

I. STATEMENT OF FINANCIAL POSITION	KCB BANK KENYA					NATIONAL BANK OF KENYA					KCB GROUP PLC (COMPANY)					KCB GROUP PLC (CONSOLIDATED)				
	30-Sep-21 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Sep-20 Kshs 000 Un-audited	30-Sep-21 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Sep-20 Kshs 000 Un-audited	30-Sep-21 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Sep-20 Kshs 000 Un-audited	30-Sep-21 Kshs 000 Un-audited	30-Jun-21 Kshs 000 Un-audited	31-Mar-21 Kshs 000 Un-audited	31-Dec-20 Kshs 000 Audited	30-Sep-20 Kshs 000 Un-audited
A. ASSETS																				
1. Cash [both Local & Foreign]	7,078,761	7,078,197	7,615,802	7,597,722	6,956,633	1,007,756	940,995	1,249,469	1,100,330	1,160,787	-	-	-	-	-	14,927,202	14,393,282	15,239,536	15,152,993	12,553,003
2. Balances due from Central Bank of Kenya	49,406,305	44,807,278	27,913,129	25,839,259	31,271,928	3,757,987	4,081,795	4,133,434	3,750,586	4,799,532	-	-	-	-	-	53,164,292	48,889,073	32,046,563	29,589,845	36,071,460
3. Kenya Government and other securities held for dealing purposes	-	-	405,097	2,019,227	-	-	-	-	-	-	-	-	-	-	-	-	-	405,097	2,019,227	-
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment securities:																				
5. a) Held at amortized cost:																				
a. Kenya Government securities	81,997,542	72,359,602	72,058,395	69,422,464	64,573,219	33,234,414	33,356,840	33,614,230	34,460,222	34,621,205	-	-	-	-	-	115,605,489	106,067,077	106,009,625	103,882,686	99,194,424
b. Other securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,501,520	11,293,433	10,457,544	10,597,858	10,197,222
b) Fair value through OCI:																				
a. Kenya Government securities	83,231,000	70,731,155	68,656,825	71,106,673	99,789,716	20,783,253	17,696,797	15,148,032	15,096,249	17,597,229	-	-	-	-	-	104,699,014	89,011,282	84,520,247	86,202,922	117,386,945
b. Other securities	-	-	-	-	1,767,272	-	-	-	-	-	-	-	-	-	25,519	6,639,793	6,668,276	11,139,894	8,081,389	9,468,702
6. Deposits and balances due from local banking institutions	4,309,114	5,847,046	2,459,041	3,097,833	528,395	6,955,814	1,352,368	1,367,120	1,357,790	1,322,196	482,687	3,993,311	1,160,495	1,146,705	1,132,667	11,264,928	7,199,414	3,826,161	4,455,623	1,850,591
7. Deposits and balances due from banking institutions abroad	12,033,538	13,423,354	5,373,275	8,662,093	3,239,016	1,021,973	2,622,821	1,234,389	755,496	1,583,817	-	-	-	-	-	48,792,234	45,349,403	34,520,821	39,117,240	34,713,341
8. Tax recoverable	-	-	-	247,078	-	78,984	295,415	306,432	304,692	421,939	-	-	-	24,920	30,060	-	-	-	425,728	-
9. Loans and advances to customers (net)	511,324,174	497,927,674	496,213,998	492,537,561	475,667,131	64,953,499	60,376,595	57,668,263	55,539,275	53,380,947	-	-	-	-	-	651,816,465	606,967,409	597,110,217	595,254,297	577,505,119
10. Balances due from group companies	4,999,839	1,911,824	5,058,801	5,715,418	4,716,902	-	-	-	-	-	9,695,367	4,124,299	9,473,050	212,778	706,545	-	-	-	-	-
11. Investments in associates	600,000	600,000	600,000	600,000	600,000	657,458	670,824	616,044	630,353	574,177	-	-	-	-	-	1,257,458	1,270,824	600,000	600,000	600,000
12. Investments in subsidiary companies	-	-	-	-	-	24,963	24,963	24,963	24,963	19,963	84,540,431	79,661,797	79,661,797	79,661,797	79,661,797	-	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	11,137,000	11,137,000	6,287,000	6,035,000	5,642,223	-	-	-	-	-	-	-	-	-	-	11,137,000	11,137,000	6,287,000	6,035,000	5,642,223
15. Property and equipment	8,794,134	9,188,711	9,150,404	9,977,222	9,814,501	4,274,938	4,076,935	4,213,320	4,374,108	4,273,791	822,916	613,219	614,904	616,428	618,902	20,734,739	18,180,756	18,522,034	19,967,596	19,897,157
16. Prepaid lease rentals	122,020	120,772	121,396	122,019	122,734	-	-	-	-	-	-	-	-	-	-	120,015	118,767	121,396	120,015	124,713
17. Intangible assets	4,037,880	4,023,087	4,398,952	4,443,725	4,715,935	568,933	634,903	665,434	744,447	782,983	6,078	6,584	7,091	7,597	8,104	5,088,394	5,081,917	5,382,267	5,499,457	6,695,548
18. Deferred tax asset	16,477,428	15,940,264	14,975,006	13,789,704	11,179,733	3,007,004	2,826,975	3,052,139	3,136,380	2,626,271	-	1,999	1,706	-	65,794	20,193,416	19,403,782	18,651,925	17,647,182	14,501,588
