	47,815	25,71	
Profit is attributable to: Equity holders of KCB Group PLC Non-controlling interest 81 34,173 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 81 Dec 2021 Kes M Kes	Income tax expense	[13,642]	(6,115	
Equity holders of KCB Group PLC34,09219,60Non-controlling interest81SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOMEFor the year ended31 Dec 2021 Kes M31 Dec 2021 Kes M31 Dec 2021 Kes MProfit for the year34,17319,60Other comprehensive incomeRe-measurement of post employment benefit obligation[293][117Exchange differences on translation of foreign operations[638][958Financial assets at fair value through other comprehensive income[629]2,18Other comprehensive income net of tax(1,560)1,11Total comprehensive income for the year32,61320,71Total comprehensive income for the year attibutable to:32,53220,71Owners of KCB Group Plc32,53220,71Non-controlling interest81-Total comprehensive income for the year32,61320,71Earnings per share basic (in Kshs)10.646.10Earnings per share diluted (in Kshs)10.646.10	Profit for the year	34,173	19,60	
Non-controlling interest 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2021 Kes M 12 Dec 2021				
34,173 19,60 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2021 Kes M 40			19,60	
SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended Profit for the year Other comprehensive income Re-measurement of post employment benefit obligation Exchange differences on translation of foreign operations Financial assets at fair value through other comprehensive income Other comprehensive income net of tax Other comprehensive income net of tax Instal comprehensive income for the year Total comprehensive income for the year attibutable to: Owners of KCB Group Ptc Non-controlling interest Total comprehensive income for the year Total comprehensive income for	Non-controlling interest			
For the year ended 31 Dec 2021 Kes M 34,173 19,60 30 Dec 2021 Mode 34,173 19,60 30 Dec 2021 Mode 34,173 19,60 30 Dec 2021 Mode 32,613 32,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613 20,718 32,613		34,173	19,60	
Profit for the year ended Profit for the year 34,173 19,60 Other comprehensive income Re-measurement of post employment benefit obligation [293] [117] Exchange differences on translation of foreign operations [638] [955] Financial assets at fair value through other comprehensive income [629] 2,18 Other comprehensive income net of tax [1,560] 1,11 Total comprehensive income for the year 32,613 20,711 Total comprehensive income for the year attibutable to: Owners of KCB Group Ptc 32,532 20,715 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME	04.5 0004	04.0	
Other comprehensive income Re-measurement of post employment benefit obligation [293] [117] Exchange differences on translation of foreign operations [638] [958] Financial assets at fair value through other comprehensive income [629] 2,18 Other comprehensive income net of tax (1,560) 1,11 Total comprehensive income for the year 32,613 20,71 Owners of KCB Group Ptc 32,532 20,715 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	For the year ended		31 Dec 2021 Kes N	
Re-measurement of post employment benefit obligation [293] [117] Exchange differences on translation of foreign operations [638] [955] Financial assets at fair value through other comprehensive income [629] 2,18 Other comprehensive income net of tax [1,560] 1,11 Total comprehensive income for the year 32,613 20,711 Total comprehensive income for the year attibutable to: Owners of KCB Group Ptc 32,532 20,715 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Profit for the year	34,173	19,60	
Exchange differences on translation of foreign operations [638] [955] Financial assets at fair value through other comprehensive income [629] 2,18 Other comprehensive income net of tax [1,560] 1,11 Total comprehensive income for the year 32,613 20,711 Total comprehensive income for the year attibutable to: Owners of KCB Group Plc 32,532 20,715 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Other comprehensive income			
Financial assets at fair value through other comprehensive income (629) 2,18 Other comprehensive income net of tax (1,560) 1,11 Total comprehensive income for the year 32,613 20,711 Total comprehensive income for the year attibutable to: Owners of KCB Group Plc Non-controlling interest 7 total comprehensive income for the year 32,613 20,718 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs)	Re-measurement of post employment benefit obligation	[293]	(117	
Other comprehensive income net of tax (1,560) 1,11 Total comprehensive income for the year 32,613 20,71 Total comprehensive income for the year attibutable to: 32,532 20,71 Owners of KCB Group Plc 32,532 20,71 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,718 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Exchange differences on translation of foreign operations	(638)	(955	
Total comprehensive income for the year Total comprehensive income for the year attibutable to: Owners of KCB Group Plc Non-controlling interest Total comprehensive income for the year Total comprehensive income for the year 32,613 20,718 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs)	Financial assets at fair value through other comprehensive income	(629)	2,18	
Total comprehensive income for the year attibutable to: Owners of KCB Group Ptc 32,532 20,713 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Other comprehensive income net of tax	(1,560)	1,11	
Owners of KCB Group Plc 32,532 20,719 Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,719 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Total comprehensive income for the year	32,613	20,71	
Non-controlling interest 81 - Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Total comprehensive income for the year attibutable to.			
Total comprehensive income for the year 32,613 20,715 Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10	Total comprehensive income for the year attributable to.	32,532	20,71	
Earnings per share basic (in Kshs) 10.64 6.10 Earnings per share diluted (in Kshs) 10.64 6.10				
Earnings per share diluted (in Kshs) 10.64 6.10	Owners of KCB Group Plc	81	-	
	Owners of KCB Group Plc Non-controlling interest		20,715	
Dividend per share (in Kshs) 3.00 1.00	Owners of KCB Group Plc Non-controlling interest Total comprehensive income for the year Earnings per share basic (in Kshs)	32,613 10.64	6.10	
	Owners of KCB Group Plc Non-controlling interest Total comprehensive income for the year Earnings per share basic (in Kshs) Earnings per share diluted (in Kshs)	32,613 10.64 10.64	6.10 6.10	

