

H1 2022 Performance

INVESTOR PRESENTATION

NAIROBI, 24 AUGUST 2022



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Please note that rounding differences may appear within the presentation.

Navigation icons



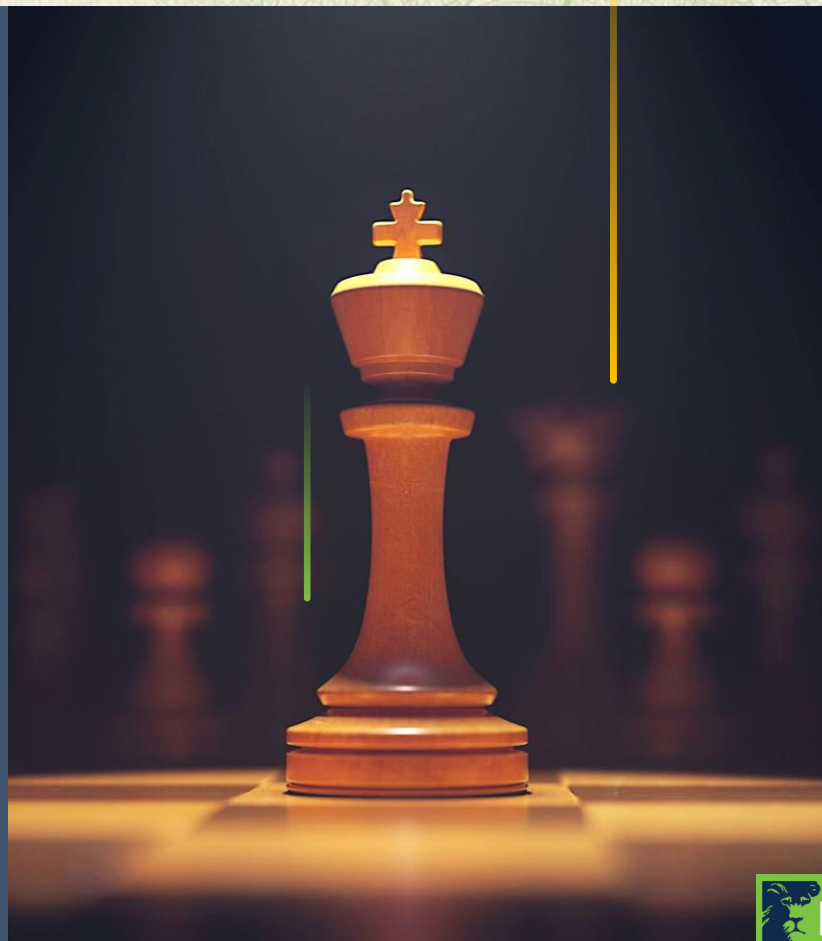
Read more



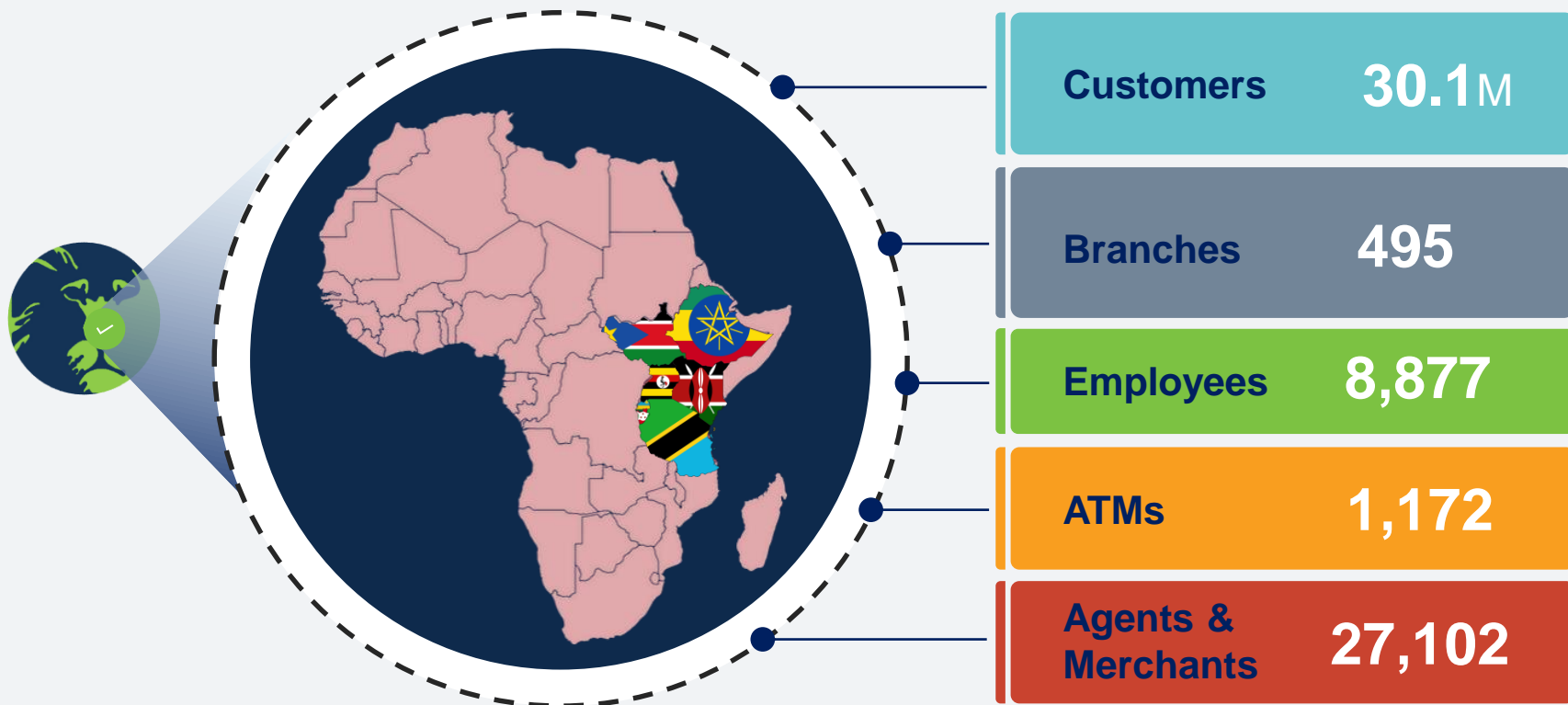
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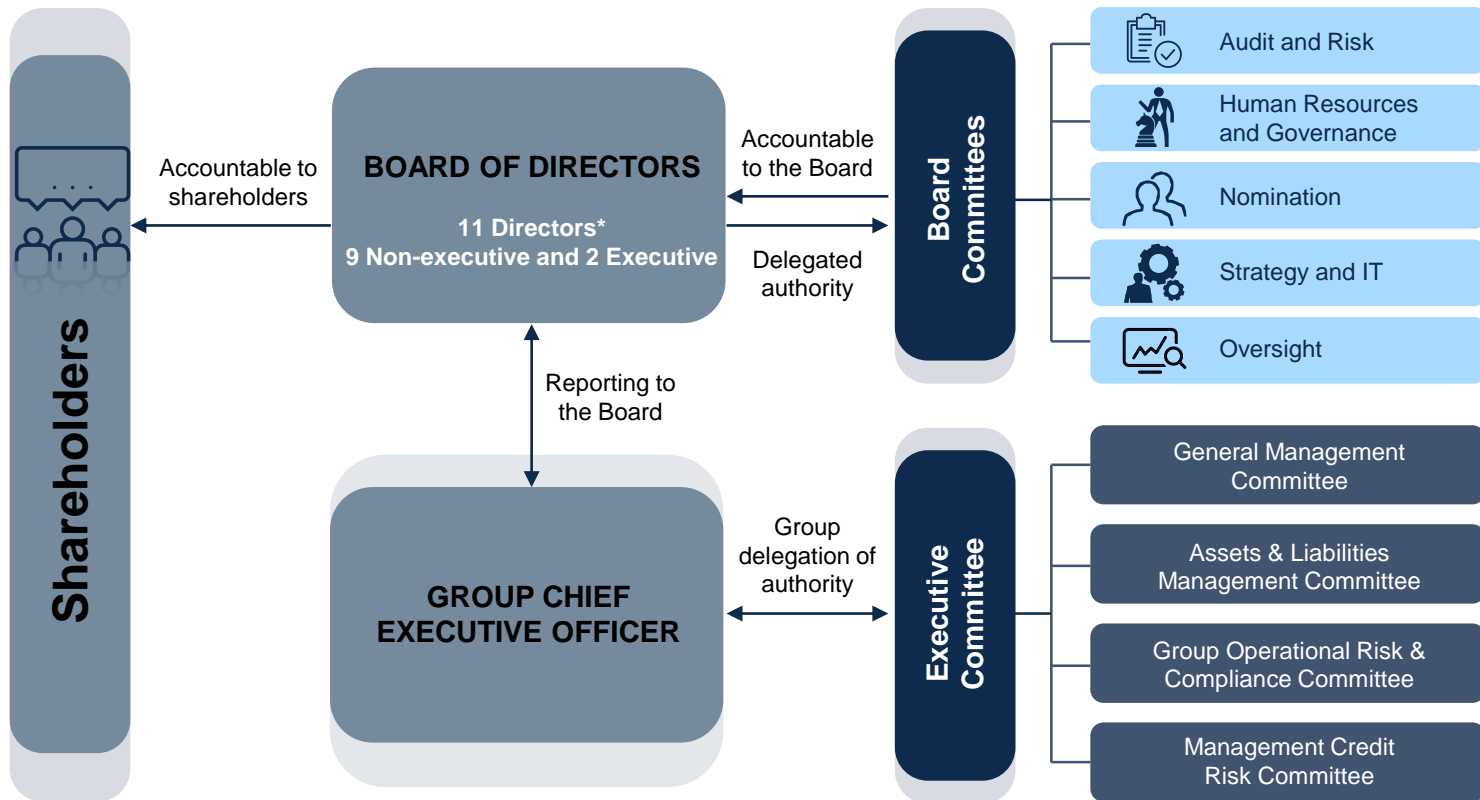
Group Overview



