



KCB

INVESTOR PRESENTATION

Q3 2022 Performance

Nairobi, 15 November 2022

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Please note that rounding differences may appear within the presentation.

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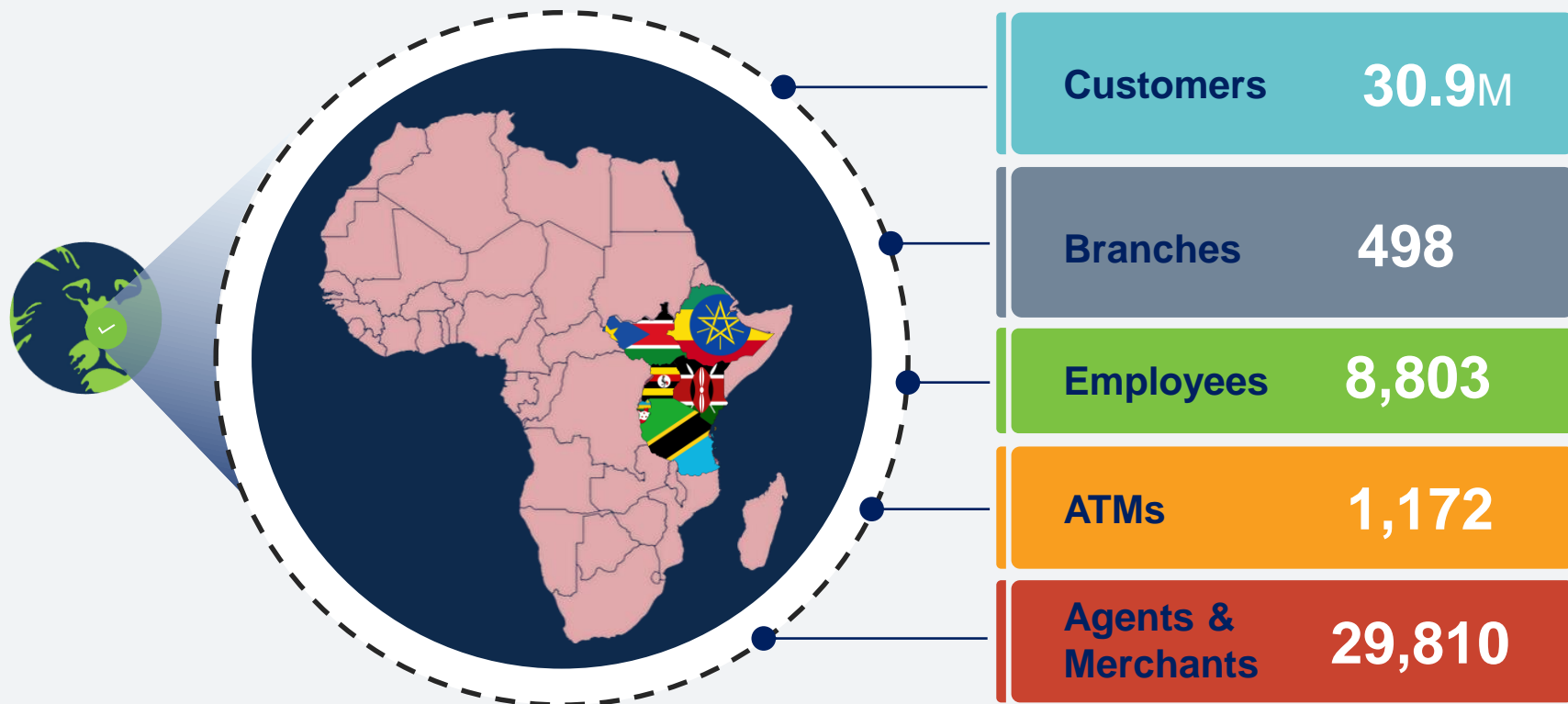
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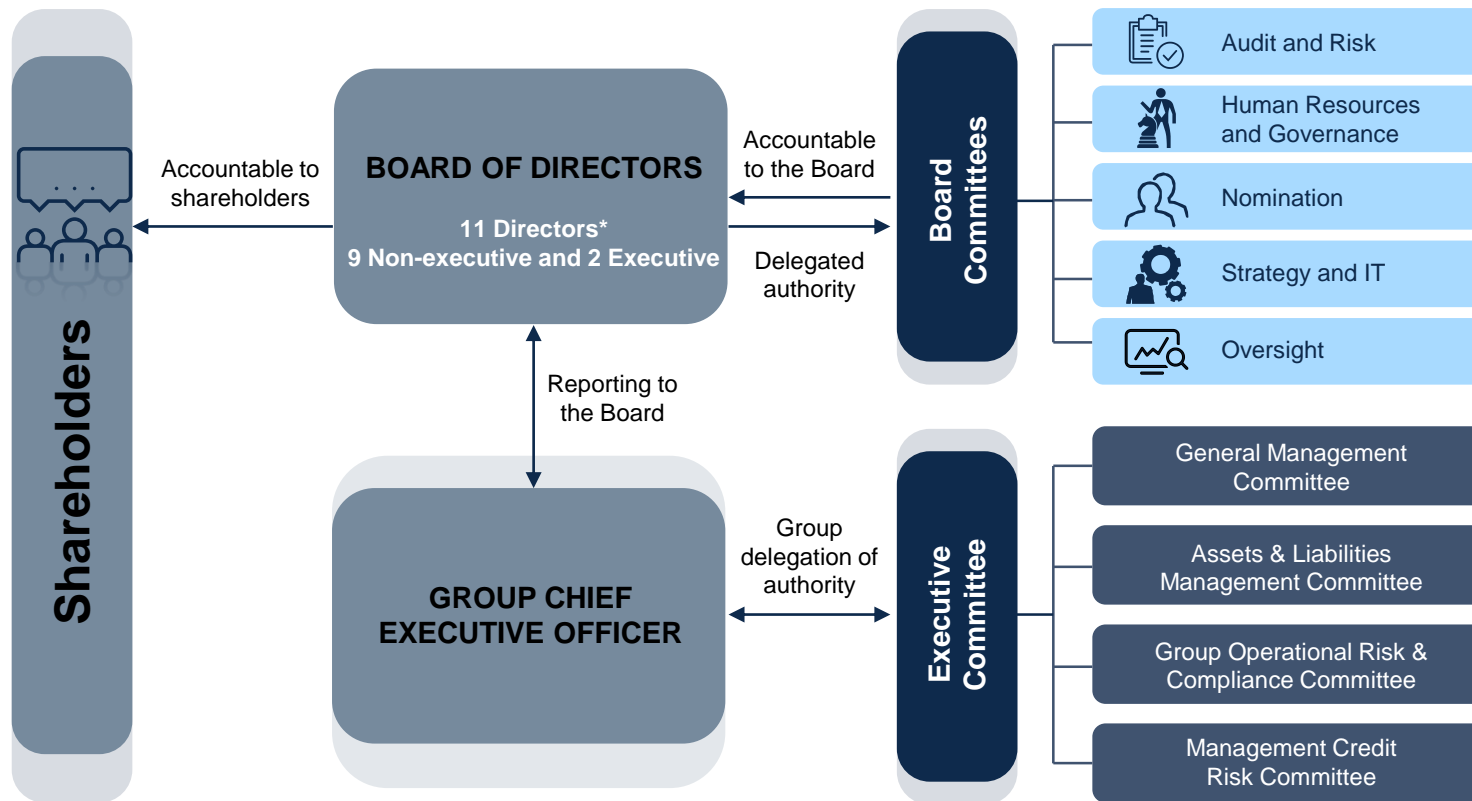
Group Overview



