

KCB GROUP PLC ABRIDGED FINANCIAL RESULTS FOR THE YEAR ENDED 31 DECEMBER 2022

Assets Kee Interest Court and bank bolances Court and bank bolances COUNT AND COUN			
	SUMMARY CONSOLIDATED STATEMENT OF FINANCIAL POSITION	المحطالين الأ	المحادثات المحادثات
Common chome chome so bords		31 Dec 2022	31 Dec 2021 Kes M
Carpen and advances to baroks 15,000 15,00	Assets		
Femeral Industries of frie value through profit or loss 13,488 13,690 1,000	Cash and bank balances	91,131	71,612
Promotion Seed not froit words profit or loss 1,400			26,642
Principal control for using equity method			, ·
Obter seats can by prepayments 49,788 27,237 Current income tack 303 3,000 Command advances to extormer at amortised cost 50,688 3,066 Formand and seath come tack cost of a mortised cost 56,682 3,066 Frequent and equipment 26,088 1,059 Frequent and equipment 26,088 1,059 Rich to-fuse casets 3,233 3,000 Intranspile casets 1,125 7,000 Total casets 1,550,000 1,935,000 Total casets 1,550,000 1,935,000 Collegate from other bords 9,207 4,518 Deposits from other bords 9,207 4,518 Deposits from other bords 4,499 3,000 Current come to contract expanses 4,499 3,000 Current come to contract expanses 4,499 3,000 Current come to contract expanses 4,500 3,243 Return come to contract expanses 1,500 3,243 Return come to contract expanses 1,500 3,243 Return come to cont			.,
Dumain anome ton			
Design and advances to customers at amortised cost 2,588 3,686			-
Design and advances of for volve through profit and loss 1846,52 1310,555 Financial sasts of emorizate cost			671,819
Property and equipment 1,000 1,0	Loans and advances at fair value through profit and loss	2,588	3,662
Professionant property 12,601 10,606 10,	Financial assets at amortized cost	164,522	131,127
Right-on-use assets 3,233 4,666 Intrangible assets 21,215 7,000 Operation come tox 1,558 22,386 Total assets 1,554,000 13,967 EQUITY AND LIABILITIES 1 1,554,000 1,558 Deposits from other bonks 1,383,477 4,887,478 38,747 Payables and accrued expenses 4,989 30,000 2,600 Local follillities 5,579 6,569 2,600 Current income tox 4,449 5,640 3,600 3,600 Seleriement benefit colligation 5,65	Property and equipment	26,618	16,993
International to 100 International to 100	Investment property	12,601	10,666
Deferred income tox \$5,550 12,950 Total assist \$5,950,000 1199070 Coultry And Liballities 100 47,870 Deposits from other bonks 92,787 47,870 Deposits from customers 103,847 835744 Poychles and accrued expenses 44,980 30,000 Current income tox 4,492 5,648 Servings 3,250 32,500 Borrowing 3,240,753 32,500 Borrowing 3,210 32,750 Storac permittin 2,250 4,606 Revenue and sther reserves 9,250 10,100 Revenue and sther reserves 9,500 10,100 Revenue and sther reserves 9,500 10,100 Revenue and sther reserves 9,500 10,100 Revenue and stotal equity stutibutable to equity holders of KCB Group PLC 200,201 11,171	Right-of-use assets	3,233	4,862
Total assets	Intangible assets	21,215	7,010
	Deferred income tax	25,758	22,382
Deposits from other bonks		1,554,030	1,139,672
Deposits from cutomers			
Deposits from customers 44,969 30,008 Paycobles and accrued expenses 44,969 30,008 Current income tax 5,674 5,644 Current income tax 1,492 5,644 Deferred income tax -5,655 4585 Borrowings 63,000 37,555 Borrowings 3,27,753 966,665 Equity		00.707	47.047
Paysobles and accrued expenses			
Course Indobilities	·		
Current income tax			
Deferred income tox 6.56 Retirement benefit obligation .985 4.58 Borrowings 6.56,50 3.25 Total liabilities .1,247,73 .966,66 Equity			· ·
Retrement benefit obligation Self Self		-,->2	655
Bornovings		585	458
Equity Share capital 3.213 3.215 3.2			37,561
Share capital 3,213 3,213 Share premium 27,690 27,690 Revenue and other reserves 169,298 140,801 Total equity attributable to equity holders of KCB Group PLC 200,201 177,733 Non-controlling interest 0,076 1,794 Total equity 206,277 173,507 SUMMARY CONSOLIDATED INCOME STATEMENT 100,905 90,363 Non-interest income 100,905 90,363 Non-interest revenue 27,307 13,960 Total Income 123,212 109,232 Income after impairment closses (10,300) (13,998) Net fair value (loss)/gain on financial assets at fair value through profit or loss (15,33) 293 Income after impairment charges 19,366 (48,050) Total operating expenses (9,366) (48,050) Profit before tax and loss on menetary position 5,705 47,556 Gain on monetary position 221 26 Share of net profit from associates accounted for using equity method 45 40 Profit before income tax	Total liabilities	1,347,753	966,165
Share premium 27,690 27,690 Revenue and other reserves 169,298 140,816 Total equity intibutable to equity holders of KCB Group PLC 200,201 177,350 Non-controlling interest 6,076 1,794 Total equity 206,277 173,507 TOTAL EQUITY AND LIABILITIES 1,554,030 1,139,672 SUMMARY CONSOLIDATED INCOME STATEMENT 100,905 90,363 Non-interest revenue 27,397 19,662 Total income 100,905 90,363 Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,530) 13,996 Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,531) 284 Income after impairment charges 116,381 95,600 Total approach gexpenses (59,366) 147,559 Profit before tax and loss on monetary position 271 216 Gain on monetary position 271 216 Share of net profit from associates accounted for using equity method 45 40,61 Share of net profit fror the year 40,837 <	Equity		
Revenue and other reserves	Share capital	3,213	3,213
Total aquity attributable to equity holders of KCB Group PLC	Share premium	27,690	27,690
Non-controlling interest	Revenue and other reserves	169,298	140,810
