

STATEMENT OF FINANCIAL POSITION	KCB KENYA BANK					NATIONAL BANK OF KENYA					KCB GROUP PLC COMPANY					KCB GROUP PLC CONSOLIDATED					
	30-Sep-22 Kshs 000 Un-audited	30-Jun-22 Kshs 000 Un-audited	31-Mar-22 Kshs 000 Un-audited	31-Dec-21 Kshs 000 Audited	30-Sep-21 Kshs 000 Un-audited	30-Sep-22 Kshs 000 Un-audited	30-Jun-22 Kshs 000 Un-audited	31-Mar-22 Kshs 000 Un-audited	31-Dec-21 Kshs 000 Audited	30-Sep-21 Kshs 000 Un-audited	30-Sep-22 Kshs 000 Un-audited	30-Jun-22 Kshs 000 Un-audited	31-Mar-22 Kshs 000 Un-audited	31-Dec-21 Kshs 000 Audited	30-Sep-21 Kshs 000 Un-audited	30-Sep-22 Kshs 000 Un-audited	30-Jun-22 Kshs 000 Un-audited	31-Mar-22 Kshs 000 Un-audited	31-Dec-21 Kshs 000 Audited	30-Sep-21 Kshs 000 Un-audited	
A ASSETS																					
1 Cash (both Local & Foreign)	7,459,197	6,737,958	8,528,043	9,372,477	7,078,761	1,472,320	1,025,598	1,091,995	1,250,983	1,007,756	-	-	-	-	-	16,345,347	15,355,954	18,647,891	17,834,897	14,927,202	
2 Balances due from Central Bank of Kenya	52,551,406	31,537,378	22,427,593	27,674,664	49,406,305	4,239,958	3,854,871	3,378,494	7,722,963	3,757,987	-	-	-	-	-	56,791,364	35,392,249	25,806,087	35,397,627	53,164,292	
3 Kenya Government and other securities held for dealing purposes	98,115	2,146,352	2,577,572	2,583,083	-	-	-	-	-	-	-	-	-	-	-	7,221,689	7,130,112	7,365,423	5,462,059	-	
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Investment securities:																					
5 a) Held at amortized cost:																					
a. Kenya Government securities	111,265,537	111,436,114	99,784,029	88,570,009	81,997,542	25,840,186	25,983,415	33,126,102	33,049,950	33,234,414	-	-	-	-	-	137,587,495	137,921,025	133,408,701	122,014,917	115,605,489	
b. Other securities	-	-	-	-	-	303,928	294,984	303,831	295,081	-	-	-	-	-	-	9,875,283	9,326,884	9,484,978	9,111,638	25,501,520	
b. Fair value through OCI:																					
a. Kenya Government securities	78,335,701	88,107,155	91,405,803	94,334,482	83,231,000	20,354,561	19,563,681	18,193,460	20,024,351	20,783,253	-	-	-	-	-	99,261,479	108,330,195	110,237,643	114,969,878	104,699,014	
b. Other securities	2,126,796	2,064,375	2,126,118	2,065,054	-	-	-	-	-	-	-	-	-	-	-	23,163,183	22,265,848	21,311,556	24,733,874	6,639,793	
6 Deposits and balances due from local banking institutions	15,005,195	2,181,428	2,645,218	4,046,727	4,309,114	2,852,761	4,053,430	1,352,457	1,852,529	6,955,814	-	-	-	-	-	15,561,444	5,763,232	3,997,675	1,852,529	11,264,928	
7 Deposits and balances due from banking institutions abroad	10,544,530	13,547,574	7,404,906	4,317,828	12,033,538	947,000	975,532	946,746	496,359	1,021,973	-	-	-	-	-	46,802,304	44,828,200	36,724,170	43,169,681	48,792,234	
8 Tax recoverable	2,102,568	194,730	-	-	-	218,841	-	-	-	78,984	105,345	102,106	92,517	93,053	-	2,048,681	107,218	-	-	-	
9 Loans and advances to customers (net)	581,042,662	563,188,212	551,160,564	529,280,381	511,324,174	69,876,593	68,958,047	67,470,096	67,045,738	64,953,499	-	-	-	-	-	758,815,986	730,335,492	704,366,078	675,480,444	651,816,465	
10 Balances due from group companies	6,823,459	5,412,330	4,834,579	4,303,501	4,999,839	-	-	-	-	-	1,404,799	3,508,306	2,316,966	5,115,682	-	-	-	-	-	-	
11 Investments in associates	421,889	400,253	400,253	401,675	600,000	529,297	570,008	682,051	649,876	657,458	-	-	-	-	421,889	400,253	400,254	401,675	401,675	1,257,458	
12 Investments in subsidiary companies	-	-	-	-	-	24,963	24,963	24,963	24,963	24,963	89,158,501	89,158,501	87,963,501	87,963,501	84,540,431	-	-	-	-	-	
13 Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Investment properties	12,600,607	10,227,387	10,227,387	10,227,387	11,137,000	-	-	-	-	-	-	-	-	-	-	13,039,641	10,666,421	10,666,255	10,666,255	11,137,000	
15 Property and equipment	9,920,318	9,705,182	9,815,944	9,806,117	8,794,134	2,599,615	3,977,222	3,967,622	4,119,087	4,274,938	821,620	819,446	822,035	614,434	822,916	20,262,705	21,631,098	21,705,496	21,733,983	20,734,739	
