

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

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		KCB KENYA		=2 · = 22	-0.1	NATIONAL BANK				KCB GROUP PLO				B GROUP PLC C		
I. STATEMENT OF FINANCIAL POSITION	30-Jun-23 Kshs 000	Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000	30-Jun-23 Kshs 000	Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000	30-Jun-23 Kshs 000	Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000	30-Jun-23 Kshs 000	31-Mar-23 Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000
A. ASSETS	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
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
2. Balances due from Central Bank of Kenya	28,367,249	28,587,984	32,017,676	31,537,378	3,678,269	5,890,587	3,806,747	3,854,871	-	-	-	-	32,045,518	34,478,571	35,824,423	35,392,249
Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss		-	-	2,146,352		-	-			-	-		-	-	17,403,315	7,130,112
Financial Assets at fair value through profit and loss Investment securities:		-	-	·		-	-	. 1		-	-			-	-	- 1
a) Held at armotized cost: a. Kenya Government securities	141,109,708	126,338,375	126,184,144	111,436,114	23,995,864	24,382,348	24,564,568	25,983,415	-	-	-	-	165,564,114	151,179,265	151,200,443	137,921,025
b. Other securities	-	-	-	-	294,984	303,831	295,081	294,984	-	-	-	-	26,947,270	31,263,261	13,321,996	9,326,884
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	100,922,453	102,147,970	108,330,195
b. Other securities 6. Deposits and balances due from local banking institutions	1,961,923 10,628,742	2,126,118 2,252,893	2,065,406 1,700,652	2,064,375 2,181,428	3,802,703	1,650,663	1,722,415	4,053,430	622,880	622,880	711,662]	15,179,284 14,431,445	14,353,641 3,904,315	11,349,927 1,722,415	22,265,848 5,763,232
Deposits and balances due from banking institutions abroad	111,734,297	7,198,603	23,430,225	13,547,574	1,229,957	4,937,748	856,588	975,532	243,149		-	-	318,315,211	185,575,950	187,926,359	44,828,200
8. Tax recoverable	224,335	-	2,306,005	194,730	269,959	-	35,633	-	91,699	90,291	90,291	102,106	-	-	336,465	107,218
9. Loans and advances to customers (net)	667,988,740		613,892,181	563,188,212	77,207,413		71,188,674	68,958,047		-	-	-	964,808,684	928,824,144	863,268,077	730,335,492
Balances due from group companies Investments in associates	8,887,593 512,639	7,624,757 446,875	10,228,308	5,412,330	30,491 811,184	28,406 727,492	20,504		1,970,336	1,312,658	-	1,404,799	1,323,823	117/1 367	1 077 022	400.253
Investments in associates Investments in subsidiary companies	512,000	446,875	446,875	400,253	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	1,323,025	1,174,367	1,077,022	400,253
13. 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	115,779	116,403	117,027	118,275	272 115	121 274	- 42 510	105.004	2.527	- 2.020	2545	4 550	121,050	121,683	122,313	123,579
17. Intangible assets 18. Deferred tax asset	3,154,330 23,795,094	3,129,802 21,093,450	3,439,459 20,130,483	3,965,277 19,882,401	373,115 5,509,119	431,274 4,595,976	413,519 4,423,855	485,284 3,841,789	2,527 105,699	3,039 109,865	3,545 109,865	4,558 81,690	19,369,802 31,424,593	22,328,404 27,070,553	21,214,824 25,757,832	7,112,689 24,254,069
19. Retirement benefit asset	-			-	-		4,420,00	- 3,0,.	-	-		-	-		-	-
20. Other assets	21,444,316	34,091,236	25,009,222	16,987,987	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	29,163,018
21. TOTAL ASSETS	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	117,321,445	116,075,096	91,614,607	1,864,591,050	1,630,603,822	1,554,029,968	1,210,107,536
B. LIABILITIES																
Balances due to Central Bank of Kenya Customer deposits	934,197,544	20,966,128 728,530,697	37,227,730 694,515,583	674,828,828	117,852,925	13,951,314 99,786,755	105,675,307	112,456,059		-	-	-	1,471,246,362	34,917,442 1,196,587,247	37,227,730 1,135,417,382	908,573,107
23. Customer deposits 24. Deposits and balances due to local banking institutions	9,761,900	12,953,768	14,203,190	5,240,432	3,888,221	5,780,801	12,276,816	2,341,580	-	-	-	-	13,395,093	18,479,541	24,466,261	6,287,472
25. Deposits and balances due to foreign banking institutions	9,214,968	10,075,378	11,388,422	11,668,798	4,757,270	9,289,831	6,213,529	4,769,203	-	-	-	-	35,226,801	42,509,059	31,093,170	29,484,193
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	- 1,418,775	1,321,852	-	119,735	122,223	38,104	178,799	4,218,000	3,975,000	2,360,330		211 447	4 420 671	-	- 1
