

| I STATEMENT OF FINANCIAL POSITION | KCB BANK KENYA | | | | | NATIONAL BANK OF KENYA | | | | | KCB GROUP PLC COMPANY | | | | | KCB GROUP PLC CONSOLIDATED | | | | |
|---|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| | 30-Sep-24 Kshs 000 Un-audited | 30-Jun-24 Kshs 000 Un-audited | 31-Mar-24 Kshs 000 Un-audited | 31-Dec-23 Kshs 000 Audited | 30-Sep-23 Kshs 000 Un-audited | 30-Sep-24 Kshs 000 Un-audited | 30-Jun-24 Kshs 000 Un-audited | 31-Mar-24 Kshs 000 Un-audited | 31-Dec-23 Kshs 000 Audited | 30-Sep-23 Kshs 000 Un-audited | 30-Sep-24 Kshs 000 Un-audited | 30-Jun-24 Kshs 000 Un-audited | 31-Mar-24 Kshs 000 Un-audited | 31-Dec-23 Kshs 000 Audited | 30-Sep-23 Kshs 000 Un-audited | 30-Sep-24 Kshs 000 Un-audited | 30-Jun-24 Kshs 000 Un-audited | 31-Mar-24 Kshs 000 Un-audited | 31-Dec-23 Kshs 000 Audited | 30-Sep-23 Kshs 000 Un-audited |
| A ASSETS | | | | | | | | | | | | | | | | | | | | |
| 1 Cash (both Local & Foreign) | 8,042,379 | 6,889,723 | 8,477,716 | 12,004,831 | 7,373,310 | 1,091,060 | 1,189,323 | 1,188,646 | 2,093,761 | 1,239,511 | - | - | - | - | - | 28,907,893 | 32,519,726 | 33,631,297 | 33,872,211 | 32,939,940 |
| 2 Balances due from Central Bank of Kenya | 52,084,418 | 43,757,729 | 41,177,966 | 37,025,707 | 66,799,920 | 3,112,776 | 6,330,682 | 4,308,112 | 6,115,301 | 4,257,299 | - | - | - | - | - | 55,197,194 | 50,088,411 | 45,486,078 | 43,141,008 | 71,057,219 |
| 3 Kenya Government and other securities held for dealing purposes | 3,918,728 | 1,484,345 | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,915,697 | 1,482,663 | - | - | - |
| 4 Financial Assets at fair value through profit and loss | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Investment securities: | | | | | | | | | | | | | | | | | | | | |
| a) Held at amortized cost: | | | | | | | | | | | | | | | | | | | | |
| a. Kenya Government securities | 142,026,519 | 141,120,019 | 141,913,697 | 141,142,941 | 141,940,670 | 22,315,446 | 22,462,937 | 22,368,159 | 23,798,376 | 23,659,750 | - | - | - | - | - | 164,829,081 | 164,160,149 | 164,767,350 | 165,397,160 | 166,058,962 |
| b. Other securities | - | - | - | - | - | 303,928 | 294,984 | 303,928 | 295,081 | 303,928 | - | - | - | - | - | 27,358,365 | 26,482,568 | 25,359,088 | 31,530,068 | 28,503,724 |
| b) Fair value through OCI: | | | | | | | | | | | | | | | | | | | | |
| a. Kenya Government securities | 124,083,134 | 122,856,809 | 162,976,441 | 160,391,132 | 138,124,324 | 24,921,904 | 24,000,230 | 23,221,547 | 22,212,977 | 20,626,460 | - | - | - | - | - | 149,885,576 | 147,792,049 | 187,128,296 | 183,500,472 | 159,519,188 |
| b. Other securities | 2,024,057 | 1,961,806 | 2,024,175 | 1,962,601 | 2,024,344 | - | - | - | - | - | - | - | - | - | - | 19,038,409 | 18,630,457 | 15,785,557 | 16,774,484 | 17,191,670 |
| 6 Deposits and balances due from local banking institutions | 3,872,358 | 2,910,044 | 5,603,872 | - | 9,673,506 | 1,352,009 | 4,580,514 | 4,356,609 | 6,095,778 | 3,782,616 | 6,561,076 | 841,320 | 1,175,065 | 926,902 | 886,042 | 3,995,315 | 6,261,506 | 8,972,002 | 6,095,778 | 13,456,122 |
| 7 Deposits and balances due from banking institutions abroad | 160,004,771 | 165,917,279 | 148,976,787 | 222,625,002 | 216,671,949 | 1,144,890 | 1,117,930 | 1,106,684 | 2,457,670 | 2,209,170 | - | - | - | - | - | 329,753,794 | 350,875,821 | 327,369,136 | 423,401,851 | 412,579,093 |
| 8 Tax recoverable | - | - | - | - | 6,539,987 | 256,900 | 264,594 | 267,867 | 275,374 | 282,051 | 72,187 | 113,188 | 113,188 | 113,188 | 106,753 | - | - | - | - | 5,951,279 |
