

| | KCB KENYA BANK | | | | NATIONAL BANK OF KENYA | | | | KCB GROUP PLC COMPANY | | | | KCB GROUP PLC CONSOLIDATED | | | |
|--|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Jun-20 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-Jun-20 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-Jun-20 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-Jun-20 Kshs 000 Un-audited |
| I. STATEMENT OF FINANCIAL POSITION | | | | | | | | | | | | | | | | |
| A. ASSETS | | | | | | | | | | | | | | | | |
| 1. Cash (both Local & Foreign) | 7,078,197 | 7,615,802 | 7,597,722 | 6,074,983 | 940,995 | 1,249,469 | 1,100,330 | 1,292,929 | - | - | - | - | 14,393,282 | 15,239,536 | 15,152,993 | 12,213,526 |
| 2. Balances due from Central Bank of Kenya | 44,807,278 | 27,913,129 | 25,839,259 | 39,115,841 | 4,081,795 | 4,133,434 | 3,750,586 | 9,456,491 | - | - | - | - | 48,889,073 | 32,046,563 | 29,589,845 | 48,572,332 |
| 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 | 72,359,602 | 72,058,395 | 69,422,464 | 51,069,643 | 33,356,840 | 33,614,230 | 34,460,222 | 34,555,655 | - | - | - | - | 106,067,077 | 106,009,625 | 103,882,686 | 85,625,298 |
| b. Other securities | - | - | - | - | - | - | - | - | - | - | - | - | 11,293,433 | 10,457,544 | 10,597,858 | 7,710,337 |
| b) Fair value through OCI: a. Kenya Government securities | 70,731,155 | 68,656,825 | 71,106,673 | 96,905,532 | 17,696,797 | 15,148,032 | 15,096,249 | 9,445,632 | - | - | - | - | 89,011,282 | 84,520,247 | 86,202,922 | 106,351,164 |
| b. Other securities | - | - | - | 1,724,468 | - | - | - | - | - | - | - | 24,473 | 6,668,276 | 11,139,894 | 8,081,389 | 8,836,162 |
| 6. Deposits and balances due from local banking institutions | 5,847,046 | 2,459,041 | 3,097,833 | 4,991,259 | 1,352,368 | 1,367,120 | 1,357,790 | 1,054,278 | 3,993,311 | 1,160,495 | 1,146,705 | 1,535,438 | 7,199,414 | 3,826,161 | 4,455,623 | 6,045,537 |
| 7. Deposits and balances due from banking institutions abroad | 13,423,354 | 5,373,275 | 8,662,093 | 15,080,084 | 2,622,821 | 1,234,389 | 755,496 | 1,181,205 | - | - | - | - | 45,349,403 | 34,520,821 | 39,117,240 | 47,282,144 |
| 8. Tax recoverable | - | - | 247,078 | - | 295,415 | 306,432 | 304,692 | 304,204 | - | - | 24,920 | 28,743 | - | - | 425,728 | - |
| 9. Loans and advances to customers (net) | 497,927,674 | 496,213,998 | 492,537,561 | 464,006,913 | 60,376,595 | 57,668,263 | 55,539,275 | 50,273,213 | - | - | - | - | 606,967,409 | 597,110,217 | 595,254,297 | 559,884,343 |
| 10. Balances due from group companies | 1,911,824 | 5,058,801 | 5,715,418 | 4,926,699 | - | - | - | - | 4,124,299 | 9,473,050 | 212,778 | 1,002,490 | - | - | - | - |
| 11. Investments in associates | 600,000 | 600,000 | 600,000 | 600,000 | 670,824 | 616,044 | 630,353 | 547,967 | - | - | - | - | 1,270,824 | 600,000 | 600,000 | 600,000 |