29. Tax payable 30. Dividends payable		1,418,775 3,213,463	3,213,463	3,588,745		92,397	-	1/8,/99		-	-	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	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
C. SHAREHOLDERS' FUNDS 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)	53,360,100	-	-	33,700,100	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	-	-	-	-	-	•	-	1,200,558	-		-		2,487,666	2,487,666	2,487,666	1,200,558
38. Retained earnings / (Accumulated losses)	60,139,071	52,348,784	42,463,463	71,187,666	(9,032,528)	(4,433,806)	(4,324,159)	(5,192,523)	82,492,598	75,506,919	75,618,281	55,244,748	166,299,907	154,543,615	147,205,910	143,548,168
39. Statutory loan loss reserve	23,012,130	23,318,826	26,755,145	11,352,378	5,239,025	4,584,996	4,374,215	5,184,560	-	-	-	-	25,197,867	24,850,534	26,707,228	14,570,306
40. Other Reserves/Re-measurement of defined benefit asset/ liability	(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)
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 44. Minority Interest	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 6,765,350	208,144,935 6,700,793	200,200,416 6,075,847	179,113,245 2,636,495
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			1,554,029,968	1,210,107,536
II. STATEMENT OF COMPREHENSIVE INCOME												-		*****	3	
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
Government securities Deposits and placements with banking institutions	13,215,558 436,181	6,292,972 10,839	23,482,989 222,611	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
Deposits and placements with banking institutions Other Interest Income	-	-	-	-	17,610	8,749	35,501	17,610	-	-	-	-	-	-	- 10/.55	-
1.5 Total interest income	45,607,179	21,868,334	83,331,063	39,864,596			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
2. INTEREST EXPENSE																
2.1 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 3. Other interest expanses.	4,658,714 150,435	2,192,142 76,474	3,777,636 337,545	1,303,699	750,370 163,174	363,456 48,155	853,860 171,048	420,945 78190	67,604	-	-		7,902,905 188,843	3,654,065 95,250	5,415,481 469,013	2,136,625 265,368
2.3 Other interest expenses 2.4 Total interest expenses	150,435 17,084,621	•	337,545 21,949,675	172,858 9,543,342		48,155 1,244,629	171,048 4,147,967	78,190 2,005,994	67,604				188,843 24,635,171	95,250 11,552,593	469,013 31,098,131	265,368 13,947,411
3. NET INTEREST INCOME/(LOSS)	28,522,558		61,381,388	30,321,254			9,043,609	4,789,171		7,324	19,383	7,977		22,059,959	86,653,309	40,591,530
4. OTHER OPERATING INCOME																
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	22.045	- 44122	12.504	- 220	12,283,788	7,080,655	12,347,508	6,119,235
Foreign exchange trading income Unividend Income	4,001,639	1,919,861	8,916,989	3,615,605	503,285 51,144	259,354 51,144	964,611	401,436	23,865 691,168	11,122	13,504 32,824,414	6,339 5,716,749	5,908,379	2,646,032	11,078,891	4,932,635
4.5 Other income	2,440,546	1,143,429	5,274,148	2,055,787	298,904		390,978	98,234	608,157	347,419	1,412,053	333,866	3,816,676	2,342,914	9,185,313	2,858,172
4.6 Total other operating income	16,446,795		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				3 557 504	-774 457		475	400					1 050			470
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	3,887,036	1,154,647	3,990,091	1,967,867
6.6 Amortisation charges	834,307	379,975	1,517,741	760,219	92,378		285,536	162,542	1,019	506	2,026	1,013	1,110,392	525,301	2,624,814	1,067,820
6.7 Other operating expenses	6,612,395	3,551,461	12,453,787	6,254,926	4,637,317	647,433	2,783,626	1,206,971	375,695	193,710	840,816	193,430	17,101,495	7,403,051	21,488,259	9,512,285
Total other operating expenses Profit/(loss) before tax and exceptional items	25,794,204 19,175,149	13,140,137 9,212,877	43,839,393 48,910,949	20,598,151	9,284,380 (3,840,623)	2,600,056 122,687	10,515,743 847,630	4,799,330 964,149	866,798 471,366	477,225 (111,360)	2,147,559 32,121,795	748,570 5,316,361	50,610,972 22,457,381	22,996,196 13,854,056	72,573,471 57,331,353	31,628,750 28,178,396
7. Trong (1033) before tax and exceptional tems	15,175,145	7,212,077	40,510,545	25,042,400	(3,040,023)	122,007	047,050	304,143	471,300	(111,500)	32,121,773	3,310,301	22,437,301	15,054,050	37,331,333	20,170,370