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 oversight, delegation and clear lines of authority.



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



Simon Mbogo

Ag. 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

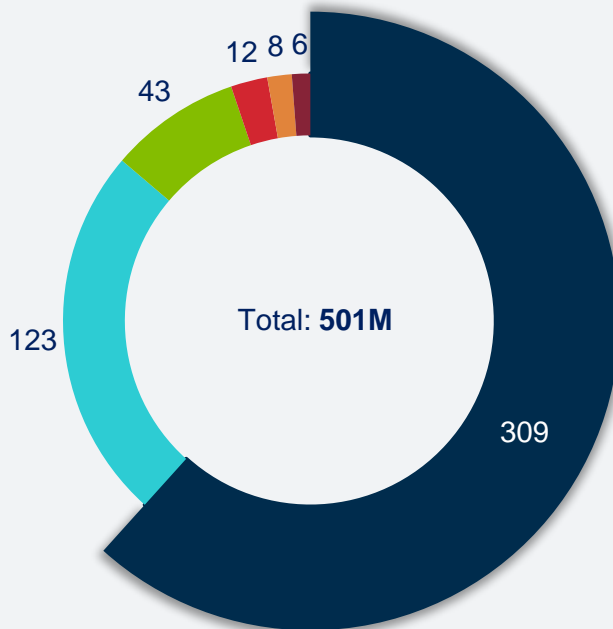
Scale to achieve regional relevance

We have continued to enhance financial access through our digital channels which offer convenience and seamless service to customers.

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

^ 44%
YoY increase in number of non-branch transactions to 501M as branch transactions declined by 10% to 7.7M

Number of non-branch channel transactions in Q3 2022 (M)



YoY Change

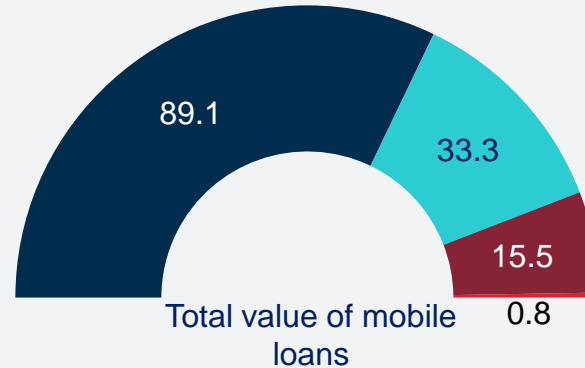
Mobile Lending	55%
Mobi Service*	45%
Agency	1%
Merchant POS	30%
ATMs	(5%)
Internet Banking	78%

Consistent growth in the mobile lending book to personal customers and micro enterprises

^ 21%

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

Value of mobile loans disbursed in Q3 2022 (KShs B)