| 12. Investments in subsidiary companies | - | - | - | - | 24,963 | 24,963 | 24,963 | 19,963 | 79,661,797 | 79,661,797 | 79,661,797 | 79,227,397 | - | - | - | - |
| 13. Investments in joint ventures | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14. Investment properties | 11,137,000 | 6,287,000 | 6,035,000 | 5,642,223 | - | - | - | - | - | - | - | - | 11,137,000 | 6,287,000 | 6,035,000 | 5,642,223 |
| 15. Property and equipment | 9,188,711 | 9,150,404 | 9,977,222 | 10,023,093 | 4,076,935 | 4,213,320 | 4,374,108 | 4,337,707 | 613,219 | 614,904 | 616,428 | 616,984 | 18,180,756 | 18,522,034 | 19,967,596 | 20,238,654 |
| 16. Prepaid lease rentals | 120,772 | 121,396 | 122,019 | 123,268 | - | - | - | - | - | - | - | - | 118,767 | 121,396 | 120,015 | 125,256 |
| 17. Intangible assets | 4,023,087 | 4,398,952 | 4,443,725 | 5,177,506 | 634,903 | 665,434 | 744,447 | 882,274 | 6,584 | 7,091 | 7,597 | 8,610 | 5,081,917 | 5,382,267 | 5,499,457 | 7,312,992 |
| 18. Deferred tax asset | 15,940,264 | 14,975,006 | 13,789,704 | 9,232,651 | 2,826,975 | 3,052,139 | 3,136,380 | 2,472,655 | 1,999 | 1,706 | - | 9,906 | 19,403,782 | 18,651,925 | 17,647,182 | 12,353,946 |
| 19. Retirement benefit asset | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 20. Other assets | 24,786,290 | 23,174,407 | 37,132,433 | 15,598,651 | 4,675,744 | 6,294,900 | 5,566,729 | 3,401,285 | 47,748 | 14,550 | 33,330 | 53,531 | 31,121,316 | 32,682,285 | 43,161,195 | 24,277,598 |
| 21. TOTAL ASSETS | 779,882,254 | 744,461,528 | 758,345,431 | 730,292,814 | 133,633,970 | 129,588,169 | 126,841,620 | 119,225,458 | 88,448,957 | 90,933,593 | 81,703,555 | 82,507,572 | 1,022,153,011 | 977,522,612 | 987,810,253 | 953,071,512 |
| B. LIABILITIES | | | | | | | | | | | | | | | | |
| 22. Balances due to Central Bank of Kenya | - | - | - | 4,914,250 | - | - | - | - | - | - | - | - | - | - | - | 4,914,250 |
| 23. Customer deposits | 601,680,391 | 569,271,015 | 588,627,915 | 587,038,471 | 99,913,441 | 99,090,859 | 99,229,389 | 99,627,153 | - | - | - | - | 786,035,101 | 749,414,204 | 767,224,467 | 758,241,255 |
| 24. Deposits and balances due to local banking institutions | 3,035,488 | 3,818,386 | 1,776,411 | 1,070,475 | 7,485,321 | 8,137,398 | 6,460,632 | 1,280,280 | - | - | - | - | 7,617,580 | 8,955,784 | 7,237,043 | 2,350,755 |
| 25. Deposits and balances due to foreign banking institutions | 753,273 | 843,468 | 662,973 | 1,829,756 | 7,712,427 | 7,941,366 | 6,981,903 | 4,180,994 | - | - | - | - | 7,388,428 | 8,282,292 | 12,431,235 | 11,011,347 |
| 26. Other money market deposits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 27. Borrowed funds | 33,191,221 | 33,930,412 | 34,706,661 | 18,663,750 | 3,237,000 | - | - | - | - | - | - | - | 35,042,011 | 35,961,305 | 37,032,388 | 21,376,783 |
| 28. Balances due to group companies | - | - | - | - | - | - | - | - | 4,019,235 | 3,810,669 | 3,553,491 | 3,125,892 | - | - | - | - |
