

III OTHER DISCLOSURES		30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16	30-Sep-16	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16	30-Sep-16
		Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000	Kshs 000
		Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
1 NON-PERFORMING LOANS AND ADVANCES											
a) Gross Non-performing loans and advances		18,187,505	19,289,119	26,135,275	27,680,305	26,446,810	24,547,953	23,477,475	30,436,873	32,978,280	31,096,578
b) Less Interest in Suspense		2,484,695	2,815,766	3,561,768	3,709,468	4,018,014	3,436,373	3,310,816	4,074,524	4,269,838	4,556,422
c) Total Non-Performing Loans and Advances (a-b)		15,702,810	16,473,353	22,573,507	23,970,837	22,428,796	21,111,581	20,166,660	26,362,349	28,708,443	26,540,155
d) Less Loan Loss Provision		8,802,107	9,387,792	10,842,355	12,646,423	11,571,667	12,201,221	11,292,003	12,603,423	14,533,676	13,484,947
e) Net Non-Performing Loans and Advances (c-d)		6,900,703	7,085,561	11,731,152	11,324,414	10,857,129	8,910,359	8,874,657	13,758,926	14,174,767	13,055,208
f) Discounted Value of Securities		6,900,703	6,068,222	7,613,893	6,853,209	5,020,473	8,910,359	11,867,690	10,654,600	11,535,277	8,076,704
g) Net NPLs Exposure (e-f)		-	1,017,339	4,117,259	4,469,205	5,836,656	-	(2,993,034)	3,104,326	2,639,490	4,978,505
2 INSIDER LOANS AND ADVANCES											
a) Directors, Shareholders and Associates		1,231,412	592,219	1,442,596	3,278,447	3,753,180	1,577,019	689,698	687,083	2,429,953	3,112,322
b) Employees		9,683,939	10,673,477	10,086,818	10,094,873	10,695,342	10,720,625	11,588,774	11,886,193	11,137,270	11,518,560
c) Total Insider Loans and Advances and other facilities		10,915,351	11,265,696	11,529,414	13,373,320	14,448,522	12,297,644	12,278,472	12,573,276	13,567,223	14,630,881
3 OFF-BALANCE SHEET ITEMS											
a) Letters of credit, guarantees, acceptances		59,645,759	57,786,037	58,567,508	62,205,612	65,219,825	62,729,347	60,635,178	61,155,145	64,802,260	68,260,283
b) Forwards, swaps and options		11,034,397	12,072,941	11,423,393	2,654,471	3,291,974	12,710,048	13,268,058	12,380,294	4,105,106	5,939,486
c) Other contingent liabilities		-	-	-	-	-	-	-	-	-	-
d) Total Contingent Liabilities		70,680,156	69,858,978	69,990,901	64,860,083	68,511,799	75,439,395	73,903,236	73,535,439	68,907,366	74,199,768
4 CAPITAL STRENGTH											
a) Core capital		54,638,685	56,103,143	54,789,410	57,579,883	60,290,197	68,609,218	73,340,524	75,655,525	75,902,992	80,178,650
b) Minimum Statutory Capital		1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	6,803,947	6,733,314	6,692,054	6,710,274
c) Excess (a-b)		53,638,685	55,103,143	53,789,410	56,579,883	59,290,197	61,805,271	66,536,577	68,922,211	69,210,938	73,468,376
d) Supplementary Capital		6,515,964	4,969,291	4,890,563	4,893,893	5,141,677	5,932,701	5,840,576	5,778,802	5,717,572	6,025,373
e) Total Capital (a+d)		61,254,649	61,072,424	59,679,973	62,473,766	65,431,874	74,541,919	79,181,100	81,434,327	81,620,564	86,204,023
f) Total risk weighted assets		392,711,985	397,490,368	391,245,046	391,510,613	411,334,139	474,616,118	467,246,047	462,304,131	459,909,760	482,029,616
g) Core Capital/Total deposits Liabilities		16.7%	16.1%	15.4%	15.7%	16.2%	14.6%	17.3%	17.9%	17.5%	18.4%
h) Minimum statutory Ratio		8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess		8.7%	8.1%	7.4%	7.7%	8.2%	6.6%	9.3%	9.9%	9.5%	10.4%
j) Core Capital / total risk weighted assets		13.9%	14.1%	14.0%	14.7%	14.7%	14.5%	16.4%	15.7%	16.5%	16.6%
k) Minimum Statutory Ratio		10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess (j-k)		3.4%	3.6%	3.5%	4.2%	4.2%	4.0%	5.2%	5.9%	6.0%	6.1%
m) Total Capital/total risk weighted assets		15.6%	15.4%	15.3%	16.0%	15.9%	15.7%	16.9%	17.6%	17.7%	17.9%
n) Minimum statutory Ratio		14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess (m-n)		1.1%	0.9%	0.8%	1.5%	1.4%	1.2%	2.4%	3.1%	3.2%	3.4%
5 LIQUIDITY											
a) Liquidity Ratio		26.2%	30.0%	32.7%	34.6%	30.7%	26.9%	48.3%	38.8%	41.8%	39.0%
b) Minimum Statutory Ratio		20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess (a-b)		6.2%	10.0%	12.7%	14.6%	10.7%	6.9%	28.3%	18.8%	21.8%	18.0%

INTERIM DIVIDEND

The Directors do not recommend payment of interim dividend.

MESSAGE FROM THE DIRECTORS

These 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 institutions website www.kcbbankgroup.com

They may also be accessed at the institutions head office located at Kencom House, Moi avenue

Ngery Biwott: Chairman

Joshua Oigara: Group Chief Executive Officer & MD Kenya