Total value of mobile loans

138.8B

- **Fuliza**
 Up 29% YoY
 Average ticket: KShs 314
- **KCB MPESA**
 Down 2% YoY
 Average ticket: KShs 4,945
- **Vooma loan**
 Up 34% YoY
 Average ticket: KShs 21,276
- **Retailer Finance**
 Up 85x YoY

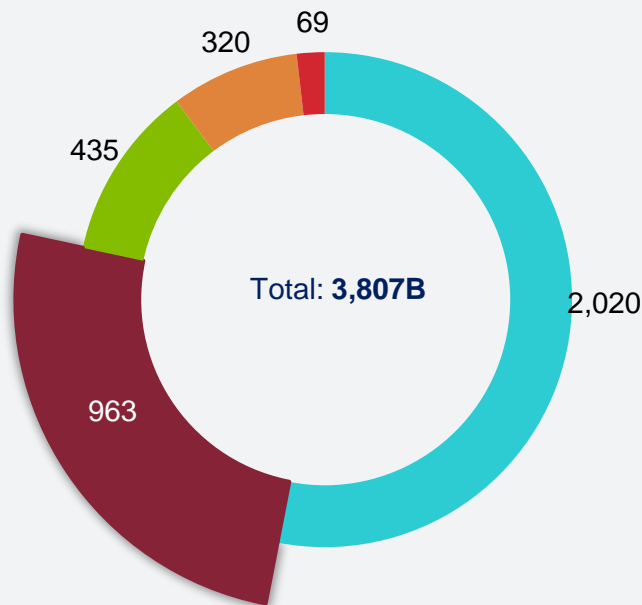
35% growth in the value of transactions transacted through digital channels



^ 54%
of transactions by value conducted through non branch channels

^ 9%
YoY growth in value of branch transactions to KShs 3.3 trillion

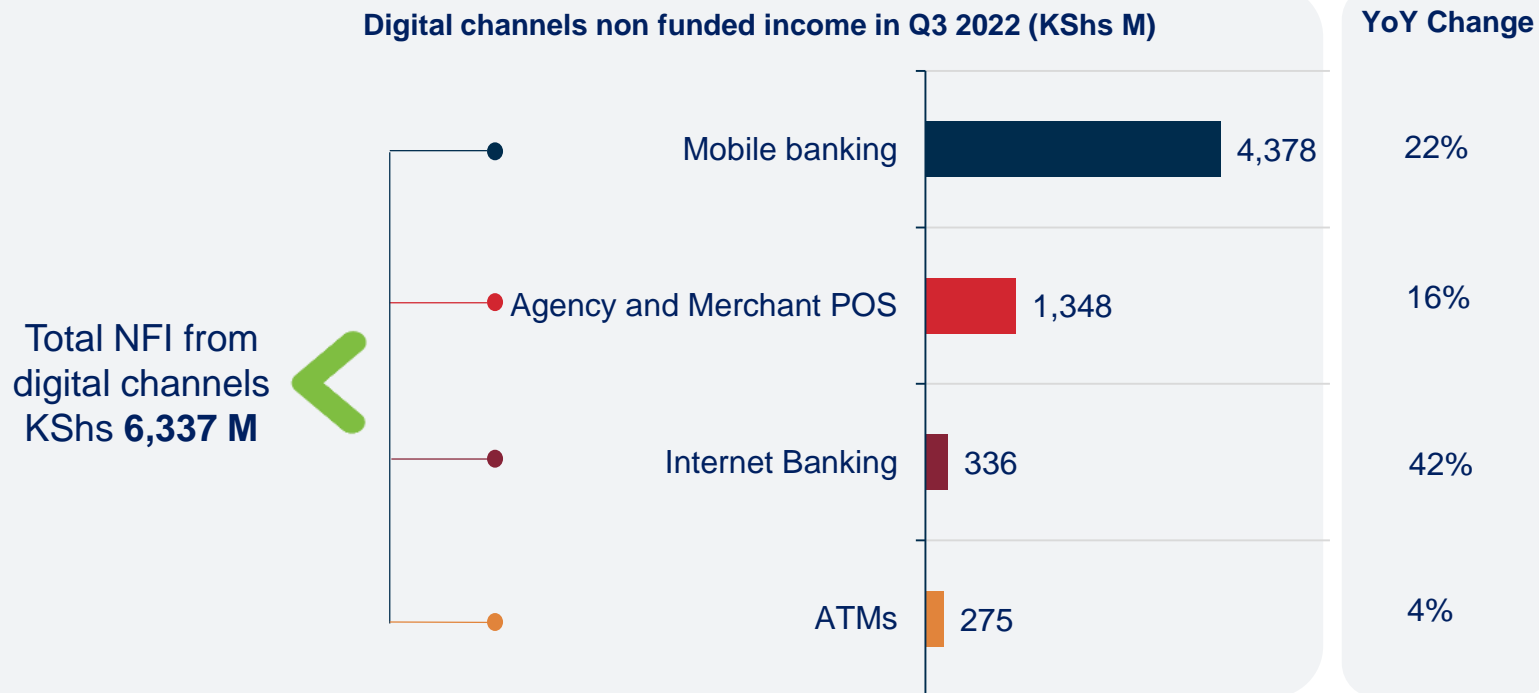
Value transacted through digital channels in Q3 2022 (KShs B)



