THE RELATIONSHIP BETWEEN LOAN PORTFOLIO MANAGEMENT AND PERFORMANCE OF KENYA COMMERCIAL BANK IN KENYA
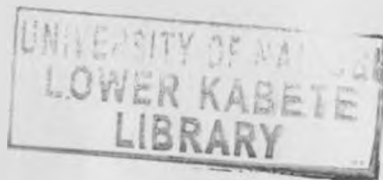
BY

NYAMAO GEOFFREY OMBASO

A MANAGEMENT RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION (MBA), SCHOOL OF BUSINESS, UNIVERSITY OF NAIROBI

OCTOBER, 2012

DECLARATION

This research project is my original work and has not been presented to any other institution or university.

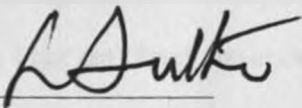Signed _~Hmmmmᵗ_   Date **10/11/12**

NYAMAO GEOFFREY OMBASO

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This research project has been submitted for examination with my approval as university supervisor.

Sign _L⊃ulℏ_   Date **10·11· 2012**

OTIENO LUTHER ODHIAMBO

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DEDICATION.

I dedicate this research project to my Dad, Naftal and Mom, Hellen who's Colossal and explicit sacrifices propelled me up the academic ladder to this level and always had very strong convictions of my ability to get to this level. I love you both more than you can ever fathom.

ABTSRACT

Loan portfolio management has openly shown a direct impact in the performance of most banking institutions. This is based on the fact that many financial institutions have collapsed in Kenya due to poor loan portfolio procedures and combinations that had adverse effects on their performance (Waweru & Kalani, 2009). The prime objective of this study was to establish the relationship between loan portfolio management and performance of Kenya Commercial Bank in Kenya which was an attempt to bridge this gap in this field.

This research was an empirical one and conducted a census focusing on KCB Kenya Branches in order to establish the relationship between loan portifolio management and performance between January and June 2012 because of the great performance levels in KCB. This made it easier to get adequate and accurate information necessary for this research. The researcher collected quantitative data on business loans, Personal loans, over draft facilities, Micro Finance loans, Institutional loans, Mortgage loans and Salary advances from KCB Finance Division. The data analysis was done using SPSS whereby inferential statistics was applied whereby a multiple regression model was employed.

A multiple linear regression model of performance versus loan portfolios' was applied to examine the relationship between the variables. The model treated performance in KCB Kenya branches as the dependent variable while the independent variables will be the loan portfolios namely business loans, Personal loans, Over draft facilities, Micro Finance loans, Institutional loans, Mortgage loans and Salary advances. The study revealed that performance of the Kenya Commercial Bank had positive association with business loans, over draft facilities, micro finance loans, institutional loans and mortgage loans. It also revealed that the Performance of Kenya Commercial banks was found to have negative association with, personal loans and salary advances. This study recommends that there is need for commercial banks in Kenya to have policies to regulate salaries advance and personal loans due to negative effects on the performance of the banks there is need for commercial banks in Kenya to increase their lending of business, institutional, micro finance, over draft and mortgage loans as this was found to positively influence the performance of Kenya Commercial Bank in Kenya.

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LIST OF ABBREVIATIONS.

CAPM   Capital Asset Pricing Model

CBK   Central Bank of Kenya

EUT   Expected Utility Theory

KCB   Kenya Commercial Bank

LPM   Loan portfolio management

MPT   Modern Portfolio Theory

PM   Portfolio Management

ROA   Return on Assets

ROE   Return On Equity

CHAPTER ONE

INTRODUCTION

1.1 Background of the study.

The loan portfolio is essentially the largest asset base Banks boasts about and its the predominantly greatest source of income (Morsman, 2003). Cognizant of that then credit risk which is the propensity of people who take loans not being willing or fail to pay loans is well explained through the concepts of moral hazard that they are the ones who have the tendency to approach banks for facilities and adverse selection that postulates that they are the ones who get the credit facilities then may not be willing or ready to repay. Credit facilities are very diverse and target various market segments and others are more secure than others. Hence an optimal loan portfolio mix is imperative so as to remain profitable and the going concern which is the principle behind any business thriving can be realized,

1.1.1 Loan Portifolio Management.

Loan portfolio management has openly shown a direct impact in the performance of most banking institutions. This is based on the fact that many financial institutions have collapsed in Kenya due to poor loan portifolio procedures and combinations that had adverse effects on their performance (Waweru & Kalani,2009). Very exidently from Waweru and Kalani's assertion there is a relationship between the loan portifolio management and performance of Banks hence it explicitly informs this research to establish the relationship between loan portifolio and performance of Kenya Commercial Bank in Kenya and attempt to bridge that gap which is very evident in this field. A

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portifolio manager can obtain early indications of increasing risk and performance signals by taking a more comprehensive view of the loan portifolio (Wyman, 2000).

Loan portifolio which constitutes a colossal proportion of banks assets and is relatively illiquid and exhibits the highest level of credit risk (Koch and MacDonald, 2000). The largest credit risk inherent in any financial institution lies heavily and almost entirely on its loan portifolio. It is very imperative to note at this point that most small businesses and firms may not have tangible security e.g. land and other strong collaterals hence managing the loan portifolio between the various products offered is extremely vital as both loans with very flexible collateral requirements and those with very stringent ones are vital. For a long time, the orientations of many good portifolio managers and firms have directed their efforts on prudently approving loans and carefully monitoring loan performance. Although these activities are very vital in loan portifolio management, analysis of past credit problems, such as those associated with oil and gas lending, agricultural lending and commercial real estate lending in the 1980's, has made it very explicit that portifolio managers should do more(Von Stauffenberg, 2002)

For effective loan portfolio management, bankers and in this specific context Kenya Commercial Bank must understand not only the risk posed by each loan portifolio or credit line but also get to ascertain the level at which and how the risks of each loan portifolio are interrelated. These interrelationships can multiply the risk severally beyond what it would be if the risks were not interrelated. To minimize credit risk, banks are encouraged to use the "know your customer" principle as expounded by the Basel Committee on Banking Supervision. (Kunt-Demirguc and Detragiache, 1997; Parry, 1999; Kane and Rice, 1998).

Risk limits should take into consideration the bank's historical loss experience, its ability to absorb future losses, and the bank's desired level of return. Limits may be set in various ways, individually and in combination. For example, they may be applied to a characteristic of individual loans, to the volume of a particular segment of the loan portfolio, and to the composition of the portfolio as a whole. Limits on loans to certain industries or on certain segments of the portfolio should be set with an eye to their impact on the portfolio's aggregate risk (Comptrollers Handbook, 1998). In other words, as some limits are raised, it may be necessary to lower others to maintain the desired overall level of risk. Limits should be based on the interrelationship of risk and reward and on the risk to capital, earnings, or both.

Portifolio management is imperative because portfolio risk has a very strong dimension of credit risk. Portfolio risk refers to the possibility that an appropriate mix or collection of investments held by an institution will not earn the expected or desired rate of return. Investors attempt to reduce the risk through diversification or hedging (Fulton, 1999). From Fultons assertion above, for a Bank to remain afloat in regard to portfolio risk then diversification and optimum portfolio management would aid. Portifolio risk includes both systemic risk and unsystematic risk. Systematic risk has an impact on the overall market e.g. inflation and interest rate changes. Unsystematic risk such as product defects or management turnovers is unique to individual securities, Hence appreciating risk and risk management is an important facet in loan portifolio management (Gestel and Baesen, 2009)

1.1.2 Financial Performance.

Banks assess their performance using measures such as earnings, return on equity, and return on assets. Performance measures should also consider the relationship between

risk and return. Banks should assess the risk/return relationship at both the individual loan and portfolio level. While more sophisticated loan pricing models include multiple factors to differentiate risk, smaller banks can get acceptable results with basic models relating a few variables - loan income to capital, for example. Banks are increasingly measuring the financial performance of loan portfolios by their risk-adjusted returns. The Proper Loan portifolio encourages banks to incorporate more risk/reward analysis into their loan underwriting decisions and portfolio management practices (Comptrollers Handbook, 1998).

A bank's financial performance is without doubt and whatsoever affected when faced by the high costs associated with and directly related to the deteriorating rates and levels of its asset quality and portifolio. According to Central Bank of Kenya (CBK) Prudential Guidelines, All banks and KCB inclusive must provide for all its asset portifolio grades. From Grade One loan which is called normal it must be provided for 1%, grade two which is called Watch, must be provided for 3%, grade three which is called Sub Standard, it must be provided for 20%, grade four which is called Doubtful, it must be provided for 100% and the fifth grade which is called loss must also be provided for 100%. Also very clear from grade three then all interest is suspended and it becomes expensive holding the loan in the books of the bank. Based on the data above from CBK then it's very clear that the loan portifolio grade has a very direct impact on a bank's profitability. Various loan portifolios have higher risk levels than others hence a clear and appropriate mix to avert losses accruing as a result of provisions and ultimate losses as they cannot be recovered is a "must perform" initiative in banks. Absence of loan growth in an environment of reduced new lending (driven by lower demand but also by banks more stringent criteria) can be quite rapid for banks, given that the majority of

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their loans are annuity loans with monthly principal repayments, although this acts as an important source of internally generated liquidity (Bobakova, 2003).

1.1.3 Loan Portfolio Management and Performance.

Financial performance is the single most important factor in assessing growth potential, earnings capacity and overall financial strength (Richardson, 2002). The financial structure of the financial institutions is evaluated using two accounting ratios namely; net loans to total assets invested in the loan portfolio where the desired level of this ratio is between 70 and 80 percent and; non-financial investments to total assets in non-financial investments (Richardson, 2002) This mix is very vital and the percentages must be very properly managed. In view of Richardson's postulation above then a proper loan portfolio management is critical so as to maximize the returns of KCB and its performance wholesomely.

1.1.4 Kenya Commercial Bank.

The history of KCB dates back to 1896 when its predecessor, the National Bank of India opened an outlet in Mombasa. Eight years later in 1904, the Bank extended its operations to Nairobi, which had become the Headquarters of the expanding railway line to Uganda. The next major change in the Bank's history came in 1958. Grindlays Bank merged with the National Bank of India to form the National and Grindlays Bank. In 1970, the Government acquired 100% of the shares to take full control of the largest commercial bank in Kenya. National and Grindlays Bank was renamed Kenya Commercial Bank. In 1972, Savings & Loan (K) Ltd was acquired to specialize in mortgage finance. KCB operates in 6 different countries namely Kenya, Uganda, Tanzania, Rwanda, South Sudan and latest of them is Burundi (KCB website. March 2012). This research shall

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only delve and assess the situation in KCB Kenya only and will not look at the subsidiaries of KCB in other markets.

Loan Portfolio in KCB entails the business loans, personal loans, Mortgage Loans, Micro finance loans, over draft facilities, salary advances and institutional loans which are all processed and approved based on the discretionary limits set out. KCB has taken the lead and this can be explained by the high profitability before and after tax recorded last year 2011. KCB views the loan portifolio in its various segments as well as among loans so as to appreciate the various risks inherent in each and every loan portfolio. These good practices provides management with a more complete picture of the bank's credit risk profile of the various loan portfolios and with more tools to analyze and control the risk (Athanasoglon et al, 2005).

1.2 Research Problem.

Loan Portfolio management considers the relationship between risk and return; they assess the risk and return relationship both at the individual and portfolio levels. Banks are increasingly measuring the performance of loan portfolios by their risk adjusted returns (Koch and MacDonald, 2000). Banks may be forced to adjust their Loan Portfolio in line with other banks in the market where a herding behavior is practiced. Rajan (1994) notes that expanding lending in the short-term boosts earnings, thus the banks have an incentive to ease their credit standards in times of rapid credit growth, and likewise to tighten standards when credit growth is slowing in an optimal portfolio mix.

Lending is the mainstay of Banks in Kenya. However lending activities have become a nightmare in Kenya and currently in view of the high interest rates and CBK setting higher base rate, the Banks have had to raise their lending rates and this makes it very

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expensive for customers to borrow, not only that, some loan portfolios are affected in the sense that even the rates of existing facilities are also adjusted upwards and this leads to default hence affects performance. This has been fuelled by the fact that on one hand firms complain about the lack of credits due to the high rates set and the excessively high standards set by banks while banks on the other sides have also suffered losses on bad loans (Richard, 2006). This quagmire pushes Banks to raise their rates to cushion themselves against the losses. Despite this not all loan portifolios are affected with increments in interest rates and this is very evident in KCB hence an appropriate mix balance in order to avert default.

There have been a few Local Studies on loan portfolio and financial performances of banks have been conducted. Ngene (2002) did an empirical investigation into portfolio performance measures by pension fund managers and the challenges they face in portfolio management in Kenya. Maina (2003) carried out a research on the risk based capital standards and the riskiness of bank portfolios in Kenya. Obusubiri (2006) conducted a study on corporate social responsibility and portfolio performance at the NSE, while Mbote (2006) did a research on the relationship between the type of mortgages and the level of non-performing loan portfolio in the mortgage companies in Kenya. None of these local studies have focused on the relationship between loan portfolio mix management and profitability of KCB in Kenya. This is despite the fact that many institutions have collapsed in Kenya due to poor loan portfolio procedures that affected their financial performance (Waweru & Kalani, 2009).

Hence this research focuses on the relationship between loan portifolio mix management and performance of KCB in Kenya as an extremely modest attempt to bridge this great

research gap in this field. This research was guided by the following research questions: Is there a relationship between Loan portfolio mix and performance of KCB?.

1.3 Research Objective

To establish the relationship between loan portfolio management and performance of Kenya Commercial Bank in Kenya.

1.4 Value of the Study

This study seeks to contribute to the literature by broadening the understanding of the concept of Loan Portfolio mix management beyond the technical considerations in the accounting, banking and finance literature.

To the banking industry stakeholders: The study will be invaluable to KCB in that it will provide an insight into the best loan portfolio mix management practices to adopt in order to enhance profitability in the industry. To the government: It will help in having a clear picture of the level of profitability based on the fact that it has shares in KCB. To the researchers and academicians: The study will add to the existing body of knowledge on loan portfolio mix management to benefit academicians and aid further research on loan portfolio mix management in other financial sectors.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter the researcher reviews studies on loan portfolio mix management and performance. Only the issues in the objective will be reviewed and discussed.

2.2 Portfolio Management

A Portfolio is a group of financial assets such as shares, stocks, bonds, etc. A portfolio is planned to stabilize the risk of non-performance of various pools of investment, while management is the coordination of the activities of an enterprise in accordance with well-defined policies in achievement of its pre-defined objectives. Hence Portfolio Management (PM) aids the investor in selecting the best available securities that will provide the expected rate of return for any given degree of risk and also to mitigate (reduce) the risks. It is a strategic decision which is addressed by the top-level managers, where issues stretch beyond the scope of the project and where interdependencies are not manageable by a single project are to be managed by a portfolio head or "boss of projects" (Olsson, 2005

According to Hillson (2004), PM is the art and science of decision making about investment mix and policy, asset allocation for individuals and institutions, and balancing risk against performance. In the case of mutual and Exchange Traded Funds (ETFs) there are two forms of PM: Passive and Active PM. Passive management entails simply tracking of a market index, commonly referred to as indexing or index investing. Active management involves a single manager, co-managers or a team of managers who attempt to beat the market return by actively managing a fund's portfolio through

investment decisions based on research and decisions on individual holdings. Closed-end funds are generally actively managed (Elonen and Artto, 2003)

According to Cooper Et al, (2001) there are four goals in PM – first is maximizing the value of the portfolio where the goal is to select new product projects so as to maximize sum of the values or commercial worths of all active projects in your pipeline in terms of some business objective . secondly, seeking the right balance of projects where the goal is to achieve a desired balance of projects in terms of a number of parameters; for example, long term projects versus short ones; or high risk versus lower risk projects; and across various markets, technologies, product categories, and project types . thirdly ensuring that your portfolio is strategically aligned meaning that all your projects are "on strategy"; and that your breakdown of spending across projects, areas, markets, etc., must mirror your strategic priorities (your areas of focus and their respective priorities). , and making sure you don't have too many projects for your limited resources so that projects don't end up in a queue; they take too long to reach the market

2.3 Portfolio Analysis

The portfolio analysis of markets served by a destination is a tool of vital importance for firms, since knowledge of the workings of the markets and competition faced aids in decisioning regarding the selection of priority market segments, positioning of the destination and devising of marketing strategies. However, the user of the PA should consider that different models sometimes lead to different recommendations (Calantone and Mazanec, 1991). The analysis should therefore not be seen as a strategic solution, which could result in errors or even function as a strait-jacket, but rather as a diagnostic tool (Heath and Wall, 1992; Segev, 1995).

In PA the objectives of the study would be clearly identified and defined, as its vital to the quality of the results (Segev, 1995). In the models of PA applied to tourist destinations the unit of analysis is the destination itself, which may be a country (Henshall and Roberts, 1985; Calantone and Mazanec, 1991; McKercher, 1995; Faulkner, 1997), a region (McKercher, 1995; Perdue, 1996) or a city (Mazanec, 1995)

Heath and Wall (1992) states that the stability of the product life cycle is implicit in some portfolio models. However, users of a market portfolio should consider a dynamic model in opposition to the implications of a static model, as markets and competition are constantly changing (Papadopoulos, 1989). Henshall and Roberts' (1895) study shows that a portfolio can easily be adapted to reflect the developments of markets over time. Kabiru (2002) indicated that the principles of PA play a great role in the management of credit risk. Very evidently credit risk according to Boston Consulting Group (2006), is the oldest and important risk which credit unions are exposed to. In Banks for this matter, the effect of credit risk management practices adopted by Banks has led to diversifying their exposure limits across the borrowers and among various types of loan portfolio mixes so as to remain profitable in the wake of high default of loan rates.

2.4 Loan Portfolio Management

The loan portfolio is the largest asset and greatest revenue stream. Hence, it's one of the greatest source of risk to a bank's financial soundness. Whether due to lax credit standards or poor portfolio risk management, loan portfolio problems have been the major cause of bank losses. Loans that have been advanced must be repaid as the value of a loan portfolio depends not only on the interest rates earned , but also on the likelihood that interest and principal will be repaid (Luenberger, 1993).While controlling loan growth has always been a large part of liquidity management, historically the loan

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portfolio has not been viewed as a significant source of funds for liquidity management (Rabin and Thaler, 2001)

Loan portfolio management (LPM) is the process by which risks that are inherent in the credit process are managed. Assessing LPM is a primary supervisory activity as it involves evaluating the steps bank management takes to identify and control risk throughout the credit process. It focuses on what management does to identify issues before they are problems. It emphasizes the identification and management of risk among loans may be at least as critical as the risk inherent in individual loans.

2.5 Need For Loan Portfolio Mix Management

Effective loan portfolio management begins with a view of the risk in individual loans. Prudent risk selection is vital to maintaining good loan quality. Therefore, the emphasis on controlling the quality of individual loan approvals and managing the performance of loans is still vital. But better technology has opened the door to better management methods. A portfolio manager can now obtain early indications of increasing risk as loans are the most risky assets by taking a more comprehensive view of the loan portfolio. In fact, one of the best-kept secrets in the world of banking is that many well-known institutions have suffered a major loan portfolio crisis. This can be attested to in country after country by industry insiders with personal knowledge of leading institutions that at times have had far greater loan delinquency and default rates than they are reported publicly. (Chriesten, 2001)

Loan portfolio managers have concentrated their efforts on prudently approving loans and carefully monitoring loan performance (Scharfstein, Stein, 2000). Sustainability of institutions especially the banking institutions requires ensuring the loan portfolio quality

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remains high, because it leads to costly losses and loss of revenue on non-performing loans and threaten the financial viability of the firm. Hence, many banks now view the loan portfolio in its segments and consider the relationships among portfolio segments as well as among loans. These practices provide management with a more complete picture of the bank's credit risk profile and with more tools to analyze and control the risk (McKercher, 1995).

2.6 Portifolio Theories

2.6.1 Expected Utility Theory (EUT).

It makes sense that the explanations in human and social psychology would help in advancing our understanding of stock market behaviour. The latest research has made great strides in explaining the persistence of anomalies by adopting a psychological perspective. In psychology literature reveals that individuals have limited information processing capabilities, exhibit systematic bias in processing information, are prone to making mistakes, and often tend to rely on the opinion of others. Rabin and Thaler (2001) discusses the explanation of risk aversion in the EUT is not plausible by providing examples of how the theory can be wrong and misleading. They call for a better model of describing choice under uncertainty. It is now agreed that the failure of EUT is based on the fact that the psychological principles governing decisioning were not fully recognized and as a consequence it wasn't successful.

2.6.2 Modern Portfolio Theory (MPT).

Modern Portfolio Theory (MPT) is a theory of investment which tries to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various

assets. Although MPT is widely used in practice in the financial industry and several of its creators won a Nobel Prize for the Theory, in recent years the basic assumptions of MPT have been widely challenged by fields such as behavioural economics (Sharpe, William 1964). In conventional portfolio theory one typically seeks to minimize portfolio variance for a given expected portfolio return (Markowitz, 1991; Elton and Gruber, 1995). The Centrepiece of this theory is the capital asset pricing model (CAPM) devised by Markowitz (1952). In spite of criticism and Ongoing concerns about its validity and testability, concepts in CAPM such as efficient frontier, security market lines, asset "betas" and so-on are still considered relevant in the selection and management of portfolios of assets. The Key assumptions of (Markowitz, 1952) MPT theory are that asset returns are normally distributed and that investors face a risk-return trade-off. It is widely accepted that most asset returns are non-normally distributed and this can be seen in the extreme tail risks in the current crisis and the long term capital management crisis in 1998. Such events are not covered adequately by a normal distribution function. In the property industry, most portfolio optimization practises ignore the normality assumption of asset returns. To complicate matters further, the short time series of property returns data further compromises the stability of the estimated returns and covariance matrix. In portfolio literature such issues are referred to as estimation errors. Such deficiencies in the optimization methodology could provide statistically incorrect outputs, i.e. portfolio weights. The postulate of this paper is that it works around these shortcomings rather than ignoring them completely.

Another critical aspect of MPT that cannot evade recognition is that MPT models an asset's return as a normally distributed (or more generally as an elliptically distributed random variable), defines risk as the standard deviation of return, and models a portfolio as a weighted combination of the assets' returns. By combining different assets whose

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returns are not perfectly positively correlated. MPT seeks to reduce the total variance of the portfolio return. MPT also assumes that investors are rational and markets are efficient. MPT was developed in the 1950s through the early 1970s and was considered an important advance in the mathematical modelling of finance. Since then, many theoretical and practical criticisms have been levelled against it (Harrel and Kiefer, 1993). These include the fact that financial returns do not follow a Gaussian or indeed any symmetric distribution, and that correlation between asset classes are not fixed but can vary depending on external events.

2.6.3 Relationship Portfolio Concepts.

The relationship portfolio concepts have been postulated by many management scientists. Fiocca (1982) explaining various factors associated with the customer buying behaviour and supplier relationships. He suggests a number of mechanisms for assessing the proposed axes: "Difficulty in managing the customer" is a function of the level of competition for the customer, customer buying behaviour and the characteristics of the product bought by the customer. The volume of purchases by the customer, customer market leadership and the ability of the supplier to fully adapt to the customer expectations and specifications. The strength of this relationship is then again measure by applying a mix of objective, judgemental or subjective factors that include: length of relationship; importance of the customer; friendship; co-operation in product development; and social distance.

A criticism of Fiocca Model put forward by Yorke and Droussiotis (1994) is that it does not recognize the importance of considering customer profitability. It simply assumes that different cells can be associated with different levels of profitability. Campbell and Cunningham (1983) proposed a three- step portfolio analysis strategy for marketing

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management. Using the case study of a major packaging supplier, they suggest a three-step analysis using two variables at each stage. The first step focuses on the nature and attractiveness of the customer relationship using customer life cycle stage on one axis and various data on the other.

2.6.4 Customer – Supplier Relationship Theories.

Shapiro et al (1987) suggest that while many suppliers believe that if they analyze the breakdown of accounts, most accounts will fall into the "carriage trade" and "bargain basement" quadrants. Yet, when analysis is actually performed, it will usually show that over half of a suppliers' accounts fall into the "passive" and "aggressive" quadrants. They contend that "Four aspects of the customers nature of the decision making unit, and the institutional relationship between the buyer and the seller"(Shapiro et al 1987). They further developed the approach and demonstrated that the grid can be successfully used to segment customers in mature industrial markets. Turnbull and Zolkiewski (1997) also tested this matrix using the case study of a UK-based computer systems house and identified a scatter of customer projects across the matrix.

2.7 Performance.

Three measures of firm performance are the rate of return on firm assets (ROA), the rate of return on firm equity (ROE), and Net interest Margin. The ROA measure the return to all firm assets and is often used as a overall index of performance, and higher value, the more profitable the firm business. The ROE measures the rate of return on the owner's equity employed in the firm business. It is useful to consider the ROE in relation to ROA to determine if the firm is making a profitable return on their borrowed money.

