



Financial statements table with columns for KCB Kenya Bank, National Bank of Kenya, KCB Group PLC (Company), and KCB Group PLC (Consolidated). Rows include assets, liabilities, shareholders' funds, comprehensive income, and disclosures.

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9

Message from the Directors

The above financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.kcbgroup.com They may also be accessed at the institutions Head Office located at Kencom House, Moi Avenue, Nairobi, Kenya.

The financial statements were approved by the Board of Directors on Wednesday 26 May, 2021 and signed on its behalf by: Andrew W. Kairu - Group Chairman | Joshua Ogara - Group Chief Executive Officer and Managing Director