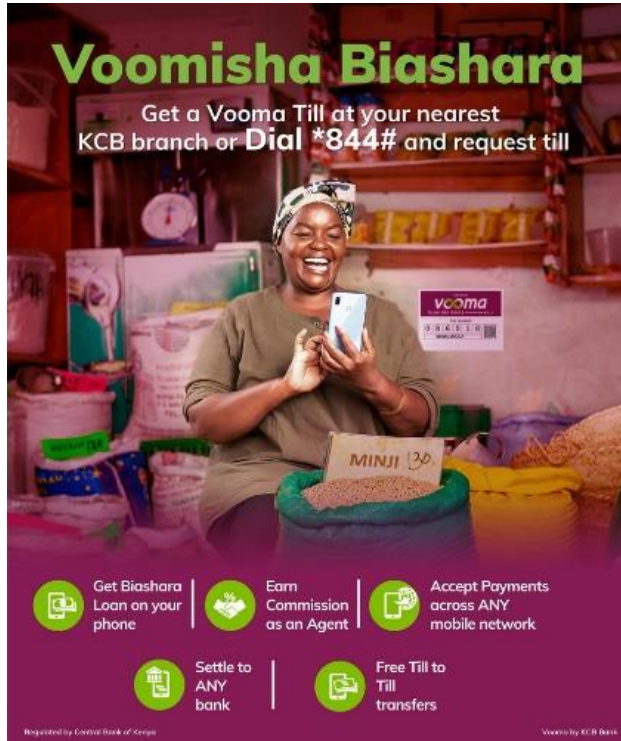
YoY Change

Mobi Service*	29%
Internet Banking	93%
Agency	(3%)
ATMs	24%
Merchant POS	47%

Non funded income (NFI) from **digital channels grew by 21%** supported by increased usage of internet banking, mobile banking and merchant POS transactions



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



>KShs 1 trillion transacted,
driven by growth of active users and tills



1.3M wallets across the Vooma network
774K Buy Goods merchants
Over **51K** Agents

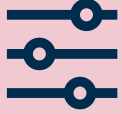


85x growth in
value of retailer
financing loans

Disbursement (KShs M)



BPR Bank Rwanda delivering integration benefits and positive return to the shareholders



- Upgrade and alignment of the **core banking system** to close in Q4 2022
- Rebranding of branches ongoing



- Full integration to result in cost synergies leading to a reduction in CIR which stood at 67% in Q3 2022
- Prudent management of the loan book led to a reduction in NPL ratio from 7.6% to 4.0%
- ROE stood at 15.9% in Q3 2022



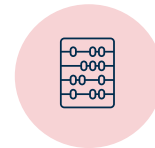
20% growth in total assets to KShs **86 billion** to become KCB's largest subsidiary outside Kenya



112% growth in profit before tax to KShs **2.4 billion** becoming KCB's second most profitable subsidiary



Focus on staff engagement and towards unifying into one KCB Group mindset through alignment of cultures



Looking to leverage on the larger scale post amalgamation to grow loan book, customer deposits and NFI in Q4 2022

KCB's entry into DRC through the acquisition of TMB draws closer

Both KCB and TMB shareholders have **approved the transaction**. Central Bank of Kenya has provided its approval while approvals are awaited from the COMESA Competition Commission and the central bank of DRC.

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 **110 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.



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

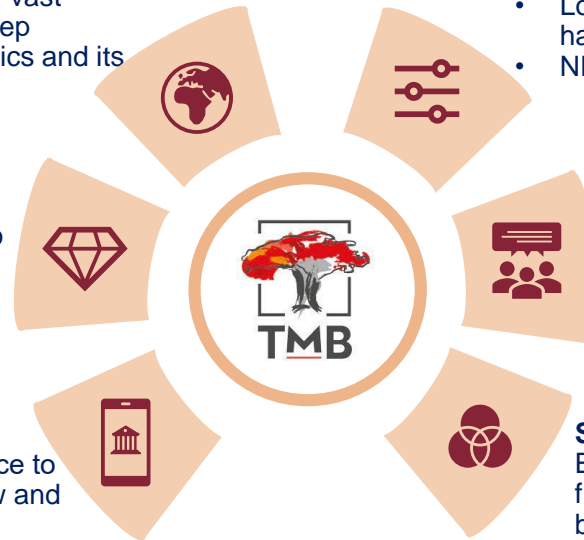
- Balance sheet optimisation through optimal asset reallocation to higher earning categories
- Lower Group cost of funding through ready access to hard currency.
- NFI growth from innovative financial products

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



An aerial photograph of a city skyline, likely Washington D.C., featuring prominent skyscrapers and a mix of urban buildings. The image is overlaid with a semi-transparent geometric pattern of dark blue and green triangles. The text '02' is positioned on the left side of the image.

02

**Operating
Environment**

Operating environment characterized by currency depreciation and rising inflation, however we remain well positioned to navigate these challenges.

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 though some sectors still lag behind



Improved confidence in the business environment in Kenya following peaceful general elections and a seamless transition

Headwinds

Sustained pressure on local currencies exchange rates to the US dollar exacerbating inflationary pressures and eroding purchasing power



Prolonged waivers on mobile fees and heightened regulatory risk from tax changes to levy excise duty on digital loan fees (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 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 191.6B in Q3 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.