16 Prepaid lease rentals	117,651	118,275	118,899	119,523	122,020	-	-	-	-	-	-	-	-	-	-	122,946	123,579	124,215	121,389	120,015	
17 Intangible assets	3,593,161	3,965,277	4,160,335	3,771,158	4,037,880	434,941	485,284	555,525	612,378	568,933	4,052	4,558	5,065	5,571	6,078	6,132,306	7,112,689	7,366,736	7,010,170	5,088,394	
18 Deferred tax asset	19,127,279	19,882,401	19,237,528	18,473,135	16,477,428	4,077,300	3,841,789	3,384,397	3,317,439	3,007,004	46,417	81,690	44,703	-	-	23,727,314	24,254,069	22,982,095	22,381,701	20,193,416	
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 Other assets	26,462,554	16,987,987	21,625,181	17,047,723	23,264,556	6,166,549	5,397,800	6,021,806	6,081,608	5,924,482	51,000	43,507	60,764	3,703	33,325	39,101,632	29,163,018	32,313,157	27,329,848	31,522,284	
21 TOTAL ASSETS	939,598,625	887,840,368	858,479,952	826,394,924	818,813,291	139,938,813	139,006,624	140,499,545	146,543,305	146,251,458	90,186,935	91,614,607	92,496,891	90,997,228	90,518,432	1,276,282,688	1,210,107,536	1,166,908,410	1,139,672,565	1,122,464,243	
B LIABILITIES																					
22 Balances due to Central Bank of Kenya	24,947,348	-	7,994,240	-	-	3,950,662	-	6,995,020	3,496,740	-	-	-	-	-	-	28,898,010	-	14,989,260	3,496,740	-	
23 Customer deposits	681,968,942	674,828,828	631,128,521	624,480,440	631,255,026	108,438,035	112,456,059	98,656,380	106,103,099	115,424,152	-	-	-	-	-	922,303,721	908,573,107	845,817,474	837,141,376	859,103,392	
24 Deposits and balances due to local banking institutions	6,473,878	5,240,432	9,474,922	3,717,079	2,919,930	4,980,883	2,341,580	9,905,645	10,554,365	3,310,433	-	-	-	-	-	10,254,550	6,287,472	19,211,284	10,032,709	4,200,212	
25 Deposits and balances due to foreign banking institutions	6,918,706	11,668,798	8,826,476	6,060,540	1,365,110	3,918,580	4,769,203	5,462,230	7,455,621	7,532,793	-	-	-	-	-	22,467,062	29,484,193	26,081,695	34,287,432	22,360,486	
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27 Borrowed funds	53,905,837	35,656,075	33,314,599	33,621,640	33,137,116	608,655	-	-	-	3,315,000	-	-	-	-	-	62,687,703	40,244,123	37,843,109	37,561,033	35,273,095	
28 Balances due to group companies	-	-	-	-	-	-	-	-	-	-	3,573,273	-	-	-	-	-	-	-	-	-	
29 Tax payable	-	-	9,094,891	5,287,663	3,630,072	-	178,799	284,351	215,227	-	-	-	-	-	58,681	-	-	9,415,579	5,644,087	4,126,046	
30 Dividends payable	-	3,588,745	4,858,749	5,938,471	-	274	274	274	274	5,681	-	5,156,922	-	-	-	-	5,156,922	-	-	-	
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	7,007	6,354	655,000	-	655,000	655,000	655,000	394,504	
32 Retirement benefit liability	458,000	458,000	458,000	458,000	177,000	-	-	-	-	-	-	-	-	-	458,000	458,000	458,000	458,000	458,000	177,000	
33 Other liabilities	22,729,340	23,213,938	27,534,923	23,007,626	22,976,568	2,987,442	3,028,624	2,812,303	2,353,257	3,637,747	447,762	309,325	617,866	605,261	118,070	38,340,141	37,498,979	28,713,957	36,888,581	32,446,326	
34 TOTAL LIABILITIES	797,402,051	754,654,816	732,685,321	702,571,459	695,460,822	124,884,531	122,774,539	124,116,203	130,178,583	133,225,806	4,021,035	5,466,247	6,177,866	6,122,668	183,105	1,086,064,187	1,028,357,796	983,185,358	966,164,958	958,081,061	
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	-	-	-	-	-	-	1,200,558	1,200,558	1,200,558	1,225,905	-	-	-	-	-	-	1,200,558	1,200,558	1,200,558	1,225,905	
38 Retained earnings/ Accumulated losses	63,692,045	71,187,666	69,859,150	60,677,534	63,661,584	(4,911,670)	(5,192,523)	(5,121,889)	(5,190,271)	(5,503,011)	52,048,825	55,244,748	54,548,487	49,840,959	56,218,252	136,463,912	143,548,168	144,104,167	131,577,505	132,948,260	
39 Statutory loan loss reserve	25,407,241	11,352,378	4,435,113	5,346,700	-	5,033,545	5,184,560	4,789,033	4,520,549	4,781,842	-	-	-	-	-	28,100,132	14,570,306	7,372,172	7,958,694	3,858,151	
Other Reserves/ Re-measurement of defined benefit asset/ liability	(4,102,275)	(3,340,592)	(2,485,732)	(1,045,618)	(233,686)	(891,950)	(784,867)	(308,717)	9,529	152,010	-	-	-	-	(10,909,538)	(