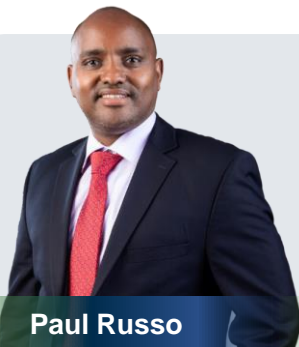
Our **wide regional footprint** enables us to facilitate seamless service, intra-regional trade and investment flows for our stakeholders



We create value supported by a **clearly defined governance structure** which provides for delegation and clear lines of authority without abdicating the responsibility of the Board



Our senior management team mandated to ensure we remain well **positioned and responsive to regional opportunities for growth.**



Paul Russo

Group Chief Executive Officer



Lawrence Kimathi

Group Chief Finance Officer



Samuel Makome

Chief Commercial Officer



Japheth Achola

Group Human Resource Director



Joachim Steuerwald

Group Chief Technology Officer



John Mukulu

Group Chief Risk Officer



Bonnie Okumu

Group General Counsel



Dr. Leonard Mwithiga

Group Shared Services Director



Bernard Okello

Group Credit Director



Rosalind Gichuru

Group Director Marketing,
Corporate Affairs and Citizenship



We are on track towards meeting our 2022 aspirations under the Beyond Banking strategy which is aimed at delivering exceptional customer experience and driving a digital future

3 Year Strategy Vision

The very best in customer experience, driving a digital future

Our Aspirations

CES	20%
NPS	55
Total assets	1.5 Tr
CIR	44.0%
NFI	33.0%
PBT from subsidiaries	19.7%

Our Strategic Thrusts

Customer first, with leading value propositions

Step change in efficiency & productivity

Digital leader & digital to the core

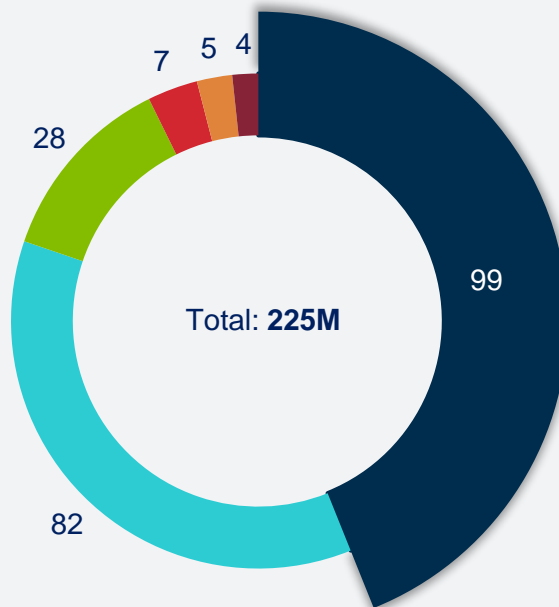
Scale to achieve regional relevance

We have continued to deepen digital channel penetration and reliability to provide seamless service to customers with **unmatched convenience**

^ 98%
of transactions by number conducted through non branch channels

^ 47%
YoY increase in number of non-branch transactions to 225M as branch transactions declined by 9% to 5M

Number of non-branch channel transactions in H1 2022 (M)



YoY Change

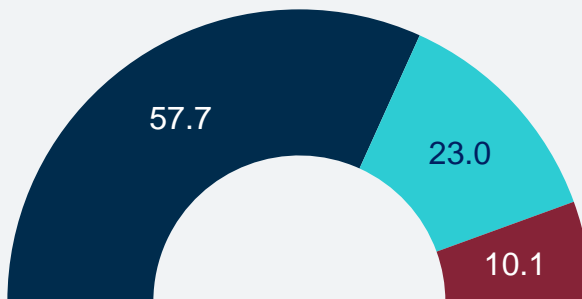
Mobile Lending	102%
Mobi Service*	28%
Agency	3%
Merchant POS	33%
ATMs	(4%)
Internet Banking	74%

We **enhanced limits for qualifying customers** to avail more financing on mobile mainly to personal and micro enterprises to bridge short-term working capital requirements and meet basic needs

^ 23%

YoY growth in value of mobile loans disbursed driven by Fuliza and Vooma loan products

Value of mobile loans disbursed in H1 2022 (KShs B)



Total value of mobile loans

91.0B

■ Fuliza
Up 31% YoY
Average ticket: KShs 320

■ KCB MPESA
Up 2% YoY
Average ticket: KShs 4,822

■ Vooma loan
Up 34% YoY
Average ticket: KShs 21,327

Preference for digital channels by our customers continues to drive usage freeing branches to handle complex transactions and manage customer relationships

53%

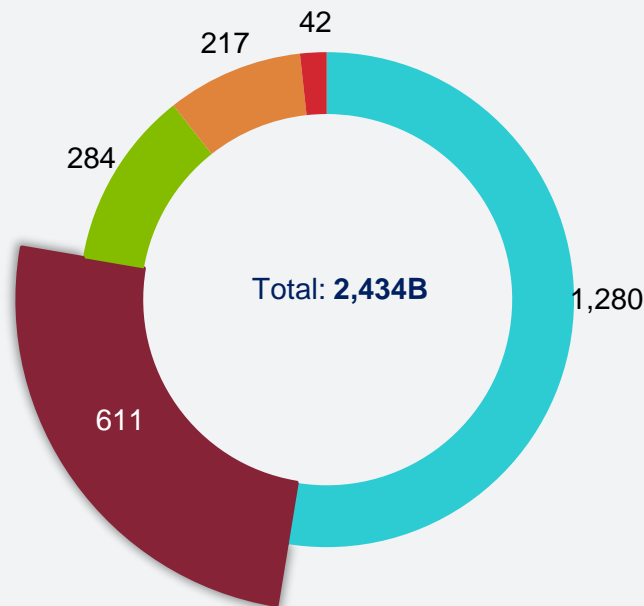
of transactions by value conducted through non branch channels

13%

YoY growth in value of branch transactions to KShs 2.2 trillion

ATMs continue to be a net deposit mobilizer with cash deposits constituting 75% of volumes