To drive this, **5,442** staff trained on ESG and Climate Risk management.



Sustainable Cities and Communities



Responsible Consumption and Production



Climate Action



Partnerships to achieve the Goal



Green lending

13.0% 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
- ✓ 18,870 beneficiaries trained
- ✓ KShs. 246M in loans disbursed to 647 businesses
- ✓ 5,168 business plans Developed
- ✓ 3,047 businesses incubated
- ✓ 918 construction toolkits issued
- ✓ 37,742 jobs created directly
- ✓ 64,936 jobs created indirectly

Education

- ✓ 3,558 High School Scholarships Awarded across 429 Schools
- ✓ KShs. 951M in fees Paid
- ✓ 99% Secondary School Completion Rate
- ✓ 84% Transition to University
- ✓ 59% of all beneficiaries from vulnerable backgrounds
- ✓ 265 Tertiary Scholarships Awarded, 249 are University Scholarships and 16 College Scholarship
- ✓ 10% of slots reserved for PWDs

Strategic CSI

- ✓ KSHS 35M pledged for LPG financing to High Schools in Kenya, 8M disbursed as of Q3 2022
- ✓ KSHS 4.2M paid for 78 students in Schools fees
- ✓ KShs 228M 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 and feedlot construction 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

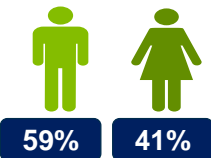


The programme focuses on improving gender & inclusion

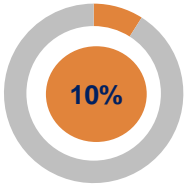
3,558
Students

951M
Fees paid (KShs)

Total scholarships awarded



Gender split of beneficiaries



of the supported students are PWLD

KCB Group invests in our communities by scaling the programme yearly

99%

Secondary school completion rate

84%

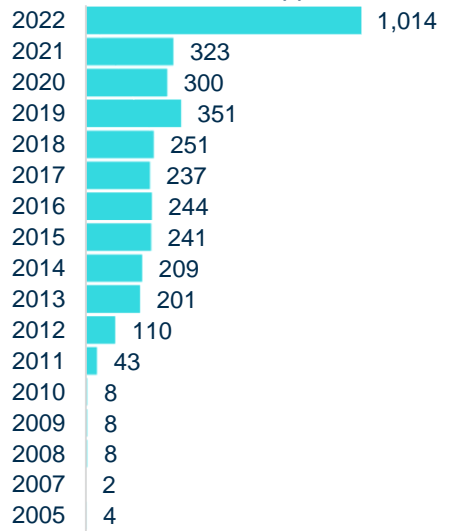
Transition rate to university education

The programme targets the underserved communities and students from vulnerable households



59% of all beneficiaries are from vulnerable backgrounds

No. of students supported to date



3,558 students have been successfully sponsored by the programme with **1,511** having completed with **2,047** still in school at various progression levels



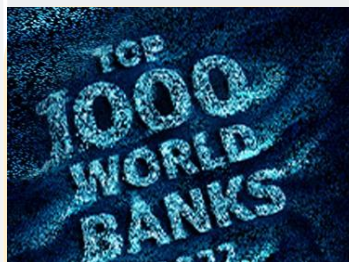
We take pride in having consistently been rated and ranked among the **leading financial institutions** in the continent based on various parameters

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** and **Best SME 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 and by SFI Catalyst Awards
- **Best Green Bank** and **Best Banking Group** in Kenya by World Economic Magazine
- **Best CSR Bank** in East Africa by Global Business Magazine
- NBK Awarded **Most Sustainable Financial Services** company in Kenya by Finance Derivative Magazine
- KCB Bancassurance awarded best intermediary in **customer centricity, technology application, life and non-life products** by Think Business Insurance Awards





03

Financial Performance

We registered a **14% balance sheet** growth driven by strong loan growth across all our businesses

KShs 1.28T
balance sheet size

Increase in long term debt driven by the tapping of a USD 150M line of credit from IFC for green and climate loans



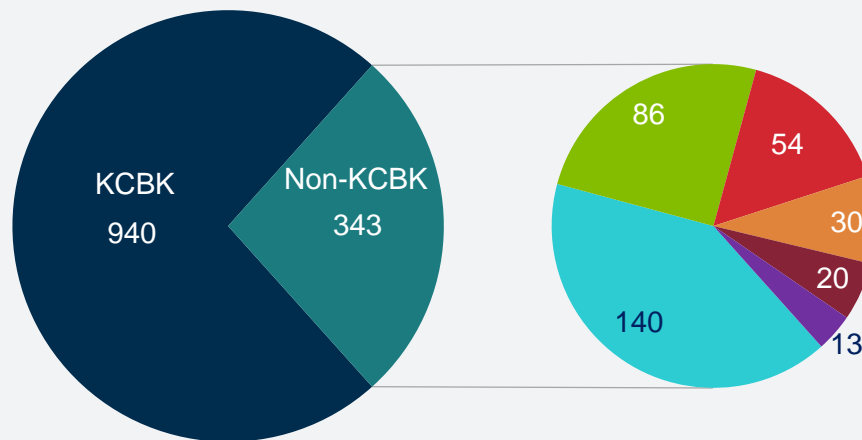
Amounts in KShs Billion

Our regional businesses continue to register meaningful growth and accelerate their contribution to the Group