Total equity 206,277 173,507	Total equity attributable to equity holders of KCB Group PLC	200,201	171,713
TOTAL EQUITY AND LIABILITIES 1,554,030 1,139,672	Non-controlling interest	6,076	1,794
Non-interest revenue 100,905 90,363 Non-interest revenue 27,307 18,960 Total income 128,212 109,323 Credit impairment losses (10,300) (13,998) Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,531) 284 Income after impairment charges 116,381 95,600 Total operating expenses (59,366) (48,050) (- · ·		173,507
Net interest recenue 100,905 90,363 Non- interest recenue 27,307 18,860 Total income 128,212 109,322 Credit impairment losses (10,300) (13,998) Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,531) 284 Income after impairment charges 116,381 95,609 Total operating expenses (59,366) (48,050) Profit before tax and loss on monetary position 271 216 Scin on monetary position 271 216 Schare of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,737 Profit for the year 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 40,837 34,737 For the year ended 310ec 2027 Kes M Re-measurement of post employment benefit obligat		1,554,030	1,139,672
Non-interest revenue 27,307 18,960 Total income 128,212 109,323 Credit impairment losses (10,300) (13,998) Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,531) 28,808 Income after impairment charges 116,381 95,609 Total operating expenses (59,366) (48,050) Profit before tax and loss on monetary position 57,015 47,559 Gain on monetary position 271 216 Share of net profit from associates accounted for using equity method 45 4.00 Share of net profit from associates accounted for using equity method 45 4.00 Income tax expense (16,494) (13,642) 10,642 Profit for the year 40,837 34,733 34,733 Profit for the year 40,837 34,733 34,733 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 32 Apra 34,733 Other comprehensive income (2,952) (62,93) (62,93)		100.005	00.363
Total income 128,212 109,322 Credit impairment losses (10,300) (13,998) Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,531) 284 Income after impairment charges 116,381 95,606 Total operating expenses (59,366) (48,050) Profit before tax and loss on monetary position 57,015 47,559 Gain on monetary position 271 216 Share of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,733 Statishutable to: 204 40,837 34,733 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 Kes M Kes M For the year ended 31 Dec 2022 Kes M Kes M Profit for the year 40,837 34,733 34,733 Other comprehensive income (153) (293) Kes M Profit for the year			
Credit impairment losses			
Net fair value (loss)/gain on financial assets at fair value through profit or loss (1,531) 284 Income after impairment charges 116,381 95,609 Total operating expenses (59,366) (48,050) Profit before tax and loss on monetary position 57,015 47,555 Gain on monetary position 271 216 Share of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,733 Profit for the year 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 81 Dec 2022 For the year ended 31 Dec 2022 82 Mes M 82 Mes M Profit for the year 40,837 34,733 34,733 Exchange differences on translation of foreign operations (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fa			
Income after impairment charges 116,381 95,608 Total operating expenses (59,366) (48,050) Profit before tax and loss on monetary position 57,015 47,559 Gain on monetary position 271 216 Share of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,733 Profit is attributable to: 224 81 Equity holders of KCB Group PLC 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 Kes M For the year ended 31 Dec 2022 Kes M Kes M Profit for the year 40,837 34,733 34,733 Exhange differences on translation of foreign operations (55,30) (293) (293) Exhange differences on translation of foreign operations 787 (638) (638) (638) (638) (638)		` ' '	284
Profit before tax and loss on monetary position 57,015 47,556 Gain on monetary position 271 216 Share of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,733 Profit is attributable to: 224 81 Equity holders of KCB Group PLC 40,613 34,092 Non-controlling interest 224 81 40,837 34,173 34,173 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 40,837 34,173 For the year ended 31 Dec 2022 31 Dec 2022 Kes M Kes M Kes M Profit for the year 40,837 34,173 Other comprehensive income (153) (293) Ex-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income	Income after impairment charges		95,609
Gain on monetary position 271 2 16 Share of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,173 Profit is attributable to: 20 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 31 Dec 2022 For the year ended 31 Dec 2022 Kes M Kes M Profit for the year 40,837 34,173 4,073 Other comprehensive income 2 40,837 34,173 4,073 34,173 4,073 34,173 34	Total operating expenses	(59,366)	(48,050)
Share of net profit from associates accounted for using equity method 45 40 Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,773 Profit is attributable to: 224 81 Equity holders of KCB Group PLC 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 31 Dec 2022 For the year ended 31 Dec 2022 31 Dec 2022 Kes M Kes M Kes M Kes M Kes M Profit for the year 40,837 34,173 Other comprehensive income (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year attributable to: (2,318) (1,560) Owners of KCB Group Plc 38,295	Profit before tax and loss on monetary position	57,015	47,559
