

# KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2023

ON-AUDITED			7-11-10					JOOKE								
		KCB KENY				NATIONAL BAN				KCB GROUP PL				B GROUP PLC C		
I. STATEMENT OF FINANCIAL POSITION	30-Jun-23 Kshs 000 Un-audited	31-Mar-23 Kshs 000 Un-audited	31-Dec-22 Kshs 000 Audited	30-Jun-22 Kshs 000 Un-audited	30-Jun-23 Kshs 000 Un-audited	31-Mar-23 Kshs 000 Un-audited	31-Dec-22 Kshs 000 Audited	30-Jun-22 Kshs 000 Un-audited	30-Jun-23 Kshs 000 Un-audited	31-Mar-23 Kshs 000 Un-audited	31-Dec-22 Kshs 000 Audited	30-Jun-22 Kshs 000 Un-audited	30-Jun-23 Kshs 000 Un-audited	31-Mar-23 Kshs 000 Un-audited	31-Dec-22 Kshs 000 Audited	30-Jun-22 Kshs 000 Un-audited
A. ASSETS	On-doubled	on-abantea	Addited	On-addited	on-abaitea	on-abaitea	Addited	on-addited	on-abantea	On-addited	Addited	on-addited	on-addited	on-addited	Addited	on-addited
1. Cash (both Local & Foreign)	8,559,788	7,012,428	10,332,230	6,737,958	1,292,440	1,355,093	1,432,365	1,025,598	-	-	-	-	32,326,927	30,475,370	29,290,313	15,355,954
Balances due from Central Bank of Kenya     Kenya Government and other securities held for dealing purposes	28,367,249	28,587,984	32,017,676	31,537,378 2,146,352	3,678,269	5,890,587	3,806,747	3,854,871	-	-	-	-	32,045,518	34,478,571	35,824,423 17,403,315	35,392,249 7,130,112
Kenya Government and other secondes near for dealing purposes     Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Investment securities:					-		-									
a) Held at armotized cost: a. Kenya Government securities b. Other securities	141,109,708	126,338,375	126,184,144	111,436,114	23,995,864 294,984	24,382,348 303,831	24,564,568 295,081	25,983,415 294,984	-	-	-	-	165,564,114 26,947,270	151,179,265	151,200,443	137,921,025 9,326,884
b. Other securities b) Fair value through OCI: a. Kenya Government securities	129,622,651	- 77,326,775	77,640,039	88,107,155	24,341,103	22,827,274	23,831,380	19,563,681	-	-	-	-	154,732,158	31,263,261 100,922,453	13,321,996 102,147,970	108,330,195
b. Other securities	1,961,923	2,126,118	2,065,406	2,064,375	-	-	-	-	-	-	-	-	15,179,284	14,353,641	11,349,927	22,265,848
6. Deposits and balances due from local banking institutions	10,628,742	2,252,893	1,700,652	2,181,428	3,802,703	1,650,663	1,722,415	4,053,430	622,880	622,880	711,662	-	14,431,445	3,904,315	1,722,415	5,763,232
7. Deposits and balances due from banking institutions abroad  8. Tax recoverable	111,734,297 224,335	7,198,603	23,430,225 2,306,005	13,547,574 194,730	1,229,957 269,959	4,937,748	856,588 35,633	975,532	243,149 91,699	90,291	90,291	102,106	318,315,211	185,575,950	187,926,359 336,465	44,828,200 107,218
9. Loans and advances to customers (net)	667,988,740	654,659,988	613,892,181	563,188,212	77,207,413	74,668,415	71,188,674	68,958,047	-	-	-	-	964,808,684	928,824,144	863,268,077	730,335,492
10. Balances due from group companies	8,887,593	7,624,757	10,228,308	5,412,330	30,491	28,406	20,504	-	1,970,336	1,312,658	-	1,404,799	-	-	-	-
Investments in associates     Investments in subsidiary companies	512,639	446,875	446,875	400,253	811,184 5,000	727,492 24,963	630,147 24,963	570,008 24,963	114,270,238	114,270,238	114,270,238	89,158,501	1,323,823	1,174,367	1,077,022	400,253
Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	12,600,607	12,600,607	12,600,607	10,227,387	-	-	-	-	-	-	-	-	12,600,607	12,600,607	12,600,607	10,666,421
15. Property and equipment	10,951,552	10,937,588	9,812,222	9,705,182	1,826,355	2,023,957	2,107,445	3,977,222	827,559	824,217	828,090	819,446	30,268,920	31,032,505	29,729,053	21,631,098
16. Prepaid lease rentals 17. Intangible assets	115,779 3,154,330	116,403 3,129,802	117,027 3,439,459	118,275 3,965,277	373,115	431,274	413,519	485,284	2,527	3,039	3,545	4,558	121,050 19,369,802	121,683 22,328,404	122,313 21,214,824	123,579 7,112,689
18. Deferred tax asset	23,795,094	21,093,450	20,130,483	19,882,401	5,509,119	4,595,976	4,423,855	3,841,789	105,699	109,865	109,865	81,690	31,424,593	27,070,553	25,757,832	24,254,069
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets  21. TOTAL ASSETS	21,444,316	34,091,236 <b>995,543,882</b>	25,009,222	16,987,987 <b>887,840,368</b>	6,948,440	7,725,036	7,415,390	5,397,800	90,207	88,257	61,405	43,507	45,131,644	55,298,733	49,736,614 <b>1,554,029,968</b>	29,163,018 <b>1,210,107,536</b>
B. LIABILITIES	1,181,659,343	993,343,662	971,352,761	667,640,366	151,616,396	151,573,063	142,769,274	139,006,624	118,224,294	117,321,445	116,075,096	91,614,607	1,864,591,050	1,630,603,822	1,334,029,906	1,210,107,536
22. Balances due to Central Bank of Kenya	-	20,966,128	37,227,730	-	-	13,951,314	-	-	-	-	-	-	-	34,917,442	37,227,730	-
23. Customer deposits	934,197,544	728,530,697	694,515,583	674,828,828	117,852,925	99,786,755	105,675,307	112,456,059	-	-	-	-	1,471,246,362	1,196,587,247	1,135,417,382	908,573,107
Deposits and balances due to local banking institutions     Deposits and balances due to foreign banking institutions	9,761,900 9,214,968	12,953,768 10,075,378	14,203,190 11,388,422	5,240,432 11,668,798	3,888,221 4,757,270	5,780,801 9,289,831	12,276,816 6,213,529	2,341,580 4,769,203		-	-	-	13,395,093 35,226,801	18,479,541 42,509,059	24,466,261 31,093,170	6,287,472 29,484,193
26. Other money market deposits	9,214,900	-	-	-	4,737,270	-	0,213,329	4,709,203		-	-	-	-	42,309,039	-	29,404,193
27. Borrowed funds	60,466,819	58,125,397	54,574,726	35,656,075	4,991,152	4,643,551	628,790	-	18,175	-	-	-	65,643,453	62,636,131	63,609,957	40,244,123
28. Balances due to group companies	1,204,340	-	1,321,852	-	119,735	122,223	38,104	-	4,218,000	3,975,000	2,360,330	-	-	-	-	-
<ul><li>29. Tax payable</li><li>30. Dividends payable</li></ul>		1,418,775 3,213,463	3,213,463	3,588,745		92,397	-	178,799 274	-	-	-	5,156,922	311,447	4,420,671	-	- 5,156,922
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	4,492,295	4,492,295	4,492,295	655,000
32. Retirement benefit liability	585,000	585,000	585,000	458,000	-	-	-	-	-	-	-	-	1,079,582	1,036,399	585,000	458,000
33. Other liabilities	35,474,817	35,065,774	30,928,460	23,213,938	9,142,487	2,868,298	2,846,796	3,028,624	591,909	508,987	765,947	309,325	55,198,628	50,679,310	50,861,910	37,498,979
34. TOTAL LIABILITIES  C. SHAREHOLDERS' FUNDS	1,050,905,388	870,934,380	847,958,426	754,654,816	140,751,790	136,535,170	127,679,342	122,774,539	4,828,084	4,483,987	3,126,277	5,466,247	1,646,593,661	1,415,758,095	1,347,753,705	1,028,357,796
35. Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	12,683,038	12,683,038	12,683,038	12,683,038	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463	3,213,463
36. Share premium/(discount)	-	-	-	-	3,141,319	3,141,319	3,141,319	3,141,319	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149	27,690,149
37. Revaluation reserves	-	-	-	-	(0.032.530)	- (4.422.006)	- (4.33.4150)	1,200,558	- 02 402 500	-	-	-	2,487,666	2,487,666	2,487,666	1,200,558
38. Retained earnings / (Accumulated losses) 39. Statutory loan loss reserve	60,139,071 23,012,130	52,348,784 23,318,826	42,463,463 26,755,145	71,187,666 11,352,378	(9,032,528) 5,239,025	(4,433,806) 4,584,996	(4,324,159) 4,374,215	(5,192,523) 5,184,560	82,492,598	75,506,919	75,618,281	55,244,748	166,299,907 25,197,867	154,543,615 24,850,534	147,205,910 26,707,228	143,548,168 14,570,306
40. Other Reserves/Re-measurement of defined benefit asset/	(6,383,346)	(5,044,208)	(4,195,571)	(3,340,592)	(1,166,248)	(937,654)	(784,481)	(784,867)	-	-	-	-	(13,657,013)	(11,067,418)	(13,530,926)	(11,109,399)
liability 41. Proposed dividends	_	_	4,385,198	_	_	_	_	_	_	6,426,926	6,426,926	_	_	6,426,926	6,426,926	_
42. Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43. TOTAL SHAREHOLDERS' FUNDS	130,753,955	124,609,502	123,394,335	133,185,552	10,864,606	15,037,893	15,089,932	16,232,085	113,396,210	112,837,457	112,948,819	86,148,360	211,232,039	208,144,935	200,200,416	179,113,245
44. Minority Interest  45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,181,659,343	995,543,882	971,352,761	887,840,368	151,616,396	151,573,063	142,769,274	139,006,624	118,224,294	117,321,444	116,075,096	91,614,607	6,765,350 <b>1,864,591,050</b>	6,700,793 <b>1,630,603,823</b>	6,075,847 <b>1,554,029,968</b>	2,636,495 <b>1,210,107,536</b>
II. STATEMENT OF COMPREHENSIVE INCOME	1,101,000,010	770,010,002	77.1,002,70.	00//010/000	101,010,020	10.1,070,000	1-12/200/22-1	107/000/021	,	117,021,111	,.,.,	7.1,01.1,007	1,00-1,00-1,000	1,000,000,020	1,00-1,027,700	.,210,107,000
1. INTEREST INCOME																
1.1 Loans and advances	31,955,440	15,564,523	59,625,463	28,576,896	3,569,738	1,708,699	7,499,952	3,865,030	67,604	-	-	-	51,213,444	24,694,179	84,174,056	38,377,127
<ul><li>1.2 Government securities</li><li>1.3 Deposits and placements with banking institutions</li></ul>	13,215,558 436,181	6,292,972 10,839	23,482,989	11,215,286 72,414	2,785,559 31,660	1,386,535 7,182	5,616,106 40,017	2,881,276 31,249	- 14,974	7,324	19,383	7,977	18,117,294 812,764	8,780,611 137,762	32,860,929 716,455	15,866,735 295,079
1.4 Other Interest Income	-	-	-	-	17,610	8,749	35,501	17,610	-	-	-	-	-	-	-	
1.5 Total interest income	45,607,179	21,868,334	83,331,063	39,864,596	6,404,567	3,111,165	13,191,576	6,795,165	82,578	7,324	19,383	7,977	70,143,502	33,612,552	117,751,440	54,538,941
INTEREST EXPENSE     Customer deposits	12,275,472	5,755,304	17,834,494	8,066,785	1,699,490	833,018	3,123,059	1,506,859					16,543,423	7,803,278	25,213,637	11,545,418
2.2 Deposits and placement from banking institutions	4,658,714	2,192,142	3,777,636	1,303,699	750,370	363,456	853,860	420,945	67,604	-	-	-	7,902,905	3,654,065	5,415,481	2,136,625