| 29. Tax payable | 1,920,732 | 3,416,320 | - | 472,400 | - | - | - | - | 122,095 | 32,532 | - | - | 2,323,292 | 3,800,169 | - | 519,323 |
| 30. Dividends payable | - | 9,177,637 | - | - | 5,681 | 5,681 | 5,681 | 5,811 | - | - | - | - | - | - | - | - |
| 31. Deferred tax liability | - | - | - | - | - | - | - | - | - | - | 10,152 | - | - | - | - | - |
| 32. Retirement benefit liability | 177,000 | 177,000 | 177,000 | - | - | - | - | - | - | - | - | - | 177,000 | 177,000 | 177,000 | - |
| 33. Other liabilities | 23,923,622 | 16,977,287 | 21,123,927 | 15,195,414 | 2,634,480 | 2,227,454 | 2,228,471 | 2,792,287 | 122,842 | 42,952 | 52,364 | 15,131 | 30,649,993 | 23,423,640 | 21,283,837 | 22,519,128 |
| 34. TOTAL LIABILITIES | 664,681,727 | 637,611,525 | 647,074,887 | 629,184,516 | 120,988,350 | 117,402,758 | 114,906,076 | 107,886,525 | 4,264,172 | 3,886,153 | 3,616,007 | 3,141,023 | 869,233,405 | 830,014,394 | 845,385,970 | 820,932,841 |
| C. SHAREHOLDERS' FUNDS | | | | | | | | | | | | | | | | |
| 35. Paid up/Assigned capital | 53,986,100 | 53,986,100 | 53,986,100 | 53,986,100 | 12,368,906 | 12,368,906 | 12,368,906 | 12,368,906 | 3,213,463 | 3,213,463 | 3,213,463 | 3,213,456 | 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 |
| 37. Revaluation reserves/ | - | - | - | - | 1,225,905 | 1,225,905 | 1,225,905 | 1,255,687 | - | - | - | - | 1,225,905 | 1,225,905 | 1,225,905 | 1,255,687 |
| 38. Retained earnings/ Accumulated losses | 61,439,719 | 53,771,579 | 48,232,365 | 46,728,427 | (5,671,226) | (5,602,693) | (5,506,873) | (6,228,546) | 53,281,173 | 52,930,365 | 43,970,473 | 48,515,214 | 126,482,898 | 116,209,950 | 112,822,478 | 105,218,406 |
| 39. Statutory loan loss reserve | - | - | - | - | 4,590,726 | 4,074,991 | 3,794,213 | 3,864,058 | - | - | - | - | 3,795,390 | 4,584,440 | 2,154,895 | 3,329,760 |
| 40. Other Reserves/Re-measurement of defined benefit asset/ liability | (225,292) | (907,676) | (125,558) | 393,771 | 131,309 | 118,302 | 53,393 | 78,828 | - | - | - | (52,270) | (9,488,199) | (8,629,152) | (7,896,070) | (8,568,787) |
| 41. Proposed dividends | - | - | 9,177,637 | - | - | - | - | - | - | 3,213,463 | 3,213,463 | - | - | 3,213,463 | 3,213,463 | - |
| 42. Capital grants | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 43. TOTAL SHAREHOLDERS' FUNDS | 115,200,527 | 106,850,003 | 111,270,544 | 101,108,298 | 12,645,620 | 12,185,411 | 11,935,544 | 11,338,933 | 84,184,785 | 87,047,440 | 78,087,548 | 79,366,549 | 152,919,606 | 147,508,218 | 142,424,283 | 132,138,671 |
| 44. Minority Interest | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 45. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 779,882,254 | 744,461,528 | 758,345,431 | 730,292,814 | 133,633,970 | 129,588,169 | 126,841,620 | 119,225,458 | 88,448,957 | 90,933,593 | 81,703,555 | 82,507,572 | 1,022,153,011 | 977,522,612 | 987,810,253 | 953,071,512 |