Profit before income tax 57,331 47,815 Income tax expense (16,494) (13,642) Profit for the year 40,837 34,733 Profit is attributable to: 2 Equity holders of KCB Group PLC 40,613 34,092 Non-controlling interest 224 83 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 Xes M For the year ended Kes M Kes M Kes M Profit for the year 40,837 34,733 Other comprehensive income (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year attributable to: 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10,61 Earnings per share di	Gain on monetary position	271	216
Income tax expense (16,494) (13,642) Profit for the year 40,837 34,173 34,173 Profit is attributable to: Equity holders of KCB Group PLC 40,613 34,092 81 40,837 34,173 34,	Share of net profit from associates accounted for using equity method	45	40
Profit for the year 40,837 34,173 Profit is attributable to: 2 40,613 34,092 Non-controlling interest 224 88 40,837 34,173 34,173 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 Kes M 31 Dec 2022 Kes M For the year ended 40,837 34,173 Other comprehensive income 40,837 34,173 Other comprehensive income (Es M Kes M Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10,61 Earnings per share diluted (in Kshs) 12,71 10,61	Profit before income tax	57,331	47,815
Profit is attributable to: Equity holders of KCB Group PLC 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 40,837 34,173 For the year ended 31 Dec 2022 Xes M Kes M Profit for the year 40,837 34,173 Other comprehensive income (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attributable to: 224 81 Own-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share basic (in Kshs) 12.71 10.61	Income tax expense		(13,642)
Equity holders of KCB Group PLC 40,613 34,092 Non-controlling interest 224 81 SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME 31 Dec 2022 31 Dec 2022 Xes M For the year ended 40,837 34,173 34,173 Other comprehensive income 40,837 34,173 Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attributable to: 224 81 Owners of KCB Group Plc 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10,61 Earnings per share diluted (in Kshs) 12,71 10,61		40,837	34,173
Non-controlling interest 224 88 AUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2022 Kes M 31 Dec 2022 Kes M 31 Dec 2022 Kes M 34,73 Profit for the year 40,837 34,173 Other comprehensive income Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10.61 Earnings per share diluted (in Kshs) 12,71 10.61			
SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2022 Kes M Profit for the year 40,837 34,173 Other comprehensive income Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10.61 Earnings per share diluted (in Kshs) 12,71 10.61			34,092
SUMMARY CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME For the year ended 31 Dec 2022 Kes M 31 Dec 2022 Kes M 31 Dec 2022 Kes M 31 Dec 2022 Kes M 40,837 34,173 Other comprehensive income Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10.61 Earnings per share diluted (in Kshs) 12,71 10.61	Non-controlling interest		81
For the year ended 31 Dec 2022 Kes M 31 Dec 2022 Kes M 31 Dec 2022 Kes M Profit for the year 40,837 34,173 Other comprehensive income 8 Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12,71 10.61 Earnings per share diluted (in Kshs) 12,71 10.61	SHMMADY CONSOLIDATED STATEMENT OF OTHER COMPREHENCY.	40,837	34,173
For the year ended Kes M Kes M Profit for the year 40,837 34,173 Other comprehensive income 88 40,837 34,173 Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61		31 Dec 2022	31 Dec 2021
Other comprehensive income (153) (293) Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attibutable to: 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61	For the year ended		Kes M
Re-measurement of post employment benefit obligation (153) (293) Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attibutable to: 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61	Profit for the year	40,837	34,173
Exchange differences on translation of foreign operations 787 (638) Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attibutable to: 0wners of KCB Group Plc 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61	Other comprehensive income		
Financial assets at fair value through other comprehensive income (2,952) (629) Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attibutable to: 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61	Re-measurement of post employment benefit obligation	(153)	(293)
Other comprehensive income net of tax (2,318) (1,560) Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attibutable to: 38,295 32,532 Owners of KCB Group Plc 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61			(638)
Total comprehensive income for the year 38,519 32,613 Total comprehensive income for the year attibutable to: 38,295 32,532 Owners of KCB Group PIc 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61			(629)
Total comprehensive income for the year attibutable to: Owners of KCB Group Plc 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61			(1,560)
Owners of KCB Group PIc 38,295 32,532 Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61		38,519	32,613
Non-controlling interest 224 81 Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61		20.205	22 522
Total comprehensive income for the year 38,519 32,613 Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61	•		· '
Earnings per share basic (in Kshs) 12.71 10.61 Earnings per share diluted (in Kshs) 12.71 10.61			
Earnings per share diluted (in Kshs) 12.71 10.61			