2.3 Other interest expenses	150,435	76,474	337,545	172,858	163,174	48,155	171,048	78,190	-	-	-	-	188,843	95,250	469,013	265,368
2.4 Total interest expenses	17,084,621	8,023,920	21,949,675	9,543,342	2,613,034	1,244,629	4,147,967	2,005,994	67,604	-	-	-	24,635,171	11,552,593	31,098,131	13,947,411
NET INTEREST INCOME/(LOSS)      OTHER OPERATING INCOME	28,522,558	13,844,414	61,381,388	30,321,254	3,791,533	1,866,536	9,043,609	4,789,171	14,974	7,324	19,383	7,977	45,508,331	22,059,959	86,653,309	40,591,530
4.1 Fees and commissions on loans and advances	5,316,089	2,726,701	9,687,992	4,740,198	186,632	86,140	182,740	157,736	-	-	-	-	5,551,179	2,720,692	10,639,803	5,305,574
4.2 Other fees and commissions	4,688,521	2,718,609	7,489,825	3,707,715	612,259	286,576	781,435	316,902	-	-	-	-	12,283,788	7,080,655	12,347,508	6,119,235
4.3 Foreign exchange trading income	4,001,639	1,919,861	8,916,989	3,615,605	503,285	259,354	964,611	401,436	23,865	11,122	13,504	6,339	5,908,379	2,646,032	11,078,891	4,932,635
4.4 Dividend Income 4.5 Other income	2,440,546	1,143,429	5,274,148	2,055,787	51,144 298,904	51,144 172,993	390,978	98,234	691,168 608,157	347,419	32,824,414 1,412,053	5,716,749 333,866	3,816,676	- 2,342,914	9,185,313	- 2,858,172
4.6 Total other operating income	16,446,795	8,508,600	31,368,954	14,119,305	1,652,224	856,207	2,319,764	974,308	1,323,190	358,541	34,249,971	6,056,954	27,560,022	14,790,293	43,251,515	19,215,616
5. TOTAL OPERATING INCOME	44,969,353	22,353,014	92,750,342	44,440,559	5,443,757	2,722,743	11,363,373	5,763,479	1,338,164	365,865	34,269,354	6,064,931	73,068,353	36,850,252	129,904,824	59,807,146
6. OTHER OPERATING EXPENSES																
6.1 Loan loss provision 6.2 Staff costs	7,944,163 9,062,461	3,319,686 5,126,629	8,560,331 18,518,101	3,287,594 8,818,995	976,657 3,197,872	407,394 1,303,881	2,003,475 4,694,743	563,400 2,424,784	- 454,305	266,776	1,210,780	504,346	10,191,358 17,461,120	4,118,282 9,359,554	13,206,881 30,262,179	4,318,678 14,091,422
6.3 Directors' emoluments	245,340	145,992	433,849	289,618	14,291	7,680	35,038	13,788	26,988	11,850	78,244	42,290	449,211	236,355	536,697	371,660
6.4 Rental charges	101,230	87,385	185,795	104,014	89,334	45,063	123,551	111,023	-	-	-	-	410,360	199,006	464,550	299,018
6.5 Depreciation charge on property and equipment	994,308	529,009	2,169,789	1,082,785	276,531	138,332	589,774	316,822	8,791	4,383	15,693	7,491		1,154,647	3,990,091	1,967,867
6.6 Amortisation charges 6.7 Other operating expenses	834,307 6,612,395	379,975 3,551,461	1,517,741 12,453,787	760,219 6,254,926	92,378 4,637,317	50,273 647,433	285,536 2,783,626	162,542 1,206,971	1,019 375,695	506 193,710	2,026 840,816	1,013 193,430	1,110,392 17,101,495	525,301 7,403,051	2,624,814 21,488,259	1,067,820 9,512,285
6.8 Total other operating expenses	25,794,204	13,140,137	43,839,393	20,598,151	9,284,380	2,600,056	10,515,743	4,799,330	866,798	477,225	2,147,559	748,570	50,610,972	22,996,196	72,573,471	31,628,750
7. Profit/(loss) before tax and exceptional items	19,175,149	9,212,877	48,910,949	23,842,408	(3,840,623)	122,687	847,630	964,149	471,366	(111,360)	32,121,795	5,316,361	22,457,381	13,854,056	57,331,353	28,178,396