2.8 Loan Portfolio Management and Profitability

Banks mobilize resources for investment by giving loans to investors; however they expose the banks to the greatest level of risk. Hence the need for banks to adopt good credit appraisal techniques to minimize the possibility of loan defaults since it leads to adverse effects such as the depositors losing their money, lose of confidence in the banking system, and financial instability (Central Bank of Kenya, 1997).

Banks are earning very huge profits from loans, the laxity in administration of loan portfolios seriously affects the performance of banks. Indeed the large number of non-performing loans is the main cause of bank failure. Banks are learning to review their risk portfolios using the criteria laid down by Basel II (2005). Among the revisions was a new requirement for banks that model specific risk to measure and hold capital against defaul risk that is incremental to any default risk captured in the banks value-at-risk model. Greenspan has indicated that Basel's goal is to induce bankers to improve their risk management capability, including how the institutions price products, provide for loss, and control their operations (Rehm, 2002).

Perro and Ruoff (1997) allude to the use of a value tree to depict some of the values and risk drivers for commercial lending. The drivers of lending revenue are operating fees and interest income that are driven by new loans and existing loan volumes. The drivers of lending expenses consist of interest expense, operating expense, loss expense and other unexpected losses in commercial loans.

According to Boucher (1996), measuring the productivity of a loan portfolio is the key to improving commercial lending performance. The productivity measure of a loan portfolio is quarterly sales. The manager can use this information to analyze the loan

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portfolios' quarterly productivity. Hence, proper screening and appraisals should be done to avert losses and the non-performing loans should be identified earliest possible so that the necessary provisioning done and recovery efforts initiated. Loan loss provisioning is thus a method that banks use to recognize a reduction in the realizable value of their loans for a sustainable financial performance. In other cases, if the provisions are tax-deductible, banks have an incentive to overstate their loss provisions to smooth profits over time in order to reduce the amount of tax liability (Laurin and Majnoni, 2003).

2.9 Empirical Review

Empirical studies have been done with focus on loan portfolio and performance of institutions. Ngene (2002) did an empirical investigation into portfolio performance measures by pension fund managers and the challenges they face in portifolio management in Kenya. It found out that many investors mistakenly base the success of their portfolios on returns only. Few consider the risk taken to achieve the returns.

Obusubiri (2006) also conducted a study on the corporate social responsibility and portfolio performance at the Nairobi Stock Exchange, while Ndung'u (2003) established that sound asset and liability management have significant influence on profitability. In his case the assets represented the loan portfolio in a given firm. Among the external factors, high market interest rate was found to have an adverse effect on a firm's profitability in Kenya. The study also un-earthed the fact that the prerequisites of operational efficiency include the adaptation of an effective service delivery methodology and significant institutional competence in such areas as delinquency control, information management, and staff development.

Maina (2003), carried out a research on the risk based capital standards and the riskiness of bank portfolios in Kenya. The study established that the challenges include taxes, investor preferences, portfolio constraints, lack of knowledge from consultants and cultural hurdles. The study thus shows that these challenges led to reduction in ROA, financial self-sufficiency and portfolio yield. It was also established that multi-divisional firms sometimes over invest capital in weak divisions and under invest in stronger ones; this affects the profitability of the entire firm.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

Research Design constitutes the basis for collecting, measurement and analysis of data, Cooper and Schindler (2001). This research was an empirical one and focused on KCB Kenya Branches in order to establish the relationship between loan portifolio management and performance between January and June 2012 because of the great performance levels in KCB.

3.2 Population

This study employed a census survey on all the 160 KCB Kenya branches in existence as at 31st December 2011. The target population in statistics is the specific population about which information is desired and should have some observable characteristics to which the researcher intends to generalize the results of the study, Mugenda & Mugenda (2003).

3.3 Sample Design

The study purposed to use the aggregate index of all the 160 KCB Kenya branches. This made it easier to get adequate and accurate information necessary for this research.

3.4 Data Collection

For this study the research mainly used secondary data. The researcher collected quantitative data on business loans, Personal loans, Over draft facilities, Micro Finance

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loans, Institutional loans, Mortgage loans and Salary advances from KCB Finance Division.

This secondary data was useful for generating information for the study from already documented data or available reports. Cooper and Schindler (2003) further explain that secondary data is a useful quantitative technique for evaluating historical or contemporary confidential or public records, reports, government documents and opinions.

3.5 Data Analysis

The secondary data was collected on the performance of branches available from KCB Finance Division on data from January 2012 to June 2012. The data analysis was done using SPSS Version 20 whereby inferential statistics was applied whereby a multiple regression model was employed. This data collected was analyzed, described and interpreted in line with the study objectives and assumptions through use of multiple regression analysis. The ROA measuring the return to the branch loan portifolio was used as an index of performance, and return on the overall loan book in the branches.

A multiple linear regression model of performance versus loan portifolio will be applied to examine the relationship between the variables. The model treated performance in KCB Kenya branches as the dependent variable while the independent variables will be the loan portfolios including business loans, Personal loans, Over draft facilities, Micro Finance loans, Institutional loans, Mortgage loans and Salary advances. In order to eliminate the possibility of obtaining spurious correlations, the study will ensure that all the variables incorporated into the predicted model are clearly established, in the literature regression estimates will be derived using the simple ordinary least squares

(OLS) method as used by Green. (2004), This is because statistically, least square estimates are the most reliable regression estimates because of their general quality of minimized bias and variance. In testing for significance of the regressions a significance limit at 5 percent was used.

The relationship equation represented in the linear equation below

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \varepsilon$$

Where Y = Return on Assets (ROA) (Performance)

   α = Constant Term

   β_{1-6} = Beta Co-efficient

   X_1 = Business loan

   X_2 = Over draft facility

   X_3 = Micro Finance loan

   X_4 = Institutional Loan

   X_5 = Personal Loan

   X_6 = Mortgage Loan

   X_7 = Salary Advance

   ε = Error Term

Return on Assets is an indicator of how profitable a branch is relative to its total assets. ROA gives an idea as to how efficient management is at using its assets to generate earnings. It's calculated by dividing the branches' earnings by its total assets, ROA

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displayed as a percentage. Using ROA as a comparative measure is best to compare it against a branches previous ROA numbers or the ROA of a similar branch. This indicates the how effective loan portfolio mix management leads to higher performance in the branches in Kenya of KCB.

CHAPTER FOUR:

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the research findings on relationship between loan portfolio management and performance of Kenya Commercial Bank in Kenya. The study was conducted on Kenya commercial bank branches for the six month starting January 2012 to June 2012, regression analysis was done using SPSS version 20 to determine the relationship between loan portfolio management and performance of Kenya Commercial Bank in Kenya.

4.2 Regression Analysis

January Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886[a]	.785	.752	.632

Adjusted R squared is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.752 an indication that there was variation of 75.2% on the performance of the bank due to changes in the independent variable which are business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances at 95% confidence interval . This show that 75.2% changes in performance of banks was accounted for by the change

in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. R is the correlation coefficient which shows the relationship between the study variable, from the findings shown in the table above there was a strong positive relationship between the study variable as shown by 0.886.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	Constant	.327	.534		.627	.000
	Business loans	.118	.077	.164	1.519	.133
	Over draft facilities	.198	.099	.237	2.011	.048
	Micro Finance loans	.271	.130	.278	2.083	.040
	Institutional Loans	.335	.124	.036	.285	.776
	Personal Loans	-.208	.093	-.268	-2.231	.028
	Mortgage Loans	.112	.087	.158	1.294	.199
	Salary Advances	-.250	.107	-.305	-2.346	.021

From the data in the above table the established regression equation for January was

$Y = 0.327 + 0.118X_1 + 0.198 X_2 + 0.271 X_3 + 0.335 X_4 - 0.208 X_5 + 0.112 X_6 - 0.250 X_7$

From the above regression equation it was revealed that holding business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances to a constant zero , performance of the bank would stand at 0.327 , a unit increase business loans would lead to increase in the performance of the banks by a factors of 0.118, unit increase in overdraft facilities would lead to increase in

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performance of the bank by a factors of 0.198 , unit increase in microfinance loans would lead to increase in performance of the bank by a factor of 0.271 , unit increase in institutional loans would lead would lead to increase in the performance of the bank by factors of 0.335 , a unit increase in personal loan would lead to decrease in performance of the bank by a factor of 0.208 , unit increase in mortgage loan would lead to increase in performance of the bank by a factors of 0.112 , and further unit increase in salary advance would lead to decrease in performance of the bank by a factors of 0.250.

February regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.832[a]	.692	.653	.583

Adjusted R squared is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.653 an indication that there was variation of 65.3% on the performance of the bank due to changes in the independent variable which are business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances at 95% confidence interval . This show that 65.3% changes in performance of banks was accounted for by the change in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. R is the correlation coefficient which shows the relationship between the study variable, from the findings shown in the table above there was a strong positive relationship between the study variable as shown by 0.832.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	Constant	.209	.519		5.414	.000
	Business loans	.012	.049	.026	.256	.799
	Over draft facilities	.016	.099	.024	.166	.868
	Micro Finance loans	.102	.078	.164	1.301	.197
	Institutional Loans	.088	.104	.104	.844	.401
	Personal Loans	-.058	.100	-.075	-.573	.568
	Mortgage Loans	.162	.092	.188	1.757	.083
	Salary Advances	-.173	.076	-.247	-2.269	.026

From the data in the above table the established regression equation for February was

$Y = 0.209 + 0.012 X_1 + 0.016 X_2 + 0.102 X_3 + 0.088 X_4 - 0.058 X_5 + 0.162 X_6 - 0.173 X_7$

From the above regression equation it was revealed that holding business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances to a constant zero , performance of the bank would stand at 0.209 , a unit increase business loans would lead to increase in the performance of the banks by a factors of 0.012, unit increase in overdraft facilities would lead to increase in performance of the bank by a factors of 0.016 , unit increase in microfinance loans would lead to increase in performance of the bank by a factor of 0.102 , unit increase in institutional loans would lead to increase in the performance of the bank by factors of 0.088 , a unit increase in personal loan would lead to decrease in performance of the bank by a factor of 0.058 , unit increase in mortgage loan would lead to increase in

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performance of the bank by a factors of 0.162 , and further unit increase in salary advance would lead to decrease in performance of the bank by a factors of 0.173.

March Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757[a]	.573	.526	.805

Adjusted R squared is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.526 an indication that there was variation of 52.6% on the performance of the bank due to changes in the independent variable which are business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances at 95% confidence interval . This show that 52.6% changes in performance of banks was accounted for by the change in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. R is the correlation coefficient which shows the relationship between the study variable, from the findings shown in the table above there was a strong positive relationship between the study variable as shown by 0.757.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	Constant	.385	.408		3.944	.348
	Business loans	.209	.089	.222	2.347	.021
	Over draft facilities	.069	.095	.080	.732	.466
	Micro Finance loans	.134	.097	.135	1.375	.173
	Institutional Loans	.270	.091	.269	2.951	.004
	Personal Loans	-.022	.092	-.019	-.236	.814
	Mortgage Loans	.210	.118	.182	1.769	.081
	Salary Advances	-.254	.109	-.281	-2.322	.023

From the data in the above table the established regression equation for March was

$Y = 0.385 + 0.209\ X_1 + 0.069\ X_2 + 0.134\ X_3 + 0.270\ X_4 - 0.022\ X_5 + 0.210\ X_6 - 0.254\ X_7$

From the above regression equation it was revealed that holding business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances to a constant zero , performance of the bank would stand at 0.385 , a unit increase business loans would lead to increase in the in performance of the banks by a factors of 0.209, unit increase in overdraft facilities would lead to increase in performance of the bank by a factors of 0.069 , unit increase in microfinance loans would lead to increase in performance of the bank by a factor of 0.134 , unit increase in institutional loans would lead would lead to increase in the performance of the bank by factors of 0.270 , a unit increase in personal loan would lead to decrease in performance

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of the bank by a factor of 0.022 , unit increase in mortgage loan would lead to increase in performance of the bank by a factors of 0.210 , and further unit increase in salary advance would lead to decrease in performance of the bank by a factors of 0.254.

April Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.925[a]	.855	.815	.535

Adjusted R squared is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.815 an indication that there was variation of 81.5% on the performance of the bank due to changes in the independent variable which are business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances at 95% confidence interval . This show that 81.5% changes in performance of banks was accounted for by the change in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. R is the correlation coefficient which shows the relationship between the study variable, from the findings shown in the table above there was a strong positive relationship between the study variable as shown by 0.925.

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Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	Constant	.614	.394		2.098	.000
	Business loans	.263	.067	.385	3.911	.000
	Over draft facilities	.111	.056	.207	1.991	.050
	Micro Finance loans	.233	.079	.317	2.940	.004
	Institutional Loans	.010	.058	.016	.169	.866
	Personal Loans	-.011	.071	-.016	-.154	.878
	Mortgage Loans	.069	.088	.084	.780	.438
	Salary Advances	-.066	.089	-.073	-.741	.461

From the data in the above table the established regression equation for April was

$$Y = 0.614 + 0.263 X_1 + 0.111 X_2 + 0.233 X_3 + 0.010 X_4 - 0.011 X_5 + 0.069 X_6 - 0.066 X_7$$

From the above regression equation it was revealed that holding business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances to a constant zero , performance of the bank would stand at 0.614 , a unit increase business loans would lead to increase in the in performance of the banks by a factors of 0.263, unit increase in overdraft facilities would lead to increase in performance of the bank by a factors of 0.111 , unit increase in microfinance loans would lead to increase in performance of the bank by a factor of 0.233 , unit increase in institutional loans would lead would lead to increase in the performance of the bank by factors of 0.010 , a unit increase in personal loan would lead to decrease in performance of the bank by a factor of 0.011 , unit increase in mortgage loan would lead to increase in

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performance of the bank by a factors of 0.069 , and further unit increase in salary advance would lead to decrease in performance of the bank by a factors of 0.066.

May Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.860[a]	.740	.718	.608

Adjusted R squared is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.718 an indication that there was variation of 71.8% on the performance of the bank due to changes in the independent variable which are business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances at 95% confidence interval . This show that 71.8% changes in performance of banks was accounted for by the change in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. R is the correlation coefficient which shows the relationship between the study variable, from the findings shown in the table above there was a strong positive relationship between the study variable as shown by 0.860.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	Constant	.308	.578		3.300	.001
	Business loans	.122	.054	.042	.410	.683
	Over draft facilities	.032	.104	.037	.304	.762
	Micro Finance loans	.340	.088	.453	3.886	.000
	Institutional Loans	.155	.090	.189	1.721	.089
	Personal Loans	-.038	.095	-.041	-.400	.690
	Mortgage Loans	.083	.077	.050	.485	.629
	Salary Advances	-.010	.058	-.016	-.169	.866

From the data in the above table the established regression equation for May was

$Y = 0.308 + 0.122\,X_1 + 0.032\,X_2 + 0.340\,X_3 + 0.155\,X_4 - 0.038\,X_5 + 0.083\,X_6 - 0.010\,X_7$

From the above regression equation it was revealed that holding business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances to a constant zero , performance of the bank would stand at 0.308 , a unit increase business loans would lead to increase in the in performance of the banks by a factors of 0.122, unit increase in overdraft facilities would lead to increase in performance of the bank by a factors of 0.032 , unit increase in microfinance loans would lead to increase in performance of the bank by a factor of 0.340 , unit increase in institutional loans would lead would lead to increase in the performance of the bank by factors of 0.155 , a unit increase in personal loan would lead to decrease in performance of the bank by a factor of 0.038 , unit increase in mortgage loan would lead to increase in

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performance of the bank by a factors of 0.083 , and further unit increase in salary advance would lead to decrease in performance of the bank by a factors of 0.010.

June Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796[a]	.633	.565	.01807

Adjusted R squared is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.565 an indication that there was variation of 56.5% on the performance of the bank due to changes in the independent variable which are business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances at 95% confidence interval . This show that 56.5% changes in performance of banks was accounted for by the change in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. R is the correlation coefficient which shows the relationship between the study variable, from the findings shown in the table above there was a strong positive relationship between the study variable as shown by 0.769.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.185	.042		1.369	.000
	Business loans	.210	.037	2.231	-3.487	.002
	Over draft facilities	.312	.453	.738	1.691	.106
	Micro Finance loans	.419	.189	.223	1.258	.223
	Institutional Loans	.170	-.041	.274	.776	.447
	Personal Loans	-.211	.050	-.303	-.856	.402
	Mortgage Loans	.410	-.016	.811	3.322	.003
	Salary Advances	-.158	.214	-1.224	-2.730	.013

From the data in the above table the established regression equation for June was

$$Y = 0.185 + 0.210 X_1 + 0.312 X_2 + 0.419 X_3 + 0.170 X_4 - 0.211 X_5 + 0.410 X_6 - 0.158 X_7$$

From the above regression equation it was revealed that holding business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances to a constant zero , performance of the bank would stand at 0.185 , a unit increase business loans would lead to increase in the in performance of the banks by a factors of 0.210, unit increase in overdraft facilities would lead to increase in performance of the bank by a factors of 0.312 , unit increase in microfinance loans would lead to increase in performance of the bank by a factor of 0.419 , unit increase in institutional loans would lead would lead to increase in the performance of the bank by factors of 0.170 , a unit increase in personal loan would lead to decrease in performance

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of the bank by a factor of 0.211 , unit increase in mortgage loan would lead to increase in performance of the bank by a factors of 0.410 , and further unit increase in salary advance would lead to decrease in performance of the bank by a factors of 0.158.

CHAPTER FIVE:

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

From the analysis and data collected, the following discussions, conclusion and recommendations were made. The responses were based on the objectives of the study. The researcher had intended to establish the relationship between loan portfolio management and performance of Kenya Commercial Bank in Kenya.

5.2 Summary of Findings

From the finding on the adjusted R squared which is coefficient of determination which tell us the variation in the dependent variable due to changes in the independent variable, the study found that the value of adjusted R squared ranged between 0.815 and 0.565 an indication that there was greater variation in performance of the Kenya Commercial bank due to changes in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. This is an indication that greater variation in performance of Kenya Commercial bank in Kenya can be explained by the change in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. From the findings on the correlation co-efficient which shows the relationship between the study variable, the study found that there was a strong positive relationship between performance of Kenya Commercial banks and business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances.

From the findings on the relationship between performance of Kenya Commercial Bank in Kenya and Business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances the established regression equation for January was

$$Y = 0.327 + 0.118X_1 + 0.198 X_2 + 0.271 X_3 + 0.335 X_4 + 0.208 X_5 + 0.112 X_6 + 0.250 X_7$$

From the finding the study established the following regression equation for February

$$Y = 0.209 + 0.012 X_1 + 0.016 X_2 + 0.102 X_3 + 0.088 X_4 - 0.058 X_5 + 0.162 X_6 + 0.173 X_7$$

The established regression equation for March was

$$Y = 0.385 + 0.209 X_1 + 0.069 X_2 + 0.134 X_3 + 0.270 X_4 - 0.022 X_5 + 0.210 X_6 + 0.254 X_7$$

The established regression equation for April was

$$Y = 0.614 + 0.263 X_1 + 0.111 X_2 + 0.233 X_3 + 0.010 X_4 + 0.011 X_5 + 0.069 X_6 + 0.066 X_7$$

The established regression equation for May was

$$Y = 0.308 + 0.122 X_1 + 0.032 X_2 + 0.340 X_3 + 0.155 X_4 + 0.038 X_5 + 0.083 X_6 + 0.010 X_7$$

The established regression equation for June was

$$Y = 0.185 + 0.210 X_1 + 0.312 X_2 + 0.419 X_3 + 0.170 X_4 + 0.211 X_5 + 0.410 X_6 + 0.158 X_7$$

From the finding of the above regression equation the study revealed that performance of the Kenya Commercial Bank had positive association with business loans, over draft facilities, micro finance loans, institutional loans and mortgage loans. The study also revealed that the Performance of Kenya Commercial Bank was found to have negative association with, personal loans and salary advances; this can be attributed to high level of loan default rates and increase in the level of non-performing loans from personal loans.

5.3 Conclusions

From the finding the study found that there was great variation in performance of the Kenya Commercial bank in Kenya due to changes in business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. The study found that there was a strong positive relationship between performance of Kenya Commercial banks and business loans, over draft facilities, micro finance loans, institutional loans, personal loans, mortgage loans and salary advances. From the findings the study found that that performance of the Kenya Commercial Bank had positive association with business loans, over draft facilities, micro finance loans, institutional loans and mortgage loans. The study also revealed that the Performance of Kenya Commercial bank in Kenya was found to have negative association with, personal loans and salary advances which could be attributed to high level of loan default and increase in the level of non-performing loan from personal loans.

5.4 Recommendations

From the finding it was revealed that banks performance was negatively affected by increase in personal loans and salary advances, thus the study recommends that there is need for commercial banks in Kenya to have policies to regulate salaries advance and personal loans due to negative effects on the performance of the banks there is need for commercial banks in Kenya to increase their lending to business, institution and mortgage loan as this was found to positively influence the performance of commercial banks. At the same time a combination of all loan portfolios is important across the banking industry based on the fact that with the various loan portfolios, it would enable the banks to diversify and ensure the negative effects of the risky loan portfolios is adequately mitigated.

5.5 Limitations of the study and Areas for further study.

The study was limited by the fact that time was really limited and the constraints of work which involve travelling a lot but then through it all the project was successful.

Since this study explored the relationship between loan portfolio management and the performance of Kenya Commercial Bank in Kenya, the study recommends that further studies should be done on other Banks and Institutions such as insurance companies to allow for generalization on the relationship between the loan portfolio management and performance of this institutions in Kenya and across the borders too.

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MBA PROGRAM – LOWER KABETE CAMPUS

Telephone: 732160 Ext. 208
Telegrams: "Varsity", Nairobi
Telex: 22095 Varsity

P.O. Box 30197
Nairobi, Kenya

Date: 5th August, 2012

TO WHOM IT MAY CONCERN

The bearer of this letter Nyamao Geoffrey Ombaso

REGISTRATION NO: D61/60546/2001

The above named student is in the Master of Business Administration degree program. As part of requirements for the course, he is requesting to carry out a study on **The Relationship Between Loan Portfolio Management and Profitability of Kenya Commercial Bank in Kenya**

He has identified your organization for that purpose. This is to kindly request your assistance to enable him complete the study.

The exercise is strictly for academic purposes and a copy of the final paper will be availed to your organization on request.

Your assistance will be greatly appreciated.