27%

Proportion of assets in subsidiaries outside of KCB Bank Kenya

Assets distribution per subsidiary (KShs B)



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

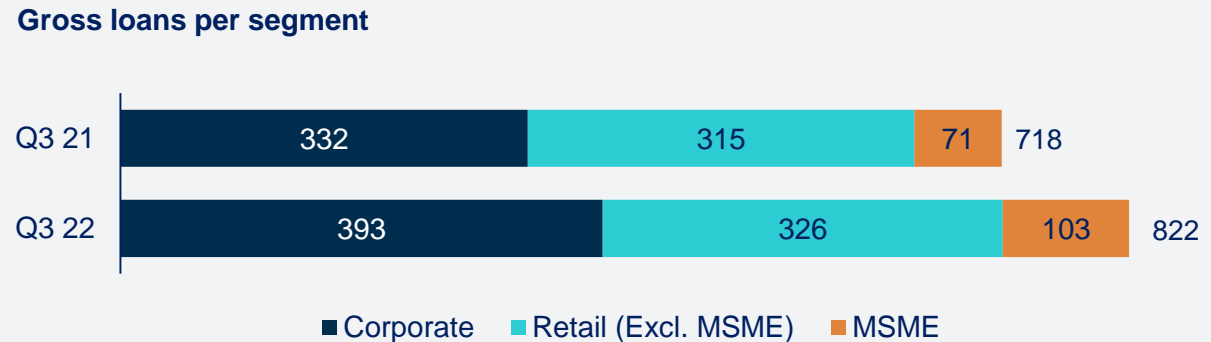
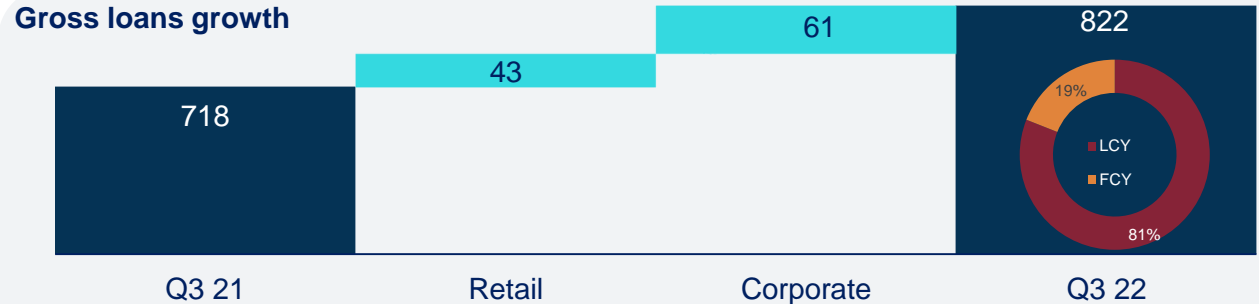
YoY Change

■ KCBK	15%
■ NBK	(4%)
■ Rwanda	20%
■ Tanzania	38%
■ Uganda	27%
■ South Sudan	43%
■ Burundi	8%

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

^ 15%

Growth in gross customer loans driven by improved lending in personal, building & construction and manufacturing sectors.

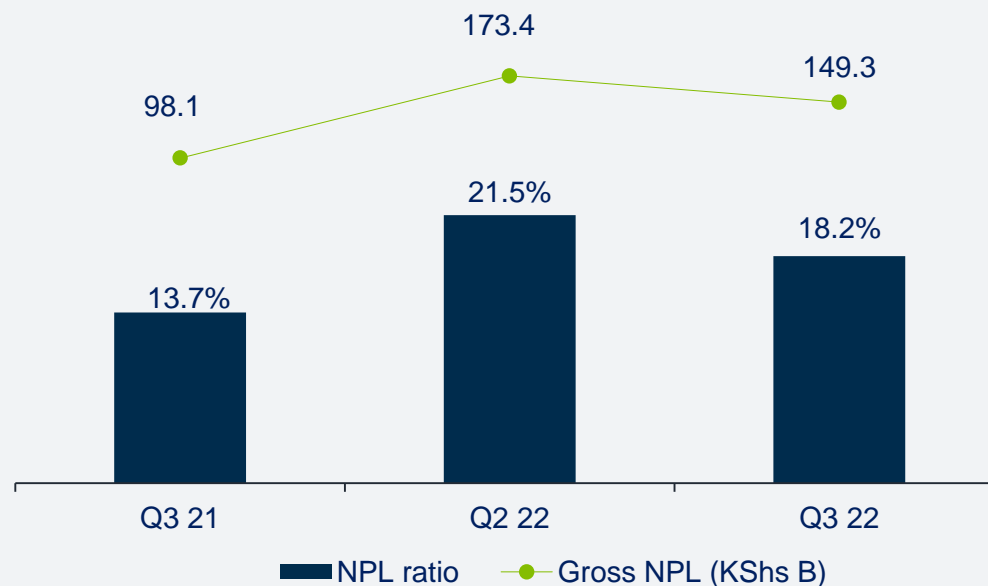


Amounts in KShs Billion

NPL ratio **improved by 330bps** in Q3 as a result of concerted effort to bring down the stock of the nonperforming book especially in the KCB Bank Kenya and NBK businesses