## KCB GROUP PLC UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2023

	UN-AUDITED I	FIINAIN	SIALS	AILEM	ENIS	AIND	FIRER L	JISCEC	JOKE	.5 FOR	1111212	TRICE	INDIA	D 30 3	JINE 20	23	
l	1	KCB KENYA BANK NATIONAL BANK OF KENYA KCB GROUP PLC COMPANY					KCB GROUP PLC CONSOLIDATED										
l		30-Jun-23		A BANK 31-Dec-22	30-Jun-22	30-Jun-23		31-Dec-22	30-Jun-22	30-Jun-23	31-Mar-23	31-Dec-22	30-Jun-22		31-Mar-23	31-Dec-22	30-Jun-22
		Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000
	COMPREHENSIVE INCOME	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited	Un-audited	Un-audited	Audited	Un-audited
8. Exceptional item		*2499.440				(2.240.400)			-	-			- 244 244	455004			
	er exceptional items	19,175,149		48,910,949	23,842,408		122,687	847,630	964,149	471,366	(111,360)	32,121,795	5,316,361		13,854,056	57,331,353	28,178,396
10. Current tax		(8,179,832)	(3,726,665)	(14,684,118)	(8,082,910)	(924,585)	(128,030)	(553,222)	(487,812)	(19,809)	-	(34,419)	(1,220)	(10,768,961)	(5,435,484)	(17,034,861)	(9,600,361)
11. Deferred tax		2,937,446	962,967	509,282	757,837	921,649	106,475	425,371	185,420	(4,166)	-	116,872	88,697	4,368,984	1,334,238	541,243	1,068,596
	er tax and exceptional items	13,932,763		34,736,113	16,517,335	(3,843,559)		719,779	661,757	447,391	(111,360)	32,204,248	5,403,838		9,752,810	40,837,735	19,646,631
13. Minority Interest			- 440470			(2.242.550)	-	-	101 757	447.204	(444.340)	-	- 102 020	461,828	249,381	224,219	124,848
	er tax and exceptional items and Minority Interest	13,932,763	6,449,179	34,736,113	16,517,335	(3,843,559)	101,132	719,779	661,757	447,391	(111,360)	32,204,248	5,403,838	15,595,576	9,503,429	40,613,516	19,521,783
15. Other Comprehe														2,448,699	(<24.007)	787,000	2,622,412
15.1 Gains/(Loss foreign ope	ses) from translating the financial statements of erations		-	-	7		-	-			-	-	7	2,440,099	(634,007)	/8/,000	2,022,412
15.2 Fair value r	changes in available-for-sale financial assets	(2,322,393)	(1,212,340)	(4,281,932)	(3,275,679)	(545,382)	(218,819)	(1,134,300)	(1,129,767)	-	-	-	-	(2,575,924)	(5,725,056)	(4,218,406)	(2,860,519)
15.3 Re-measur	rement of defined benefit pension fund	-	-	(218,000)	-/		-	-	-	-	-	-	-	-	-	(218,000)	-
15.4 Share of ot	other comprehensive income of associates	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-
	x relating to components of other	696,718	363,702	1,349,980	982,704	163,614	65,646	340,290	337,372	-	-	-	-	772,777	1,717,517	1,330,922	858,156
	ensive income					200											
	ensive income for the year net of tax	(1,625,675)	(848,638)	(3,149,952)	(2,292,975)	(381,768)	(153,173)	(794,010)	(792,395)					645,552	(4,641,546)	(2,318,484)	620,049
	ensive income for the year	12,307,088	5,600,541	31,586,161	14,224,360		(52,041)	(74,231)	(130,638)	447,391	(111,360)	32,204,248	5,403,838		5,111,264	38,519,251	20,266,680
	SHARE- DILUTED & BASIC KSHS	0.52	0.48	0.64	0.61	(0.61)	0.03	0.06	0.10	0.28	(0.14)	10.02	3.36	9.71	11.83	12.64	12.15
	SHARE - DECLARED KSHS			0.58			-		-						-	2.00	
III. OTHER DISCLOS																	
	IING LOANS AND ADVANCES	54 4 040	247400			444 074			107.04.4						:70 740		
	performing loans and advances	141,514,219	138,947,180	129,110,413	141,106,429	23,446,274	20,826,579	18,495,986	28,127,214					181,999,125	176,470,712	161,204,092	173,428,079
b) Less Interest	· · · · · · · · · · · · · · · · · · ·	14,384,317	12,127,998	10,700,324	9,617,156	2,671,730		2,434,820	4,301,810				7	17,731,483	15,333,322	13,847,979	14,396,370
	erforming Loans and Advances (a-b)	127,129,902		118,410,089	131,489,273		18,229,371	16,061,166	23,825,404					164,267,642	161,137,390	147,356,113	159,031,709
d) Less Loan Lo		66,705,913	65,749,112	52,055,838	49,794,507	11,679,516	10,696,228	10,227,482	12,747,318				7	75,313,726	85,716,325	70,613,860	65,076,186