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

	UN-AUDITED	FINAIN	SIALS	AIIEM	EKIS	AND C	AIRIER !	PISCEC	JOURE	SFOR		SKICD	ISNIPIS	D 30 3		20	
		KCB KENYA BANK NATIONAL BANK OF KENYA KCB GROUP PLC COMPANY						KCB GROUP PLC CONSOLIDATED									
		20 Jun 22			20 Jun 22				20 Jun 22				20 Jun 22				
		30-Jun-23 Kshs 000	Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000	30-Jun-23 Kshs 000	Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000	30-Jun-23 Kshs 000	Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 Kshs 000	Kshs 000	31-Mar-23 Kshs 000	31-Dec-22 Kshs 000	30-Jun-22 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		-	-		-		-	-	-		-	-			-	-	
9. Profit/(loss) afte	ter 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	, , ,	32,121,795	5,316,361	22,457,381	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
12. Profit/(loss) afte	ter tax and exceptional items	13,932,763	6,449,179	34,736,113	16,517,335	(3,843,559)	101,132	719,779	661,757	447,391	1 (111,360)	32,204,248	5,403,838		9,752,810	40,837,735	19,646,631
13. Minority Interest		-	-	-	-		-	-	-		-	-	-	461,828	249,381	224,219	124,848
	ter 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	1 (111,360)	32,204,248	5,403,838	15,595,576	9,503,429	40,613,516	19,521,783
15. Other Comprehe																	,
	sses) from translating the financial statements of	-	-	-	-		-	-	-7		-	-	-	2,448,699	(634,007)	787,000	2,622,412
foreign oper	erations 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)
	changes in available-for-sale financial assets urement of defined benefit pension fund	(2,322,373)	(1,212,340)	(4,281,932)	(3,213,017)	(545,562)	(210,012)	(1,134,300,	(1,127,101)		_	_		(2,575,924)	(5,/23,030,		(2,800,517)
	'		_	(210,000,	_/		_	_	_/			_			_	(218,000)	
	other comprehensive income of associates	606 719	262 702	1 2/10 000	982,704	163,614	65.646	240.200	337,372		-	-	j	772 777	1 717 517	1,330,922	- 858,156
	ux relating to components of other ensive income	696,718	363,702	1,349,980	982,704	103,014	65,646	340,290	331,312		-	-	-	772,777	1,717,517	1,330,922	858,156
	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	1 (111,360)	32,204,248	5,403,838	•	5,111,264	38,519,251	20,266,680
	SHARE- DILUTED & BASIC KSHS	0.52		0.64	0.61		0.03	0.06	0.10			10.02	3.36		11.83	12.64	12.15
	SHARE - DECLARED KSHS		-	0.58	-/		-	-	-/		-					2.00	
III. OTHER DISCLOSE					7												
	IING LOANS AND ADVANCES																
	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					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			16,061,166	23,825,404				7	164,267,642		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		10,227,482	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	75,313,726 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	9,095,028 8,892,025	7,533,143	5,833,684	10,863,989				7	73,605,752	73,544,910	65,844,558	78,243,620
g) Net NPLs Exp		54,455,146	4,527,060	4,207,802	14,834,826			257,994	214,097				7	73,605,752 15,348,164	73,544,910 1,876,155	10,897,695	78,243,620 15,711,903
2. INSIDER LOANS		3,900,0	4,521,000	4,201,00_	14,034,020	200,000	500,01_	201,00-	419,000				7	10,040,10	1,070,122	10,621,0.0	13,711,500