SUMMARY CONSOLIDATED STATEMENT OF CASH FLOWS		
	31 Dec 2022 Kes M	31 Dec 2021 Kes M
Cashflows generated from operating activities	49,477	(9,319)
Cashflows generated from/(used) in investing activities	98,725	(8,615)
Cashflows generated from/(used) in financing activities	7,761	(7,521)
Net increase in cash and cash equivalents	155,963	(6,817)
Exchange differences	(704)	(328)
Cash and cash equivalents as at 1 January	58,029	65,174
Cash and cash equivalents at 31 December	213,288	58,029

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 2022	3,213	27,690	140,810	1,794	173,507
Non-controlling interests from business acquisition	-	-	-	3,890	3,890
Profit for the year	-	-	40,613	224	40,837
Other comprehensive income net of tax	-	-	(2,486)	168	(2,318)
Dividend paid in the year	-	-	(9,639)	-	(9,639)
At 31 December 2022	3,213	27,690	169,298	6,076	206,277

SUMMARY OF DIRECTORS REMUNERATION REPORT

During the year, the Group paid Kes 568M (2021: Kes 598M) as Directors' emoluments.



Independent Auditor's Report on the Summary Financial Statements to the Shareholders of KCB Group PLC

Opinion

We have audited the summary financial statements of KCB Group Plc, which comprise the summary consolidated statement of financial position at 31 December 2022 and the summary consolidated income statement, summary consolidated statements of other comprehensive income, changes in equity and cash flows for the year then ended which are derived from the audited financial statements of KCB Group Plc and its subsidiaries (together, the "Group") for the year ended 31 December 2022. The Group's financial statements are prepared in accordance with International Financial Reporting Standards and the

In our opinion the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements of the Group which are prepared in accordance with International Financial Reporting Standards (IFRS) and the Companies Act, 2015.

The summary directors' remuneration report is derived from the directors' remuneration report for the year ended 31 December 2022.

Summary financial statements and summary directors' remuneration report

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 (General) (Amendment) (No. 2) Regulations, 2017.

Reading the summary financial statements, the summary directors' remuneration report and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements, the directors' remuneration report and the auditor's report thereon. The summary financial statements, the summary directors' remuneration report and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our audit report dated 15 March 2023 and also confirmed that the auditable part of the directors' remuneration report was prepared in accordance with the Companies Act, 2015. That audit report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

Directors' responsibility for the summary financial statements

The directors are responsible for the preparation of the summary financial statements and the summary directors' remuneration report in accordance with the International Financial Reporting Standards and Companies Act, 2015.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements and the summary directors' remuneration report are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), Engagements to report on



FCPA Michael Mugasa, Practicing Certificate Number 1478

Engagement partner responsible for the audit

For and on behalf of PricewaterhouseCoopers LLP

Certified Public Accountants Nairobi

3 May 2023

Proposed Dividend

The Directors of KCB Group Plc. (the "Group") have recommended a final dividend of Kes. 1.00 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 2022 will be Kes 2.00 for each ordinary

The above summary consolidated financial statements are derived from the Group's financial statements which have been gudited by PricewaterhouseCoopers LLP and received an ungualified opinion. The complete set of gudited 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, 15 March 2023 and were signed on its

Andrew W. Kairu - Group Chairman | Paul Russo - Group Chief Executive Officer Anne Eriksson - Director | Bonnie Okumu - Group Company Secretary

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