Thanking you in advance

Sincerely,

MR. ALEX JALEHA
COORDINATOR, SOB, KISUMU CAMPUS

> CO-ORDINATOR
>
> 07 SEP 2012
>
> SCHOOL OF BUSINESS
> KISUMU CAMPUS
> UNIVERSITY OF NAIROBI
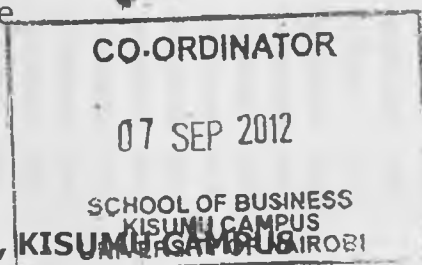
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APPENDIX FOR JANUARY

NO	BRANCH NAME	ROA	X1	X2	X3
1	KCB CHOGORIA	0.21	8085129.42	64509335	512113.74
2	KCB CHUKA	0.19	17024492.77	33982660	3174447.61
3	KCB EMALI	0.29	10291575.57	15503340	5050299.42
4	KCB EMBU	0.18	36714098.42	269587072.7	2986997.54
5	KCB GARISSA	0.19	10142564.03	72081853.99	2158445.07
6	KCB GATUNDU	0.32	913288.58	64509334.97	7397943.65
7	KCB GITHUNGURI	0.23	67365178.06	33982660.42	10874114.18
8	KCB ISIOLO	0.18	3408879.45	15503340.05	8436206.8
9	KCB KANGARI	0.18	6135210.7	269587072.7	1871176.64
10	KCB KANGEMA	0.18	9313203.46	72081853.99	1754106.82
11	KCB KARATINA	0.21	31450883.53	7047405.26	5193438.01
12	KCB KERUGOYA	0.21	75085080.13	3134619.84	5048027.94
13	KCB KIANYAGA	0.20	11272229.41	269587072.7	8006381.27
14	KCB KIRIAINI	0.20	2124359.62	72081853.99	5750397.85
15	KCB KITUI	0.18	32865139.49	24753.35	7040748.98
16	KCB KYUSO	0.17	1258985.51	72081853.99	2444695.85
17	KCB LOITOKITOK	0.21	11959169.33	7047405.26	1555625.25
18	KCB MACHAKOS	0.21	58685876.75	35662458.28	10565213.14
19	KCB MAKUYU	0.22	18559779	54606733.12	5883335.64
20	KCB MASII	0.20	14140129.58	48729855.41	2747858.6
21	KCB MATUU	0.21	20401073.23	702409642.3	3169686.11
22	KCB MAUA	0.19	11297197.11	1258985.51	4322540.75
23	KCB MERU	0.20	59810824.91	2125636.19	7582417.43
24	KCB MUKURWEINI	0.21	10269644.77	2125636.19	1279275.46
25	KCB MURANGA	0.19	27293959.32	2125636.19	3375083.94
26	KCB MUTOMO	0.19	7147908.06	2125636.19	2184876.66
27	KCB MWEA	0.23	13435337.75	2125636.19	4610856.79
28	KCB MWINGI	0.18	10552674.31	286.25	1961691.52
29	KCB NANYUKI	0.23	41883568.15	91426287.64	5747122.99
30	KCB NARO MORU	0.21	729856.47	1258985.51	8123308.96

X4	X5	X6	X7	Total
2398700.1	75562095.84	3466050	2256.31	154,535,680
2183.26	202636504.2	8006381.27	58631.35	264,885,300
4616.65	142031245.5	72081853.99	2256.31	244,965,187
2842.06	660489968.8	7047405.26	14227.85	976,842,613
15675.94	269587072.7	3134619.84	7942.85	357,128,174
2600	72081853.99	2695872.72	2256.31	147,603,150
18628.89	97549933.25	27000000	6319.3	236,796,834
12300	235764851.5	8006381.27	5193438.01	276,325,397
29622.07	64630965.7	700000	5048027.94	348,002,076
2398700.1	77809264.97	8006381.27	2256.31	171,365,767
1970.25	129155281.9	2398700.1	48.85	175,247,728
2298542.95	273899901.7	3169686.11	12788.68	362,648,647
29622.07	54606733.12	4322540.75	2256.31	347,826,836
2398700.1	48729855.41	8006381.27	5193438.01	144,284,986
5850	702409642.3	5689810	5048027.94	753,083,972
9819.6	116285784.8	2158445.07	3169686.11	197,409,271
21348.38	119582083.7	7397943.65	4322540.75	151,886,116
1478572	653800967.4	10874114.18	13963.15	771,081,165
11718.47	141377886	8436206.8	3169686.11	232,045,345
21070.53	60312688.61	8006381.27	4322540.75	138,280,525
3453418.16	286503865.9	2054442.63	0.04	1,017,992,128
21070.53	219015854.1	5629141.9	2256.31	241,547,046
67993.15	537849057.6	1345692.62	203022.88	608,984,645
21070.53	71143173.68	3169686.11	4300	88,012,787
5041	295841434.9	4322540.75	10548700.8	343,512,397
7391.25	112648801.9	8006381.27	3169686.11	135,290,681
53933.9	100132994.9	2158445.07	4322540.75	126,839,745
213062.55	434372277.8	7397943.65	12543.04	454,510,479
2649.45	398119776.2	10874114.18	20317	548,073,836
1100	129070994.3	8436206.8	2256.31	147,622,708

31	KCB NKUBU	0.20	10671669.57	266	3651620.25	21070.53
32	KCB NYERI	0.21	58155987.62	4783	5035547.85	32174.9
33	KCB OTHAYA	0.19	8762169.57	1258985.51	2415783.35	1445.01
34	KCB RUIRU	0.26	5649139.34	450197056.1	7897760.39	202199.67
35	KCB TALA	0.21	24662205.51	7375619.24	6962851.48	22654
36	KCB THIKA	0.21	92672230.36	386475263.3	14719364.28	14409.5
37	KCB TOM MBOYA ST	0.20	32194026.07	968280.39	4403261.15	21070.53
38	KCB WOTE	0.20	27519956.68	159146.93	6958992.04	133358.91
39	KCB GARSEN	0.18	4963893.59	1258985.51	643107.89	13098.3
40	KCB HOLA	0.19	4453165.49	847.6	2499741.74	143221.89
41	KCB KENGELENI	0.26	11469734.8	300	6051097.92	1600
42	KCB KIBWEZI	0.18	14874531.16	3092307.19	5376175.07	1868
43	KCB KILIFI	0.22	41466886.35	8159	7605953.33	121390.6
44	KCB KILINDINI	0.23	64013277.33	77905902.52	2054442.63	1772951.34
45	KCB KISAUNI	0.31	13970502.27	1258985.51	5629141.9	421799.42
46	KCB KWALE	0.19	1899453.79	1258985.51	1345692.62	20607.4
47	KCB LAMU	0.21	16819697.49	930	3347499.93	41853.9
48	KCB MAKINDU	0.22	10638811.4	1258985.51	2419214.27	2167.2
49	KCB MALINDI	0.20	54822350.64	16247.95	3994504.46	2667784.19
50	KCB MARIAKANI	0.26	5313723.23	63847.68	5361259.61	2486802.95
51	KCB MPEKETONI	0.21	27199599.6	2261	1930331.92	20262.75
52	KCB MTITO ANDEI	0.21	9715477.49	962324.07	2062090.47	650
53	KCB MTWAPA	0.26	11709200.01	63847.68	7873270.01	13432.62
54	KCB MVITA	0.24	51492229.18	11921192.88	4989428.44	2516
55	KCB MWEMBE TAYARI	0.28	11343703.51	7605953.33	4390991.66	421799.42
56	KCB TAVETA	0.21	8671005.82	24600.04	2197171.52	20607.4
57	KCB TOWN CENTRE	0.24	9249624	41853.9	4609099.3	421799.42
58	KCB TREASURY SQUARE	0.16	98508462.41	4476972967	6477377.45	20607.4
59	KCB UKUNDA	0.23	48541873.14	64706789.6	4288625.27	51669.58
60	KCB VOI	0.24	91162334.98	904404.61	7588022.6	825256.5
61	KCB WATAMU	0.26	4993069.96	7605953.33	2127864.87	904404.61
62	KCB WUNDANYI	0.19	41735191.07	381183.89	2383772.88	7605953.33

140068192.6	8006381.27	2256.31	162,421,457
416370856.3	22801098.75	21070.53	502,421,519
92208458.36	5035547.85	10011.01	109,692,401
402730999.9	8006381.27	125574.13	874,809,111
233232205.5	7897760.39	28810.9	280,182,107
600551297.1	58382196.18	32520.2	1,152,827,281
95566928.65	7897760.39	2256.31	141,053,583
525777357.5	2158445.07	24148	562,731,405
204662928.6	7397943.65	2256.31	218,942,214
254340939.5	10874114.18	302530	272,614,560
48860731.38	8436206.8	2256.31	74,821,927
265454136	52206.68	45513.04	288,896,737
248935176.8	3375	9505.04	298,150,446
338844348.4	1634156.85	12313.03	486,237,392
28296441.48	2500691.55	4300	52,081,862
121493583.6	3325862.9	10548700.8	139,892,887
249299883.2	4701773.8	14686.51	274,226,325
77702198.44	7897760.39	2256.31	99,921,394
435332590.4	2705122.25	24600.04	499,563,200
111446755.6	7897760.39	2256.31	132,572,406
152624059	2158445.07	6069.35	183,941,029
89593766.18	7397943.65	3092307.19	112,824,559
68836096.9	10874114.18	8159	99,378,120
321287649.8	8436206.8	77905902.52	476,035,126
77910228.89	16247.95	65334.74	101,754,260
103520444.2	63847.68	3550.15	114,501,227
88429248.62	2261	798.69	102,754,685
633653999.7	15000000	421799.42	5,231,055,213
262106182.9	10738886.75	20607.4	390,454,635
211865053.9	2500691.55	130482.11	314,976,246
71684171.19	3325862.9	65334.74	90,706,662
173190367.5	4701773.8	3550.15	230,001,793

63	KCB BIASHARA ST	0.27	19648659.31	125656003.9
64	KCB BURU BURU	0.22	19041939.68	4300
65	KCB CAPITAL HILL	0.29	13628370.04	10548700.8
66	KCB EASTLEIGH	0.28	83099826.22	7605953.33
67	KCB GATEWAY HOUSE - MSA RD	0.25	27305571.83	1124828239
68	KCB GIKOMBA	0.20	51264062.53	7605953.33
69	KCB GATUNDU	0.32	913288.58	64509334.97
70	KCB INDUSTRIAL AREA	0.22	127057594.3	3948119801
71	KCB JOGOO ROAD	0.24	43947941.38	63847.68
72	KCB KAJIADO	0.22	18477458.01	5280913.49
73	KCB KAREN	0.28	39122808.13	33441562.02
74	KCB KARIOBANGI	0.22	18412546.27	33063.6
75	KCB KAWANGWARE	0.26	19108252.95	107880.03
76	KCB KIAMBU	0.15	45929324.35	596543152.6
77	KCB KICC	0.15	39884182.4	1299862654
78	KCB KIKUYU	0.20	89571010.64	516213.6
79	KCB KIMATHI STREET	0.19	27773903.99	30055514.03
80	KCB KIPANDE HOUSE	0.25	121330298.1	766945548
81	KCB KISERIAN	0.26	9207474.48	107880.03
82	KCB KITENGELA	0.29	95885453.71	7957147.52
83	KCB LIMURU	0.23	53800693.18	30055514.03
84	KCB LODWAR	0.20	11564636.89	16485
85	KCB LOKICHOGGIO	0.23	326670.15	3674541.45
86	KCB MANDERA	0.20	3611160.24	452036.25
87	KCB MARSABIT	0.25	3013103.88	330315.8
88	KCB MASHARIKI	0.22	44390121.85	1174531825
89	KCB MILIMANI	0.23	50863752.02	640163690.9
90	KCB MOI AVENUE	0.17	1400793161	16866180408
91	KCB MOYALE	0.20	8460028.35	3674541.45
92	KCB NAMANGA	0.20	1849027.76	452036.25
93	KCB NGARA	0.23	2978443	30055514.03
94	KCB ONGATA RONGAI	0.22	58426679.87	107880.03

724044.91	65334.74	51385787.83	3700166	798.69	201,180,795
3259902.26	3550.15	80386623.61	175258.04	24600.04	102,896,174
175258.04	798.69	97480801.44	2691529.1	41853.9	124,567,312
2691529.1	3725	78128218.03	4206982.37	53818.01	175,790,052
4206982.37	904404.61	181749128.6	7501027.59	63847.68	1,346,559,202
5061805.1	7605953.33	80920074.97	175258.04	5280913.49	157,914,021
7397943.65	2600	72081853.99	2691529.1	33441562.02	181,038,112
3896709.22	167428.45	358561323 4	4170530.25	199998.89	4,442,173,385
12065157.03	118106.49	210657099.9	19882552.55	23189.06	286,757,894
2960281.94	395401.4	205273423.3	4206982.37	40325.02	236,634,786
2045132.3	38406.5	103934323.9	4496495.05	4300	183,083,028
17530991.2	904404.61	131965600.1	14994871.2	10548700.8	194,390,178
16422854.33	7605953.33	70738885.24	24945075.7	72530	139,001,432
5639526.31	89751.4	278261682.8	18109307.1	1278.08	944,574,023
159523.58	135108.95	260380722.9	2409387.39	107880.03	1,602,939,459
4907332.35	370763.22	301041901.7	4206982.37	337175.9	400,951,380
1898382.09	49772.7	121385103.5	4206982.37	52206.68	185,421,865
1478339.14	52206.68	477754004.9	28126629.53	3375	1,395,690,401
10149979.12	3375	47371642.92	4206982.37	49772.7	71,097,107
1562135.43	45335.05	138346238.8	3674541.45	177159.99	247,648,012
2534299.83	49772.7	308151357.8	452036.25	7145	395,050,819
1089914.75	2396933.05	261137128.1	4206982.37	44155.24	280,456,235
279352.87	660564.85	23111441.29	612023.02	49772.7	28,714,366
612023.02	3887904.39	160732684.2	516213.6	80226.98	169,892,249
178766.43	806118.85	116179871.7	30055514.03	0.01	150,563,691
1885858.86	49772.7	100471455.8	28110219.18	49772.7	1,349,489,026
3573963.5	2069901.06	375790933	4206982.37	238363.11	1,076,907,586
13112823.69	86363746.84	2197318732	96042554.68	1743279.22	20,661,554,705
3248648.95	225633.25	141275241.2	516213.6	183564.5	157,583,871
1608632.96	27688.3	71203723.74	30055514.03	63847.68	105,260,471
168854.74	18417529.65	63493767.32	5970089.75	41392.08	121,125,591
5709085.74	1800256.14	201562157.7	29278391.59	2350	296,886,801

95	KCB PRESTIGE PLAZA NGONG ROAD	0.31	12050449.58	29556230.51	3104914.59
96	KCB RIVER ROAD	0.27	32138650.59	53051257.77	2422336.18
97	KCB SARIT CENTRE	0.27	139868432.4	822028269.5	2372988.29
98	KCB TOM MBOYA ST	0.25	32194026.07	968280.39	4403261.15
99	KCB UN GIGIRI	0.27	730749.79	107880.03	27081
100	KCB UNIVERSITY WAY	0.18	119815545	79560023.63	3474114.71
101	KCB VILLAGE MARKET	0.22	26882896.12	141084831.5	18203.21
102	KCB WAJIR	0.21	6894039.78	16403	261889.77
103	KCB BOMET	0.20	24465094.28	2632.15	1950691.8
104	KCB EGERTON UNIVERSITY	0.21	2795129.96	900	409883.55
105	KCB ELDAMA RAVINE	0.19	15264549.18	298	8551486.7
106	KCB ELDORET	0.20	142731331.9	26283234.67	7984695.99
107	KCB ELDORET WEST	0.20	93312744.81	43071844.54	7788361.7
108	KCB FLAMINGO - NAKURU	0.25	43798371.94	63847.68	3973553.21
109	KCB GILGIL	0.20	33985079.49	41392.08	1787488.71
110	KCB ITEN	0.20	48428262.99	28486722.74	12800919.1
111	KCB KABARNET	0.19	10973890.69	63847.68	8745768.51
112	KCB KAPENGURIA	0.05	13535925.74	41392.08	4410104.78
113	KCB KAPSABET	0.20	72141517.5	2350	5630897.45
114	KCB KAPSOWAR	0.22	1260144.99	63847.68	5623161.32
115	KCB KERICHO	0.21	87307866.56	155177	8348182.87
116	KCB KITALE	0.21	100654333.7	420464270.1	8975848.84
117	KCB LITEIN	0.22	21141195.48	2010	4974771.25
118	KCB LONDIANI	0.20	116952.58	63847.68	3544557.25
119	KCB MARALAL	0.18	16735830.7	41392.08	2591410.89
120	KCB MARIGAT	0.22	7957596	326887.31	5173235.57
121	KCB MENENGAI CRATER	0.22	32611181.65	50213.75	2769433.81
122	KCB MOI S BRIDGE	0.22	20524250.04	63847.68	4401313.4
123	KCB NAIVASHA	0.22	46289092.4	226460921.2	3091101.31
124	KCB NAKURU	0.11	107701057.2	70627119.03	3609525.62
125	KCB NANDI HILLS	0.18	66129930.02	3297.1	6652751.78
126	KCB NAROK	0.23	35284442.72	47415175.13	4612603.65

18417529.65	60191495.04	18417529.65	49772.7	141,877,922
1800256.14	111244289.2	1800256.14	2256.31	202,459,302
312323.81	320191211	24913850.95	742.06	1,109,687,818
904404.61	95566928.65	612023.02	225633.25	134,874,557
7605953.33	16784977.2	15009834.96	27688.3	40,294,165
12850	412371563.4	52917435.38	67997.81	668,219,530
8316.5	98393498.16	516213.6	13826.8	266,917,786
21181523.46	147259954.5	30055514.03	158748.97	205,828,074
82197.2	400515867.7	4113211.85	29282.01	431,158,977
41853.9	210436585.6	612023.02	2256.31	214,298,632
389613.45	343854972.7	9545489.05	32925.54	377,639,333
743579.79	1080141593	30055514.03	172980.9	1,288,112,931
544871.13	957042122.7	24579625.58	142090.51	1,126,481,661
41853.9	131915092.6	3908980.91	2256.31	183,703,957
4765	192020666.2	4410104.78	5414.55	232,254,911
133695.6	381142776.8	1061671.32	42483.65	472,096,532
3186375.85	537736687	1432223.85	63847.68	562,202,641
2771110.81	525089642.8	612023.02	41392.08	546,501,591
2158.15	491936922.1	2274672.05	47005	572,035,522
32284.15	187936474.5	2591410.89	11959	197,519,283
76858.42	561131284.5	5173235.57	209204.88	662,401,810
18999933.55	948517604.8	6704258.31	755280.6	1,505,071,530
326887.31	144640197.1	6790514.46	63847.68	177,939,423
50213.75	114045966.9	4645746.67	41392.08	122,508,677
2883.45	327726186.7	4410104.78	2350	351,510,159
20183.32	149724232.6	2099955.05	2158.15	165,304,248
11900	29785210.83	2591410.89	32284.15	67,851,635
1783	127548732.7	5173235.57	76858.42	157,790,021
19632.3	326131178.4	5940999.39	55232.63	607,988,158
17920.38	787234552.5	3960717.49	224784.63	973,375,677
19696.12	404623298.3	2591410.89	22413.04	480,042,797
1768848.05	394502604.9	5173235.57	28545.52	488,785,455

127	KCB NJABINI	0.23	11872313.24	8482720.3	4293658.8
128	KCB NJORO	0.23	15505946.14	8773339.9	5109510
129	KCB NYAHURURU	0.19	27334904.17	925377.65	5236059.58
130	KCB OL KALOU	0.23	12148910.82	1247174.15	3054097.24
131	KCB SOTIK	0.21	29501212.69	178572.35	813729.57
132	KCB BONDO	0.22	13502231.83	1247174.15	5333758.09
133	KCB BUNGOMA	0.19	86559411.57	178572.35	6704258.31
134	KCB BUSIA	0.18	26594528.01	650	6790514.46
135	KCB HOMA BAY	0.19	3175828.41	8482720.3	4645746.67
136	KCB ISEBANIA	0.20	17576440.44	8773339.9	6680654.36
137	KCB KAKAMEGA	0.19	105224035.1	461878.5	10092192.39
138	KCB KEHANCHA	0.18	17900636.3	667.3	5606486.81
139	KCB KEROKA	0.22	14868520.46	25956540.76	3883862.59
140	KCB KILGORIS	0.18	5160684.76	52686	8626913.43
141	KCB KIMILILI	0.19	7695167.79	3674541.45	4600203.36
142	KCB KISERIAN	0.26	9207474.48	452036.25	10149979.12
143	KCB KISII	0.18	91497272.11	53905952.18	8930293.78
144	KCB KISUMU	0.22	206016691.5	2380324402	13913147.82
145	KCB KISUMU WEST	0.26	20046668.22	903284.83	8274429.55
146	KCB LUANDA	0.19	4798485.41	11319043.74	4652097.43
147	KCB MALABA	0.22	9237199.54	70592.4	5441684.5
148	KCB MBALE	0.18	30623247.94	5649.85	4629222.48
149	KCB MIGORI	0.17	54512984.46	185248979.4	2500691.55
150	KCB MUHORONI	0.22	2612566.91	1247174.15	3325862.9
151	KCB MUMIAS	0.17	69508583.2	178572.35	4701773.8
152	KCB NYAMIRA	0.19	25153937	1443504.37	5278997.11
153	KCB OYUGIS	0.19	3646237.84	40074.8	5083097.87
154	KCB RONGO	0.20	15816535.19	8978720.95	2498388.34
155	KCB SEREM	0.19	11032222.68	105502.72	6127070.66
156	KCB SIAYA	0.24	53844210.81	54938727.38	10193734.51
157	KCB SONDU	0.20	6809366.59	3634357.77	4951983.66
158	KCB UGUNJA	0.22	13625098.57	3674541.45	3606285.25

41853.9	51638235.35	8482720.3	8752.95	84,820,255
8752.95	70137704.41	8773339.9	937781.52	109,246,375
937781.52	337048911.5	3221928.95	10477.11	374,715,441
3622.15	89069232.81	6704258.31	5236059.58	117,463,355
23649.05	199883133.5	6790514.46	77271.5	237,268,083
105534.55	165806483.4	4645746.67	1440.35	190,642,369
487240.09	901090473.3	4410104.78	361679.02	999,791,739
3585.3	430024584.7	3250000	10502	466,674,365
61314.15	231672883.9	2591410.89	1190694.45	251,820,599
12475	101041168.5	5173235.57	40074.8	139,297,389
18346478.77	883255253.5	12387497.85	335402.92	1,030,102,739
41740	229691367.2	813729.57	34050	254,088,677
1247174.15	136270448.5	6704258.31	5236059.58	194,166,864
178572.35	263518264.5	6790514.46	3054097.24	287,381,733
233150.23	224575858.5	4645746.67	813729.57	246,238,398
3375	47371642.92	2591410.89	6790514.46	76,566,433
22679319.55	1254262829	5173235.57	606226.83	1,437,055,129
355823.95	1076691643	1200000	315254.65	3,678,816,963
10502	175109047.8	4629222.48	6790514.46	215,763,669
1190694.45	148079683.5	2500691.55	52686	172,593,382
40074.8	137039825.1	3325862.9	813729.57	155,968,969
8978720.95	405751627.7	4701773.8	125648.66	454,815,891
105502.72	563971276	6790514.46	50000	813,179,949
16566.29	64701824.6	24465094.28	813729.57	97,182,819
6173252.2	291264977.8	2795129.96	14963.55	374,637,253
31027155.84	279878261.8	4629222.48	19772.77	347,430,851
6661786.67	205209343.2	2500691.55	10502	223,151,734
38243.25	149979222.7	3325862.9	1190694.45	181,827,668
89069.65	123405904.4	4701773.8	40074.8	145,501,619
18248.7	343333925.4	813729.57	21564.3	463,164,141
181383.65	160323263.4	24465094.28	10502	200,375,951
1920456.28	111827135	2500691.55	1190694.45	138,344,903

159	KCB UNITED MALL	0.18	20503470	452036.25	8918706.28	3900	192767601.9	3325862.9	40074.8	226,011,652
160	KCB WEBUYE	0.18	29414648.02	750	5541719.45	1115.9	5348029136	4701773.8	38820.88	574,501,742

KEY

X1   Business Loans
X2   Over draft facilities
X3   Micro Finance Loans
X4   Institutional Loans
X5   Personal Loans
X6   Mortgage Loans
X7   Salay Advance

The Appendix Source: KCB FINANCE DIVISION / DEPARTMENT.