Significant reduction in NPL stock and ratio driven by building & construction, real estate and manufacturing sectors

Non-performing loans evolution



Significant improvement in asset quality in Q3 and further action on key accounts to be taken in Q4 with the primary focus being preservation of value for all stakeholders

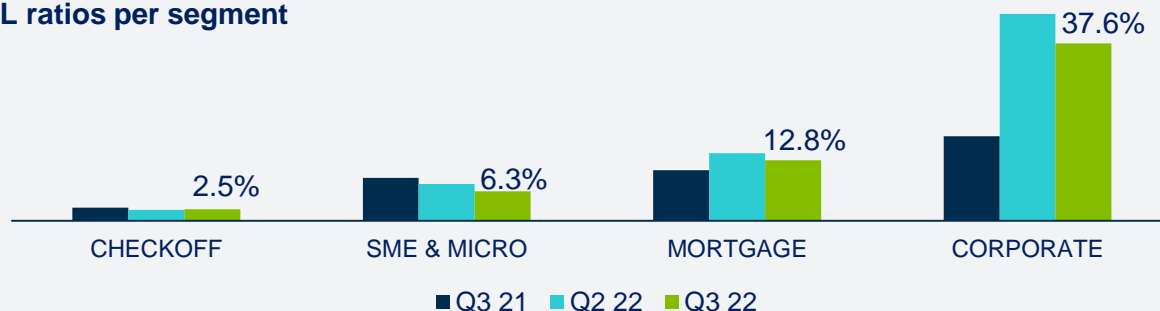
15%-17%

Target NPL for the FY2022.

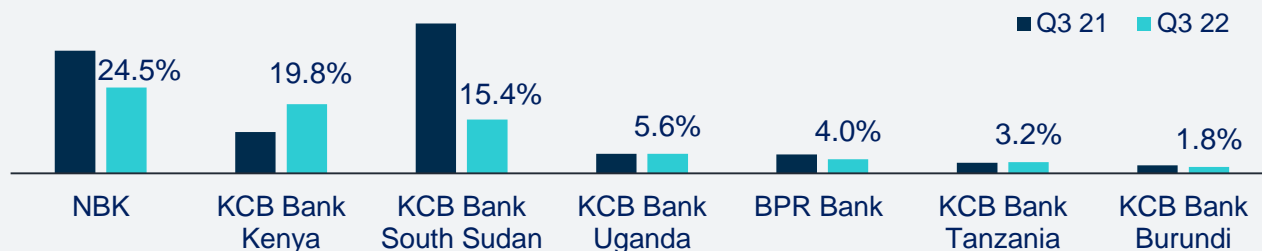
Reduction in Q4 to be driven by:

- Fast tracking recovery efforts
- Asset sale
- Write offs
- Debt externalization
- Rehabilitation

NPL ratios per segment



NPL ratios per subsidiary

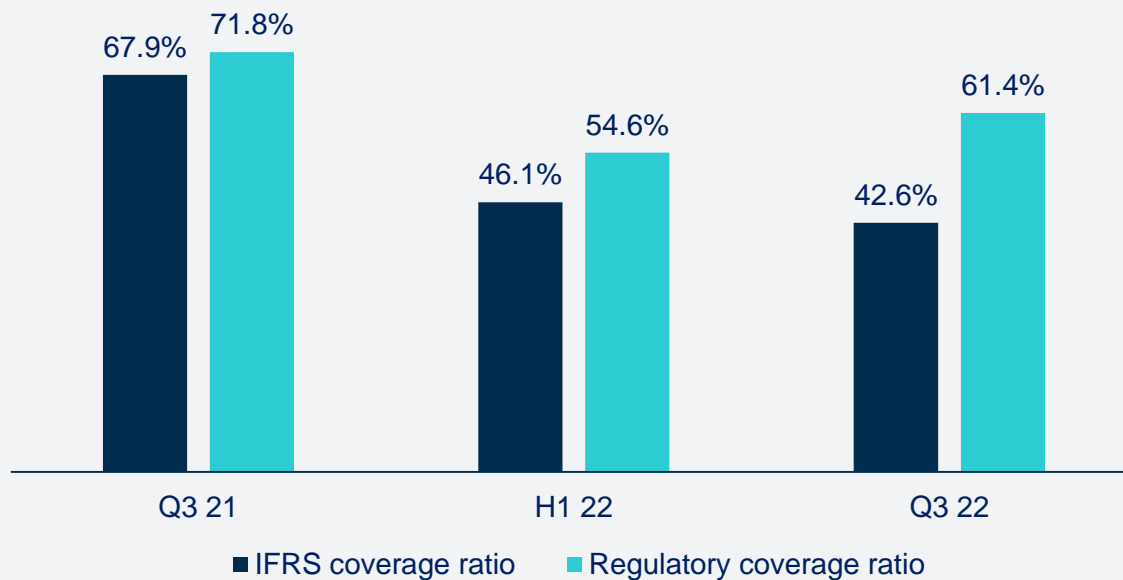


Regulatory and IFRS coverage ratios impacted by growth in the non-performing book