| II. STATEMENT OF COMPREHENSIVE INCOME | | | | | | | | | | | | | | | | |
| 1. INTEREST INCOME | | | | | | | | | | | | | | | | |
| 1.1 Loans and advances | 28,236,791 | 12,869,217 | 52,176,373 | 24,720,409 | 2,999,930 | 1,326,844 | 4,641,097 | 2,312,683 | - | - | - | - | 34,495,165 | 15,817,634 | 64,770,327 | 29,987,544 |
| 1.2 Government securities | 8,212,578 | 4,057,503 | 16,220,619 | 7,606,469 | 2,752,188 | 1,365,620 | 5,002,783 | 2,329,695 | - | - | - | - | 12,069,926 | 5,955,180 | 23,177,656 | 10,818,280 |
| 1.3 Deposits and placements with banking institutions | 374,300 | 117,279 | 510,169 | 352,471 | 60,950 | 25,475 | 86,617 | 40,999 | 53,349 | 6,246 | 31,329 | 21,129 | 552,905 | 196,797 | 797,469 | 576,303 |
| 1.4 Other Interest Income | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1.5 Total interest income | 36,823,669 | 17,043,999 | 68,907,161 | 32,679,349 | 5,813,068 | 2,717,939 | 9,730,497 | 4,683,377 | 53,349 | 6,246 | 31,329 | 21,129 | 47,117,996 | 21,969,611 | 88,745,452 | 41,382,127 |
| 2. INTEREST EXPENSE | | | | | | | | | | | | | | | | |
| 2.1 Customer deposits | 6,654,627 | 3,271,842 | 14,269,287 | 7,010,682 | 1,357,121 | 692,354 | 2,463,293 | 1,233,676 | - | - | - | - | 9,163,366 | 4,536,748 | 18,855,318 | 9,318,023 |
| 2.2 Deposits and placement from banking institutions | 889,627 | 453,778 | 1,167,011 | 667,568 | 305,219 | 100,340 | 150,287 | 58,374 | - | - | - | - | | | | |

| | KCB KENYA BANK | | | | NATIONAL BANK OF KENYA | | | | KCB GROUP PLC COMPANY | | | | KCB GROUP PLC CONSOLIDATED | | | |
|---|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|----------------------------------|-------------------------------------|
| | 30-Jun-21 Kshs 000 Un-audited | 31-Mar-21 Kshs 000 Un-audited | 31-Dec-20 Kshs 000 Audited | 30-Jun-20 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-Jun-20 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-Jun-20 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-Jun-20 Kshs 000 Un-audited |
| 8. Exceptional items | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9. Profit/(loss) after exceptional items | 18,762,249 | 7,855,120 | 23,586,442 | 11,361,470 | 1,021,698 | 290,579 | 312,593 | 186,626 | 9,446,416 | 9,006,340 | (1,354,089) | (50,369) | 21,915,652 | 9,117,919 | 25,718,880 | 12,824,758 |
| 10. Current tax | (7,705,414) | (3,678,337) | (10,063,654) | (4,630,572) | (14,381) | (566) | (185,444) | - | (147,868) | (58,304) | (7,499) | - | (8,509,255) | (4,054,012) | (10,903,436) | (5,076,074) |
| 11. Deferred tax | 2,150,560 | 1,362,431 | 4,824,069 | 315,086 | (289,696) | (105,598) | 50,582 | (567,930) | 12,151 | 11,857 | (11,372) | 8,686 | 1,894,518 | 1,312,043 | 4,788,198 | (171,079) |
| 12. Profit/(loss) after tax and exceptional items | 13,207,395 | 5,539,214 | 18,346,857 | 7,045,984 | 717,621 | 184,415 | 177,731 | (381,304) | 9,310,699 | 8,959,893 | (1,372,960) | (41,683) | 15,300,915 | 6,375,950 | 19,603,642 | 7,577,605 |