APPENDIX FOR FEBRUARY

NO	BRANCH NAME	ROA	X1	X2	X3	X4	X5	X6	X7
1	KCB CHOGORIA	0.203543401	7,525,775	50,099,468	690,835	61,602,942	77,660,633	145,552	1,256,585
2	KCB CHUKA	0.18315053	17,270,220	125,566	3,369,531	57,811,503	198,669,895	80,562,918	685,686
3	KCB EMALI	0.22231058	8,019,842	8,576,930	5,541,448	16,182,356	140,756,288	16,898,716	655,556,623
4	KCB EMBU	0.177922394	42,844,494	73,190	2,733,900	3,507	679,877	51,127,480	1,028,175
5	KCB GARISSA	0.166902033	9,940,852	4,155,665	2,458,957	26,880	269,103,660	113,206,419	1,421,623
6	KCB GATUNDU	0.211847768	1,414,458	61,841,489	8,178,399	3,306	73,087,949	132,015,523	49,405
7	KCB GITHUNGURI	0.211280036	66,965,512	33,675,483	10,739,270	17,795	97,088,570	68,283,135	76,438
8	KCB ISIOLO	0.173173331	4,633,827	15,318,418	8,317,554	13,100	241,813,263	112,534,459	4,556,546
9	KCB KANGARI	0.182707172	6,084,150	1,508	2,277,982	152,456,554	65,789,825	19,919,607	650
10	KCB KANGEMA	0.177571181	9,699,326	1,612,900	2,152,498	21,223,363	77,506,701	56,886,551	261,366
11	KCB KARATINA	0.184108783	45,955,852	8,129,330	5,807,136	568	135,829,779	77,390,228	363,030
12	KCB KERUGOYA	0.197003857	71,737,016	1,834,595	4,924,963	1,141,671	272,449,968	141,203,081	212,555
13	KCB KIANYAGA	0.211004958	11,952,583	566,254	8,681,449	25,654,525	54,558,150	19,937,224	15,245,556
14	KCB KIRIAINI	0.191455628	2,073,620	14,552	5,974,780	215,555	48,179,413	76,634,502	25,552,565
15	KCB KITUI	0.177960488	31,260,164	2,545,632	7,096,193	13,351	695,284,682	4,937,658	525,170
16	KCB KYUSO	0.167797737	1,133,863	7,845,622	2,737,689	564,562	117,790,346	95,294,422	1,554,666
17	KCB LOITOKITOK	0.190499676	11,119,492	15,886	1,503,106	22,676	122,204,369	39,022,230	123,847
18	KCB MACHAKOS	0.190629422	56,995,182	41,782,335	10,113,360	2,248,683	648,932,146	83,882,302	761,369
19	KCB MAKUYU	0.202746964	17,611,692	15,546	6,910,131	565,552	139,010,928	44,856,188	6,785
20	KCB MASII	0.201680424	15,980,860	41,566	3,232,351	5,656,751	60,776,271	17,518,196	2,523,623
21	KCB MATUU	0.192894025	19,917,855	4,244,738	3,696,890	3,628,114	282,847,035	39,515,802	223,752
22	KCB MAUA	0.188843433	10,757,044	54,875,321	4,183,171	564,752,121	217,965,789	45,475,436	412,546,552
23	KCB MERU	0.188191785	57,446,797	3,274,827	7,088,700	15,587,336	530,518,603	123,520,810	1,606,096
24	KCB MUKURWEINI	0.196521761	10,273,735	9,866,565	2,008,531	2,344,553	70,711,438	90,392,879	493,456
25	KCB MURANGA	0.178100516	27,498,885	587,554	2,951,317	6,691	291,621,455	88,765,429	715,599
26	KCB MUTOMO	0.187501319	6,836,472	5,874,463	2,089,230	2,401	111,935,302	132,137,336	2,154,562
27	KCB MWEA	0.195762061	13,752,665	15,445,223	3,927,573	41,842	98,597,056	57,120,266	365,566
28	KCB MWINGI	0.17790671	10,250,791	1,086	1,899,056	2,032,832	429,483,312	143,376,372	499,644
29	KCB NANYUKI	0.192641135	42,393,666	101,625,624	5,780,388	2,550	396,582,939	68,944,141	1,031,528
30	KCB NARO MORU	0.194956888	701,046	14,445,787	8,040,680	2,536	128,069,669	124,240,739	149,791

31	KCB NKURU	0.188810588	10,531,202	254,145	3,774,322	456,453	139,548,664	123,494,919	6,662
32	KCB NYERI	0.180872897	54,450,572	6,882	5,266,195	6,358	410,871,136	121,495,108	1,534,392
33	KCB OTHAYA	0.132818648	8,574,829	781,144	2,713,635	5,445	91,014,303	38,843,750	237,505
34	KCB RUIRU	0.211769913	6,477,811	460,252,512	7,730,240	4,554,514	404,642,105	82,274,428	1,488,748
35	KCB TALA	0.195822821	23,956,189	6,052,228	6,647,594	18,350	230,503,358	133,719,338	197,558
36	KCB THIKA	0.205926439	88,294,044	349,837,918	14,065,582	83,444	592,022,553	125,621,851	824,594
37	KCB WOTE	0.191422913	28,706,399	713,277	6,370,471	7,460	519,418,800	76,500,595	349,388
38	KCB GARSEN	0.178416469	4,292,840	7,754,545	1,215,331	14,292	204,131,070	61,315,878	5,561,456
39	KCB HOLA	0.173801634	2,671,200	77,754,585	2,284,329	70,988	251,201,183	135,405,143	617,248
40	KCB KENGELENI	0.215483442	10,503,861	1,100	6,625,469	2,400	48,525,596	41,727,662	654,564
41	KCB KIBWEZI	0.17976198	12,704,695	6,957,164	5,932,859	2,693	262,881,498	57,541,896	164,116
42	KCB KILIFI	0.20093377	41,617,687	240,072	8,997,177	61,806	246,467,440	7,745,074	342,228
43	KCB KILINDINI	0.185066351	65,631,184	47,062,225	1,885,542	1,069	334,459,066	79,465,715	953,449
44	KCB KISAUNI	0.290545072	14,616,669	445,554	5,555,458	70,124,152	30,495,391	63,384,382	7,887,521
45	KCB KWALE	0.187048641	1,811,251	64,875,656	1,287,728	23,945	122,679,178	130,163,307	985,263
46	KCB LAMU	0.192610242	12,557,233	789,854	4,342,416	36,999	246,550,199	73,436,134	1,135,004
47	KCB MAKINDU	0.211627314	9,939,568	547,475	2,564,127	4,347	78,536,476	119,343,179	8,755,252
48	KCB MALINDI	0.18674534	57,062,254	17,048	5,232,409	2,838,333	430,564,077	118,817,311	949,396
49	KCB MARIAKANI	0.206283994	5,444,863	5,663	5,598,892	2,442,528	111,342,948	62,010,383	5,562
50	KCB MPEKETONI	0.19876881	27,158,011	3,061	1,752,843	3,263	151,183,957	77,574,471	6,069
51	KCB MTITO ANDEI	0.195129052	14,787,852	55,645	2,819,308	323	88,711,708	65,529,207	4,755,223
52	KCB MTWAPA	0.225384547	10,600,953	455,653	7,732,682	15,833	68,638,563	68,413,243	23,110
53	KCB MVITA	0.176031795	54,476,029	29,231,852	5,595,447	3,016	320,762,317	104,136,713	574,247
54	KCB MWEMBE TAYARI	0.24892168	11,689,732	45,666	3,955,572	6,554,221	78,636,579	79,893,674	3,246,512
55	KCB NYALI	3262.75	5,562	445	3,263	56,663	250	108,279,848	565,565
56	KCB TAVETA	0.199705117	7,650,718	452,636	3,048,285	36,625	104,182,493	142,061,384	585,543
57	KCB TOWN CENTRE	0.250329225	9,745,776	12,457,863	5,158,607	526,656	91,207,899	76,674,216	8,878,521
58	KCB TREASURY SQUARE	0.136551742	96,475,864	4,693,225,971	6,626,211	575,624	627,843	82,906,215	2,049,250
59	KCB UKUNDA	0.213012071	36,739,687	78,578,214	4,555,511	56,904	263,042,075	78,226,780	565,824
60	KCB VOI	0.189557744	86,617,158	92,012	7,841,260	147,502	211,256,190	45,558,712	486,291
61	KCB WATAMU	0.242764755	4,836,805	1,544,633	2,483,465	5,463	70,936,410	110,955,327	63,564,565
62	KCB WUNDANYI	0.176113927	42,180,574	355,242	2,174,664	327,261	170,677,023	86,783,920	522,162

63	KCB BIASHARA ST	0.243199974	11,614,294	126,730,935	712,325	23,445	51,613,450	127,968,566	5,562,352
64	KCB BURU BURU	0.19279759	20,598,615	5,100	2,820,662	89,125,132	81,539,312	102,872,151	32,283
65	KCB CAPITAL HILL	0.230179061	5,745,995	164,800	230,299	17,361	97,631,184	122,957,419	1,455,223
66	KCB EASTLEIGH	0.231302479	84,400,073	645,812	2,603,787	5,325	73,786,375	91,469,006	266,033
67	KCB GATEWAY HOUSE - MSA RD	0.194796475	40,365,594	1,150,074,025	4,319,852	98,875	185,150,793	128,801,696	99,027
68	KCB GIKOMBA	0.209525751	48,978,530	4,155	5,509,710	786,546	80,532,287	54,608,249	3,212,545
69	KCB INDUSTRIAL AREA	0.178153496	116,157,847	3,971,547,333	4,950,702	18,700	354,366,658	24,310,522	776,157
70	KCB JOGOO ROAD	0.185932577	54,783,075	1,245,876	11,945,997	11,434	208,043,058	26,513,265	1,146,347
71	KCB KAJIADO	0.195390398	18,183,334	4,859,309	3,461,607	811,892	204,367,636	77,737,099	289,768
72	KCB KAREN	0.216895429	42,092,347	39,055,167	1,848,569	38,836	102,399,785	94,825,488	50,115,520
73	KCB KARIOBANGI	0.194146561	17,458,711	16,363	16,615,038	1,200,222	132,583,047	12,409,481	25,470
74	KCB KAWANGWARE	0.217582164	22,309,104	9,875,541	16,808,803	802,245	70,489,984	18,431,356	52,600
75	KCB KIAMBU	0.144057366	43,380,782	590,810,219	6,275,895	7,262	275,982,824	52,672,507	533,144
76	KCB KICC	0.139661841	38,919,670	1,291,984,960	127,265	143,507	255,217,109	99,277,525	1,547,020
77	KCB KIKUYU	0.183186742	87,660,080	443,524	4,622,786	609	295,473,218	118,001,856	380,101
78	KCB KIMATHI STREET	0.184191988	23,263,379	353,223	1,620,343	65,650	121,992,448	17,448,742	7,805,228,556
79	KCB KIPANDE HOUSE	0.1173507	130,396,835	913,036,916	1,138,565	59,319	473,319,533	26,100,318	1,260,339
80	KCB KISERIAN	0.239056824	8,819,828	35,478,633	10,951,395	4,175	47,469,740	140,464,064	81,002,550
81	KCB KITENGELA	0.204021949	81,044,826	12,203,328	2,438,124	43,017	137,371,645	15,857,167	288,399
82	KCB LIMURU	0.189684621	52,634,851	2,545	2,586,969	2,523,221	305,458,712	35,778,331	325,437
83	KCB LODWAR	0.174989818	9,906,843	18,920	238,315	3,151,396	261,223,297	31,309,701	757,225
84	KCB LOKICHOGGIO	0.209440617	315,779	148,752	254,384	658,338	23,768,189	104,270,314	6,980
85	KCB MANDERA	0.19785889	3,241,505	245,563	603,243	3,532,287	157,269,127	107,841,208	689,018
86	KCB MARSABIT	0.184082031	2,848,397	327,463	178,334	815,682	115,027,542	79,607,767	691,370
87	KCB MASHARIKI	0.155837074	40,616,896	1,112,418,609	1,676,472	14,510,122	96,625,008	105,980,366	85,927
88	KCB MILIMANI	0.214985725	52,226,824	666,999,341	3,129,829	2,118,894	374,941,197	90,571,057	631,031
89	KCB MOI AVENUE	0.161030535	904,893,694	16,410,209,510	12,748,780	85,795,319	2,171,328	38,534,706	7,987,727
90	KCB MOYALE	0.179438032	10,009,251	124,533	3,242,359	159,348	139,483,609	55,855,211	520,918
91	KCB NAIROBI HIGH COURT	1.935387034	122,452,211	301,200	1,000	5,266,636	52,150	135,275,667	96,887,421
92	KCB NAMANGA	0.180995551	1,795,533	21,300	2,392,285	28,976	71,254,712	128,191,676	5,491,210
93	KCB NGARA	0.181813763	2,888,083	45,541,214	180,471	66,523,666	63,744,981	123,733,792	4,871,052,210
94	KCB ONGATA RONGAI	0.198867635	64,880,435	1,020,120	6,260,649	546,223	200,114,104	118,502,292	606,643

95	KCB PRESTIGE PLAZA NGONG ROAD	0.191380589	13,313,477	51,270,380	3,014,150	457,516	60,260,293	64,700,517	564,110
96	KCB RIVER ROAD	0.208406469	33,535,167	81,925,143	2,745,401	5,876,921	110,355,485	37,611,753	349,005
97	KCB SARIT CENTRE	0.221484148	158,265,434	615,155,022	2,562,569	129,560	290,963,350	80,566,988	327,117
98	KCB SEREM	0.195682142	10,569,157	10,225,546	5,660,881	92,870	122,903,579	142,167,234	799,841
99	KCB TOM MBOYA ST	0.235481701	30,983,417	985,527	4,647,062	98,752,522	96,678,274	143,714,932	98,754,152
100	KCB UN GIGIRI	0.223952966	688,864	1,454,830	21,664	1,255,454	13,492,155	5,895,154	56,778
101	KCB UNIVERSITY WAY	0.155698222	119,701,156	74,073,750	3,731,987	13,650	411,494,865	125,160,395	299,934
102	KCB VILLAGE MARKET	0.176560576	26,543,756	114,198,986	7,690	9,917	97,991,524	22,561,442	1,292,056
103	KCB WAJIR	0.193795745	6,586,596	18,003	346,084	21,935,511	147,231,824	107,098,911	1,164,857
104	KCB BOMET	0.189755604	24,511,332	3,432	2,528,307	2,911	394,831	22,485,407	582,161
105	KCB EGERTON UNIVERSITY	0.173282396	2,767,352	1,800	345,338	55,844,554	207,477,279	53,802,144	8,974,454
106	KCB ELDAMA RAVINE	0.181656484	14,983,967	65,897,525	8,785,217	387,580	341,520,095	10,384,206	719,496
107	KCB ELDORET	0.181965458	160,133,385	40,137,354	9,175,039	608,299	1,072,835,793	58,160,861	1,647,778
108	KCB ELDORET WEST	0.179287201	95,298,709	29,665,919	8,643,860	556,401	941,147,676	73,399,127	1,331,777
109	KCB FLAMINGO - NAKURU	0.217543329	47,911,215	655,361,556	3,931,531	654,565	132,703,017	34,051,905	11,630
110	KCB GILGIL	0.189096115	36,996,337	7,894,552	2,634,013	5,915	189,276,287	25,394,945	523,529
111	KCB ITEN	0.185158269	49,510,472	26,026,847	13,850,144	131,078	378,397,197	121,745,087	1,136,001
112	KCB KABARNET	0.179282032	12,148,881	546,963	9,754,442	3,229,342	533,995,993	124,118,944	864,105
113	KCB KAPENGURIA	0.114088451	16,262,817	5,465,249	4,937,861	2,634,316	520,063,279	81,137,511	1,227,190
114	KCB KAPSABET	0.20069164	60,313,434	3,150	4,875,047	125	495,866,752	36,770,261	762,280
115	KCB KAPSOWAR	0.21986493	3,868,680	4,665,453	6,346,657	32,439	188,219	93,264,123	15,142
116	KCB KERICHO	0.197087065	88,263,734	123,453	7,677,323	240,087	557,390,249	107,412,614	1,276,202
117	KCB KITALE	0.221154017	92,600,384	9,855,665	10,543,656	15,167,557	939,338,935	112,853,011	2,062,111
118	KCB LITEIN	0.211038298	21,583,353	1,820	5,532,286	792,524	145,052,525	41,815,445	750
119	KCB LONDIANI	0.202858335	1,091,762	5,665,656	4,129,536	4,444	111,949	73,707,019	145,652
120	KCB MARALAL	0.170174856	16,847,813	61,751,857	3,367,959	8,391	326,477,863	73,121,972	952,002
121	KCB MARIGAT	0.212832289	6,989,874	432,233	4,909,960	4,160	1,515,551	26,422,031	65,219
122	KCB MENENGAI CRATER	0.209102054	32,532,629	18,401,238	2,477,740	11,700	29,897,433	5,131,563	366,320
123	KCB MOI S BRIDGE	0.197726927	22,742,933	3,565,235	4,269,345	2,583	127,237,776	25,706,532	855,423
124	KCB NAIVASHA	0.182433707	48,668,459	310,897,919	2,769,520	505,391	325,110,114	84,872,376	669,897
125	KCB NAKURU	0.129753737	107,667,290	67,532,261	4,082,485	133,685	782,697,757	27,173,792	2,554,318
126	KCB NANDI HILLS	0.182975384	68,233,044	3,315	6,707,049	117,747	405,389,919	102,186,194	606,524

127	KCB NAROK	0.204339099	41,915,030	57,340,775	5,807,809	37,428	398,196,766	97,902,775	555,754
128	KCB NJABINI	0.222680948	11,061,053	45,566,425	4,736,599	5,654,562	50,952,778	3,066,408	55,622
129	KCB NJORO	0.203092627	17,052,179	1,326,566	5,243,016	4,631	70,968,684	75,444,447	232,332
130	KCB NYAHURURU	0.172934144	29,740,953	915,821	5,287,360	574,214	335,863,331	141,418,105	1,518,080
131	KCB OL KALOU	0.217773128	11,624,034	45,568,520	3,001,709	4,248	89,467,319	70,798,604	55,840
132	KCB SOTIK	0.202859581	34,548,824	5,653,630	785,102	131,038	197,292,297	59,909,422	548,772
133	KCB BONDO	0.20822837	14,530,761	5,899	6,621,363	94,553	167,904,864	50,053,470	3,100
134	KCB BUNGOMA	0.180161939	87,441,267	167,059,219	6,852,068	308,404	896,657,576	16,341,426	1,601,250
135	KCB BUSIA	0.17586271	27,546,740	1,150	8,062,543	27,716	429,016,671	37,573,827	5,741,400
136	KCB HOMA BAY	0.182030353	3,807,889	410,550	4,630,914	67,764	232,415,268	43,827,860	48,974
137	KCB ISEBANIA	0.188089883	16,460,582	5,976	8,067,952	14,425	102,457,363	86,120,088	48,854
138	KCB KAKAMEGA	0.180749452	106,819,225	401,152	11,396,841	28,942,802	877,046,511	110,774,768	1,255,820
139	KCB KEHANCHA	0.180880881	18,220,296	648,733	5,695,953	24,861	228,512,593	140,964,368	142,140
140	KCB KEROKA	0.199458287	18,429,052	26,252,931	3,931,220	1,570,841	138,169,333	138,571,383	7,887,974,212
141	KCB KILGORIS	0.176763127	6,494,479	47,113	7,935,602	275,955	262,195,434	74,306,971	8,563
142	KCB KIMILILI	0.183510575	7,927,379	3,473	4,408,737	5,641,257	223,096,319	6,794,654	98,094
143	KCB KISII	0.168865467	82,468,805	34,106,019	8,828,570	23,303,793	1,237,948,936	44,983,865	3,049,850
144	KCB KISUMU	0.184714439	211,952,730	2,928,150,274	14,273,647	314,487	1,080,371,496	80,516,182	2,070,503
145	KCB KISUMU WEST	0.189147252	22,694,926	426,835	9,463,986	14,052	170,798,291	133,312,478	9,845
146	KCB LUANDA	0.188840717	4,991,956	3,201,220	4,379,883	1,334,716	148,141,897	142,464,352	58,553
147	KCB MALABA	0.214441152	10,043,471	122,467	5,877,738	20,457	138,912,198	137,511,487	9,875,523
148	KCB MBALE	0.173926517	29,584,344	5,662,210	5,176,141	9,192,019	401,840,261	103,105,943	411,081
149	KCB MIGORI	0.160220184	60,606,842	194,322,400	2,235,928	237,036	557,890,437	2,939,663	761,990
150	KCB MUHORONI	0.206749816	2,778,650	3,000,122	3,579,432	14,487	64,024,335	93,111,449	54,857,485
151	KCB MUMIAS	0.306799256	69,023,361	436,452,358	5,282,762	6,311,011	287,623,181	134,511,402	508,603
152	KCB NYAMIRA	0.182270096	38,380,908	773	5,360,042	31,574,592	269,789,723	19,986,701	521,275
153	KCB OYUGIS	0.181440046	6,096,383	47,884,565	5,843,306	6,775,437	206,523,175	111,046,476	527,444
154	KCB RONGO	0.184968248	16,534,514	120,015,200	2,280,270	41,551	149,844,907	87,416,392	7,896,413
155	KCB SEREM	0.195682142	10,569,157	526,200	5,660,881	92,870	122,903,579	136,191,001	589,855
156	KCB SIAYA	0.232623177	59,043,948	49,876,427	9,652,305	9,355	343,932,806	118,827,962	352,774
157	KCB SONDU	0.19428619	6,353,840	4,785,653	5,254,098	96,517	160,878,460	72,060,437	5,964
158	KCB UGUNJA	0.206405894	13,791,005	2,136,200	4,361,532	2,172,869	112,259,270	103,920,722	79,812

159	KCB UNITED MALL	0.165396432	19,110,865	203,404	10,835,702	5,850	191,474,914	93,603,999	356,513
160	KCB WEBUYE	0.147401727	34,548,356	250	5,626,914	3,989	530,114,977	16,671,069	1,244,561

KEY

X1   Business Loans

X2   Over draft facilities

X3   Micro Finance Loans

X4   Institutional Loans

X5   Personal Loans

X6   Mortgage Loans

X7   Salay Advance

NO	BRANCH NAME	ROA	X1	X2	X3	X4	X5	X6	X7	TOTAL LOANS
1	KCB CHOGORIA	0.206361483	10321666.19	454555.02	858757.49	68411.06	76378254.16	563107762	5450897	656,640,303
2	KCB CHUKA	0.182670214	17215086.57	4547885	3878353.94	456263	193652986.8	338698625	9346	558,458,546
3	KCB EMALI	0.175885304	6494883.04	78975452	6662214.53	56565	139409557.1	95215187	98354417827	98,681,231,686
4	KCB EMBU	0.178706371	39268679.87	970.6	2885723.01	250	621262299.6	286402490	79610665304	80,560,485,717
5	KCB GARISSA	0.175797849	9665626	1115004.13	2050195.91	52162.89	257647667.2	731845036	788744	1,003,164,436
6	KCB GATUNDU	0.207158205	2455834.28	74830092.07	6721932.83	7206	74034127.65	450423344	97815590571	98,424,063,108
7	KCB GITHUNGURI	0.227110652	76824136	797531.92	13732781.09	1811520.5	91809806.26	26772387	703691673	915,439,836
8	KCB ISIOLO	0.181444352	2826119.14	14745973	7609213.72	17790	239232552	176279375	28136685891	28,577,396,914
9	KCB KANGARI	0.185076333	8681278.35	25252	2580073.15	56565	64650416.58	31720943	94220144062	94,327,858,590
10	KCB KANGEMA	0.181120587	9494021.04	836272.63	3816573.24	456263	73391545.53	761258470	10912790	860,165,935
11	KCB KARATINA	0.192840086	47168774.44	7804797.16	6546214.54	551.4	134000471.2	618532106	80345742143	81,159,795,058
12	KCB KERUGOYA	0.195270129	63811130.87	2218047.64	7330282.68	125174.6	263047483	139167263	54403973	530,103,355
13	KCB KIANYAGA	0.228459603	11065903.15	56565	8582134.15	456263	53701155.3	786688718	18941365180	19,801,915,919
14	KCB KIRIAINI	0.19649678	2218854.56	55552	6488624.36	56565	47746659.02	566462112	55565	623,083,932
15	KCB KITUI	0.182994826	29370371.78	2124122	7887502.22	23863.65	669675935.5	426625873	40750586737	41,886,294,405
16	KCB KYUSO	0.176613404	2477445.53	526345	2625566.8	288	116462855	565583985	15940933937	16,628,610,422
17	KCB LOITOKITOK	0.195565474	12438384.8	6563636	1439469.4	49144.1	119909350.5	472413586	63145594827	63,758,408,398
18	KCB MACHAKOS	0.19775244	51493030.63	40192325.61	13301785.83	532342.5	634100222.5	166830635	71132886062	72,039,336,404
19	KCB MAKUYU	0.189996393	18840684.31	50	8746315.15	7764.47	137165039.6	39901637	415546	205,077,037
20	KCB MASII	0.209459807	12684333.72	6554536	4316420.26	56565	60895067.8	713756960	39325026366	40,123,290,249
21	KCB MATUU	0.191930446	16214391.22	11591907	5365212.64	29169	271433428.9	325916632	4655216	635,205,957
22	KCB MAUA	0.188523225	11256020.89	23363	3464271.85	456263	214672589.4	44609589	25922870483	26,197,352,560
23	KCB MERU	0.202744756	56854579.65	2176	7286734.78	14498.65	509069117.9	677697848	53596208141	54,847,133,096
24	KCB MUKURWEINI	0.206404485	9042592.14	1241561	2212677.68	456263	68256452.38	356871374	1252778	439,333,698
25	KCB MURANGA	0.189722324	22256329.31	13545654	2743677.42	29580.7	277951071.1	84896649	1245855	402,668,617
26	KCB MUTOMO	0.190135041	7524320.99	6385555	2950205.52	456263	109184321.9	447599608	4165856	578,266,130
27	KCB MWEA	0.210550947	8191449.34	78511	3641074.65	61591.95	97496466.74	375681038	8788	485,158,920
28	KCB MWINGI	0.176955135	18091914.63	61.25	3529748.55	39166.7	417269491.8	709751163	4541	1,148,686,087
29	KCB NANYUKI	0.213613371	40487973.89	40752516.24	6326281.89	311	387709540.7	391919327	34292719514	35,159,915,465
30	KCB NARO MORU	0.194647418	1834171.07	654630.25	6531199.5	4465	123370360.6	76378254.16	18092824544	18,301,597,625