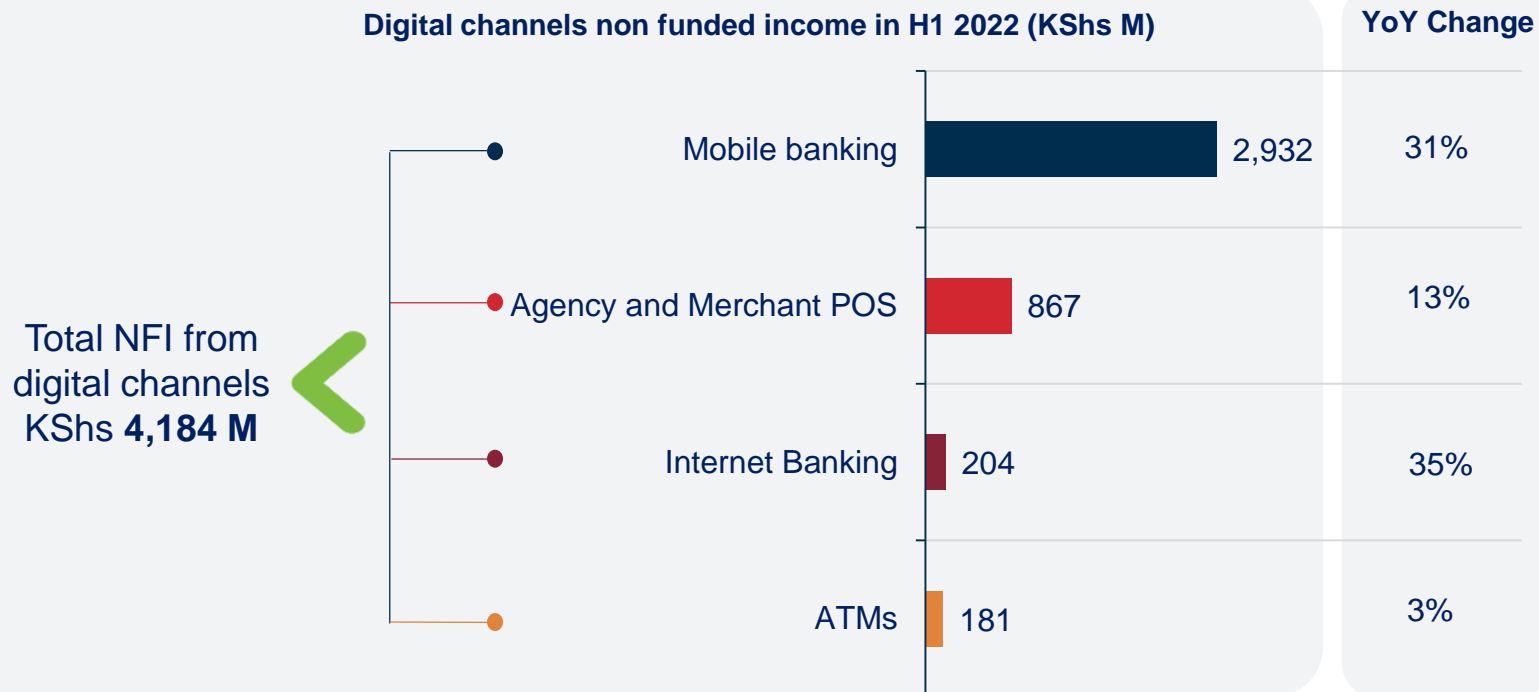
Value transacted through digital channels in H1 2022 (KShs B)



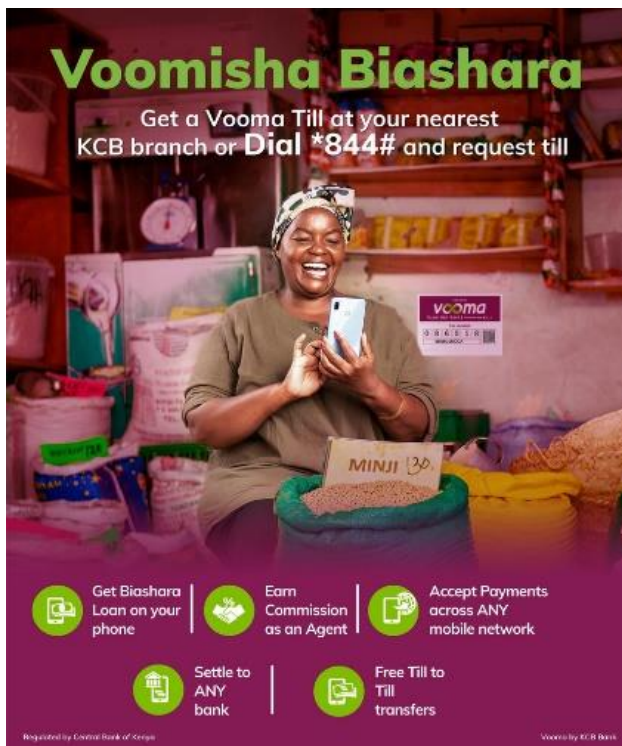
YoY Change

Mobi Service*	22%
Internet Banking	102%
Agency	3%
ATMs	(2%)
Merchant POS	50%

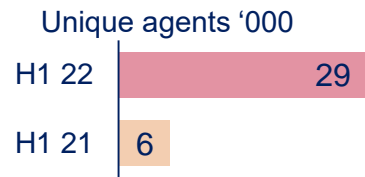
Non funded income (NFI) from **digital channels grew by 26%** supported by increased usage of merchant POS and mobile lending, netting off the effect of fee waivers between mobile wallets



We remain a digital ecosystem orchestrator through creating trust and network-effect by improving our systems to upgrade the services on offer and reach to customers



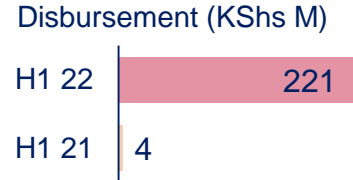
Exponential growth of users and tills



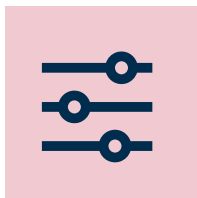
1M wallets across the Vooma network
533K Buy Goods merchants
Over 50K Agents



55x growth in value of retailer financing loans



Full integration of BPR and KCB Bank Rwanda to form **bpr BANK** ongoing with resultant benefits from cross selling and cost optimization rise



- Commenced the alignment and upgrade of the **core banking system**. To close in Q4 2022
- Commenced the rebranding of branches.
- Focus on staff engagement and towards unifying into one KCB Group mindset through alignment of cultures



- **20,000** smart switch card holders have been migrated onto the new BPR Bank Visa debit cards.
- On track to migrate the remaining customers and grow the card base to **150,000**



- Cost synergies led to a reduction in CIR from 64% to 59%
- Prudent management of the loan book led to a reduction in NPL ratio from 7.6% to 4.5%



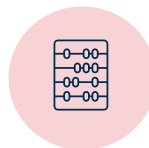
213% growth in total assets to KShs **84 billion** to become KCB's largest subsidiary outside Kenya



192% growth in profit before tax to KShs **1.5 billion** becoming KCB's second most profitable subsidiary



Looking to leverage on the larger scale post amalgamation to grow loan book, customer deposits and NFI in H2 2022



Ideal **springboard** to facilitate and grow the business opportunities in the **DRC**

To continue to scale to achieve regional relevance, we seek to enter the DRC market through an **acquisition of an initial 85%** shareholding in **TMB** subject to shareholder and regulatory approvals

KCB will pay a cash consideration for the shares determined based on the **net asset value** of TMB at completion of the proposed transaction and using a price to book multiple of **1.49**.

We expect to conclude the transaction by **Q4 2022**, and thereafter **consolidate** TMB's financials within the KCB Group results.



TMB is one of DRC's largest banks with **US\$1.5 billion in total assets**. It has a strong offering in Retail, SME, Corporate and Digital banking channels and over **109 branches** and numerous agency banking outlets spread across DRC.

The acquisition gives us a strong headroom to accelerate our growth ambitions to deliver better **value for our shareholders** and drive for deeper financial inclusion.

It provides us with an opportunity to bank on the **immense trade opportunities** that comes with the **admission of DRC** into the East African Community (EAC). Currently, the Group has a presence in all the other six EAC countries which will enable us to **leverage on the synergies** that exist in our cross-border operations while maximizing our potential in this market.



We consider that the acquisition of TMB will contribute positively to **KCB's growth and diversification objectives**. We anticipate the following key benefits:

Regional expansion

- Increased scale of operations and geographical diversification of income
- Leverage on TMB's 18-year history, vast network, customer relationships, deep knowledge of local business dynamics and its insurance subsidiary

Shareholder and stakeholder value

Leverage strengths of KCB and TMB to generate tangible value to customers, shareholders, and key stakeholders

Enhanced value to customers

Draw on KCB's expertise and experience to provide quality banking products to new and existing TMB customers

Synergies

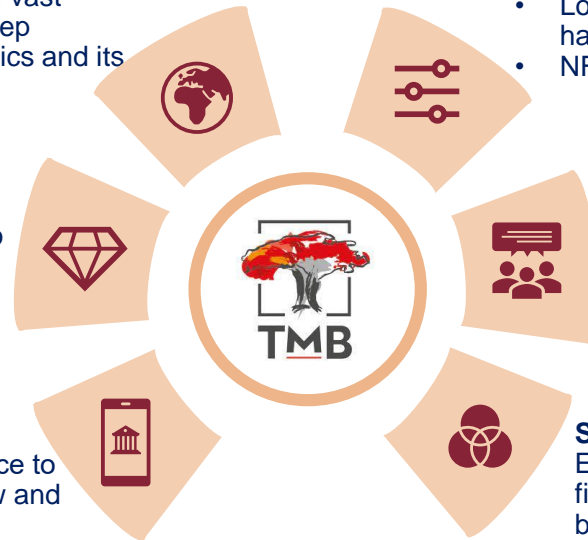
- Balance sheet optimisation through optimal asset reallocation to higher earning categories
- Lower Group cost of funding through ready access to hard currency.
- NFI growth from innovative financial products