| 13. Minority Interest | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 14. Profit/(loss) after tax and exceptional items and Minority Interest | 13,207,395 | 5,539,214 | 18,346,857 | 7,045,984 | 717,621 | 184,415 | 177,731 | (381,304) | 9,310,699 | 8,959,893 | (1,372,960) | (41,683) | 15,300,915 | 6,375,950 | 19,603,642 | 7,577,605 |
| 15. Other Comprehensive income: | | | | | | | | | | | | | | | | |
| 15.1 Gains/(Losses) from translating the financial statements of foreign operations | - | - | - | - | - | - | - | - | - | - | - | - | (1,707,271) | (106,074) | (955,000) | (111,624) |
| 15.2 Fair value changes in available-for-sale financial assets | (142,477) | (1,117,311) | 618,503 | 1,788,361 | 54,073 | 46,892 | 71,191 | 112,611 | - | - | - | (1,261) | 159,493 | (900,726) | 3,117,974 | 1,572,807 |
| 15.3 Re-measurement of defined benefit pension fund | - | - | (167,000) | - | - | - | - | - | - | - | - | - | - | - | (167,000) | - |
| 15.4 Share of other comprehensive income of associates | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 15.5 Income tax relating to components of other comprehensive income | 42,743 | 335,193 | (135,451) | (536,508) | (16,222) | (14,068) | (17,798) | (33,783) | - | - | - | 378 | (47,848) | 270,218 | (885,292) | (471,842) |
| 16. Other comprehensive income for the year net of tax | (99,734) | (782,118) | 316,052 | 1,251,853 | 37,851 | 32,824 | 53,393 | 78,828 | - | - | - | (883) | (1,595,626) | (736,582) | 1,110,682 | 989,341 |
| 17. Total comprehensive income for the year | 13,107,661 | 4,757,096 | 18,662,909 | 8,297,837 | 755,472 | 217,239 | 231,124 | (302,476) | 9,310,699 | 8,959,893 | (1,372,960) | (42,566) | 13,705,289 | 5,639,368 | 20,714,324 | 8,566,946 |
| 18. EARNINGS PER SHARE- DILUTED & BASIC KSHS | 0.49 | 0.35 | 0.34 | 0.31 | 0.12 | 0.06 | 0.01 | (0.05) | - | - | - | - | 8.53 | 7.02 | 6.10 | 5.33 |
| 19. DIVIDEND PER SHARE - DECLARED KSHS | - | - | 0.17 | - | - | - | - | - | - | - | - | - | - | - | 1.00 | - |
| III. OTHER DISCLOSURES | | | | | | | | | | | | | | | | |
| 1. NON-PERFORMING LOANS AND ADVANCES | | | | | | | | | | | | | | | | |
| a) Gross Non-performing loans and advances | 65,021,737 | 68,465,655 | 66,810,159 | 50,442,944 | 27,447,135 | 26,360,967 | 26,438,040 | 28,659,573 | - | - | - | - | 95,732,747 | 98,019,399 | 96,612,758 | 83,884,432 |
| b) Less Interest in Suspense | 7,237,473 | 8,170,459 | 7,203,362 | 5,832,716 | 4,548,725 | 4,734,041 | 4,290,607 | 5,381,122 | - | - | - | - | 12,148,304 | 13,291,877 | 11,849,662 | 11,641,695 |
| c) Total Non-Performing Loans and Advances (a-b) | 57,784,264 | 60,295,196 | 59,606,797 | 44,610,228 | 22,898,410 | 21,626,926 | 22,147,433 | 23,278,451 | - | - | - | - | 83,584,443 | 84,727,522 | 84,763,096 | 72,242,737 |