31	KCB NKUBU	0.186607347	9493969.98	66	4750901.28	44300.6	136603724.6	193652986.8	569696	345,119,645
32	KCB NYERI	0.180324318	57996883.77	6798.3	8191465.93	8386.05	396221848.5	139409557.1	51394878938	51,996,713,878
33	KCB OTHAYA	0.202771027	9527706.97	56966.145	3394157.61	10163.61	90950289.19	621262299.6	28435285802	29,160,467,385
34	KCB RUIRU	0.215899149	6609926.99	450058810	7209828.4	456263	392935324.5	257647667.2	9493106876	10,608,023,496
35	KCB TALA	0.201422869	22325806.83	8811622.06	6327974.83	18976.86	225386938.7	74034127.65	30277016858	30,613,922,305
36	KCB THIKA	0.242404751	74815968.89	138005226.2	14394220.74	53823.9	570839032.6	91809806.26	80749344040	81,639,262,119
37	KCB WOTE	0.1915878	35146082.7	65232	7102465.83	257691.59	505607929.5	239232552	45162132	832,664,086
38	KCB GARSEN	0.182329096	3695908.9	455453	910099.4	7874	201711468.1	64650416.58	86953444	358,384,664
39	KCB HOLA	0.177361166	5114062.88	2552	2098965.1	108429.99	248476383.5	73391545.53	107359	329,299,298
40	KCB KENGELENI	0.229666037	9346959.85	534	7240389.86	4800	49635135.8	134000471.2	43535720	243,764,011
41	KCB KIBWEZI	0.188191939	11895388.52	4775	9349395.2	2927	251486353.5	263047483	7709284	543,495,606
42	KCB KILIFI	0.203403137	44546669.21	264005.92	10364491.26	52551.21	237617785.7	53701155.3	31445917	377,992,576
43	KCB KILINDINI	0.181589763	66094598.65	57743090.11	2179230.99	3414	320628286.1	421476695	84248480558	85,116,605,873
44	KCB KISAUNI	0.28226176	14041770.02	456263	5482622.06	44300.6	36552507.42	211724221	50286992146	50,555,293,830
45	KCB KWALE	0.194436726	1458345.75	74544	2150253.35	13546.75	121151679.6	273801581	34786945	433,436,895
46	KCB LAMU	0.195956718	17326529.1	3122123	3815089.32	27916.4	241581340.2	598498391	6047236287	6,911,607,676
47	KCB MAKINDU	0.207821095	8363021.4	1658	4135386.9	1038	78892833.51	516415348	93704525723	94,312,335,009
48	KCB MALINDI	0.190569292	55306477.08	461210	4420938.45	2825082.49	421775447.6	331544324	11251482	827,584,962
49	KCB MARIAKANI	0.203277634	6353478.12	3004520	6805324.73	242363.91	111607965	465442315	42974059308	43,567,515,275
50	KCB MPEKETONI	0.205690117	24508956.86	1069.3	1519524.86	5747	147505152.4	430121247	5583336	609,245,033
51	KCB MTITO ANDEI	0.203838185	15099436.59	323500.07	3585619.18	643	89305756.87	103627212	604445561	816,387,729
52	KCB MTWAPA	0.213943891	12629609.73	525854	7862197.77	23032.62	69635297.59	247542612	71341071429	71,679,290,033
53	KCB MVITA	0.173115032	57130999.98	175273756.3	4588266.37	7219.2	314304922.5	469549855	85363027840	86,383,882,859
54	KCB MWEMBE TAYARI	0.248473528	12738301.59	525421	3710288.11	44300.6	78158925.67	636332323	251232251	982,741,811
55	KCB TAVETA	0.20611931	10200202.13	565410	3347167.47	11727.55	100925291.8	436943441	3404241809	3,956,235,049
56	KCB TOWN CENTRE	0.229302614	12688756.05	78544	5466487.33	44300.6	94565585.84	273191832	101608354	487,643,860
57	KCB TREASURY SQUARE	0.139765154	94342707.74	4552028182	6732764.54	159084.5	599869186.1	343872433	478565	5,597,482,923
58	KCB UKUNDA	0.186027604	61420785.47	56213	5466078.46	86942.01	255453493	246120466	98731912056	99,300,516,034
59	KCB VOI	0.1957255	83351660.37	707760.76	6724701.44	199601.74	205046281.7	560060826	5444	856,096,276
60	KCB WATAMU	0.235967521	6280732.09	45112	2538532.37	44300.6	71517342.62	536114331	52136823088	52,753,363,439
61	KCB WUNDANYI	0.169895317	48936692.63	463751.36	1852367.53	605430.22	166794776	351908091	78442197158	77,012,758,267
62	KCB BIASHARA ST	0.241363442	11622906.24	129712213.2	1852645.86	44300.6	60546653.71	391955853	525545	596,260,118

63	KCB BURU BURU	0.191071208	25025474.87	7500	2900303.83	800.15	80242374.14	7139712.41	64587497128	64,702,813,293
64	KCB CAPITAL HILL	0.231727582	13243147.54	2775618.75	215832.12	2500	95927141.26	3449379.69	45475	115,659,094
65	KCB EASTLEIGH	0.233434952	87445126.89	1212255	1989863.83	10425	76075064.32	1058336.75	52	167,791,124
66	KCB GATEWAY HOUSE - MSA RD	0.186128506	10773526.14	1173826123	5131239.28	24725	182058889.6	7969174.27	56656287742	58,036,071,419
67	KCB GIKOMBA	0.221020288	29055722.49	20367667.34	6358805.4	68192.7	80973024.68	7674508.86	63375983825	63,520,481,746
68	KCB INDUSTRIAL AREA	0.183766418	138066854.7	3868476478	2964503.59	12636.75	345668023.2	7847624.69	5454545	4,368,490,661
69	KCB JOGOO ROAD	0.200812168	57918813.92	5265252	13925167.93	10585.77	199752589.2	4347597.5	30021737505	30,302,957,511
70	KCB KAJIADO	0.200999754	11234122.65	4188907.84	5118969.86	180140.95	199108606.2	7091145.76	5455	226,927,348
71	KCB KAREN	0.208048132	47795710.89	50523767.18	1768616.08	44300.6	101323661.9	11341723.45	20815224756	21,028,022,536
72	KCB KARIOBANGI	0.162761393	12490268.15	55421210	14889036.1	650	131562190.7	5466316.91	4454	219,834,126
73	KCB KAWANGWARE	0.221157624	21090720.5	3514221	17277931.91	456263	70834858.71	4484784.47	455	117,659,235
74	KCB KIAMBU	0.145462626	49793621.63	546541.416	6368215.93	24711.1	266830022.1	10341259.56	545	333,904,917
75	KCB KICC	0.142155918	44729972.97	1247938254	73663.13	129751.1	247878911	4847660.19	5256	1,545,603,460
76	KCB KIKUYU	0.205532268	84500292.75	575355.86	5189393.93	123371.1	284144407.5	7520515.49	55665	382,109,002
77	KCB KIMATHI STREET	0.185207497	19876651.31	6352232	1474944.45	44300.6	120558849.2	12390221.9	552	160,697,752
78	KCB KIPANDE HOUSE	0.181754994	118525762.5	658554	847949.76	84975.65	450965858.7	9890041.65	235665	581,208,807
79	KCB KISERIAN	0.227147091	11087888.5	54965.02	12553651.93	1875	48974249.59	6212622996	3263	693,938,193
80	KCB KITENGELA	0.192950948	84406842.76	56	2356389.59	26628.8	135097348	257647667.2	55	479,534,987
81	KCB LIMURU	0.191946276	50051199.76	252	2127715	44300.6	301943838	74034127.65	5558556	433,759,989
82	KCB LODWAR	0.185898409	13909436.34	255452	276045.4	3576928.21	253221524.7	91809806.26	989688	364,018,862
83	KCB LOKICHOGGIO	0.198107326	460624.09	14855224156	122833 61	641544.02	24354543.48	239232552	3566	15,120,039,819
84	KCB MANDERA	0.186684464	3094409.91	42556786	531691.05	3496479.18	156597452.5	64650416.58	3668	270,930,901
85	KCB MARSABIT	0.195645433	1454680.44	314094.25	138934.7	1795.1	105948335.3	73391545.53	563132	181,812,517
86	KCB MASHARIKI	0.134846882	46076033.07	1286055875	2573062.92	44300.6	96613449.13	134000471.2	2015540	1,567,378,732
87	KCB MILIMANI	0.239762482	58246892.7	535867006.3	219371S.18	2487408.11	358527405.9	263047483	63552	1,220,433,463
88	KCB MOI AVENUE	0.1686476	904859746.8	14006339889	14792014.41	87854018.11	2123576343	53701155.3	154154	17,191,277,320
89	KCB MOYALE	0.194624163	6439275.52	554545410	3346216.32	138652.35	132101264	47746659.02	85239760711	85,984,078,188
90	KCB NAIROBI HIGH COURT	0.163037765	1800	5556		44300.6	2413619.67	669675935.5	2355221	674,496,433
91	KCB NAMANGA	0.1826424	3038049.64	45796859	2544231.19	33142.45	71300015.7	116462855	5565455	244,740,608
92	KCB NGARA	0.207574797	2389483.26	699456	309217.5	24725	67512136.52	119909350.5	54742112	245,586,481
93	KCB ONGATA RONGAI	0.194352644	67495979.62	44300.6	5473360.09	68192.7	196300883.2	634100222.5	85533920209	86,437,403,148
94	KCB PRESTIGE PLAZA NGONG ROAD	0.187786398	14272203.11	84820315.41	4034389.65	12636.75	66693564.75	137165039.6	5855	307,004,004

95	KCB RIVER ROAD	0.205596867	39973860.96	64035246	3060850.26	456263	108744634.1	60895067.8	56666646	334,024,767
96	KCB SARIT CENTRE	0.193225828	140259463.3	878567157.8	2530113.73	682192.98	285751304	271433428.9	6866	1,579,229,516
97	KCB TOM MBOYA ST	0.235093938	26951456.22	1059858.19	4546142.63	24725	98878976.35	214672589.4	586589858	932,723,606
98	KCB UN GIGIRI	0.169600638	693977.24	456263	5413	68192.7	15181077.47	509069117.9	788411	526,262,452
99	KCB UNIVERSITY WAY	0.16061609	124279055.2	67002484.6	3278739.7	12636.75	413283748.8	68256452.38	91926351778	92,602,464,895
100	KCB VILLAGE MARKET	0.438075507	28752578.96	39191599.59	6116.14	16516.5	96290308.94	1920000	585552	166,762,672
101	KCB WAJIR	0.221578654	3173367.61	24631.95	187664.57	549685.16	141295299.7	232434025	99396141776	99,773,806,450
102	KCB BOMET	0.181376409	25650633.06	54589	4205337.33	116764.16	386115777.3	601673069	17232950842	18,250,767,012
103	KCB EGERTON UNIVERSITY	0.179033855	2557340.31	4500	140190.15	300	210737294.1	366635301	54414	580,129,340
104	KCB ELDAMA RAVINE	0.184127632	13856250.14	183.5	6559789.71	369410.25	335593089.8	729275846	35252414	1,120,906,983
105	KCB ELDORET	0.185517046	148164125.3	71946015.78	7388175.89	512909.64	1034240698	694583326	63545	1,956,898,796
106	KCB EMALI	12450620.7	6494883.04	4166352	6662214.53	1610	139409557.1	522376290	115426	679,226,333
107	KCB ELDORET WEST	0.181912753	105808643.1	3232315	12344431.8	363727.58	909428139.8	482428917	4545	1,513,610,719
108	KCB FLAMINGO - NAKURU	0.225229207	48509493.52	32354201	4997956.29	456263	133486132.8	329910054	454	549,714,555
109	KCB GILGIL	0.195488301	34613586.97	2320.25	2736985.77	10965	183027307.5	6665	448774654	669,172,485
110	KCB ITEN	0.189959666	55766764.64	29363259.24	13579589.11	104218.2	361218737.7	2487415.95	321241552	783,761,537
111	KCB KABARNET	0.188703753	10023159.56	209.2	10784233.29	25650.15	512027673	1909113.45	255554	535,025,593
112	KCB KAPENGURIA	0.108483044	14299778.63	5548838.04	4947932.6	38671.45	518739768.5	5656	5245454	548,826,099
113	KCB KAPSABET	0.194004081	94342067.84	496688.85	5406915.11	400131.1	490231703.6	2801689.95	1398359	595,077,555
114	KCB KAPSOWAR	0.217575958	3049959.5	58552	8642154.76	51614.65	191841584.7	5265566	36352141	245,261,573
115	KCB KERICHO	0.207140386	73706538.45	98334.45	6564389.7	21310.4	538352470	525666	3234121	622,502,830
116	KCB KITALE	0.207543007	117153553.7	150619047.4	11626053.63	13709956.35	928587651.1	4116421	255444	1,226,068,127
117	KCB LITEIN	0.207688328	24527694.94	1610	7401850.58	61099	147681532.5	2145422	52254411	234,073,620
118	KCB LONDIANI	0.202400573	491338.95	65966	3736571.6	6989	110490424.3	5341523	2539474	122,672,287
119	KCB MARALAL	0.174217413	16808050.39	59164706.46	3765978.27	7010.55	318019098.2	5456520	25565	403,246,929
120	KCB MARIGAT	0.209561735	8438975.48	65523	5872541.34	7836.87	153622533.1	2094669.6	1027680	171,129,759
121	KCB MENENGAI CRATER	0.212489076	38079071.2	22057521.52	2181697.34	14100	30369532.37	4522055652	67658875	4,682,416,449
122	KCB MOI S BRIDGE	0.199065538	23091396.26	2563323	5953374.59	4983	126497537.6	5256566	524556	163,891,736
123	KCB NAIVASHA	0.199992744	49504324.34	32	3715692.26	34863.4	318286723.6	5685786.1	12247931	389,475,353
124	KCB NAKURU	0.16602341	109135946.9	23752381.98	6455362.71	2425.38	757357932.3	7176186.3	21265	903,901,500
125	KCB NANYUKI	0.194992744	40487973.89	40752516.24	6326281.89	311	387709540.7	4555666363	1205329	5,032,148,316
126	KCB NANDI HILLS	0.192885742	67972610.26	185	6910579.5	220426.25	403845660.5	26336363	1138965	506,424,790

127	KCB NAROK	0.210529731	57139167.27	39506087.95	6311369.06	11060.3	411134498.9	216636	3822479	518,141,298
128	KCB NJABINI	0.217733872	12759947.63	658663	4983986.02	525.85	49873000.05	8490145.16	1903025	78,669,293
129	KCB NJORO	0.212731845	16336445.95	36541	6267951.44	5956.45	69250664.5	8651716.2	114268	100,663,542
130	KCB NYAHURURU	0.179415133	27749841.64	455225	7139712.41	3792.1	327676405.9	10780616.06	5655454	379,461,047
131	KCB OL KALOU	0.210530601	12032124.7	526565	3449379.69	8722	91399375.6	424290328	68755919433	69,287,625,928
132	KCB SOTIK	0.199962732	52073919.43	1900	1058336.75	55152.71	189324036.1	731300706	62555	973,876,606
133	KCB BONDO	0.209974952	14148063.12	121262	7969174.27	202170.3	165935457	199389503	88029912760	88,417,678,390
134	KCB BUNGOMA	0.188821115	96989830.34	162951952.2	7674508.86	305202.69	870537142	343109406	7474075	1,489,042,117
135	KCB BUSIA	0.189266277	27059927.55	101511.95	7847624.69	342558.8	417023280.4	179402545	9669565	641,447,013
136	KCB HOMA BAY	0.186031679	3712326.76	36656653	4347597.5	88585.15	227016242.1	371775674	80756130798	81,399,727,874
137	KCB ISEBANIA	0.19879639	17272289.89	45666	7091145.76	22475	99960693.48	746558543	569966	871,518,779
138	KCB KAKAMEGA	0.186331648	106882773.9	437592.95	11341723.45	321694.38	859155109.3	614235392	968988	1,593,343,274
139	KCB KEHANCHA	0.187265557	18498991.13	5896656	5466316.91	26166.6	224717910.7	223580397	9988	478,196,426
140	KCB KEROKA	0.196757708	31333522.32	25869775.11	4484784.47	1171197.37	136720891.2	218924277	91352919059	91,771,423,506
141	KCB KILGORIS	0.181183955	7956151.98	55466.05	10341259.56	164336	258700369.9	401582730	54518419633	55,197,219,947
142	KCB KIMILILI	0.191031575	7912992.06	5654625	4847660.19	159470.12	217711719.6	717802959	4782553	958,871,979
143	KCB KISII	0.166807552	96414309.89	26478940.31	7520515.49	10401575.2	1190825237	356991564	582095	1,689,214,237
144	KCB KISUMU	0.197461316	189424586.6	2909647221	12390221.9	149340.55	1061945240	157902492	46768018394	51,099,477,496
145	KCB KISUMU WEST	0.192848351	24964095.03	133169.2	9890041.65	24725	171435879.8	679903363	565556	886,916,830
146	KCB LUANDA	0.185812205	11628910.99	251.5	4118615.33	68192.7	147388839.9	514404910	53379587745	54,057,197,465
147	KCB MALABA	0.210622414	10288815.15	34578.95	5548675.86	12636.75	139637688.5	557484769	91023500344	91,736,507,508
148	KCB MBALE	0.184865217	26192321.98	1230835.86	5515801.74	25760.05	388678102.9	159977656	914	581,621,393
149	KCB MIGORI	0.161305016	56212330.27	207377137.6	3051671.9	10717.6	535999659.9	25423555	5483	828,080,555
150	KCB MUHORONI	0.204885651	4620042.7	5223	4365401.12	17349.81	63557506.64	696176198	5886677	774,628,398
151	KCB MUMIAS	0.215300106	80932366.87	658206985	5442752.74	36810.7	278754676.9	607658328	8063176741	9,694,208,661
152	KCB NYAMIRA	0.199137122	34576923.18	102969.2	5926001.01	1128749.24	262938546.4	787571763	908931393	2,001,176,345
153	KCB OYUGIS	0.191654592	6858852.61	523321633	7004938.25	202775.58	204516891.5	555093295	83053692	1,380,052,078
154	KCB RONGO	0.19301771	15229613	7969174.27	2345671.72	54231.25	148637988.1	4470004	24626331163	24,805,037,845
155	KCB SEREM	0.207708122	9912281.06	7674508.86	6382367.94	11649.9	117249647.7	101050369	92758993	335,039,817
156	KCB SIAYA	0.230044461	59198407.76	7847624.69	8774336.33	19607.7	341912592.6	227171601	903000646	1,547,924,816
157	KCB SONDU	0.192805346	5447281.35	3051671.9	5621643.15	78526.5	162922421.2	542094689	37169618993	37,888,835,226
158	KCB UGUNJA	0.213938423	15181022.28	4365401.12	5556358.05	369516.38	111171813.4	211559778	9090151	357,294,040

160	KCB UNITED MALL	0.181025694	19232501.22	5442752.74	11151002.53	4800	188573170.7	497819659	85738316	807,962,292
180	KCB WEBUYE	0.168988042	44178484.59	520750	5340073.4	25658.85	508985454.7	281080113	123002158	963,132,693

KEY

X1   Business Loans
X2   Over draft facilities
X3   Micro Finance Loans
X4   Institutional Loans
X5   Personal Loans
X6   Mortgage Loans
X7   Salay Advance

The Appendix Source: KCB FINANCE DIVISION / DEPARTMENT.

APPENDIX FOR APRIL

NO	BRANCH NAME	ROA	X1	X2	X3	X4	X5	X6	X7	TOTAL LOANS
1	KCB CHOGORIA	20.8%	(10,304,158)	(45,455)	(1,169,017)	(6,377,521)	(74,869,398)	(14,974,107)	(4,018)	(107,743,674)
2	KCB CHUKA	18.3%	(17,761,321)	(3,214,410)	(3,922,462)	(330,181)	(192,211,431)	(49,066,966)	(28,002)	(266,534,773)
3	KCB EMALI	18.7%	(5,934,162)	(1,726,891)	(6,634,761)	(5,232,170)	(136,412,628)	(15,554,253)	(14,710)	(171,509,575)
4	KCB EMBU	18.1%	(39,161,271)	(557)	(2,535,892)	(220,636)	(614,205,393)	(45,644,696)	(28,859)	(701,797,304)
5	KCB GARISSA	18.0%	(8,993,906)	(2,999)	(2,311,066)	(2,813,904)	(257,163,681)	(11,691,689)	(18,803)	(282,996,047)
6	KCB GATUNDU	21.7%	(2,517,673)	(74,303,624)	(5,582,143)	(942,683)	(73,640,611)	(20,402,050)	(4,006)	(177,392,790)
7	KCB GITHUNGURI	22.0%	(79,669,570)	(807,225)	(15,078,644)	(644,947)	(89,989,718)	(5,267,154)	(4,777)	(191,462,035)
8	KCB ISIOLO	18.2%	(3,527,391)	(14,561,518)	(7,428,301)	(4,163,418)	(237,872,883)	(8,118,037)	(20,048)	(275,691,597)
9	KCB KANGARI	18.2%	(8,866,259)	(15,364,179)	(2,896,529)	(3,236,169)	(64,238,371)	(14,578,408)	(751)	(109,180,666)
10	KCB KANGEMA	18.7%	(9,817,291)	(25,023,956)	(3,655,182)	(830,538)	(72,605,282)	(23,724,949)	(22,116)	(135,679,315)
11	KCB KARATINA	20.3%	(44,956,611)	(20,424,566)	(5,673,199)	(945,866)	(128,571,943)	(6,620,981)	(15,750)	(207,208,916)
12	KCB KERUGOYA	19.7%	(58,880,132)	(28,710,917)	(7,118,881)	(3,839,019)	(261,996,608)	(32,335,309)	(17,976)	(392,898,842)
13	KCB KIANYAGA	23.3%	(10,427,173)	(16,502,527)	(7,918,498)	(4,885,408)	(53,518,381)	(17,925,119)	(8,235)	(111,185,341)
14	KCB KIRIAINI	19.8%	(2,179,993)	(4,690,567)	(6,220,907)	(4,723,242)	(47,948,679)	(7,981,924)	(28,580)	(73,773,892)
15	KCB KITUI	18.5%	(27,578,159)	(2,196,123)	(7,745,772)	(1,539,327)	(660,748,908)	(43,887,751)	(24,250)	(743,720,289)
16	KCB KYUSO	18.1%	(1,301,737)	(28,017,540)	(2,408,003)	(2,408,479)	(115,569,335)	(28,086,006)	(7,091)	(177,798,190)
17	KCB LOITOKITOK	19.8%	(11,277,840)	(4,874,639)	(1,699,808)	(6,635,437)	(120,876,973)	(10,309,115)	(20,675)	(155,694,487)
18	KCB MACHAKOS	18.9%	(56,175,750)	(1,078,499)	(15,370,641)	(1,316,254)	(625,566,058)	(32,502,732)	(5,459)	(732,015,393)
19	KCB MAKUYU	18.9%	(18,253,410)	(32,000,891)	(9,652,130)	(3,995,336)	(136,463,445)	(42,224,577)	(9,762)	(242,599,551)
20	KCB MASII	19.2%	(21,411,176)	(26,721,442)	(4,956,655)	(1,922,125)	(61,179,786)	(2,599,482)	(18,988)	(118,809,653)
21	KCB MATUU	19.4%	(15,630,188)	(11,321,734)	(5,887,175)	(7,400,219)	(268,593,150)	(28,314,401)	(9,805)	(337,156,672)
22	KCB MAUA	19.2%	(6,992,639)	(22,388,087)	(3,355,354)	(7,421,712)	(213,071,548)	(13,650,151)	(3,365)	(266,882,856)
23	KCB MERU	20.2%	(54,606,330)	(26,197,118)	(7,253,433)	(1,700,529)	(502,158,335)	(3,896,376)	(8,861)	(595,820,982)
24	KCB MUKURWEINI	20.3%	(9,487,961)	(31,586,610)	(2,281,665)	(4,203,011)	(68,457,289)	(18,305,390)	(14,879)	(134,336,805)
25	KCB MURANGA	19.4%	(17,001,350)	(14,149,069)	(2,957,554)	(6,602,862)	(273,332,107)	(17,335,497)	(26,721)	(331,405,161)
26	KCB MUTOMO	19.1%	(8,258,744)	(14,527,647)	(2,548,519)	(5,815,431)	(107,804,324)	(22,845,637)	(5,911)	(161,806,214)
27	KCB MWEA	20.6%	(7,969,887)	(26,871,816)	(3,741,310)	(4,627,928)	(98,538,589)	(4,872,727)	(25,885)	(146,648,143)
28	KCB MWINGI	18.1%	(16,654,385)	(24,897,385)	(3,895,935)	(423,462)	(412,933,615)	(51,769,318)	(10,784)	(510,584,885)
29	KCB NANYUKI	21.1%	(39,398,537)	(9,900,428)	(6,403,984)	(4,748,654)	(386,017,585)	(6,304,663)	(28,792)	(452,802,643)
30	KCB NARO MORU	19.4%	(1,794,233)	(1,735,663)	(7,027,649)	(8,119,751)	(123,278,157)	(17,586,250)	(30,298)	(159,572,001)