Contribute towards financial inclusivity

Through availability of affordable, competitive, innovative, and diversified banking products and efficient service offerings to consumers

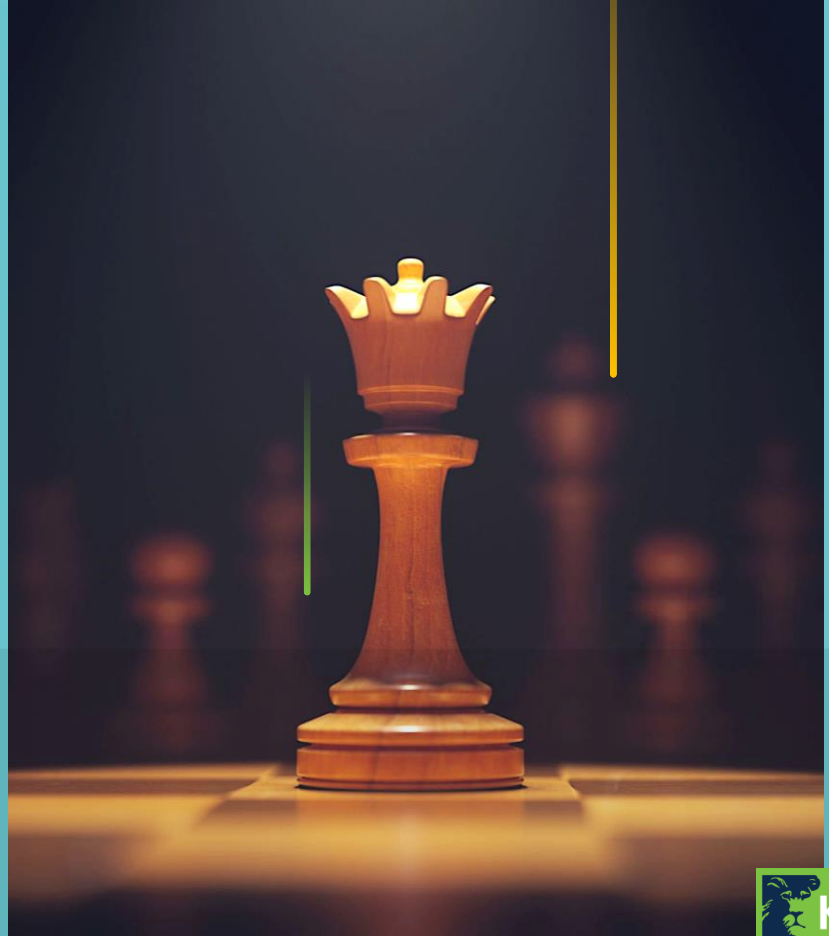
Sustainability and effective competition

Enhance KCB's ability to compete with other financial service providers strongly in DRC and beyond with resultant benefits to all stakeholders



02

Operating Environment



Uncertainty abounds in the operating environment, however we are well positioned and resilient

Tailwinds



Improved macroeconomic environment across the region with strong projected GDP growth rates in the medium term



Continued resurgence of business activities across the region supported by COVID-19 vaccination drives though some sectors still lag behind



Potential for improvement in lending with the increased rollout of risk-based pricing which will open up lending to sectors previously outpriced by the current rates

Headwinds

Sustained pressure on local currencies exchange rates to the US dollar raising inflationary pressures from imported inflation and eroding purchasing power



Continued extension of mobile fee waivers and tax changes to levy excise duty on digital loan fees in Kenya



Effects of the global geopolitical risks in the regional economies



Our sustainability agenda is hinged on building a future-proof **responsible business**



Sustainability at KCB means aligning our strategy to global best practices, and embedding sustainability policies to drive positive environmental, social and governance impact in the regions we operate.



Climate Risk Road map

Climate Risk Roadmap developed and submitted to CBK

Following the issuance of the CBK guidelines on climate - related risks disclosures in 2021, we commenced the drafting of a climate-related risk roadmap that will guide the process of climate risk approach and its opportunities. This has been submitted to CBK and the implementation phase has started.



Training

4,888 staff trained on ESG and Climate Risk management.

To transition KCB into a green institution, capacity building on ESG and sustainable finance is essential in order to build staff's expertise on sustainability matters and take over the green finance leadership space in the market.

We continue to make significant progress in growing the proportion of **green loans** in our portfolio



Sustainability at KCB means going beyond the normal operations of a bank in order to drive financial inclusion, economic growth, and environmental conservation while creating business impact.



ESDD

KShs 144.8B in H1 2022

By conducting an Environmental & Social Due Diligence (ESDD) assessment on our business activities, ongoing projects and potential projects, we determine the Group's potential social and environmental impacts and ensure we are on the right track.

In 2021, facilities worth **KShs. 245B** underwent the ESDD assessment.



Green lending

11.68% of the loan portfolio

As a member of the Net Zero Banking Alliance, we are keen on reducing our carbon emissions and achieving our Net Zero target by 2050. To achieve this, we have progressively grown our green lending portfolio. Our goal is to achieve positive impact on the environment while ensuring alignment with global best practices.



The KCB 2021 Sustainability report is available at <https://kcbgroup.com/sustainability/>

Our targeted programmes under KCB Foundation drive the **creation of shared value**



Enterprise Development

- ✓ 42,024 beneficiaries engaged
- ✓ 16,408 beneficiaries trained
- ✓ KShs. 246M in loans disbursed to 647 businesses
- ✓ 4,158 business plans Developed
- ✓ 2,456 businesses incubated
- ✓ 642 construction toolkits issued
- ✓ 35,365 jobs created directly
- ✓ 64,186 jobs created indirectly



Education

- ✓ 3,550 High School Scholarships Awarded
- ✓ KShs. 926M in fees Paid
- ✓ 99% Secondary School Completion Rate
- ✓ 83% Transition to University
- ✓ 56% of all beneficiaries from vulnerable backgrounds
- ✓ 50 University Scholarships Awarded
- ✓ 10% of slots reserved for PWDs



Strategic CSI

- ✓ KShs 35M pledged for LPG financing to High Schools in Kenya
- ✓ KShs 3M paid for 63 students in Schools fees under Ubuntu program
- ✓ KShs 210M advanced in form of support to needy and worthy causes under:
 - Environment, tree planting activities
 - Health and Humanitarian aid;
 - Educational needs such as donation of water tanks to schools



Agribusiness

- ✓ Over 200 livestock groups trained on governance and record management.
- ✓ 1,695 farmers trained on productivity.
- ✓ Supported infrastructure improvement for livestock markets in 5 counties.
- ✓ KShs.140 million issued out as loans to 45 livestock groups (FPOs)
- ✓ Supported the development of livestock identification and traceability system, with 40,000 cattle tagged using RFID technology

We have tripled the annual high school scholarships provided and incorporated a university scholarship and apprenticeship programme



The programme focuses on improving gender & inclusion

3,550
Students

926M
Fees paid (KShs)

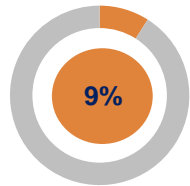
Total scholarships awarded



Gender split of beneficiaries

59%

41%



9% of the supported students are PWLD

KCB Group invests in our communities by scaling the programme yearly

99%

Secondary school completion rate

83%

Transition rate to university education

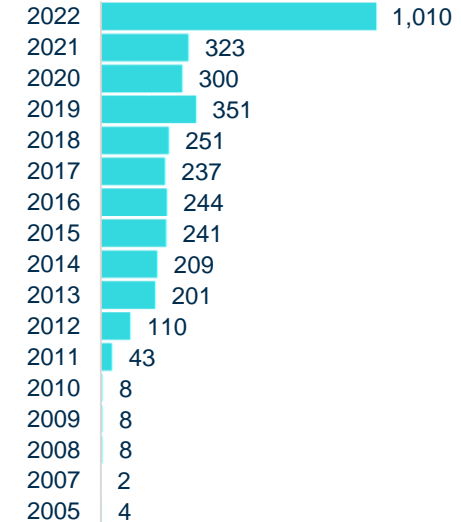
The programme targets the underserved communities and students from vulnerable households



56%

of all beneficiaries are from vulnerable backgrounds

No. of students supported to date



3,550 students have been successfully sponsored by the programme with **1,511** having completed with **2,039** still in school at various progression levels

The Group held its **51 Annual General Meeting** virtually on Friday 3 June 2022 to conduct ordinary business.