| d) Less Loan Loss Provision | 33,150,242 | 32,805,809 | 33,533,503 | 24,379,566 | 12,098,852 | 11,503,961 | 11,322,528 | 10,281,702 | - | - | - | - | 46,798,263 | 47,117,720 | 45,904,828 | 36,103,733 |
| e) Net Non-Performing Loans and Advances(c-d) | 24,634,022 | 27,489,387 | 26,073,294 | 20,230,662 | 10,799,558 | 10,122,965 | 10,824,905 | 12,996,749 | - | - | - | - | 36,786,180 | 37,609,802 | 38,858,268 | 36,139,004 |
| f) Discounted Value of Securities | 22,558,614 | 24,779,217 | 23,561,199 | 17,302,378 | 10,736,740 | 9,325,185 | 10,330,933 | 12,711,844 | - | - | - | - | 40,915,466 | 45,599,552 | 43,674,611 | 39,320,649 |
| g) Net NPLs Exposure (e-f) | 2,075,408 | 2,710,170 | 2,512,095 | 2,928,284 | 62,818 | 797,780 | 493,972 | 284,905 | - | - | - | - | (4,129,286) | (7,989,750) | (4,816,343) | (3,181,645) |
| 2. INSIDER LOANS AND ADVANCES | | | | | | | | | | | | | | | | |
| a) Directors, Shareholders and Associates | 2,646,847 | 2,990,946 | 3,461,438 | 2,454,867 | 21 | 4 | - | 1 | - | - | - | - | 1,721,790 | 1,572,035 | 1,818,015 | 1,417,189 |
| b) Employees | 14,590,818 | 14,588,062 | 14,544,769 | 13,302,548 | 5,905,135 | 5,941,974 | 5,872,627 | 5,544,248 | - | - | - | - | 21,857,065 | 22,058,465 | 21,694,482 | 20,047,684 |
| c) Total Insider Loans and Advances and other facilities | 17,237,665 | 17,579,008 | 18,006,207 | 15,757,415 | 5,905,156 | 5,941,978 | 5,872,627 | 5,544,249 | - | - | - | - | 23,578,855 | 23,630,500 | 23,512,497 | 21,464,873 |
| 3. OFF-BALANCE SHEET ITEMS | | | | | | | | | | | | | | | | |
| a) Letters of credit, guarantees, acceptances | 54,260,469 | 67,007,549 | 60,389,210 | 76,782,495 | 4,798,015 | 5,055,196 | 4,996,228 | 7,007,850 | - | - | - | - | 67,896,346 | 80,346,153 | 74,319,742 | 93,455,265 |
| b) Forwards, swaps and options | 22,833,969 | 12,319,935 | 16,307,815 | 16,002,702 | 4,967,095 | 4,179 | 11,351,200 | 174,158 | - | - | - | - | 29,354,926 | 14,405,392 | 28,784,319 | 17,546,049 |
| c) Other contingent liabilities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d) Total Contingent Liabilities | 77,094,438 | 79,327,484 | 76,697,025 | 92,785,197 | 9,765,110 | 5,059,375 | 16,347,428 | 7,182,008 | - | - | - | - | 97,251,272 | 94,751,545 | 103,104,061 | 111,001,314 |
| 4. CAPITAL STRENGTH | | | | | | | | | | | | | | | | |
| a) Core capital | 108,822,121 | 104,988,072 | 102,218,465 | 97,191,535 | 6,164,098 | 6,463,711 | 6,578,405 | 6,139,193 | - | - | - | - | 149,736,053 | 143,925,587 | 143,723,638 | 132,333,209 |
| b) Minimum Statutory Capital | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | - | - | - | - | 7,781,383 | 7,839,731 | 7,859,059 | 7,724,796 |
| c) Excess (a-b) | 107,822,121 | 103,988,072 | 101,218,465 | 96,191,535 | 5,164,098 | 5,463,711 | 5,578,405 | 5,139,193 | - | - | - | - | 141,954,670 | 136,085,856 | 135,864,579 | 124,608,413 |
| d) Supplementary Capital | 23,344,188 | 24,046,000 | 24,455,875 | 7,998,750 | 4,368,809 | 1,268,343 | 1,256,934 | 1,190,008 | - | - | - | - | 27,139,578 | 28,630,440 | 26,610,770 | 11,328,510 |