31	KCB NKUBU	18.8%	(9,148,369)	(15,434,479)	(4,671,127)	(2,130,198)	(135,841,190)	(11,322,795)	(30,000)	(178,578,158)
32	KCB NYERI	18.3%	(57,580,455)	(30,105,450)	(8,330,889)	(8,168,345)	(385,259,253)	(13,856,891)	(7,991)	(503,309,274)
33	KCB OTHAYA	20.2%	(8,952,768)	(20,644,105)	(3,222,004)	(5,279,938)	(90,574,113)	(40,551,741)	(21,531)	(169,246,199)
34	KCB RUIRU	21.4%	(8,403,385)	(4,104,233)	(7,090,797)	(4,686,826)	(392,706,926)	(3,859,502)	(7,324)	(420,858,993)
35	KCB TALA	20.2%	(23,263,350)	(612,515)	(5,584,433)	(2,888,054)	(222,476,760)	(40,783,893)	(10,986)	(295,619,991)
36	KCB THIKA	17.7%	(71,522,351)	(18,226,210)	(14,253,740)	(6,358,618)	(564,952,771)	(35,779,406)	(6,308)	(711,099,404)
37	KCB WOTE	19.4%	(33,962,686)	(9,583,981)	(6,997,626)	(3,471,379)	(503,343,599)	(21,460,449)	(21,325)	(578,841,044)
38	KCB GARSEN	18.3%	(4,787,820)	(18,239,262)	(871,321)	(3,184,467)	(200,830,999)	(20,058,508)	(3,690)	(247,976,068)
39	KCB HOLA	17.7%	(5,188,675)	(8,807,337)	(1,718,652)	(5,675,904)	(249,435,545)	(43,199,576)	(25,740)	(314,051,428)
40	KCB KENGELENI	23.2%	(8,067,647)	(25,092,102)	(7,591,788)	(6,038,813)	(51,652,828)	(25,665,888)	(13,017)	(124,122,082)
41	KCB KIBWEZI	19.2%	(15,465,660)	(15,236,345)	(9,444,340)	(3,089,930)	(243,246,421)	(41,014,234)	(12,076)	(327,509,007)
42	KCB KILIFI	20.4%	(43,001,848)	(10,092,092)	(11,165,748)	(6,373,578)	(238,211,622)	(11,713,849)	(5,196)	(320,563,933)
43	KCB KILINDINI	17.9%	(74,066,850)	(30,059,478)	(2,920,236)	(7,026,456)	(319,547,490)	(22,588,918)	(24,540)	(456,233,968)
44	KCB KISAUNI	27.3%	(13,535,033)	(20,607,544)	(6,229,360)	(11,261)	(37,009,467)	(33,197,501)	(27,205)	(110,617,372)
45	KCB KWALE	19.7%	(1,631,072)	(4,901,483)	(2,044,670)	(7,053,402)	(119,545,366)	(18,056,320)	(23,660)	(153,255,973)
46	KCB LAMU	19.7%	(17,442,050)	(20,588,142)	(3,758,847)	(2,036,431)	(240,823,605)	(21,369,154)	(6,395)	(306,024,623)
47	KCB MAKINDU	20.4%	(7,869,558)	(28,781,389)	(3,750,205)	(7,020,434)	(79,054,698)	(33,677,490)	(19,218)	(160,172,992)
48	KCB MALINDI	19.4%	(53,183,799)	(21,119,945)	(3,855,116)	(8,313,718)	(415,655,461)	(26,777,275)	(20,260)	(528,925,574)
49	KCB MARIAKANI	20.6%	(5,156,430)	(29,138,895)	(7,411,057)	(6,334,347)	(110,369,180)	(48,091,090)	(4,920)	(206,506,518)
50	KCB MPEKETONI	20.7%	(25,422,797)	(29,275,080)	(1,599,034)	(2,173,178)	(145,988,965)	(35,377,635)	(24,184)	(239,860,873)
51	KCB MTITO ANDEI	20.2%	(16,585,241)	(999,449)	(3,526,516)	(5,524,519)	(88,168,520)	(11,112,250)	(15,731)	(125,932,227)
52	KCB MTWAPA	21.7%	(10,156,212)	(24,762,168)	(8,290,948)	(153,875)	(71,050,797)	(28,822,930)	(19,651)	(143,256,581)
53	KCB MVITA	17.9%	(58,113,704)	(30,283,044)	(4,993,246)	(8,444,023)	(311,477,786)	(31,178,514)	(22,471)	(444,512,789)
54	KCB MWEMBE TAYARI	24.8%	(12,235,839)	(23,754,824)	(4,352,800)	(6,283,220)	(78,493,376)	(5,558,723)	(14,716)	(130,693,497)
55	KCB TAVETA	20.8%	(9,259,458)	(13,407,238)	(3,812,495)	(2,675,046)	(99,593,806)	(29,914,643)	(7,140)	(158,669,826)
56	KCB TOWN CENTRE	23.6%	(11,061,941)	(16,549,847)	(5,640,332)	(5,480,444)	(94,391,742)	(14,960,012)	(19,479)	(148,103,797)
57	KCB TREASURY SQUARE	14.2%	(90,566,673)	(12,911,550)	(6,529,922)	(5,774,034)	(590,063,579)	(10,804,892)	(17,936)	(716,668,587)
58	KCB UKUNDA	20.2%	(56,708,435)	(30,588,946)	(5,946,462)	(1,387,250)	(252,805,612)	(18,399,226)	(24,757)	(365,860,688)
59	KCB VOI	18.3%	(99,351,978)	(28,366,051)	(5,942,905)	(342,020)	(202,320,130)	(33,277,905)	(25,101)	(369,626,090)
60	KCB WATAMU	23.2%	(6,514,708)	(27,507,591)	(2,926,928)	(2,189,233)	(72,483,927)	(10,813,059)	(11,204)	(122,446,650)
61	KCB WUNDANYI	17.5%	(49,484,812)	(19,817,739)	(1,692,678)	(1,376,289)	(165,435,422)	(25,060,026)	(29,217)	(262,896,183)
62	KCB BIASHARA ST	23.9%	(11,789,242)	(31,163,352)	(2,202,115)	(2,608,431)	(60,824,471)	(7,909,584)	(19,817)	(116,517,012)

63	KCB BURU BURU	18.9%	(24,717,417)	(2,515,666)	(3,166,376)	(1,284,050)	(82,058,260)	(34,797,729)	(26,883)	(148,566,380)
64	KCB CAPITAL HILL	23.0%	(13,426,879)	(32,982,621)	(187,292)	(5,983,604)	(95,752,838)	(43,546,880)	(20,482)	(191,900,596)
65	KCB EASTLEIGH	21.2%	(99,135,578)	(6,003,321)	(2,165,182)	(2,022,722)	(80,209,629)	(39,094,368)	(24,865)	(228,655,665)
66	KCB GATEWAY HOUSE - MSA RD	18.1%	(10,649,830)	(8,282,367)	(6,240,954)	(966,325)	(182,049,435)	(2,329,402)	(25,259)	(210,543,572)
67	KCB GIKOMBA	22.5%	(28,688,632)	(17,483,198)	(6,166,506)	(3,639,557)	(82,261,994)	(46,255,699)	(1,740)	(184,497,326)
68	KCB INDUSTRIAL AREA	17.2%	(134,791,752)	(8,530,446)	(2,384,497)	(8,371,446)	(344,784,399)	(33,951,959)	(20,901)	(532,835,400)
69	KCB JOGOO ROAD	20.4%	(51,268,190)	(12,486,494)	(13,480,939)	(2,425,455)	(201,259,712)	(45,358,387)	(25,926)	(326,305,103)
70	KCB KAJIADO	19.9%	(17,003,436)	(31,534,269)	(4,453,918)	(5,513,268)	(198,770,563)	(45,766,249)	(1,083)	(303,042,786)
71	KCB KAREN	22.3%	(25,751,447)	(2,827,476)	(1,592,569)	(6,445,091)	(99,348,150)	(38,245,809)	(24,567)	(174,235,109)
72	KCB KARIOBANGI	16.7%	(12,469,760)	(15,781,855)	(14,918,953)	(4,508,308)	(130,544,722)	(5,108,545)	(13,655)	(183,345,797)
73	KCB KAWANGWARE	22.4%	(19,931,277)	(15,596,110)	(16,337,560)	(2,328,813)	(71,398,861)	(40,985,403)	(11,883)	(166,589,907)
74	KCB KIAMBU	14.3%	(49,728,381)	(9,167,897)	(6,087,894)	(7,221,381)	(267,847,150)	(39,795,765)	(1,782)	(379,850,250)
75	KCB KICC	14.6%	(35,741,571)	(19,320,693)	(74,179)	(6,869,486)	(243,489,263)	(28,263,631)	(25,637)	(333,784,460)
76	KCB KIKUYU	20.7%	(80,422,126)	(9,498,642)	(5,296,425)	(8,150,030)	(281,062,531)	(19,777,581)	(2,926)	(404,210,260)
77	KCB KIMATHI STREET	18.0%	(20,333,624)	(1,984,127)	(1,227,177)	(2,354,173)	(121,045,026)	(35,054,000)	(15,100)	(182,013,227)
78	KCB KIPANDE HOUSE	18.1%	(107,443,159)	(32,703,632)	(715,182)	(3,172,970)	(443,544,307)	(31,981,279)	(8,153)	(619,568,682)
79	KCB KISERIAN	23.0%	(11,169,070)	(2,188,937)	(12,034,129)	(6,065,541)	(49,763,336)	(31,639,665)	(28,792)	(112,889,469)
80	KCB KITENGELA	20.5%	(72,193,850)	(22,196,830)	(2,388,296)	(4,039,649)	(134,600,915)	(14,109,439)	(28,045)	(249,557,024)
81	KCB LIMURU	19.2%	(48,717,345)	(5,353,022)	(2,282,585)	(1,565,623)	(300,609,355)	(34,806,707)	(30,054)	(393,364,691)
82	KCB LODWAR	18.5%	(12,297,533)	(4,941,717)	(225,821)	(3,752,225)	(256,491,209)	(22,096,592)	(16,783)	(299,821,880)
83	KCB LOKICHOGGIO	20.3%	(452,712)	(2,355,365)	(84,541)	(4,909,811)	(23,807,201)	(18,664,980)	(21,313)	(50,295,923)
84	KCB MANDERA	18.9%	(2,365,109)	(9,849,132)	(534,666)	(6,448,001)	(155,869,015)	(321,719)	(5,752)	(175,393,394)
85	KCB MARSABIT	19.1%	(1,284,028)	(6,008,019)	(229,095)	(5,473,022)	(106,242,221)	(11,846,565)	(21,717)	(131,104,667)
86	KCB MASHARIKI	13.4%	(38,988,595)	(8,503,093)	(2,735,327)	(1,433,765)	(223,918,180)	(40,500,604)	(16,549)	(316,096,113)
87	KCB MILIMANI	20.8%	(52,764,950)	(2,604,853)	(2,531,368)	(1,259,360)	(355,358,228)	(9,662,908)	(29,847)	(424,211,514)
88	KCB MOI AVENUE	16.4%	(860,118,105)	(21,430,606)	(13,737,677)	(162,778)	(2,105,949,324)	(7,300,151)	(1,994)	(3,008,700,635)
89	KCB MOYALE	19.4%	(6,172,661)	(16,138,217)	(3,446,086)	(2,496,552)	(131,959,233)	(21,508,232)	(11,247)	(181,732,228)
90	KCB NAIROBI HIGH COURT	6.7%	(3,154)	(3,557,002)	(5,442,159)	(8,002,241)	(7,281,854)	(32,794,396)	(7,412)	(57,088,218)
91	KCB NAMANGA	18.5%	(2,501,268)	(2,890,079)	(2,883,054)	(2,767,736)	(70,504,541)	(48,690,024)	(241)	(130,236,942)
92	KCB NGARA	19.2%	(2,564,384)	(7,562,739)	(302,114)	(8,088,795)	(68,185,091)	(10,215,286)	(14,225)	(96,932,633)
93	KCB ONGATA RONGAI	19.5%	(64,757,252)	(32,824,429)	(4,936,155)	(246,488)	(192,659,246)	(36,102,880)	(23,473)	(331,549,923)
94	KCB PRESTIGE PLAZA NGONG ROA	15.7%	(12,894,779)	(24,303,877)	(4,234,592)	(2,984,020)	(66,408,060)	(39,586,910)	(7,174)	(150,419,413)

#	Branch	%							
95	KCB RIVER ROAD	18.1%	(35,652,587)	(30,746,696)	(3,534,930)	(8,117,086)	(107,940,186)	(13,769,256)	(15,311)	(199,776,052)
96	KCB SARIT CENTRE	17.3%	(142,561,050)	(4,684,858)	(2,321,170)	(2,502,258)	(292,387,736)	(17,488,685)	(19,256)	(461,965,013)
97	KCB TOM MBOYA ST	23.7%	(25,804,334)	(24,147,062)	(4,781,031)	(4,832,217)	(99,709,484)	(14,305,173)	(7,639)	(173,586,939)
98	KCB UN GIGIRI	18.7%	(683,488)	(9,987,711)	(5,442,159)	(4,486,658)	(15,129,037)	(10,620,574)	(8,321)	(46,357,949)
99	KCB UNIVERSITY WAY	16.6%	(122,033,645)	(7,458,804)	(3,079,538)	(6,997,816)	(409,251,496)	(3,081,801)	(5,627)	(551,908,728)
100	KCB VILLAGE MARKET	38.1%	(27,966,267)	(2,151,033)	(10,285)	(6,936,100)	(99,406,826)	(12,448,824)	(4,203)	(148,923,538)
101	KCB WAJIR	21.6%	(3,068,591)	(18,342,652)	(81,780)	(3,131,395)	(142,418,131)	(466,726)	(18,559)	(167,527,833)
102	KCB BOMET	18.0%	(25,768,077)	(22,778,849)	(3,841,297)	(7,933,135)	(383,107,908)	(26,515,618)	(9,455)	(469,954,340)
103	KCB EGERTON UNIVERSITY	17.9%	(2,469,399)	(26,420,502)	(208,021)	(1,107,701)	(213,833,994)	(33,379,104)	(9,855)	(277,428,575)
104	KCB ELDAMA RAVINE	19.0%	(12,160,590)	(15,056,480)	(6,040,639)	(1,816,389)	(332,618,717)	(3,133,687)	(14,817)	(370,841,318)
105	KCB ELDORET	18.0%	(150,758,409)	(10,238,026)	(7,403,970)	(1,474,585)	(1,021,932,831)	(27,269,526)	(14,630)	(1,219,091,976)
106	KCB ELDORET WEST	18.4%	(101,175,413)	(20,101,828)	(13,210,692)	(7,074,602)	(903,974,641)	(404,523)	(4,271)	(1,045,945,969)
107	KCB FLAMINGO - NAKURU	22.7%	(46,762,683)	(27,820,544)	(4,465,553)	(7,684,385)	(133,130,499)	(12,396,423)	(741)	(232,260,828)
108	KCB GILGIL	19.9%	(32,846,883)	(9,682,262)	(3,351,494)	(3,744,498)	(179,578,628)	(37,202,355)	(8,762)	(266,414,882)
109	KCB ITEN	19.7%	(48,548,284)	(29,244,811)	(12,518,719)	(3,155,588)	(359,968,424)	(6,519,114)	(20,793)	(459,975,733)
110	KCB KABARNET	18.8%	(12,087,798)	(23,816,427)	(12,023,474)	(6,300,853)	(507,869,638)	(6,613,698)	(16,717)	(568,728,604)
111	KCB KAPENGURIA	12.2%	(12,080,437)	(4,966,716)	(5,331,059)	(8,066,638)	(517,163,409)	(48,661,035)	(17,852)	(596,287,146)
112	KCB KAPSABET	20.0%	(77,428,272)	(23,781,099)	(5,170,530)	(4,637,941)	(489,225,818)	(11,391,827)	(5,028)	(611,640,515)
113	KCB KAPSOWAR	21.8%	(3,355,080)	(24,014,379)	(8,897,123)	(3,440,851)	(191,778,146)	(23,442,426)	(26,758)	(254,954,762)
114	KCB KERICHO	20.9%	(71,355,090)	(32,017,687)	(6,936,711)	(5,406,717)	(527,587,563)	(4,342,847)	(507)	(647,647,123)
115	KCB KITALE	18.2%	(107,050,831)	(32,125,987)	(11,801,922)	(5,019,324)	(923,684,970)	(42,540,151)	(4,551)	(1,122,227,736)
116	KCB LITEIN	20.7%	(24,866,810)	(2,894,589)	(7,129,184)	(3,636,598)	(149,026,502)	(1,614,579)	(5,142)	(189,173,404)
117	KCB LONDIANI	20.5%	694,158	(21,542,412)	(3,778,085)	(3,354,135)	(108,596,903)	(28,965,078)	(20,474)	(165,562,928)
118	KCB MARALAL	17.5%	(15,420,023)	(33,097,519)	(3,494,046)	(4,390,938)	(316,710,088)	(2,274,979)	(1,749)	(375,389,342)
119	KCB MARIGAT	20.9%	(9,526,503)	(25,583,053)	(6,626,216)	(552,285)	(153,035,099)	(39,488,462)	(11,400)	(234,823,017)
120	KCB MENENGAI CRATER	21.9%	(28,466,738)	(8,625,846)	(3,356,734)	(2,588,063)	(29,896,139)	(48,361,401)	(17,875)	(121,312,797)
121	KCB MOI S BRIDGE	20.1%	(22,162,072)	(29,122,135)	(6,518,884)	(5,228,533)	(125,379,202)	(29,947,668)	(3,107)	(218,361,601)
122	KCB NAIVASHA	29.4%	(45,723,299)	(29,790,998)	(3,346,928)	(2,200,731)	(319,721,524)	(17,905,602)	(26,366)	(418,715,448)
123	KCB NAKURU	17.4%	(94,585,086)	(20,843,523)	(6,173,862)	(8,419,722)	(749,435,976)	(2,707,292)	(17,859)	(882,183,321)
124	KCB NANDI HILLS	19.9%	(61,060,445)	(10,318,143)	(7,132,284)	(8,565,194)	(398,726,107)	(5,807,568)	(25,179)	(491,634,920)
125	KCB NAROK	20.9%	(50,298,106)	(20,830,486)	(5,796,021)	(2,111,867)	(412,091,527)	(6,304,132)	(20,355)	(497,452,494)
126	KCB NJABINI	21.3%	(13,633,782)	(26,806,899)	(4,692,993)	(7,334,731)	(49,443,458)	(7,903,188)	(10,481)	(109,825,532)

127	KCB NJORO	21.1%	(16,528,195)	(10,365,554)	(7,096,127)	(2,095,299)	(69,385,463)	(48,549,303)	(6,320)	(154,026,261)
128	KCB NYAHURURU	18.3%	(24,694,486)	(14,839,187)	(6,561,395)	(4,648,715)	(323,554,137)	(45,163,228)	(23,660)	(419,484,807)
129	KCB OL KALOU	20.9%	(12,101,745)	(3,797,377)	(3,164,614)	(4,064,905)	(91,774,447)	(31,189,337)	(28,521)	(146,120,947)
130	KCB SOTIK	20.2%	(51,205,693)	(32,955,905)	(1,662,204)	(4,869,629)	(186,771,467)	(25,202,849)	(10,272)	(302,678,019)
131	KCB BONDO	21.0%	(16,290,048)	(26,120,152)	(8,647,168)	(4,691,922)	(164,719,098)	(39,460,084)	(9,136)	(259,937,608)
132	KCB BUNGOMA	19.0%	(92,800,384)	(19,977,011)	(7,519,755)	(8,357,123)	(863,542,866)	(47,632,392)	(25,702)	(1,039,855,233)
133	KCB BUSIA	18.7%	(30,003,095)	(22,060,883)	(7,480,298)	(6,019,915)	(415,654,426)	(32,027,150)	(12,362)	(513,258,129)
134	KCB HOMA BAY	18.7%	(3,683,256)	(19,599,663)	(3,763,518)	(3,575,267)	(226,686,752)	(49,817,210)	(28,285)	(307,153,952)
135	KCB ISEBANIA	20.2%	(16,844,907)	(84,113)	(6,933,819)	(7,209,167)	(98,728,670)	(31,127,249)	(19,717)	(160,947,642)
136	KCB KAKAMEGA	18.9%	(97,624,246)	(15,538,675)	(10,664,480)	(7,048,215)	(854,664,335)	(46,941,912)	(22,366)	(1,032,504,229)
137	KCB KEHANCHA	18.5%	(18,772,509)	(25,633,164)	(6,103,276)	(6,191,427)	(228,513,123)	(5,179,573)	(22,195)	(290,415,267)
138	KCB KEROKA	19.8%	(31,983,698)	(22,686,991)	(4,693,326)	(2,142,218)	(136,698,398)	(1,504,848)	(20,213)	(199,729,692)
139	KCB KILGORIS	18.2%	(7,776,030)	(19,682,962)	(10,780,108)	(1,405,015)	(258,776,607)	(44,178,739)	(25,624)	(342,625,085)
140	KCB KIMILILI	19.4%	(6,902,590)	(25,818,459)	(4,656,112)	(276,723)	(214,292,484)	(52,206,495)	(501)	(304,153,363)
141	KCB KISAUNI	27.3%	(13,535,033)	(29,043,800)	(6,229,360)	(7,260,112)	(37,009,467)	(5,733,376)	(6,704)	(98,817,853)
142	KCB KISII	16.6%	(96,265,671)	(4,756,154)	(7,188,850)	(5,056,890)	(1,172,574,761)	(29,081,403)	(14,714)	(1,314,938,443)
143	KCB KISUMU	19.7%	(184,141,697)	(21,044,871)	(13,382,471)	(8,042,549)	(1,026,833,821)	(48,362,387)	(4,498)	(1,301,812,295)
144	KCB KISUMU AIRPORT BRANCH	16.5%	(34,364,266)	(15,484,048)	(6,928)	(6,371,806)	(5,442,159)	(21,699,747)	(22,892)	(83,391,846)
145	KCB KISUMU WEST	19.2%	(27,368,447)	(31,685,242)	(8,816,530)	(3,336,162)	(170,611,916)	(37,888,766)	(23,947)	(279,731,010)
146	KCB LUANDA	18.8%	(10,926,227)	(17,904,052)	(3,777,278)	(7,185,191)	(147,234,971)	(26,106,123)	(24,992)	(213,158,833)
147	KCB MALABA	21.5%	(9,611,151)	(14,480,466)	(5,308,386)	(312,547)	(138,856,322)	(15,234,830)	(29,347)	(183,833,049)
148	KCB MBALE	18.5%	(24,204,780)	(5,261,300)	(4,948,899)	(6,345,911)	(384,097,913)	(15,314,735)	(1,894)	(440,175,432)
149	KCB MIGORI	16.1%	(54,174,076)	(6,951,571)	(3,068,546)	(5,442,159)	(530,084,427)	(14,354,128)	(5,909)	(614,080,816)
150	KCB MUHORONI	20.6%	(4,160,915)	(601,241)	(4,666,086)	(4,665,002)	(63,246,161)	(35,288,620)	(9,927)	(112,637,952)
151	KCB MUMIAS	21.8%	(80,709,852)	(27,852,480)	(5,264,385)	(6,117,057)	(276,569,735)	(30,462,492)	(15,365)	(426,991,365)
152	KCB NYAMIRA	19.4%	(34,364,266)	(26,654,660)	(5,972,592)	(1,478,167)	(261,177,187)	(33,717,502)	(22,335)	(363,386,709)
153	KCB OYUGIS	19.3%	(6,630,117)	(6,724,433)	(6,302,574)	(1,042,771)	(204,426,491)	(46,876,837)	(465)	(272,003,688)
154	KCB RONGO	19.5%	(14,394,469)	(28,645,363)	(2,335,532)	(3,931,273)	(147,492,545)	(9,790,054)	(20,384)	(206,609,619)
155	KCB SEREM	20.3%	(9,830,307)	(32,756,719)	(5,788,031)	(5,223,076)	(116,061,132)	(33,716,473)	(21,821)	(203,397,559)
156	KCB SIAYA	22.5%	(60,354,900)	(28,157,611)	(8,029,095)	(1,198,752)	(340,319,935)	(33,478,550)	(12,091)	(471,550,934)
157	KCB SONDU	19.4%	(5,189,051)	(17,375,257)	(5,317,826)	(4,442,974)	(163,872,190)	(39,206,996)	(208)	(235,404,502)
158	KCB UGUNJA	21.1%	(13,799,412)	(13,877,813)	(5,900,116)	(751,396)	(110,778,136)	(14,492,872)	(13,345)	(159,613,090)

159	KCB UNITED MALL	18.6%	(18,367,544)	(18,211,582)	(9,874,404)	(3,162,459)	(186,903,036)	(19,366,820)	(9,149)	(255,894,994)	
160	KCB WEBUYE	17.1%	(43,583,341)	(17,817,485)	(5,302,258)	(5,285,179)	(502,424,077)	(1,415,937)	(26,840)	(575,855,117)	

KEY

X1   Business Loans

X2   Over draft facilities

X3   Micro Finance Loans

X4   Institutional Loans

X5   Personal Loans

X6   Mortgage Loans

X7   Salay Advance

The Appendix Source: KCB FINANCE DIVISION / DEPARTMENT.