Summary of the AGM resolutions



Confirmation of the interim DPS of KShs 1.00 and approval a final DPS of KShs 2.00



Re-appointment of PwC as the Auditors of the Company until conclusion of the next AGM

Re-election of Directors



Group Board of Directors

Mr. Andrew W. Kairu
Mr. Lawrence Njiru
Mrs. Alice Kirenge



Board Audit & Risk Committee

Mrs. Anne Eriksson
Dr. Obuya Bagaka
Mrs. Alice Kirenge

Appointment of Directors

The Board appointed Ms. Anuja Pandit as an independent NED of KCB Group Plc with effect from 16 August 2022



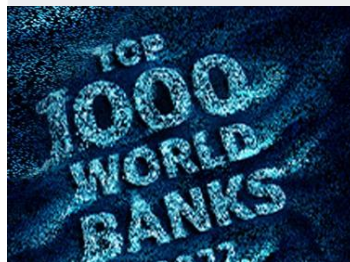
We take pride in having consistently been rated and ranked among the **leading financial institutions** in the continent based on various parameters

MOODY'S INVESTORS SERVICE

	2020	2021	2022
Rating	B2	B2	B2
Outlook	Negative	Negative	Negative

Credit rating affirmed KCB's:

- Solid profitability metrics
- Stable deposit-based funding structure
- Strong capital buffers



KCB ranked

685th Globally

20th in Africa

1st in Eastern Africa

- **Best Bank in Kenya** by Euromoney Awards for Excellence 2022
- **Best Sustainable Bank** by The International Business Magazine
- **Best Retail Bank in Kenya** by Global Finance magazine
- **Most Valuable Banking Brand** in Kenya by Brand Finance
- **Best Bank in Sustainable Finance** in Kenya by Global Finance: Sustainable Finance Awards
- NBK Awarded **Most Sustainable Financial Services** company in Kenya by Finance Derivative Magazine



03

Financial performance

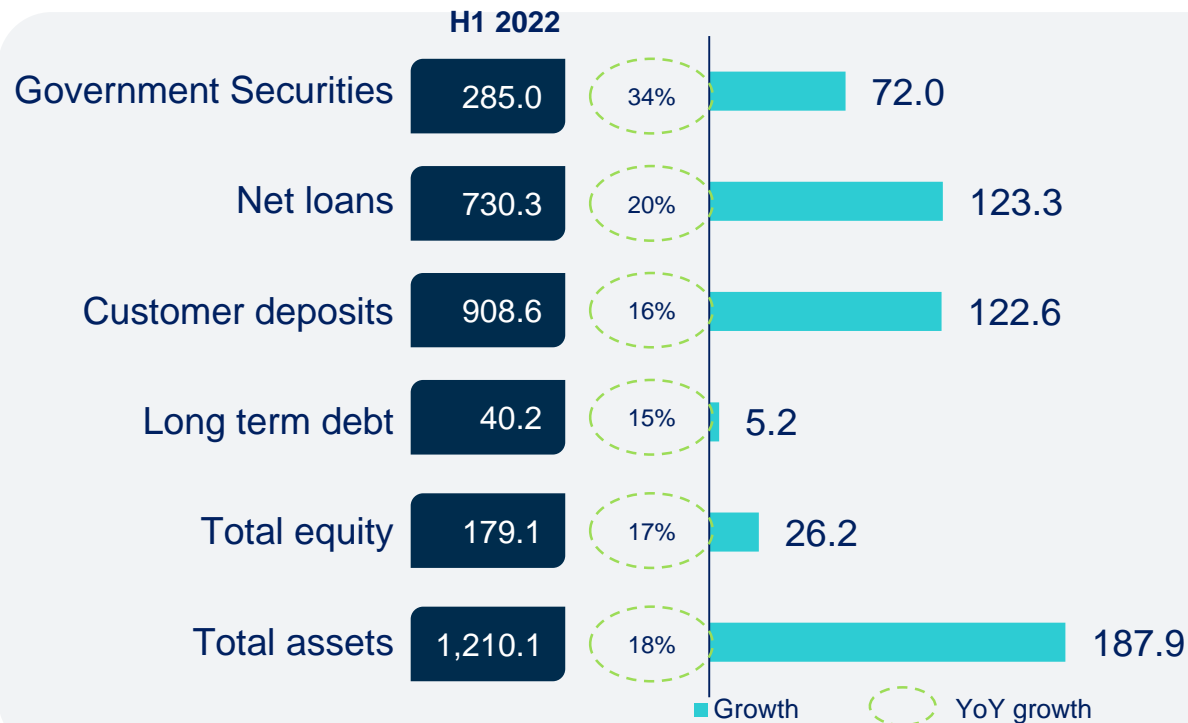


We registered a **consistent and robust balance sheet** growth enabling us to channel financing to more businesses and households in the markets we operate in

^ 18%

Growth in balance sheet size to KShs 1.2 trillion

Organic growth generated KShs 137B with the consolidation of BPR providing an additional KShs 51B



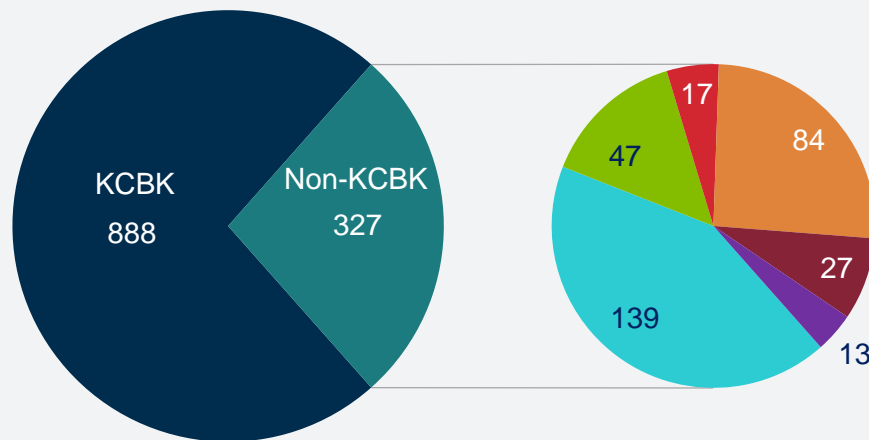
Amounts in KShs Billion

We have continued to **scale our regional business** to match the meaningful role we seek to play in the region

27%

Proportion of assets in subsidiaries outside of KCB Bank Kenya. Up from 24% in H1 2021

Assets distribution per subsidiary



Numbers include the holding company balances which are consolidated as part of the overall group position

YoY Change

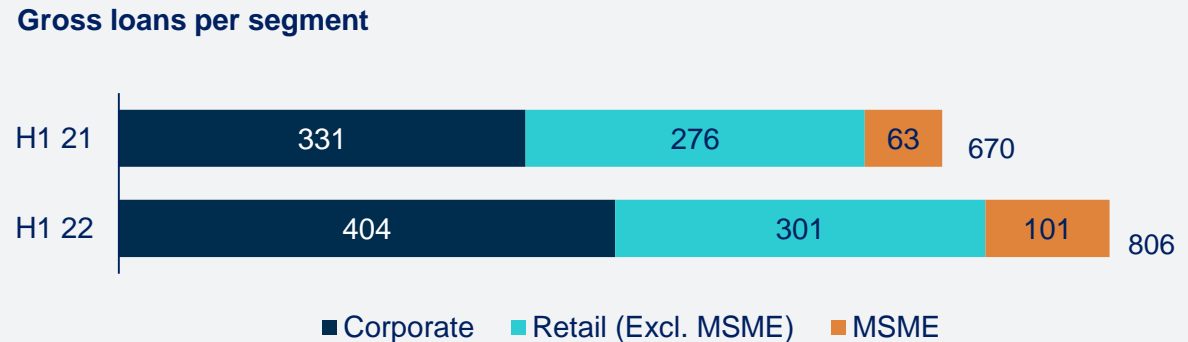
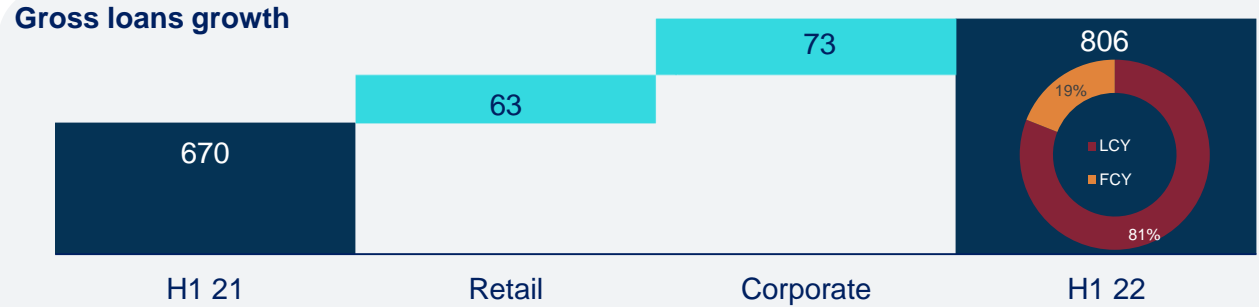
■ KCBK	14%
■ NBK	4%
■ Tanzania	38%
■ South Sudan	6%
■ Rwanda	213%
■ Uganda	18%
■ Burundi	27%