	rforming Loans and Advances(c-d)	60,423,989	61,070,070	66,354,251	81,694,766	9,095,028	7,533,143	5,833,684	11,078,086				7	88,953,916	75,421,065	76,742,253	93,955,523
· · · · · · · · · · · · · · · · · · ·	Value of Securities	54,455,146	56,543,010	62,146,449	66,859,940	8,892,025	7,032,471	5,575,691	10,863,989				7	73,605,752	73,544,910	65,844,558	78,243,620
g) Net NPLs Exp		5,968,843	4,527,060	4,207,802	14,834,826	203,003	500,672	257,994	214,097				7	15,348,164	1,876,155	10,897,695	15,711,903
2. INSIDER LOANS		12 124 504	** 204 000		: 740.005	40		40	0.4					2: 007440			
'	hareholders and Associates	18,636,524	16,381,229	10,588,373	1,749,235	5 220 200		19	26					21,337,162	19,125,813	11,567,155	1,228,982
b) Employees	· · · · · · · · · · · · · · · · · · ·	14,266,952	14,717,824	14,749,609	14,684,613	5,239,808		5,725,588	5,690,401				-	22,363,612	23,335,422	23,209,465	22,467,161
	r Loans and Advances and other facilities	32,903,476	31,099,053	25,337,982	16,433,848	5,239,850	5,700,588	5,725,607	5,690,427				7	43,700,774	42,461,235	34,776,620	23,696,143
3. OFF-BALANCE S		204 440	104 40 4	*** *** ***	*** *** 455		- 247424		- 240 244					400 040			4 007
· ·	redit,guarantees, acceptances	328,204,649	180,131,434	111,462,201	112,856,455	16,958,850	9,067,134	8,622,735	2,919,316					392,408,918	256,581,354	157,031,406	132,251,287
	waps and options	8,833,888	16,378,420	4,928,705	8,674,370	3,426,807	5,390,978	6,121,453	5,335,040					14,149,934	23,520,012	12,399,606	16,230,554
c) Other conting						22 205 457			-				7	*** 750 053	-		
d) Total Conting	·	337,038,537	196,509,854	116,390,906	121,530,825	20,385,657	14,458,112	14,744,188	8,254,356				-	406,558,852	280,101,366	169,431,012	148,481,841
4. CAPITAL STRENG		04 070 F74	00 227 007	05 064 036	100 724 207	£ 217 E24	10.057.004	41.024.420	0.002.204				-	242 220 494	470 (53 000	472 407 452	154 005 000
a) Core capital		94,079,574		85,964,036	1000,000	6,217,534		11,034,430	9,893,394				7	212,220,484	179,653,980	173,697,452	156,905,908
b) Minimum Sta		1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000				-	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess (a-b)		93,079,574		84,964,036	107,724,207	5,217,534		10,034,430	8,893,394				7	211,220,484	178,653,980	172,697,452	
d) Supplemento		36,961,274		34,786,348	32,788,397	4,361,804		1,129,549	1,349,885				7	47,118,490	45,699,277	40,511,551	34,796,121
e) Total Capital		131,040,848		120,750,384	141,512,604			12,163,978	11,243,279				7	259,338,974		214,209,003 1,249,837,735	191,702,029
f) Total risk weig	nghted assets	847,901,929		792,142,822				90,363,905	83,979,672				7	1,411,777,840			
-		<b>10.0%</b> 8.0%	<b>12.5%</b> 8.0%	<b>12.2%</b> 8.0%	<b>15.8%</b> 8.0%	<b>5.1%</b> 8.0%		<b>10.0%</b> 8.0%	<b>8.4%</b> 8.0%				7	<b>14.4%</b> 8.0%	<b>15.0%</b> 8.0%	<b>15.3%</b> 8.0%	<b>17.3%</b> 8.0%
h) Minimum sta	atutory katio	2.0%		4.2%	7.8%			2.0%	0.4%				7	6.4%	7.0%	7.3%	9.3%
i) Excess	/ total risk weighted assets			10.9%		` '		12.2%					7	15.0%	13.6%	13.9%	
-		<b>11.1%</b> 10.5%	10.5%	10.5%	<b>15.0%</b> 10.5%	10.5%		10.5%	11.8%				7	10.5%	10.5%	10.5%	10.5%
k) Minimum Star I) Excess (j-k)	atutory Ratio	0.6%		0.4%	4.5%			1.7%	1.3%				7	4.5%	3.1%	3.4%	7.2%
	I /4			15.2%		` '		13.5%					7	18.4%		17.1%	21.6%
	al/total risk weighted assets	<b>15.5%</b> 14.5%	14.5%	14.5%	<b>19.5%</b> 14.5%	<b>10.6%</b> 14.5%		14.5%	<b>13.4%</b> 14.5%				7	14.5%	<b>17.0%</b> 14.5%	14.5%	14.5%
n) Minimum star o) Excess (m-n)		1.0%		0.7%	5.0%				(1.1.%)				7	3.9%	2.5%	2.6%	7.1%
5. LIQUIDITY	1	1.076	0.0%	0.7%	5.0%	(3.9%)	4.4/0	(1.0%)	(1.1.70)				7	3.770	2.3/0	2.0%	7.170
	a1	44.0%	28.1%	29.9%	35.0%	45.2%	36.3%	40.5%	47.3%				7	52.1%	43.7%	40.9%	39.0%
a) Liquidity Rati	110	44.0%	28.1%	29.9%	35.0%	45.2%	36.3%	40.5%	47.3%					52.1%	43.7%	40.9%	39.0%

### SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital Kshs '000	Share premium Kshs '000	Revenue and other reserves Kshs '000	Non Controlling Interest Kshs '000	Total Kshs '000
At 1 January 2023	3,213,463	27,690,149	169,296,804	6,075,847	206,276,263
Profit for the year	-		15,595,576	689,503	16,285,079
Other comprehensive income net of tax	-		(1,350,490)	-	(1,350,490)
Equity transactions with non controlling interest	-	-	-	-	-
Dividend paid in the year	-	-	(3,213,463)	-	(3,213,463)
At 30 June 2023	3,213,463	27,690,149	180,328,427	6,765,350	217,997,389

20.0%

24.0%

20.0%

8.1%

### SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS

	30-Jun-2023 Un-audited Kshs '000	31-Dec-22 Audited Kshs '000	30-Jun-2022 Un-audited Kshs '000
Cashflows generated from / (used in) operating activities	187,998,078	49,477,000	7,922,955
Cashflows used in investing activities	(3,691,010)	98,725,000	(3,037,677)
Cash flows used in financing activities	(1,179,967)	7,761,000	(1,800,377)
Net Increase / (decrease) in cash and cash equivalents	183,127,101	155,963,000	3,084,901
Cash and cash equivalents at period start	213,992,000	58,029,000	58,029,000
Cash and cash equivalents at period end	397,119,101	213,992,000	61,113,901

20.0%

32.1%

20.0%

23.7%

20.0%

20.9%

20.0%

19.0%

b) Minimum Statutory Ratio

c) Excess (a-b)

Message from the Directors

The above financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com They may also be accessed at the institutions Head Office located at Kencom House, Moi Avenue, Nairobi, Kenya.

The financial statements were approved by the Board of Directors on Wednesday 23 Aug 2023, and signed on its behalf by: FCS Dr. Joseph Kinyua - Group Chairman | Paul Russo - Group Chief Executive Officer

20.0%

9.9%

20.0%

15.0%

20.0%

25.2%

20.0%

16.3%

20.0%

20.5%

20.0%

27.3%

Regulated by Central Bank of Kenya