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets	23,264,556	24,786,290	23,174,407	37,132,433	18,790,883	5,924,482	4,675,744	6,294,900	5,566,729	6,425,548	33,325	47,748	14,550	33,330	10,412	31,522,284	31,121,316	32,682,285	43,161,195	25,607,220
21. TOTAL ASSETS	818,813,291	779,882,254	744,461,528	758,345,431	739,376,221	146,251,458	133,633,970	129,588,169	126,841,620	129,590,385	95,580,804	88,448,957	90,933,593	81,703,555	82,259,800	1,122,464,243	1,022,153,011	977,522,612	987,810,253	972,009,256
B. LIABILITIES																				
22. Balances due to Central Bank of Kenya	-	-	-	-	4,993,300	-	-	-	-	3,295,197	-	-	-	-	-	-	-	-	-	8,288,497
23. Customer deposits	631,255,026	601,680,391	569,271,015	588,627,915	595,867,033	115,424,152	99,913,441	99,090,859	99,229,389	102,617,657	-	-	-	-	-	859,103,392	786,035,101	749,414,204	767,224,467	772,662,675
24. Deposits and balances due to local banking institutions	2,919,930	3,035,488	3,818,386	1,776,411	573,035	3,310,433	7,485,321	8,137,398	6,460,632	3,280,280	-	-	-	-	-	4,200,212	7,617,580	8,955,784	7,237,043	3,853,315
25. Deposits and balances due to foreign banking institutions	1,365,110	753,273	843,468	662,973	627,058	7,532,793	7,712,427	7,941,366	6,981,903	5,151,596	-	-	-	-	-	22,360,486	7,388,428	8,282,292	12,431,235	12,716,998
26. Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27. Borrowed funds	33,137,116	33,191,221	33,930,412	34,706,661	17,922,682	3,315,000	3,237,000	-	-	-	-	-	-	-	-	35,273,095	35,042,011	35,961,305	37,032,388	20,389,179
28. Balances due to group companies	-	-	-	-	-	-	-	-	-	-	5,062,372	4,019,235	3,810,669	3,553,491	3,370,185	-	-	-	-	-
29. Tax payable	3,630,072	1,920,732	3,416,320	-	803,837	-	-	-	-	-	58,681	122,095	32,532	-	-	4,126,046	2,323,292	3,800,169	-	875,542
30. Dividends payable	-	-	9,177,637	-	-	5,681	5,681	5,681	5,681	5,811	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-	6,354	-	-	10,152	-	394,504	-	-	-	-
32. Retirement benefit liability	177,000	177,000	177,000	177,000	-	-	-	-	-	-	-	-	-	-	-	177,000	177,000	177,000	177,000	-
33. Other liabilities	22,976,568	23,923,622	16,977,287	21,123,927	14,454,554	3,637,747	2,634,480	2,227,454	2,228,471	3,326,454	118,070	122,842	42,952	52,364	5,056	32,446,326	30,649,993	23,423,640	21,283,837	17,278,001
34. TOTAL LIABILITIES	695,460,822	664,681,727	637,611,525	647,074,887	635,241,499	133,225,806	120,988,350	117,402,758	114,906,076	117,676,995	5,245,477	4,264,172	3,886,153	3,616,007	3,375,241	958,081,061	869,233,405	830,014,394	845,385,970	836,064,207
C. SHAREHOLDERS' FUNDS																				
35. Paid up /Assigned capital	53,986,100	53,986,100	53,986,100	53,986,100	53,986,100	12,368,906	12,368,906	12,368,906	12,368,906	12,368,906	3,213,463	3,213,463	3,213,463	3,213,463	3,213,456	3,213,463	3,213,463	3,213,463	3,213,463	3,213,456
36. Share premium/(discount)	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-	-	1,225,905	1,225,905	1,225,905	1,225,905	1,255,687	-	-	-	-	-	1,225,905	1,225,905	1,225,905	1,225,905	1,225,905
38. Retained earnings/ Accumulated losses	63,661,584	61,439,719	53,771,579	48,232,365	49,334,441	(5,503,011)	(5,671,226)	(5,602,693)	(5,506,873)	(5,624,763)	56,218,252	53,281,173	52,930,365	43,970,473	48,032,178	132,948,260	126,482,898	116,209,950	112,822,478	108,458,562
39. Statutory loan loss reserve	-	-	-	-	-	4,781,842	4,590,726	4,074,991	3,794,213	3,762,684	-	-	-	-	-	3,858,151	3,795,390	4,584,440	2,154,895	4,960,394
40. Other Reserves/Re-measurement of defined benefit asset/liability	(233,686)	(225,292)	(907,676)	(125,558)	814,181	152,010	131,309	118,302	53,393	150,876	-	-	-	-	(51,224)	(9,158,550)	(9,488,199)	(8,629,152)	(7,896,070)	(9,603,417)
41. Proposed dividends	5,938,471	-	-	9,177,637	-	-	-	-	-	-	3,213,463	-	3,213,463	3,213,463	-	3,213,463	-	3,213,463	3,213,463	-
42. Capital grants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44. Minority Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,392,341	-	-	-	-
45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	818,813,291	779,882,254	744,461,528	758,345,431	739,376,221	146,251,458	133,633,970	129,588,169	126,841,620	129,590,385	95,580,804	88,448,957	90,933,593	81,703,555	82,259,800	1,122				