Amounts in KShs Billion

We posted a strong growth in gross loans across all segments of the business

^ 20%

Growth in gross customer loans driven by improved lending in personal, trade, transport and communication sectors powered by additional deposits



Amounts in KShs Billion

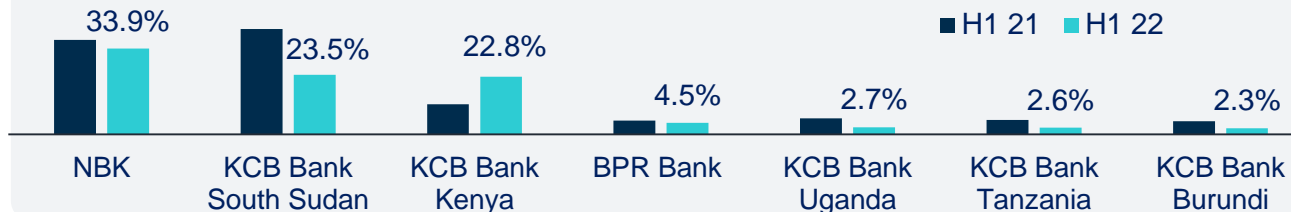
Corporate book strained by impact of delayed recovery from COVID-19, rising inflation, overdue bill payment and geopolitical disruptions affecting customer cashflows

15%-17%

Target NPL for the FY 2022

Concerted effort by the management team to bring down the stock and ratio of the non performing book in the Kenya business

NPL ratios per subsidiary



With the primary focus being preservation of value for all stakeholders, including the bank, the following are the options in play to reverse the non-performing portfolio:

- Maintain or fast track all ongoing recovery efforts
- Write off accounts that have full provision and limited turnaround possibility
- Engage the National Treasury to facilitate the release of relevant cashflows for related parties
- Asset disposal for accounts with high value collateral and minimal turn around probability
- Seek strategic investors to buy into and inject capital into viable businesses
- Explore debt externalization
- Pursue various forms of administration arrangements

Strong brand and customer affinity driving organic growth in customer deposits with a balanced spread across corporate and retail segments

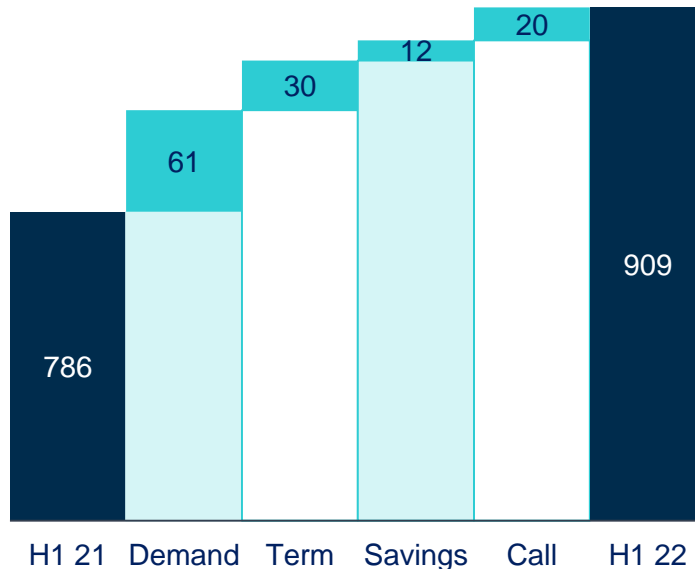
↑ 16%

Growth in customer deposits driven by demand, term and call savings

Deposits mix
Corporate:Retail
53%:47%

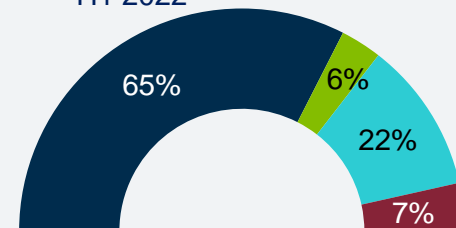
LCY:FCY
81%:19%

Growth in customer deposits (KShs B)



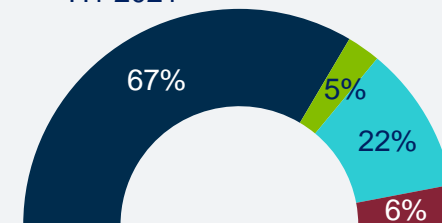
Deposits by type

H1 2022



■ Demand ■ Savings ■ Term ■ Call

H1 2021



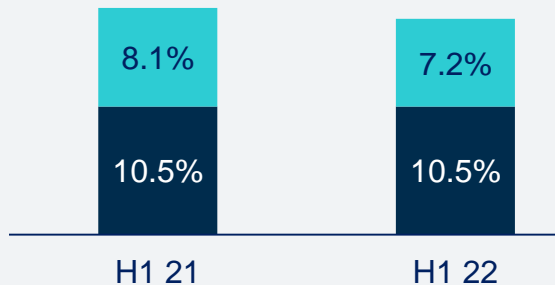
Strong capital positions across banking subsidiaries in the Group to support growth of risk weighted assets

All Group subsidiaries are above minimum core capital ratios

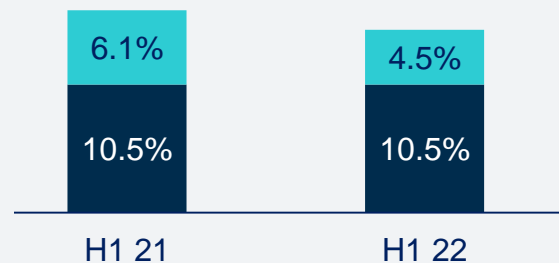
NBK was below the minimum total capital requirement by 110bps. The Group has in place various initiatives to remedy this shortfall in 2022

Core Capital Adequacy Ratios

KCB Group

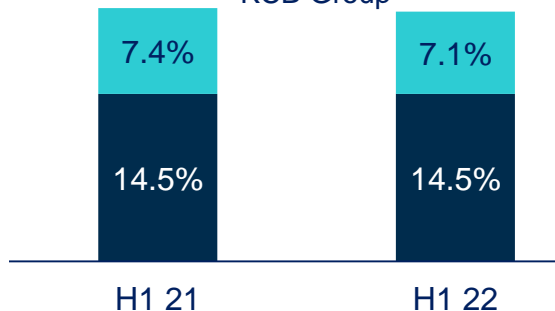


KCB Bank Kenya

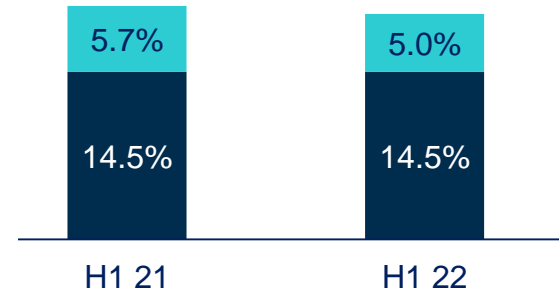


Total Capital Adequacy Ratios

KCB Group



KCB Bank Kenya



■ Minimum statutory ratio ■ Headroom

Revenue improved by 16.8% driven by non-funded income (NFI) from lending fees and trade finance as well as funded income from investment in Government securities

^ 29%

Growth in PBT to
KShs 28.2 billion
driven by improved NFI
and decrease in loan loss
provisions

	H1 2022		
Interest from customer loans	38.4	11%	3.9
Interest from Govt securities	15.9	31%	3.8
Interest expense	13.9	30%	3.2
Lending fees	5.3	33%	1.3
Service fees	6.1	18%	0.9
Forex income	4.9	81%	2.2
Provisions	(4.3)	(2.3)	(34%)
Operating expenses	(27.3)	20%	4.6
Profit before tax	28.2	29%	6.3