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS		
	31 Dec 2021 Kes M	31 Dec 2020 Kes M
Cashflows generated from operating activities	8,991	2,167
Cashflows used in investing activities	(8,615)	[4,651]
Cash flows (used in) / generated from financing activities	(7,521)	4,456
Net increase in cash and cash equivalents	(7,145)	1,972
Cash and cash equivalents as at 1 January	65,174	63,202
Cash and cash equivalents at 31 December	58,029	65,174

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share capital Kes M	Share premium Kes M	Revenue and other reserves Kes M	Non- Controlling Interest Kshs M	Total Kes M
At 1 January 2021	3,213	27,690	111,520	-	142,423
Non-controlling interests from business acquisition	-	-	-	1,684	1,684
Profit for the year	-	-	34,092	81	34,173
Other comprehensive income net of tax	-	-	(1,589)	29	(1,560)
Dividend paid in the year	-	-	(3,213)	-	(3,213)
At 31 December 2021	3,213	27,690	140,810	1,794	173,507

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	Share capital Kes M	Share premium Kes M	Revenue and other reserves Kes M	Total Kes M
At 1 January 2020	3,213	27,690	98,838	129,741
Profit for the year	-	-	19,604	19,604
Other comprehensive income net of tax	-	-	1,111	1,111
Dividend paid in the year	-	-	(8,033)	(8,033)
At 31 December 2020	3,213	27,690	111,520	142,423

SUMMARY OF DIRECTORS REPORT

During the year, the group paid Kes 598m (2020: Kes 296m) as Directors' emoluments.

MESSAGE FROM THE DIRECTORS

Proposed Dividend
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 the business on Monday 25 April 2022. If approved, the full dividend per share for the year ended 31 December 2021 will be Kes 3.00 for each ordinary share.

Summary Directors' Remuneration Report and Summary Financial Statements

The summary directors' remuneration report is derived from the directors' remuneration report for the year ended 31 December 2021.

The summary financial statements do not contain all the disclosures required by International Financial Reporting

Standards and in the manner required by the Companies Act, 2015. In addition, the summary directors' remuneration report does not contain all the disclosures required by the Companies Act, 2015 [General] (Amendment) Regulation 2017.

Message from the Directors

The above summary consolidated financial statements are derived from the Group'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 Wednesday, 16 March 2022 and were signed on its

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 the Central Bank of Kenya



