APPENDIX FOR MAY

NO	BRANCH NAME	ROA	X1	X2	X3	X4
1	KCB CHOGORIA	0.205678999	9120573.52	28136685891	1318525.64	
2	KCB CHUKA	0.181315006	18107867.67	94220144062	4174631.84	
3	KCB EMALI	0.188449073	6676651.33	10912790	5977867.52	
4	KCB EMBU	0.184469411	39332562.47	80345742143	2590281.39	
5	KCB GARISSA	0.17703925	9268144.14	54403973	2322157.49	
6	KCB GATUNDU	0.213249612	1198624.53	18941365180	5160197.95	
7	KCB GITHUNGURI	0.225602909	79198036.58	55565	13716769.75	
8	KCB ISIOLO	0.179788448	3853170.46	40750586737	6466230.76	
9	KCB KANGARI	0.186341408	7560741.3	15940933937	2692487.09	
10	KCB KANGEMA	0.190698153	8648956.8	63145594827	3873009.66	
11	KCB KARATINA	0.20065835	44276170.72	71132886062	4768398.83	
12	KCB KERUGOYA	0.189961436	57407992.66	415546	6417966.74	
13	KCB KIANYAGA	0.236395112	10386825.08	39325026366	6749877.36	
14	KCB KIRIAINI	0.199752822	2090399.8	4655216	5368141.94	
15	KCB KITUI	0.181275509	28428295.25	25922870463	7192130.22	
16	KCB KYUSO	0.182800737	1271003.78	53596208141	1981712.25	
17	KCB LOITOKITOK	0.199097232	10352358.3	1252778	1799161.7	
18	KCB MACHAKOS	0.192338167	56644189.96	1245655	13422714.73	
19	KCB MAKUYU	0.188325376	18347780.78	4165856	9437726.99	
20	KCB MASII	0.193162312	19303814.95	8788	5062841.07	
21	KCB MATUU	0.19819477	15682238.79	4541	5908852.29	
22	KCB MAUA	0.18947488	7426361.03	34292719514	3445034.72	
23	KCB MERU	0.203450824	52393027.49	18092824544	6596583.84	
24	KCB MUKURWEINI	0.202379001	10469239.02	569696	2629342.32	
25	KCB MURANGA	0.192210341	18618658.9	51394878938	3065319.86	
26	KCB MUTOMO	0.195318887	7955848.95	28435265802	2120495.82	
27	KCB MWEA	0.201339628	9485375.29	9493105676	3566278.44	
28	KCB MWINGI	0.180549013	13760630.94	30277016858	4794498.97	
29	KCB NANYUKI	0.210441804	38137646.59	80749344040	5667158.82	
30	KCB NARO MORU	0.196588742	1769379.3	45162132	6474271.55	

	X5	X6	X7	TOTAL LOANS
1232152	77090669.08	3442006.5	7849758	28,236,739,576
5565454	189504376.4	416555	16202655	94,474,115,602
4616.65	135062432.1	415566	75596138	234,646,062
23544112	601803308.2	2457628.6	28723459	81,044,193,495
15675.94	259119527.6	232342	28644260	354,006,080
412121	74549863.04	363252	74637998	19,097,687,237
2033301	86974420.23	26769787.5	41128598	249,876,478
12300	237049765.4	52253	56388144	41,054,408,601
29622.07	63349210.53	3451711.05	45959153	16,063,976,862
2398700.1	72778960.42	523223	9952233	63,243,769,910
1970.25	130822848.1	2298856.9	65714229	71,380,768,536
15222	261340224.1	212322	43986213	369,795,486
29622.07	53944867.79	45210232	16338903	39,457,686,693
2398700.1	48515769.24	54323	24998666	88,081,216
5850	653251680.1	17001095	2263185	26,631,012,699
9819 6	115952567.3	35656	6692277	53,722,151,177
21348.38	120618546.1	30221100	16668705	180,933,997
1478572	615134873.2	43149495.04	76170790	807,246,290
11718.47	136191474.1	76226794	69493827	313,875,177
21070.53	62294979.77	56760955	41325691	184,778,140
3453418.16	265299477.7	106721	36782430	327,237,679
21070.53	214040446.5	12878932	78856647	34,609,388,006
67993.15	485823692.9	33066591	66328154	18,737,100,586
21070.53	66946810.6	68545910	8695956	157,878,024
5041	270928228.6	34137923	51147106	51,772,781,215
7391.25	105925778.8	26428091	29948264	28,607,651,672
53933.9	99528273.52	31636108	48919650	9,686,295,295
213062.55	410089361.8	33140184	23489453	30,762,504,049
2649 45	383332069.2	72973772	48567476	81,298,024,812
1100	121580593.4	48762217	52015879	275,765,072

31	KCB NKUBU	0.188156006	9133831.61	86953444	5280087.09
32	KCB NYERI	0.186476226	53493157.72	107359	7769578.34
33	KCB OTHAYA	0.202265366	8869324.35	43535720	2881477.1
34	KCB RUIRU	0.209751956	12633064.04	7709284	6280515.23
35	KCB TALA	0.202698892	22128219.96	31445917	5483963.94
36	KCB THIKA	0.251598291	71247935.67	84248480558	14125318.77
37	KCB WOTE	0.193920533	36584580.77	50286992146	6232982.56
38	KCB GARSEN	0.183516483	3245135.36	34786945	784511.54
39	KCB HOLA	0.176484801	5194511.12	6047236287	1761884.35
40	KCB KENGELENI	0.223649353	8991604.87	93704525723	7116892.28
41	KCB KIBWEZI	0.192617306	17676750.99	11251482	8454954.65
42	KCB KILIFI	0.201604676	42904259.37	42974059308	10047454.47
43	KCB KILINDINI	0.177872891	68612802.22	5583336	2699344.98
44	KCB KISAUNI	0.270494639	13042628.84	604445561	6405724.74
45	KCB KWALE	0.197289033	1732270.75	71341071429	1952911.25
46	KCB LAMU	0.197936308	14556619.3	85363027840	3592703.82
47	KCB MAKINDU	0.207753089	7161804.14	251232251	3679968.3
48	KCB MALINDI	0.195213371	44498757.97	3404241809	3565996.98
49	KCB MARIAKANI	0.204351713	6196568.68	101608354	7017263
50	KCB MPEKETONI	0.206893621	23454402.81	478565	1945676.34
51	KCB MTITO ANDEI	0.203474047	14076340.61	98731912056	4043713.01
52	KCB MTWAPA	0.211699213	11329982.52	5444	7464365.11
53	KCB MVITA	0.176844413	56087478.55	52136823088	5109600.43
54	KCB MWEMBE TAYARI	0.249474554	10086233.63	76442197158	4251950.25
55	KCB TAVETA	0.200860291	9575748.66	525545	4270996.82
56	KCB TOWN CENTRE	0.232888291	14236132.6	64587497128	4931038.94
57	KCB TREASURY SQUARE	0.140962439	91361860.99	45475	7465234.95
58	KCB UKUNDA	0.197233698	49837390.92	52	5613042.62
59	KCB VOI	0.183312768	100228002.3	56656287742	6118902.97
60	KCB WATAMU	0.23389926	6726702.84	63375983825	2721488.7
61	KCB WUNDANYI	0.17997379	46655206.85	5454545	1789630.81
62	KCB BIASHARA ST	0.243009055	11489801.06	30021737505	2143997.42

21070.53	134266621.7	29163388	69881679	334,700,122
32174.9	380366133.5	51695971	19411788	512,876,163
1445.01	89822083.86	70546497	40160780	255,817,307
202199.67	392508662.4	1337709	65038444	485,709,878
22654	221060576.5	10601246	22764424	313,507,001
14409.5	569245551.8	45013970	41969826	84,990,097,570
21070.53	499930602.6	4817330	49781846	50,884,360,558
133358.91	202309319.9	70687031	66925471	378,871,773
13098.3	250592004.9	43409443	50466756	6,398,673,985
143221.89	54361402.67	9976637	40062933	93,825,178,415
1600	239262662.2	69288212	10075753	356,011,415
1868	239195838.5	7848643	21963517	43,296,020,888
121390.6	314376840.2	8682920	69542416	469,619,050
1772951.34	36326331.43	21345333	14963652	698,302,182
421799.42	119106163.7	27738031	44461765	71,536,484,370
20607.4	240195602.2	31877381	37509394	85,690,780,148
41853.9	78166062.98	35627211	33551499	409,460,650
2167.2	413825696.2	44100625	76799879	3,987,034,931
2667784.19	109805355.4	34446745	2340054	264,082,124
2486802.95	145841864.2	34003184	12943087	221,153,582
20262.75	88731087.89	50077512	14606980	98,903,467,952
650	72550207.35	58094328	14916658	164,361,635
13432.62	305168242.5	53470329	3923187	52,560,595,358
2516	77944447.52	48219036	66273480	76,648,974,821
421799.42	98973164.36	69329376	51907807	235,004,437
20607.4	94658889.91	76734772	27833793	64,805,912,362
421799.42	583955241.4	64469462	51911881	799,630,955
20607.4	252190746.7	46773656	57558486	411,993,982
51669.58	204781960.2	50526768	35248452	57,053,243,497
825256.5	71513735.48	70029655	1519027	63,529,319,691
904404.61	162998820.7	39980445	61806956	319,590,009
7605953.33	61137232.01	75243167	57562633	30,236,920,289

63	KCB BURU BURU	0.187314789	26098450.78	9100	2581668.68
64	KCB CAPITAL HILL	0.217289782	15751928.05	7258127.81	168018.03
65	KCB EASTLEIGH	0.201305725	99374655.19		1645132.87
66	KCB GATEWAY HOUSE - MSA RD	0.178504104	15255738.34	1207528892	5571305.46
67	KCB GIKOMBA	0.224783442	26248278.04	16812131.73	5939886.9
68	KCB INDUSTRIAL AREA	0.163122373	141722417.3	4366550761	2101739.42
69	KCB JOGOO ROAD	0.181797709	47347846.09	358500	11588895.69
70	KCB KAJIADO	0.198867965	16411600.87	6379464.34	4020540.8
71	KCB KAREN	0.224565117	26256971.52	60835725.95	1417950.38
72	KCB KARIOBANGI	0.169411447	12175621.26	4556556	13126312.75
73	KCB KAWANGWARE	0.226224912	19560059.41	5666565	15113567.56
74	KCB KIAMBU	0.140900586	48808177.06	678334129.6	5460117.95
75	KCB KICC	0.142973637	29971740.66	1240639061	376594.13
76	KCB KIKUYU	0.204739943	80625134.05	415837.95	5155065.57
77	KCB KIMATHI STREET	0.190178575	15521103.17	3649358.08	1217032.27
78	KCB KIPANDE HOUSE	0.170289416	115770693.7	1104997726	995442.03
79	KCB KISERIAN	0.235202101	10378940.15	52565445	11568506.95
80	KCB KITENGELA	0.20058787	76709711.36	8863256.62	2460271.16
81	KCB LIMURU	0.188211313	51288576.97	250.95	2286020.66
82	KCB LODWAR	0.183237022	13632682.11	23485	184094.3
83	KCB LOKICHOGGIO	0.21180579	463153.92	45512	43600.81
84	KCB MANDERA	0.190420877	2326790.55	1232.45	536965.85
85	KCB MARSABIT	0.191255151	1167521.35	307337.7	139657.9
86	KCB MASHARIKI	0.121079364	47760685.14	1536792621	2407543.94
87	KCB MILIMANI	0.209327062	52168063	636594926.3	2477402.25
88	KCB MOI AVENUE	0.152245402	811569784.7	15427246382	12773442.97
89	KCB MOYALE	0.192814585	5843991.51	8006381 27	3073313.31
90	KCB NAIROBI HIGH COURT	0.077077194	5825	7897760.39	
91	KCB NAMANGA	0.184305894	2776963.35	58362196.18	2749715.27
92	KCB NGARA	0.233143766	2377535.59	7897760.39	381671.35
93	KCB ONGATA RONGAI	0.19972484	61638694.7	2158445.07	5473844.19
94	KCB PRESTIGE PLAZA NGONG ROAD	0.128877225	1370274001	7397943.65	4084429.48

65334.74	81650242.25	78547237	52958855	241,910,888
3550.15	97757741.62	38458836	63793505	223,191,707
798.69	77664272.89	52131534	5266690	236,083,084
3725	182786882.5	16584963.77	59272102	1,487,003,609
904404.61	82874178.32	1258985.51	15738133	149,775,998
7605953.33	345619026.2	2125636.19	18818400	4,884,543,933
2800	204589903.7	2125636.19	65987183	332,000,565
167428.45	198567711.9	2125636.19	40348842	268,021,225
118106.49	99271707.45	2125636.19	29515307	219,541,405
395401.4	131400334.6	2125636.19	39534306	203,314,168
38406.5	72188091.23	286.25	22320657	134,887,633
904404.61	266183620.2	91426287.64	74181493	1,165,298,230
7605953.33	241475610.3	1258985.51	7021881	1,528,349,825
89751.4	280533792.6	268	3630585	370,450,433
135108.95	121054727.1	4783	1759336	143,341,449
370763.22	442489335.1	1258985.51	781875	1,666,664,821
49772.7	49427717.38	450197056.1	29623476	603,810,914
52206.68	137698803.9	7375619.24	43639054	276,798,923
3375	300739455.1	386475263.3	4067445	744,860,387
45335.05	254017427.7	968280.39	38197918	307,069,223
49772.7	23600193.97	159146.93	59758767	84,120,147
2396933.05	153206362.1	1258985.51	1082466	160,809,735
660564.85	104423621.6	847.6	2822803	109,522,354
3887904.39	96283865.32	300	44247949	1,731,380,869
806118.85	351282179.4	450197056.1	70857061	1,564,382,807
49772.7	2092388383	7375619.24	4686387	18,356,089,771
2089801.08	131102470.5	386475263.3	59792475	596,363,796
86363746.84	7392075.07	968280.39	7356232	109,983,920
225633.25	70441073.86	159146.93	9930443	144,645,172
27688.3	68357960.64	1258985.51	16539440	96,841,042
18417529.65	190807960.2	847.6	73091918	351,589,239
1800256.14	66812666.32	300	19160697	112,959,033

96	KCB RIVER ROAD	0.200596268	37069142.05	10874114.18	3965248.15
96	KCB SARIT CENTRE	0.168344926	127677011.7	8438206.8	1850396.77
97	KCB TOM MBOYA ST	0.238950797	24493003.15	52206.68	4776645.67
98	KCB UN GIGIRI	0.202166749	602342.65	3375	45553
99	KCB UNIVERSITY WAY	0.164734227	115021194.1	1634156.85	2523669.66
100	KCB VILLAGE MARKET	0.362906482	30263665.82	2500691.55	13700.13
101	KCB WAJIR	0.180079453	3154914.25	3325882.9	105959
102	KCB BOMET	0.181175753	26288499.97	4701773.8	4009802.19
103	KCB EGERTON UNIVERSITY	0.145146629	2431529.99	51466415.58	168329.9
104	KCB ELDAMA RAVINE	0.192406059	9960599.31	5465856	4714362.94
105	KCB ELDORET	0.186066015	153410464.3	63298016.86	6312216
106	KCB ELDORET WEST	0.179929079	108444708	24944654.66	12239446.98
107	KCB FLAMINGO - NAKURU	0.218317862	48110873.17	5265421	4511065.97
108	KCB GILGIL	0.19575047	31798987.86	2001212	3173970.41
109	KCB ITEN	0.19457207	47600855.23	21791133.94	10792192.78
110	KCB KABARNET	0.186849143	9638732.64	1442320	12044485.39
111	KCB KAPENGURIA	0.130484986	10697430.06	4871877.56	5249307.33
112	KCB KAPSABET	0.198221536	83715986.13	9494.4	4927416.08
113	KCB KAPSOWAR	0.215660805	3170345.06	1608	8418988.7
114	KCB KERICHO	0.20654381	77088906.13	73168.85	7214357.45
115	KCB KITALE	0.207649566	108017505.8	170847848.2	12476854.42
116	KCB LITEIN	0.203230638	28403989.2	790	6682672.54
117	KCB LONDIANI	0.200250403	69925.31	45556	4060057.45
118	KCB MARALAL	0.178794422	9627651.87	56993535.12	2913399.5
119	KCB MARIGAT	0.208830805	8784472.08	3200	6328778.74
120	KCB MENENGAI CRATER	0.20658116	33286319.33	27006519.52	3245615.57
121	KCB MOI S BRIDGE	0.197400646	23055007.45	7444	7117979.7
122	KCB NAIVASHA	0.256714484	49154053.8	90711710.89	3723060.46
123	KCB NAKURU	0.175894941	92183429.37	9783493.45	5352307.71
124	KCB NANDI HILLS	0.198341119	64485245.16	1585	6475184.49
125	KCB NAROK	0.208062747	49709267.66	50651651.08	5194051.71
120	KCB NJABINI	0.214556758	12175697.94	44444	5149224.72

18417529.65	107077246.2	3092307.19	50696761	231,192,348
1800256.14	293575795.8	8159	10940024	444,287,850
312323.81	99838644.88	77905902.52	15271439	222,650,166
904404.61	12487567	1258985.51	39880137	55,182,365
7605953.33	410406862.1	1258985.51	16662607	555,113,429
12850	100182891.7	930	19337395	152,312,124
8316.5	142476248.1	1258985.51	78511844	228,842,130
21181523.46	377429298.3	16247.95	54858795	488,485,941
82197.2	220685486.8	63847.68	76938900	351,836,707
41853.9	327466457.6	2261	57187982	404,839,373
389613.45	1008762602	962324.07	69685645	1,302,820,882
743579.79	895394138.9	63847.68	53892503	1,095,722,879
544871.13	132891610.3	11921192.88	51454020	254,699,054
41853.9	180260162.6	7605953.33	73624870	298,507,010
4765	358025834.8	24600.04	8312516	446,551,898
133695.6	504897838.2	41853.9	71386728	599,585,654
3186375.85	516812163.5	4476972967	66793330	5,084,583,451
2771110.81	489509805.1	64706789.6	29639143	675,279,745
2158.15	194528185.4	904404.61	71061324	278,087,014
32284.15	516513167.5	7605953.33	70389043	678,916,880
76858.42	919258046.4	381183.89	1972388	1,213,030,685
18999933.55	149906805.9	125656003.9	31097695	360,747,890
326887.31	108453611.7	4300	52741079	165,701,417
50213.75	313323159	10548700.8	68541319	461,997,979
2883.45	153007075.1	7605953.33	67065159	242,797,522
20183.32	30065976.12	1124828239	44069590	1,262,522,443
11900	126678712.9	7605953.33	11888617	176,365,614
1783	321329803	64509334.97	20118141	549,547,887
19632.3	740860574.3	3948119801	37510351	4,833,829,589
17920.38	393083025.3	63847.68	45695162	509,821,970
19696.12	416789754.3	5280913.49	22869363	550,514,697
1768848.05	48560762.09	33441562.02	15429815	116,570,354

127	KCB NJORO	0.20979842	16361680.29	4100252	6455994.1
128	KCB NYAHURURU	0.175807056	32990948.71	865119.55	7441352.6
129	KCB OL KALOU	0.205424835	13079195.43	21070.63	3002138.3
130	KCB SOTIK	0.200853713	55359774.41	133358.91	2220541.3
131	KCB BONDO	0.209115569	17270828.01	13098.3	7577146.95
132	KCB BUNGOMA	0.18809302	94607366.94	143221.89	7039980.33
133	KCB BUSIA	0.189207288	23194438.18	1600	6503024.93
134	KCB HOMA BAY	0.1863717	3476374.23	1868	3237821.69
135	KCB ISEBANIA	0.197796484	18627611.78	121390.6	7192157.92
136	KCB KAKAMEGA	0.187243152	100081002.1	1772951.34	10895894.6
137	KCB KEHANCHA	0.183649933	20904411.26	421799 42	5314578.21
138	KCB KEROKA	0.199901851	32660786.18	20607.4	4540671.31
139	KCB KILGORIS	0.144319828	7533301.32	41853 9	11077698.2
140	KCB KIMILILI	0.19368637	6925888.1	2167.2	3942859.82
141	KCB KISII	0.164415559	102821295.9	2667784 19	6453501.62
142	KCB KISUMU	0.200804657	177758957.7	2488802 95	13912255.85
143	KCB KISUMU AIRPORT BRANCH	0.269189853	525	20262.75	9478
144	KCB KISUMU WEST	0.195292956	29558146.34	650	7764153.41
145	KCB KISERIAN	0.235202101	10378940.15	13432.62	11568506.95
146	KCB LUANDA	0.172340929	24145754.24	2516	3597800.22
147	KCB MALABA	0.21200616	11220368.63	421799.42	5210582.91
148	KCB MBALE	0.180971512	34152452.99	20607.4	4159359.18
149	KCB MIGORI	0.166626109	97616197.48	421799.42	2977836.25
150	KCB MUHORONI	0.204765722	4556696.67	20607 4	5222617.84
151	KCB MUMIAS	0.170305672	82541454.23	51669.58	5722183.26
152	KCB NYAMIRA	0.187188099	33292180.11	825256.5	5487393.79
153	KCB OYUGIS	0.184361903	10644295.15	174.4	6209954.88
154	KCB RONGO	0.191594586	16752133.07	6925888.1	2269147.22
155	KCB SEREM	0.205698302	9304766.24	102821295.9	5250844.95
156	KCB SIAYA	0.225001308	64085593.47	177758957.7	6996689.37
157	KCB SONDU	0.19991627	5956130.65	525	4900531.91
158	KCB UGUNJA	0.205032158	14548757.92	29558146.34	6237252.7

41853.9	69879920.18	33063.6	44577081	141,449,845
8752.95	321681785.1	107880.03	62562696	425,658,535
937781.52	92680055.7	596543152.6	13905119	720,168,513
3622.15	185326273.3	1299862654	66214235	1,609,120,459
23649.05	163863018.6	516213.6	34225624	223,489,579
105534.55	858422775.6	30055514.03	31280082	1,021,654,475
487240.09	416466664.7	766945548	57804294	1,271,402,810
3585.3	227309859.4	107880.03	63019220	297,156,609
61314.15	99171597.05	7957147.52	35012060	168,143,279
12475	852660289.5	30055514.03	76606311	1,072,084,438
18346478.77	229813655.1	16485	7270053	282,087,461
41740	134638952.8	14409.5	34666296	206,583,463
1247174.15	256571146.6	21070.53	13821430	290,313,675
178572.35	211767086.4	133358.91	43738353	266,688,286
233150.23	1157604285	13098.3	45034321	1,314,827,437
3375	1017662282	143221.89	26230290	1,238,197,186
22879319.55	45555	1600	32828268	55,585,008
355823.95	165456058.3	1868	33438735	236,575,435
10502	49427717.38	121390.6	53829362	125,349,852
1190694.45	146313943.3	1772951.34	58742453	235,766,113
40074.8	139382248	421799.42	51423799	208,120,672
8978720.95	378496712.1	20607.4	4576264	430,404,724
105502.72	522943053.9	41853.9	50103275	674,209,519
16566.29	61375110.56	2167.2	28733922	99,927,688
6173252.2	275269350.2	2667784.19	34036073	406,461,767
31027155.84	260265881.9	2486802.95	36642805	370,027,476
6661786.67	201812285.8	20262.75	8105117	233,453,877
38243.25	146653700.2	650	23496696	196,136,458
89069.65	113912430.9	19,852,921	58025783	309,257,112
18248.7	324837333.2	14,652,122	63505983	651,854,927
181383.65	164147853.8	32,010,652	57495724	264,692,801
1920456.28	109760054.7	1,078,680	30334419	193,437,767

| 159 | KCB UNITED MALL | 0.188587534 | 17004051.52 | 10378940.15 | 8843815.84 | 3900 | 186109700.1 | 54,860,851 | 78430833 | 355,632,092 |
| 160 | KCB WEBUYE | 0.173893184 | 43415452.69 | 24145754.24 | 5081424.83 | 3219.95 | 495833753.7 | 8,327,628 | 66271699 | 643,078,932 |

KEY

X1	Business Loans
X2	Over draft facilities
X3	Micro Finance Loans
X4	Institutional Loans
X5	Personal Loans
X6	Mortgage Loans
X7	Salay Advance

The Appendix Source: KCB FINANCE DIVISION / DEPARTMENT.