Amounts in KShs Billion

YoY change

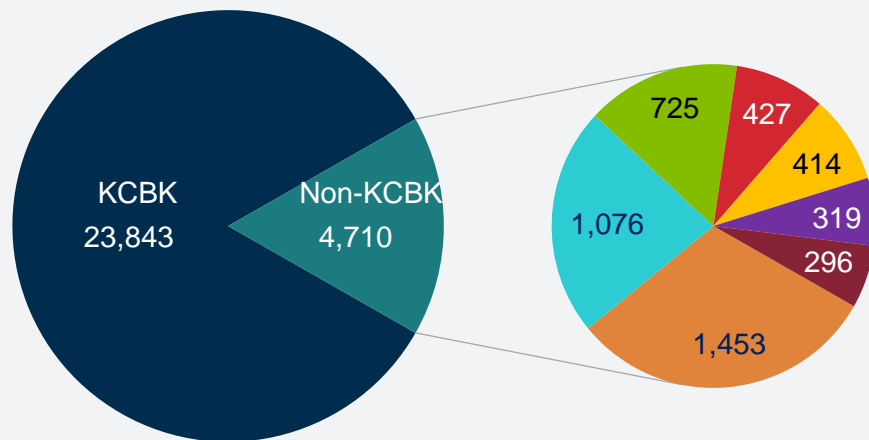
We delivered improved performance in the Group Businesses with subsidiaries outside of KCB Bank Kenya increasing their **PBT by 37% YoY**

▲16.8%

PBT contribution from subsidiaries outside of KCB Bank Kenya in H1 2022, up from 15.7% in H1 2021

South Sudan impacted by hyperinflation with NBK declining marginally due to a rise in other operating expenses

PBT contribution per subsidiary



Numbers include the holding company balances which are consolidated as part of the overall group position

YoY Change

■ KCBK	27%
■ Rwanda	192%
■ NBK	(2%)
■ Tanzania	45%
■ South Sudan	(23%)
■ KCBIL*	26%
■ Burundi	12%
■ Uganda	63%

* KCB Bancassurance Intermediary Limited

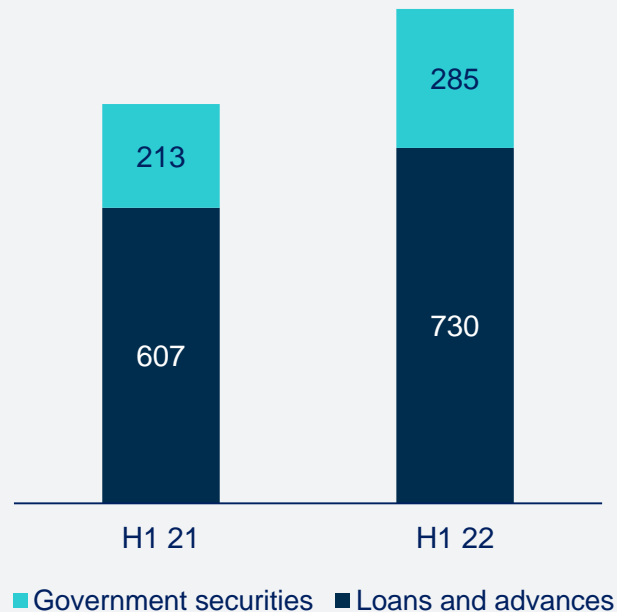
Amounts in KShs Million

Assets yield down 40bps YoY from the impact of loans and advances that migrated to NPL therefore suspending interest despite the growth in the loan book

^ **11.4%**

Yields from Government securities remained relatively stable contributing immensely to the funded income

Loans and Govt. securities



Amounts in KShs Billion

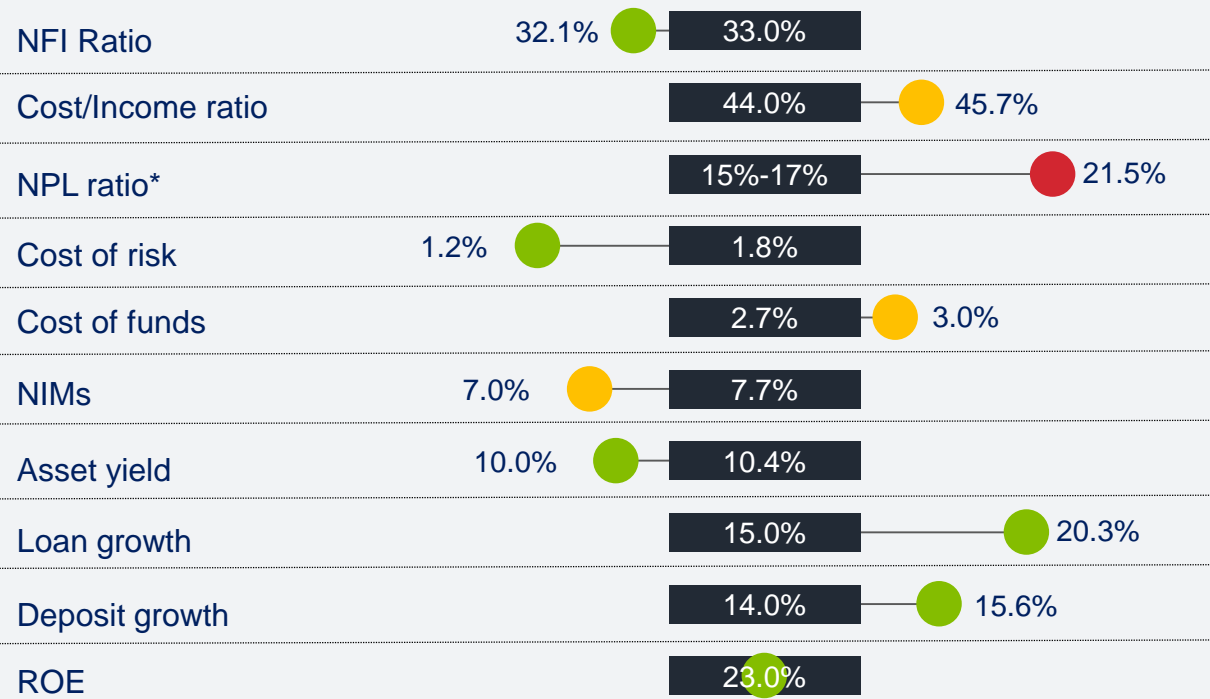
Yields vs Cost of funds



We are **on track towards meeting our 2022 targets** with improvement noted in NFI ratio, loans and deposits growth in Q2