	hareholders and Associates	18,636,524	16,381,229	10,588,373	1,749,235	42	51	19	26					21,337,162	19,125,813	11,567,155	1,228,982
•	idrenolaers and Associates	18,636,524 14,266,952	16,381,229 14,717,824	10,588,373	1,749,235	5,239,808	5,700,537	19 5,725,588	26 5,690,401					21,337,162 22,363,612	19,125,813	11,567,155	1,228,982 22,467,161
b) Employees	· · · · · · · · · · · · · · · · · · ·			14,749,609 25,337,982	16,433,848				5,690,401				7	43,700,774	42,461,235		23,696,143
c) Total Insider I 3. OFF-BALANCE SI	r Loans and Advances and other facilities	32,903,476	31,099,053	25,331,702	10,433,040	5,239,850	5,/00,000	5,725,607	3,070,42,				7	45,700,774	42,401,200	34,776,620	23,070,140
		328,204,649	100131 434	111 462 201	112 056 455	16,958,850	2.047134	o 422 735	2 010 316					202 408 918	256,581,354	157031406	122 251 297
	redit,guarantees, acceptances		180,131,434	111,462,201	112,856,455		9,067,134 5,390,978	8,622,735 6121,453	2,919,316 5 335 040					392,408,918		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	-	227.020 527	-01 500 954	200 906	025	22 20F 6F7	-4 450 112		- 254 354				7	101 FEO 052			
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				7	406,558,852	280,101,366	169,431,012	148,481,841
4. CAPITAL STRENG		24 270 E74	22 227 007	27.044.034	100 704 207	4 247 E24	12.057.004	** 024 420	2002 204				-	242 220 494	172 453 000	173 (07 453	171 007 000
a) Core capital		94,079,574		85,964,036	108,724,207	6,217,534	10,857,004	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				7	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		172,697,452	155,905,908
d) Supplemento		36,961,274		34,786,348	32,788,397	4,361,804		1,129,549	1,349,885				7	47,118,490		40,511,551	34,796,121
e) Total Capital		131,040,848		120,750,384	141,512,604			12,163,978	11,243,279					259,338,974		214,209,003	191,702,029
f) Total risk weig		847,901,929		792,142,822				90,363,905	83,979,672				7	1,411,777,840		1,249,837,735	
-	al/Total deposits Liabilities	10.0%		12.2%	15.8%			10.0%	8.4%					14.4%	15.0%	15.3%	17.3%
h) Minimum stat	atutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%		8.0%	8.0%					8.0%	8.0%	8.0%	8.0%
I) Excess		2.0%		4.2%	7.8%			2.0%	0.4%					6.4%	7.0%	7.3%	9.3%
	l / total risk weighted assets	11.1%		10.9%	15.0%			12.2%	11.8%					15.0%	13.6%	13.9%	17.7%
k) Minimum Star	atutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%		10.5%	10.5%				7	10.5%	10.5%	10.5%	10.5%
l) Excess (j-k)		0.6%		0.4%	4.5%	` '		1.7%	1.3%					4.5%	3.1%	3.4%	7.2%
m) Total Capita	al/total risk weighted assets	15.5%		15.2%	19.5%			13.5%	13.4%					18.4%	17.0%	17.1%	21.6%
n) Minimum stat		14.5%	14.5%	14.5%	14.5%	14.5%		14.5%	14.5%					14.5%	14.5%	14.5%	14.5%
o) Excess (m-n)	j	1.0%	0.8%	0.7%	5.0%	(3.9%)	2.2%	(1.0%)	(1.1.%)					3.9%	2.5%	2.6%	7.1%
5. LIQUIDITY																	
a) Liquidity Rati	tio	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%
b) Minimum Sta	atutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%					20.0%	20.0%	20.0%	20.0%

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

24.0%

8.1%

9.9%

15.0%

25.2%

16.3%

20.5%

27.3%

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

32.1%

23.7%

20.9%

19.0%

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

Regulated by Central Bank of Kenya