| 9 Loans and advances to customers (net) | 726,954,611 | 710,046,556 | 698,236,955 | 740,241,723 | 729,343,022 | 77,409,621 | 75,198,672 | 81,867,746 | 79,483,476 | 78,230,564 | - | - | - | - | - | 1,053,199,387 | 1,032,170,263 | 1,017,419,109 | 1,095,943,714 | 1,047,865,745 |
| 10 Balances due from group companies | 10,105,959 | 11,111,578 | 9,628,304 | 8,151,025 | 11,266,313 | 162,097 | 61,741 | 192,714 | 29,692 | 23,032 | 5,578,963 | 5,321,545 | 944,483 | 5,969,547 | 5,859,898 | - | - | - | - | - |
| 11 Investments in associates | 766,440 | 701,222 | 590,558 | 590,558 | 512,639 | 862,682 | 824,969 | 888,910 | 989,304 | 830,456 | - | - | - | - | - | 1,629,122 | 1,526,191 | 1,479,468 | 1,579,861 | 1,343,095 |
| 12 Investments in subsidiary companies | - | - | - | - | - | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 114,280,238 | 114,280,238 | 114,280,238 | 114,280,238 | 114,280,238 | - | - | - | - | - |
| 13 Investments in joint ventures | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 Investment properties | 12,600,607 | 12,600,607 | 12,600,607 | 12,600,607 | 12,600,607 | - | - | - | - | - | - | - | - | - | - | 17,610,170 | 17,697,154 | 17,985,406 | 19,190,742 | 12,600,607 |
| 15 Property and equipment | 10,507,988 | 10,364,475 | 11,002,744 | 11,388,392 | 12,138,195 | 1,969,843 | 1,626,011 | 1,780,947 | 1,890,183 | 1,700,459 | 891,331 | 877,347 | 866,007 | 840,667 | 838,726 | 23,532,157 | 22,689,693 | 24,139,568 | 26,885,118 | 32,278,500 |
| 16 Prepaid lease rentals | 112,659 | 113,283 | 113,908 | 114,532 | 115,155 | - | - | - | - | - | - | - | - | - | - | 117,885 | 118,517 | 119,153 | 119,789 | 120,418 |
| 17 Intangible assets | 3,139,087 | 3,157,030 | 3,153,559 | 3,155,620 | 2,827,162 | 1,229,991 | 1,248,693 | 1,292,143 | 995,902 | 429,154 | 467 | 467 | 979 | 1,491 | 2,009 | 14,649,144 | 15,291,431 | 16,429,333 | 19,324,498 | 18,011,142 |
| 18 Deferred tax asset | 34,369,334 | 31,732,748 | 28,481,309 | 29,773,610 | 19,813,956 | 6,519,413 | 6,118,145 | 6,737,478 | 6,786,926 | 6,652,756 | 594,175 | 77,956 | 77,956 | 77,956 | 42,250 | 43,115,543 | 40,146,728 | 37,084,425 | 38,463,248 | 28,929,265 |
| 19 Retirement benefit asset | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 Other assets | 30,409,991 | 29,972,994 | 52,879,872 | 44,201,546 | 29,129,007 | 7,260,306 | 6,935,934 | 7,064,296 | 7,581,563 | 6,874,883 | 1,078,376 | 59,938 | 35,837 | 88,959 | 53,574 | 56,320,575 | 48,922,856 | 73,040,552 | 65,653,989 | 51,135,179 |
| 21 TOTAL ASSETS | 1,325,023,040 | 1,296,698,247 | 1,327,838,470 | 1,425,369,827 | 1,406,894,066 | 149,917,866 | 152,260,359 | 156,950,786 | 161,106,364 | 151,107,089 | 129,056,813 | 121,571,999 | 117,493,753 | 122,298,948 | 122,069,490 | 1,993,055,307 | 1,976,856,183 | 1,996,195,818 | 2,170,873,991 | 2,099,541,148 |
| B LIABILITIES | | | | | | | | | | | | | | | | | | | | |
| 22 Balances due to Central Bank of Kenya | 35,063,589 | 67,443,836 | 55,155,966 | 44,054,813 | 35,076,652 | 13,128,039 | 18,962,021 | 18,766,735 | 10,022,068 | 2,004,619 | - | - | - | - | - | 48,315,880 | 86,580,617 | 73,095,080 | 57,374,970 | 37,081,271 |
| 23 Customer deposits | 1,033,725,604 | 978,413,046 | 997,078,186 | 1,116,875,397 | 1,119,543,875 | 102,769,091 | 101,752,988 | 105,443,195 | 118,307,630 | 116,241,058 | - | - | - | - | - | 1,538,431,872 | 1,490,592,612 | 1,501,007,203 | 1,690,908,411 | 1,656,369,728 |
| 24 Deposits and balances due to local banking institutions | 4,278,112 | 8,549,922 | 10,378,822 | 2,841,913 | 3,709,926 | 5,269,214 | 3,954,806 | 5,623,098 | 1,437,359 | 3,284,936 | - | - | - | - | - | 8,767,013 | 11,724,415 | 15,551,679 | 6,833,383 | 6,833,383 |