15%-17%
Targeted NPL ratio
by FY 2022

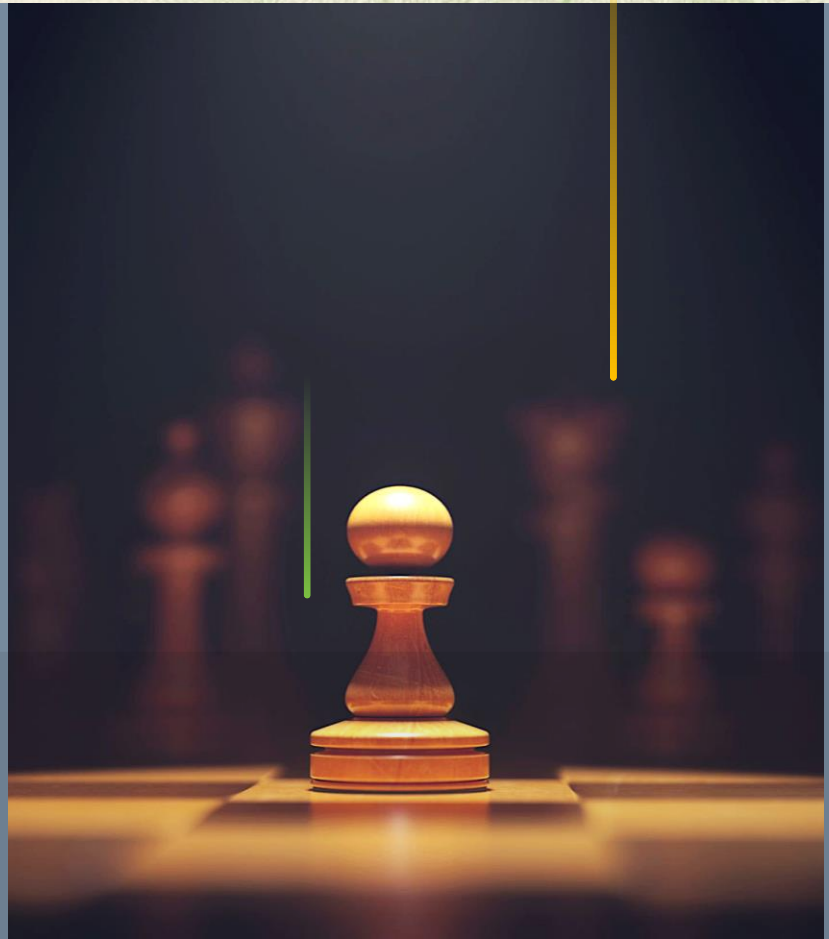
● ● ● H1 22 Actual
■ 2022 Outlook



*FY2022 target revised from 13.0%

04

Appendices



Overview of key financial ratios

KCB GROUP				H1 2022	
H1 21	FY 21	Q1 22		KCB Kenya	KCB Group
20.7%	22.4%	23.4%	Return on average equity	25.9%	23.0%
44.3%	44.0%	44.5%	Cost to income	38.2%	45.7%
14.3%	16.5%	17.0%	Gross NPL to gross loans	22.8%	21.5%
70.1%	60.0%	61.6%	NPL coverage	45.2%	54.6%
22.9%	21.3%	20.8%	Debt to equity	26.8%	22.5%
28.6%	28.5%	32.0%	Non funded income (NFI) to total income	31.8%	32.1%
28.7%	25.3%	30.4%	Mobile NFI to total fees and commissions	29.6%	21.8%
2.6%	2.8%	3.0%	Cost of funds	2.8%	3.0%
7.9%	7.6%	7.0%	Net interest margin	7.5%	7.0%
2.2%	2.0%	1.2%	Cost of risk	1.2%	1.2%
85.3%	80.7%	83.3%	Net loans to deposits ratio	83.5%	80.4%
19.1%	24.2%	24.1%	Government securities to total assets	22.9%	23.5%
8.4%	13.5%	18.0%	Growth of net loans and advances	13.1%	20.3%
3.7%	9.1%	12.9%	Growth of customer deposits	12.2%	15.6%

Summary statement of financial position as at 30 June 2022

KShs Billion	KCB Group			KCB Bank Kenya		
	H1 21	H1 22	Y-O-Y Change	H1 21	H1 22	Y-O-Y Change
Cash and balances with central bank	63.3	50.7	(20%)	51.9	38.3	(26%)
Balances with other institutions	52.5	50.6	(4%)	19.3	15.7	(18%)
Investments in Government & other securities	213.0	285.0	34%	143.1	203.8	42%
Net loans and advances	607.0	730.3	20%	497.9	563.2	13%
Fixed assets	29.3	32.3	10%	20.3	19.9	(2%)
Other assets	57.0	61.2	7%	47.4	47.0	(1%)
Total assets	1,022.2	1,210.1	18%	779.9	887.8	14%
Customer deposits	786.0	908.6	16%	601.7	674.8	12%
Balances due to other banks	15.0	35.8	138%	3.8	16.9	346%
Long-term debt	35.0	40.2	15%	33.2	35.7	7%
Other liabilities	33.2	43.8	33%	26.0	27.2	7%
Total liabilities	869.2	1,028.4	18%	664.7	754.6	14%
Shareholders' equity	152.9	179.1	17%	115.2	133.2	15%
Total liabilities and equity	1,022.2	1,210.1	18%	779.9	887.8	14%

Summary statement of Profit or Loss for the period ended 30 June 2022

KShs Billion	KCB Group			KCB Bank Kenya		
	H1 21	H1 22	Y-O-Y Change	H1 21	H1 22	Y-O-Y Change
Interest income	47.1	54.5	16%	36.8	39.9	8%
Interest expense	(10.7)	(13.9)	30%	(7.5)	(9.5)	26%
Net interest income	36.4	40.6	11%	29.3	30.3	4%
Foreign exchange income	2.7	4.9	81%	1.6	3.6	127%
Net fees and commissions	9.2	11.4	24%	7.0	8.4	20%
Other income	2.9	2.9	(1%)	1.8	2.1	16%
Non-funded income	14.8	19.2	30%	10.4	14.1	36%
Total Income	51.2	59.8	17%	39.7	44.4	12%
Total operating expenses	(22.7)	(27.3)	20%	(15.1)	(17.3)	15%
Loan impairment	(6.6)	(4.3)	(34%)	(5.9)	(3.3)	(44%)
Profit before tax	21.9	28.2	29%	18.8	23.8	27%
Tax expense	(6.6)	(8.5)	29%	(5.6)	(7.3)	32%
Profit after tax	15.3	19.6	28%	13.2	16.5	25%

Key operating data

	H1 2021	FY 2021	Q1 2022	H1 2022
KCB Footprint				
Branches	354	492	496	495
Number of Customers (Million)	26.8	28.4	29.6	30.1
ATMs ¹	1,103	1,178	1,176	1,172
Agency outlets	15,652	16,441	17,308	18,156
POS/Merchant outlets	9,272	8,685	8,859	8,946
Total number of employees	7,487	8,538	8,768	8,877
KCB Share Information				
Earnings Per Share (KShs)	9.52	10.61	12.18	12.15
Dividend Per Share (KShs)	-	3.00	-	-
Number of issued shares (Million)	3,213	3,213	3,213	3,213
Number of shareholders	193,521	193,274	193,279	193,190
Period-end share price (KShs)	42.65	45.45	44.05	38.65
Market capitalization (KShs Billion)	137.1	146.1	141.6	124.2
FX Rates				
KShs/US\$ exchange rate (period-end)	107.81	113.14	114.95	117.83

Notes

¹ Includes 533 partner ATMs which KCB customers have access to at no extra charges.

KCB regional footprint and key macros as at 30 June 2022

		Kenya ¹	Tanzania	South Sudan	Rwanda ²	Uganda	Burundi
KCB Footprint							
Branches		296	15	14	150	14	6
ATMs		519	16	4	77	15	8
Agency outlets		16,437	333	49	706	385	246
POS/Merchant outlets		7,564	491	21	483	295	92
Total number of employees		6,771	296	155	1,225	290	139
of which: FTE		5,386	279	155	1,127	270	138
PTE		1,385	17	-	98	20	1
Operating environment							
GDP growth	2021	7.5%	4.9%	5.3%	10.9%	6.7%	2.4%
	2022 projection ³	5.7%	4.8%	6.5%	6.4%	4.9%	3.6%
Inflation rates	Jun-21	6.3%	3.6%	18.3%	0.1%	2.0%	9.1%
	Jun-22	7.9%	4.4%	3.2%	16.1%	6.8%	17.6%
H1 2022 movement in currency/USD		(4.2%)	(0.3%)	(15.6%)	(1.5%)	(6.1%)	(1.4%)
Central Bank rates	Jun-21	7.0%	5.0%	10.0%	4.5%	6.5%	6.6%
	Jun-22	7.5%	5.0%	10.0%	5.0%	7.5%	6.9%
Current account balance/GDP	2021	(5.4%)	(3.3%)	(7.6%)	(10.5%)	(7.9%)	(13.5%)
	2022 projection ³	(5.8%)	(4.3%)	9.5%	(11.4%)	(7.0%)	(18.6%)
	2023 projection ³	(5.3%)	(3.6%)	1.1%	(10.3%)	(9.8%)	(15.7%)

Notes

- 1 Kenya footprint are consolidated data for KCB Bank Kenya and NBK.
- 2 Rwanda footprint post amalgamation of KCB Bank Rwanda and BPR to form BPR Bank Rwanda Plc with effect from 1 April 2022.
- 3 Projections as published by the IMF in its April 2022 World Economic Outlook.

Shareholding as at 30 June 2022

Shareholders per category

Category	Number of shareholders	Number of shares	% Shareholding
Local Institutional Investors	6,641	2,041,907,317	63.54%
Local Individual Investors	185,873	839,037,828	26.11%
Foreign Investors	676	332,517,670	10.35%
Total	193,190	3,213,462,815	100.00%

Major shareholders

Entity	Number of shares	% Shareholding
Cabinet Secretary to the Treasury of Kenya	635,001,947	19.76%
National Social Security Fund	272,552,009	8.48%
Stanbic Nominees Ltd A/C NR3530153-1	129,297,900	4.02%
Standard Chartered Kenya Nominees Ltd A/C KE004667	63,984,400	1.99%
Kenya Commercial Bank Nominees Ltd A/C 927B	51,289,541	1.60%
Babla Sandip Kana Sinh: Babla, Alka Sandip	29,514,900	0.92%
Standard Chartered Nominees A/C 9688	29,013,023	0.90%
Babla Sandip Kanaksinh: Karsandas	28,193,900	0.88%
Standard Chartered Nominees Non-Resd. A/C KE10085	27,574,726	0.86%
Standard Chartered Nominees Non-Red. A/C 9827	26,432,015	0.82%
Total	1,292,854,361	40.23%

Company information



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Contact information

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Stock listing

Primary

Nairobi Securities Exchange
Trading symbol: KCB

Cross listing

Dar-es-Salaam Stock Exchange
Uganda Securities Exchange
Rwanda Stock Exchange



Auditors

PricewaterhouseCoopers LLP
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Waiyaki Way / Chiromo Road
P. O. Box 43963 – 00100
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Share registrars

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**Thank
You**