| e) Total Capital (a+d) | 132,166,309 | 129,034,072 | 126,674,340 | 105,190,285 | 10,532,907 | 7,732,054 | 7,835,339 | 7,329,201 | - | - | - | - | 176,875,631 | 172,556,027 | 170,334,408 | 143,661,719 |
| f) Total risk weighted assets | 655,621,593 | 649,662,033 | 654,392,522 | 603,667,601 | 78,422,698 | 77,691,953 | 76,036,622 | 70,086,927 | - | - | - | - | 805,999,040 | 792,583,200 | 788,786,860 | 737,289,354 |
| g) Core Capital/Total deposits Liabilities | 18.1% | 18.4% | 17.3% | 16.5% | 5.7% | 6.0% | 6.2% | 5.9% | - | - | - | - | 19.0% | 19.2% | 18.7% | 17.5% |
| h) Minimum statutory Ratio | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | - | - | - | - | 8.0% | 8.0% | 8.0% | 8.0% |
| i) Excess | 10.1% | 10.4% | 9.3% | 8.5% | (2.3%) | (2.0%) | (1.8%) | (2.1%) | - | - | - | - | 11.0% | 11.2% | 10.7% | 9.5% |
| j) Core Capital / total risk weighted assets | 16.6% | 16.2% | 15.6% | 16.1% | 7.9% | 8.4% | 8.7% | 8.8% | - | - | - | - | 18.6% | 18.2% | 18.2% | 17.9% |
| k) Minimum Statutory Ratio | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | 10.5% | - | - | - | - | 10.5% | 10.5% | 10.5% | 10.5% |
| l) Excess (j-k) | 6.1% | 5.7% | 5.1% | 5.6% | (2.6%) | (2.1%) | (1.8%) | (1.7%) | - | - | - | - | 8.1% | 7.7% | 7.7% | 7.4% |
| m) Total Capital/total risk weighted assets | 20.2% | 19.9% | 19.4% | 17.4% | 13.4% | 10.0% | 10.3% | 10.5% | - | - | - | - | 21.9% | 21.8% | 21.6% | 19.5% |
| n) Minimum statutory Ratio | 14.5% | 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) | 5.7% | 5.4% | 4.9% | 2.9% | (1.1%) | (4.5%) | (4.2%) | (4.0%) | - | - | - | - | 7.4% | 7.3% | 7.1% | 5.0% |
| p) Adjusted Core Capital/Total Deposit Liabilities* | 18.2% | 18.6% | 17.6% | 17.0% | 5.9% | 6.3% | 6.2% | 6.0% | - | - | - | - | 19.2% | 19.4% | 18.9% | 17.8% |
| q) Adjusted Core Capital/Total Risk Weighted Assets* | 16.7% | 16.3% | 15.8% | 16.5% | 8.1% | 8.7% | 8.7% | 8.8% | - | - | - | - | 18.7% | 18.3% | 18.4% | 18.3% |
| r) Adjusted Total Capital/Total Risk Weighted Assets* | 20.3% | 20.0% | 19.5% | 17.8% | 13.8% | 10.3% | 10.3% | 10.5% | - | - | - | - | 22.0% | 21.9% | 21.8% | 19.8% |
| 5. LIQUIDITY | | | | | | | | | | | | | | | | |
| a) Liquidity Ratio | 35.1% | 31.3% | 31.2% | 34.7% | 46.6% | 42.7% | 44.4% | 50.2% | - | - | - | - | 40.1% | 37.3% | 36.1% | 40.0% |
| b) Minimum Statutory 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% |
| c) Excess (a-b) | 15.1% | 11.3% | 11.2% | 14.7% | 26.6% | 22.7% | 24.4% | 30.2% | - | - | - | - | 20.1% | 17.3% | 16.1% | 20.0% |

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

| | Share capital Kshs '000 | Share premium Kshs '000 | Revenue and other reserves Kshs '000 | Total Kshs '000 |
|---------------------------|----------------------------|----------------------------|---|--------------------|
| As at 30 June 2021 | 3,213 | | | |