| 25 Deposits and balances due to foreign banking institutions | 10,351,537 | 8,343,163 | 6,184,931 | 9,571,500 | 7,036,851 | 1,836,048 | 2,826,349 | 944,522 | 3,721,647 | 3,954,877 | - | - | - | - | - | 17,627,251 | 22,845,074 | 21,023,857 | 23,601,108 | 29,288,060 |
| 26 Other money market deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27 Borrowed funds | 46,569,251 | 47,073,121 | 64,882,049 | 75,277,742 | 63,209,087 | 4,523,253 | 4,590,260 | 4,605,349 | 5,509,747 | 5,343,202 | - | - | - | - | - | 58,319,562 | 58,801,003 | 76,093,644 | 88,658,067 | 70,221,710 |
| 28 Balances due to group companies | 1,081,390 | 2,199,077 | 2,131,625 | 1,072,354 | 1,098,077 | 132,533 | 123,785 | 121,615 | 103,494 | 128,308 | 10,617,185 | 10,736,709 | 6,690,378 | 11,170,103 | 11,165,725 | - | - | - | - | - |
| 29 Tax payable | 3,310,569 | 2,244,543 | 3,265,060 | 1,265,190 | - | - | - | - | - | 12,092 | - | - | - | - | - | 3,652,976 | 3,203,433 | 5,722,851 | 3,667,590 | - |
| 30 Dividends payable | - | - | - | - | - | - | - | - | - | - | 4,820,194 | - | - | - | - | 4,820,194 | - | - | - | - |
| 31 Deferred tax liability | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,831,235 | 2,831,235 | 2,831,235 | 3,458,836 | 4,492,295 |
| 32 Retirement benefit liability | 601,000 | 601,000 | 601,000 | 601,000 | 585,000 | - | - | - | - | - | - | - | - | - | - | 1,061,719 | 1,061,662 | 601,000 | 601,000 | 1,093,423 |
| 33 Other liabilities | 25,612,153 | 23,031,095 | 37,018,978 | 35,092,114 | 39,403,070 | 10,254,192 | 7,574,888 | 10,282,497 | 11,431,352 | 9,472,941 | 3,546,469 | 3,122,520 | 521,056 | 625,186 | 688,551 | 52,620,082 | 50,962,690 | 61,696,378 | 60,209,732 | 68,068,259 |
| 34 TOTAL LIABILITIES | 1,160,593,205 | 1,137,898,803 | 1,176,696,617 | 1,286,652,023 | 1,269,662,538 | 137,912,370 | 139,785,097 | 145,787,011 | 150,533,297 | 140,442,033 | 18,983,848 | 13,859,229 | 7,211,434 | 11,795,289 | 11,854,276 | 1,736,447,784 | 1,728,602,741 | 1,757,622,927 | 1,935,313,097 | 1,873,448,129 |
| C SHAREHOLDERS' FUNDS | | | | | | | | | | | | | | | | | | | | |
| 35 Paid up / Assigned capital | 53,986,100 | 53,986,100 | 53,986,100 | 53,986,100 | 53,986,100 | 12,683,038 | 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 | 3,213,463 | 3,213,463 |
| 36 Share premium/(discount) | - | - | - | - | - | 3,141,319 | 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 | 27,690,149 | 27,690,149 |
| 37 Revaluation reserves | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,487,666 |
| 38 Retained earnings/ Accumulated losses | 105,364,949 | 98,932,024 | 97,198,486 | 77,018,593 | 68,046,655 | (6,377,224) | (5,726,084) | (5,904,116) | (6,939,156) | (7,929,020) | 79,169,353 | 71,988,964 | 79,378,707 | 79,600,047 | 79,311,602 | 236,929,959 | 226,146,384 | 220,599,605 | 196,151,469 | 175,538,898 |
| 39 Statutory loan loss reserve | 14,587,290 | 10,493,438 | 8,599,833 | 17,609,858 | 25,153,890 | 4,280,064 | 3,262,968 | 3,056,479 | 3,647,302 | 4,927,328 | - | - | - | - | - | 14,494,884 | 9,409,416 | 7,139,215 | 17,152,294 | 26,926,847 |
| 40 Other Reserves/Re-measurement of defined benefit asset/liability | (9,508,504) | (11,039,043) | (8,642,566) | (9,896,747) | (9,955,117) | (1,721,701) | (885,979) | (1,812,945) | (1,959,436) | (2,157,609) | - | - | - | - | - | (33,375,830) | (30,272,805) | (27,187,553) | (16,684,337) | (17,038,286) |
| 41 Proposed dividends | - | 6,426,926 | - | - | - | - | - | - | - | - | - | 4,820,194 | - | - | - | - | 4,820,194 | - | - | - |
| 42 Capital grants | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 43 TOTAL SHAREHOLDERS' FUNDS | 164,429,835 | 158,799,44 | | | | | | | | | | | | | | | | | | |