APPENDIX FOR JUNE

NO	BRANCH NAME	ROA	X1	X2	X3	X4	X5	X6	X7	TOTAL LOANS
1	KCB CHOGORIA	0.20150999	9637176.57	457475	1719155.9	131562190.7	78432206.81	3466050	116952.58	225,391,208
2	KCB CHUKA	0.181331839	19853117.91	480000	4153044.89	70858.71	188483823.1	8006381.27	16735830.7	237,783,057
3	KCB EMALI	0.19014332	7727848.26	52656565	6082204.02	266830022.1	133820323.9	72081853.99	7957596	547,156,413
4	KCB EMBU	0.177992261	55113275.61	600	3016797.32	247878911	594018601.7	7047405.26	32611181.65	939,686,773
5	KCB GARISSA	0.181517456	8751752.99	4378.6	2624405.58	28414454	251249904.7	3134619.84	20524250.04	314,703,766
6	KCB GATUNDU	0.207695701	3224045.68	78358678.51	5245508.63	120558849.2	75774009.45	2695872.72	46289092.4	332,146,057
7	KCB GITHUNGURI	0.223336953	77333080.77	3375	13602716.88	45098.66	88251201.82	27000000	107701057.2	313,936,530
8	KCB ISIOLO	0.182696511	3858380.17	1634156.85	5719841.39	48974249.59	235177008.9	8006381.27	66129930.02	369,499,948
9	KCB KANGARI	0.186848512	8053929.17	2500691.55	2968847.53	135097348	63570238.58	700000	35284442.72	248,175,498
10	KCB KANGEMA	0.187631532	9595383.46	3325862.9	3643230.41	301943838	73652107.22	8006381.27	11872313.24	412,039,116
11	KCB KARATINA	0.203054581	46101221.68	4701773.8	3936122.67	253221524.7	126316381.9	2398700.1	15505946.14	452,181,671
12	KCB KERUGOYA	0.182533674	77192730.84	7897760.39	5960223.17	354543.48	258848778.3	3169686.11	27334904.17	380,758,626
13	KCB KIANYAGA	0.242784347	10294147.92	2705122.25	5821179.88	156597452.5	52882585.13	4322540.75	12148910.82	244,771,939
14	KCB KIRIAINI	0.202976186	2036633.97	4616.65	4943769.29	48335.31	48538143.49	8006381.27	29501212.69	93,079,093
15	KCB KITUI	0.179117684	32232609.61	2842.06	6727696.45	96613449.13	646562041.7	5689810	13502231.83	801,330,681
16	KCB KYUSO	0.182751896	1151252.28	15675.94	1800422.05	358527403	116925255.9	2158445.07	86559411.57	567,137,866
17	KCB LOITOKITOK	0.193797643	10595940.94	2600	1758288.05	2123576343	124039755.7	7397943.65	26594528.01	2,293,965,399
18	KCB MACHAKOS	0.195702972	58827827.73	18628.89	12424905.9	399289.45	609207491	10874114.18	3175828.41	694,928,086
19	KCB MAKUYU	0.186065138	17815100.95	12300	8398929.53	24560.47	136771805.3	8436206.8	17576440.44	189,035,344
20	KCB MASII	0.185796535	21897407.01	29622.07	4392976.49	900	61662526.15	8006381.27	105224035.1	201,213,848
21	KCB MATUU	0.186984522	15404168.24	2398700.1	5597892.59	3263367.56	264390371.5	2054442.63	17900636.3	311,009,579
22	KCB MAUA	0.186552161	7382174.97	1970.25	3723708.17	1050	216606363.9	5629141.9	14868520.46	248,212,930
23	KCB MERU	0.199626286	51999487.43	2298542.95	6426077.92	12085276.47	475515810.1	1345692.62	5160684.76	554,831,572
24	KCB MUKURWEINI	0.204236554	9869180	29622.07	2768225.42	1765	66407353.51	3169686.11	7695167.79	89,941,000
25	KCB MURANGA	0.189604815	21492648.83	2398700.1	3336281.67	4827.25	269146735.4	4322540.75	9207474.48	309,909,208
26	KCB MUTOMO	0.195757654	7640853.21	5850	2013016.6	2714.65	105805114.8	8006381.27	91497272.11	214,971,203
27	KCB MWEA	0.188191339	11751196.49	9819.6	3658756.51	49630.75	100302054.8	2158445.07	206016691.5	323,946,595
28	KCB MWINGI	0.181370057	14694880.55	21348.38	5405507.51	6292035.95	406588450.7	7397943.65	20046668.22	460,446,835
29	KCB NANYUKI	0.205241293	35383693.01	1478572	5528070.96	311.9	380066799.1	10874114.18	199.46	433,331,761
30	KCB NARO MORU	0.19891005	558515.3	11718.47	5574546.93	2365	120669390.8	8436206.8	73090056.41	208,342,800

31	KCB NKUBU	0.190284451	9120187.54	21070.53	5381911.78	788745	132171306.3	8006381.27	12835900.47	168,325,503
32	KCB NYERI	0.184648809	62497425.17	3453418.16	7522358.42	1355.5	377356433.8	22801098.75	1574267.15	475,206,357
33	KCB OTHAYA	0.201316416	8984968.41	21070.53	2771597.48	7318.41	89474667.16	5035547.85	10011.01	106,305,181
34	KCB RUIRU	0.209816949	14651046.69	67993.15	5498177.16	1100	384801992.8	8006381.27	8102.46	413,034,794
35	KCB TALA	0.203077254	19137726.61	21070.53	5557042.17	7145860.71	220662259.7	7897760.39	23940.89	260,445,661
36	KCB THIKA	0.244779732	71239332.4	5041	13968006.83	21705.3	569097115.8	58362196.18	18250.33	712,711,648
37	KCB WOTE	0.188448357	51030313.18	7391.25	6496557.87	26829.65	500032853.6	7897760.39	26141.2	565,517,847
38	KCB GARSEN	0.181171861	5030301.66	53933.9	820614.74	20773.8	203212016	2158445.07	5256525	216,552,610
39	KCB HOLA	0.178029463	5339401.79	213062.55	1814101.27	119529.09	249312015.1	7397943.65	57868.19	264,253,922
40	KCB KENGELENI	0.219701111	9011547.62	2649.45	6779011.88	7200	53780901.59	10874114.18	7985632	88,441,057
41	KCB KIBWEZI	0.19778379	13379040.59	1100	7286521.66	7727	238445505.2	8436206.8	2180.02	267,558,281
42	KCB KILIFI	0.20308311	43748821.84	21070.53	8624098.7	209542.4	238821323.3	52206.68	13368.08	291,490,432
43	KCB KILINDINI	0.177864084	73090056.41	32174.9	2643490.31	6114	308309757.7	3375	17414.23	384,102,383
44	KCB KISAUNI	0.259165288	12835900.47	1445.01	6227026.63	32200	37484911.64	1634156.85	8085129.42	66,300,770
45	KCB KWALE	0.198934767	1574267.15	202199.67	1766910.55	28232	118396447.1	2500691.55	17024492.77	141,493,241
46	KCB LAMU	0.201421879	13518143.64	22654	3968886.14	26221	235070079.6	3325862.9	10291575.57	266,223,423
47	KCB MAKINDU	0.208488448	7695384.05	14409.5	3695750.07	2703.9	77780002.75	4701773.8	36714098.42	130,604,122
48	KCB MALINDI	0.197564685	39041892.38	21070.53	4076654.83	1971233.24	407526927.5	7897760.39	10142564.03	470,678,103
49	KCB MARIAKANI	0.191743353	5998352.08	133358.91	6582213.12	8694589.21	110874931.2	2705122.25	913288.58	135,901,855
50	KCB MPEKETONI	0.199017849	24545642.7	13098.3	2259005.36	10139.9	150772807.8	7897760.39	67365178.06	252,863,633
51	KCB MTITO ANDEI	0.193204753	16567639.22	143221.89	4278202.91	712	89044674.54	2158445.07	3408879.45	115,601,775
52	KCB MTWAPA	0.213022244	10442082.67	1600	6781926.99	30232.62	74988111.97	7397943.65	6135210.7	105,777,109
53	KCB MVITA	0.188215253	55789917.88	1868	5405014.28	6016	304490529.9	10874114.18	9313203.46	385,880,664
54	KCB MWEMBE TAYARI	0.245893227	10511058.42	121390.6	4396472.18	1800	78923600.21	8436206.8	31450883.53	133,841,412
55	KCB TAVETA	0.198886989	9217735.58	1772951.34	4170455.73	8695	97022801.01	16247.95	75085080.13	187,293,967
56	KCB TOWN CENTRE	0.233587578	14008819.78	421799.42	4752815.73	4544441	95175696.43	63847.68	11272229.41	130,239,649
57	KCB TREASURY SQUARE	0.165327668	92559664.13	20607.4	8101297.6	297010.74	574386763.8	2281	2124359.62	677,491,964
58	KCB UKUNDA	0.194068088	39447198.14	41853.9	4958377.15	701764.93	255528372.1	15000000	32865139.49	348,542,706
59	KCB VOI	0.185466793	98828349	2167.2	5895869.47	220406.94	204211741	10738886.75	1258985.51	321,156,406
60	KCB WATAMU	0.22991839	6353434.84	2667784.19	2951687.29	32210	72724584.25	2500691.55	11959169.33	99,189,561
61	KCB WUNDANYI	0.178780106	45324552.3	2486802.95	1746913.06	184481.7	161636459.9	3325862.9	58685876.75	273,390,950
62	KCB BIASHARA ST	0.240283601	12323553.95	20262.75	2165621.83	32200	60591170.91	4701773.8	18559779	98,394,362

63	KCB BURU BURU	0.186440109	24061483.86	650	2461327.71	900.15	81399502.09	3700166	14140129.58	125,764,159
64	KCB CAPITAL HILL	0.2211434	15567041.82	13432.62	354572.4	4900	96960893.83	175258.04	20401073.23	133,477,172
65	KCB EASTLEIGH	0.177242186	102236982.9	2516	2411313.27	574386763.8	109254914.9	2691529.1	11297197.11	802,281,217
66	KCB GATEWAY HOUSE - MSA RD	0.184744567	14410724.88	421799.42	5618154.38	255528372.1	181377139.8	4206982.37	59810824.91	521,373,998
67	KCB GIKOMBA	0.225503766	24605881.67	20607.4	5183282.93	204211741	83729419.96	7501027.59	10269644.77	335,521,605
68	KCB INDUSTRIAL AREA	0.168742156	146368472.5	421799.42	1858442.34	23522.35	344704676.9	175258.04	27293959.32	520,846,131
69	KCB JOGOO ROAD	0.180565531	56723862.35	20607.4	11270492.16	12489.6	199780044	2691529.1	7147908.06	277,646,933
70	KCB KAJIADO	0.199706373	17113176.57	51669.58	3825273.43	361019.12	197987446.6	4170530.25	13435337.75	236,944,453
71	KCB KAREN	0.224328762	25640399.82	825256.5	1145669.47	55794.45	99081795.62	19882552.55	10552674.31	157,184,143
72	KCB KARIOBANGI	0.173300781	11147630.8	904404.61	12046142.33	415455	128625605.1	4206982.37	41883568.15	199,229,788
73	KCB KAWANGWARE	0.227428429	18800464.55	7605953.33	14674138.86	5555	71235171.83	4496495.05	729856.47	117,547,635
74	KCB KIAMBU	0.138908802	49758012.62	65334.74	5954138.2	1708.65	262337497.2	14994871.2	10671669.57	343,783,232
75	KCB KICC	0.140322509	33553690.17	3550.15	75617.13	174057.55	239898668.1	24945075.7	58155987.62	356,806,646
76	KCB KIKUYU	0.201055798	78426665.29	798.69	5255571.53	146198.1	284347350.2	18109307.1	8762169.57	395,048,060
77	KCB KIMATHI STREET	0.191628495	15573857.94	3725	1081283.35	12212223	120662474.8	2409387.39	5649139.34	157,592,091
78	KCB KIPANDE HOUSE	0.194018325	121871048.3	904404.61	253384.36	121302.45	436628272.9	4206982.37	24662205.51	588,647,601
79	KCB KISERIAN	0.236380467	10525316.6	7605953.33	10524029.78	6462	50098205.66	4206982.37	92672230.36	175,639,180
80	KCB KITENGELA	0.146848509	191965479.7	2600	2411295.81	30288.7	137774698.2	28126629.53	32194026.07	392,505,018
81	KCB LIMURU	0.187671063	52675874.94	167428.45	2560202.36	121244	299256542.3	4206982.37	27519956.68	386,508,231
82	KCB LODWAR	0.18265308	15774098.74	118106.49	139297.6	5652462.51	248394287.6	3674541.45	4963893.59	278,716,688
83	KCB LOKICHOGGIO	0.216096792	384215.51	395401.4	100200	663753.35	22659278.02	452036.25	4453165.49	29,108,050
84	KCB MANDERA	0.193246032	2091001.54	38406.5	539365.85	3391035.59	149557965.7	4206982.37	11469734.8	171,294,492
85	KCB MARSABIT	0.197612117	1036345.49	904404.61	138964.7	518.75	99509576.22	612023.02	14874531.16	117,076,364
86	KCB MASHARIKI	0.144998051	53879574.76	7605953.33	1961618.51	554655	95078945.37	516213.6	41466886.35	201,063,847
87	KCB MILIMANI	0.209942901	52709826.02	89751.4	2328372.68	2664502.26	342721058.5	30055514.03	64013277.33	494,582,302
88	KCB MOI AVENUE	0.159206214	812722738.5	135108.95	12175730.19	116461217.5	2061761655	28110219.18	13970502.27	3,045,337,172
89	KCB MOYALE	0.193356769	6410602.81	370763.22	3890552.71	182326.45	127461115.7	4206982.37	1899453.79	144,421,797
90	KCB NAIROBI HIGH COURT	0.070755194	12875	49772.7	788845	15760.65	8802409.32	96042554.68	16819697.49	122,531,915
91	KCB NAMANGA	0.187342845	2891335.55	52206.68	2774656.85	650	69311178.16	516213.6	10638811.4	86,185,052
92	KCB NGARA	0.210089251	2278258.06	3375	450340	45523	68084170.75	30055514.03	54822350.64	155,739,531
93	KCB ONGATA RONGAI	0.189665662	64801584.11	45335.05	6473530.85	232511	190084531.4	5970089.75	5313723.23	272,921,305
94	KCB PRESTIGE PLAZA NGONG ROAD	0.1455426	15194196.25	49772.7	4056690	21246100	67137904.62	29278391.59	27199599.6	164,162,655

95	KCB RIVER ROAD	0.207071406	36294354.41	2396933.05	3680733.98	784141	104996130.5	18417529.65	9715477.49	176,285,300
96	KCB SARIT CENTRE	0.159602404	181854923.9	660564.85	2184784.88	175050.66	291732934.4	1800256.14	11709200.01	490,117,715
97	KCB TOM MBOYA ST	0.212433781	23687281.94	3887904.39	4856897.43	239232552	101117595.2	24913850.95	51492229.18	449,188,311
98	KCB UN GIGIRI	0.210382016	184288.58	806118.85	9545489.05	64650416.58	12199377.45	612023.02	11343703.51	99,341,417
99	KCB UNIVERSITY WAY	0.155833322	115056733.3	49772.7	2305314.89	73391545.53	409897103.6	15009834.96	8671005.82	624,381,311
100	KCB VILLAGE MARKET	0.352474905	32024843.94	2069901.06	20806.28	134000471.2	97097257.03	52917435.38	9249624	327,380,339
101	KCB WAJIR	0.183133108	3195232.98	86363746.84	310354.78	263047483	139643178.3	516213.6	98508462.41	591,584,672
102	KCB BOMET	0.185403056	25698908.52	225633.25	4088339.14	53701155.3	368377380.6	30055514.03	48541873.14	530,688,804
103	KCB EGERTON UNIVERSITY	0.15207299	2379252.42	27688.3	158638.35	47746659.02	226540589.4	4113211.85	91162334.98	372,128,374
104	KCB ELDAMA RAVINE	0.191759491	11293706.21	18417529.65	4209088.47	669675935.5	325771798.8	612023.02	4993069.96	1,034,973,152
105	KCB ELDORET	0.197369714	150852225.1	1800256.14	5683146.74	116462855	990670231.3	9545489.05	41735191.07	1,316,749,394
106	KCB ELDORET WEST	0.179037333	115434885.5	18417529.65	11996596.74	119909350.5	893816262	30055514.03	19648659.31	1,209,278,798
107	KCB FLAMINGO - NAKURU	0.214196741	51183852.94	1800256.14	4079653.93	634100222.5	133095544.7	24579625.58	19041939.68	867,881,095
108	KCB GILGIL	0.194842445	35318648.85	312323.81	3012549.47	137165039.6	178210115.5	3908980.91	13628370.04	371,556,028
109	KCB ITEN	0.164748247	54826546.91	904404.61	10501143.78	60895067.8	355714355.5	4410104.78	83099826.22	570,351,450
110	KCB KABARNET	0.187292674	11110484.97	7605953.33	11289548.44	271433428.9	497156926.5	1061671.32	27305571.83	826,963,585
111	KCB KAPENGURIA	0.185456038	9921893.34	12850	5061207.97	214672589.4	512700398.4	1432223.85	51264062.53	795,065,225
112	KCB KAPSABET	0.201007616	78148137.62	8316.5	5088822.36	509069117.9	488056783.6	612023.02	913288.58	1,081,896,490
113	KCB KAPSOWAR	0.221159306	3771740.9	21181523.46	8723012.18	68256452.38	186346851.6	2274672.05	127057594.3	417,611,847
114	KCB KERICHO	0.204478909	76468204.56	82197.2	7917034.4	277951071.1	513253679.2	2591410.89	43947941.38	922,211,539
115	KCB KITALE	0.199048528	122670698.2	41853.9	12036904.22	109184321.9	917345770.2	5173235.57	18477458.01	1,184,930,242
116	KCB LITEIN	0.200781059	30114742.04	389613.45	7518892.2	97496466.74	151141938.2	6704258.31	39122808.13	332,488,719
117	KCB LONDIANI	0.196837929	58288.8	743579.79	4350896.05	417269491.8	109129295.8	6790514.46	18412546.27	556,754,613
118	KCB MARALAL	0.1786861	13354954.97	544871.13	2934590.67	387709540.7	310967700.5	4645746.67	19108252.95	739,265,658
119	KCB MARIGAT	0.206343255	8029676.54	41853.9	5835284.44	123370360.6	156765602.4	4410104.78	45929324.35	344,382,207
120	KCB MENENGAI CRATER	0.168481356	27521311.06	4765	4431736.01	136603724.6	31284399.61	2099955.05	39884182.4	241,830,074
121	KCB MOI S BRIDGE	0.189860326	26631313.02	133695.6	7753818.44	396221848.5	129367902.8	2591410.89	89571010.64	652,271,000
122	KCB NAIVASHA	0.244933434	48743860.78	3186375.85	3623764.01	90950289.19	322259656.5	5173235.57	27773903.99	501,711,086
123	KCB NAKURU	0.192447372	99277592.16	2771110.81	5122984.91	392935324.5	730815888.3	5940999.39	121330298.1	1,358,194,198
124	KCB NANDI HILLS	0.172015124	67663924.48	2158.15	5645228.11	225386938.7	395788013.2	3960717.49	9207474.48	707,654,455
125	KCB NAROK	0.198704716	66054327.7	32284.15	4377335.41	570839032.6	408687103.5	2591410.89	95885453.71	1,148,466,948
126	KCB NJABINI	0.191404484	13674340.6	76858.42	6000073.63	505697929.5	48466568.72	5173235.57	53800693.18	632,889,700

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127	KCB NJORO	0.193742445	25057336.6	18999933.55	5948758.1	201711468.1	71874845.87	8482720.3	11564636.89	343,639,699
128	KCB NYAHURURU	0.167248589	30170561.93	326887.31	9031926.12	248476383.5	316918678.5	8773339.9	326670.15	614,024,447
129	KCB OL KALOU	0.199979545	16862377.66	50213.75	3808537.5	49635135.8	92435279	3221928.95	3611160.24	169,624,633
130	KCB SOTIK	0.203201477	53828963.49	2883.45	2274180	251486353.5	184515385.6	6704258.31	3013103.88	501,825,128
131	KCB BONDO	0.206978058	17201743.68	20183.32	7389137.4	237617785.7	164310743.8	6790514.46	44390121.85	477,720,230
132	KCB BUNGOMA	0.184246384	107711893.1	11900	6998738.26	320628286.1	855756420.6	4645746.67	50863752.02	1,346,616,737
133	KCB BUSIA	0.184393805	29906759.67	1783	7896968.28	36552507.42	417821236.6	4410104.78	1400793161	1,897,382,521
134	KCB HOMA BAY	0.185995237	3686302.03	19632.3	3754354.09	121151679.6	226401770.4	3250000	8460028.35	366,723,767
135	KCB ISEBANIA	0.193259772	17801421.29	17920.38	8070096.61	241581340.2	97370432.12	2591410.89	1849027.76	369,281,649
136	KCB KAKAMEGA	0.18553917	103814860.6	9155	11721595.93	78892833.51	847868392.6	5173235.57	2978443	1,050,458,516
137	KCB KEHANCHA	0.184046914	23121752.82	113759.98	7061043.41	421775447.6	227761223.4	12387497.85	58426679.87	750,647,405
138	KCB KEROKA	0.200820115	27222824.24	230271.5	4878208.18	111607965	138046391.4	813729.57	12050449.58	294,849,839
139	KCB KILGORIS	0.182247623	8654999	321920.2	9760554.5	147505152.4	258660395.7	6704258.31	32138650.59	463,745,931
140	KCB KIMILILI	0.183731155	7294496.73	13088.9	4385829.66	89305756.87	215336764.7	6790514.46	139868432.4	462,994,884
141	KCB KISII	0.16434808	113417550.1	29712.54	6729293.35	69635297.59	1141092735	4645746.67	32194026.07	1,367,744,362
142	KCB KISUMU	0.192015871	190886305	31775	13563562.27	314304922.5	1011854642	2591410.89	730749.79	1,533,963,367
143	KCB KISUMU AIRPORT BRANCH	2.364630008	1942.99	565565	789955.23	78158925.67		5173235.57	119815545	204,505,170
144	KCB KISUMU WEST	0.193871851	27702713.1	109874.46	8722027.52	100925291.8	165792882.4	1200000	26882896.12	331,335,685
145	KCB LUANDA	0.169129325	24386716.77	12049983.24	3342747.41	94565585.84	146417198.1	4629222.48	6894039.78	292,285,494
146	KCB MALABA	0.199951106	13921841.08	80120.25	4888010.18	599869186.1	140236367.8	2500691.55	24465094.28	785,961,311
147	KCB MBALE	0.18036936	40233805.15	6317233.11	5037259.23	255453493	374644422.6	3325862.9	2795129.96	687,807,206
148	KCB MIGORI	0.178052897	99081595.84	109757140.5	3069477.85	205046281.7	515945673	4701773.8	15264549.18	952,866,492
149	KCB MUHORONI	0.198558416	4792524.14	8482720.3	5273974.77	71517342.62	62854548.96	6790514.46	142731331.9	302,442,957
150	KCB MUMIAS	0.172804369	83462071.64	8773339.9	6219745.72	166794776	267847360.7	24465094.28	93312744.81	650,875,133
151	KCB NYAMIRA	0.173492538	33086273.81	3221928.95	5774298.77	60546653.71	259050185.4	2795129.96	43798371.94	408,272,843
152	KCB OYUGIS	0.182324458	17042160.28	6704258.31	6030170.28	80242374.14	201180344.9	4629222.48	33985079.49	349,813,610
153	KCB PORT VICTORIA	0.010268276	7698.8	6790514.46	45654554.02	95927141.26	280365.23	2500691.55	48428262.99	199,589,228
154	KCB RONGO	0.187329211	19788885.51	4645746.67	2228887.67	76075064.32	146176693.1	3325862.9	10973890.69	263,215,031
155	KCB SEREM	0.202419351	10619456.45	4410104.78	6355343.19	182058889.6	113424566.1	4701773.8	13535925.74	335,106,060
156	KCB SIAYA	0.221169977	72030927.14	55863114.56	6203915.23	80973024.68	322628787.4	813729.57	72141517.5	610,655,016
157	KCB SONDU	0.191883673	6390914.08	4545745.87	4585312.04	345668023.2	167467026.9	24465094.28	1260144.99	554,382,261
158	KCB UGUNJA	0.197714409	15099193.66	201220	6553138.53	199752589.2	111195707.5	2500691.55	87307866.56	422,610,407

| 159 | KCB UNITED MALL | 0.188090693 | 16291085.39 | 457455 | 8313046.04 | 199108606.2 | 185938586.9 | 3325862.9 | 100654333.7 | 514,088,976 |
| 160 | KCB WEBUYE | 0.180819317 | 44741577.66 | 250 | 4582689.1 | 101323661.9 | 494025642.4 | 4701773.8 | 21141195.48 | 670,516,790 |

KEY

X1	Business Loans
X2	Over draft facilities
X3	Micro Finance Loans
X4	Institutional Loans
X5	Personal Loans
X6	Mortgage Loans
X7	Salay Advance

The Appendix Source: KCB FINANCE DIVISION / DEPARTMENT.