70%

Medium term target level
for Regulatory and IFRS
coverage ratios

Coverage ratios

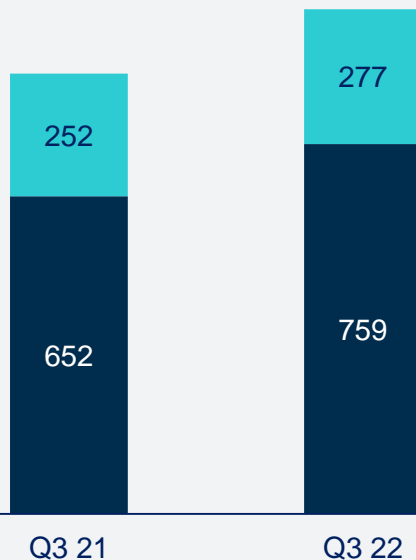


Assets yield down 20bps YoY to 10.0% due to the impact of loans and advances that migrated to NPL therefore suspending interest despite the growth in the loan book

11.7%

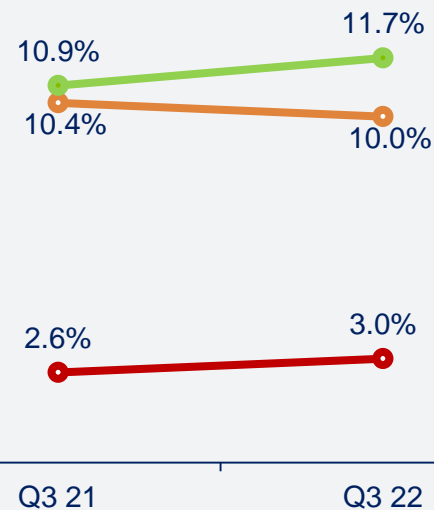
Yields from Government securities improved, contributing to the funded income growth

Loans and Govt. securities



■ Government securities ■ Loans and advances

Yields vs Cost of funds



○ Yield on Loans ● Yield on gov't securities ● CoF

Amounts in KShs Billion

Customer deposits increase supported by 8.1% growth in Kenya and 6.4% increase across regional subsidiaries

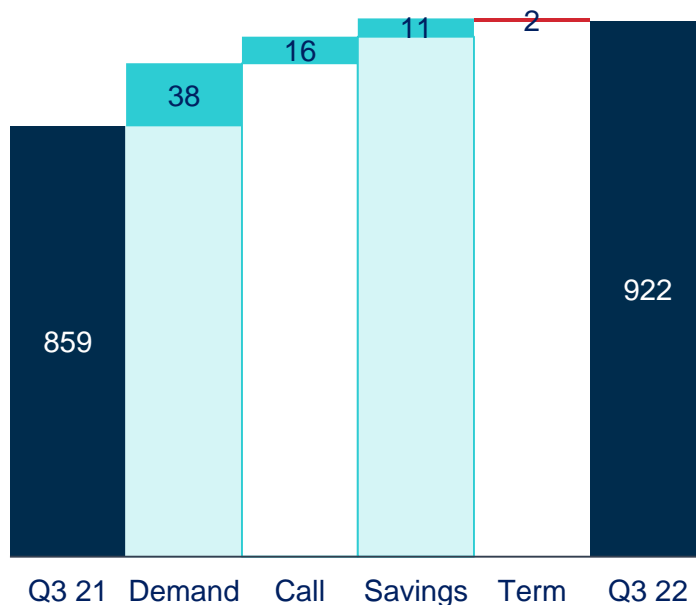
^7.4%

Growth in customer deposits driven by demand, term and savings

Deposits mix
Corporate:Retail
53%:47%

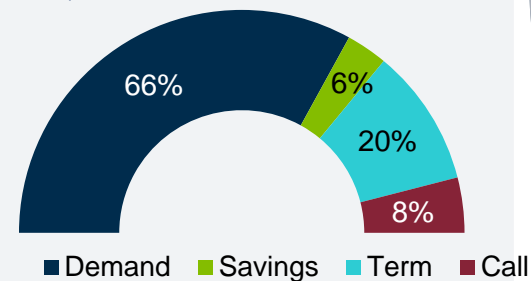
LCY:FCY
81%:19%

Growth in customer deposits (KShs B)

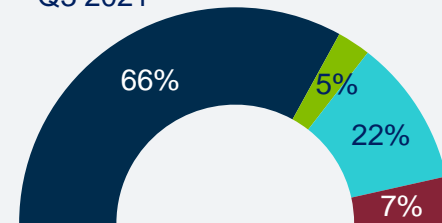


Deposits by type

Q3 2022



Q3 2021



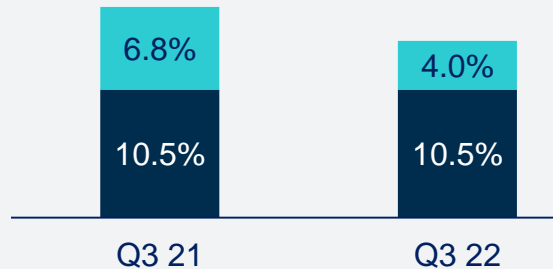
Core capital positions across banking subsidiaries in the Group are adequate to support growth of risk weighted assets

NBK was below the minimum total capital requirement by 180bps.

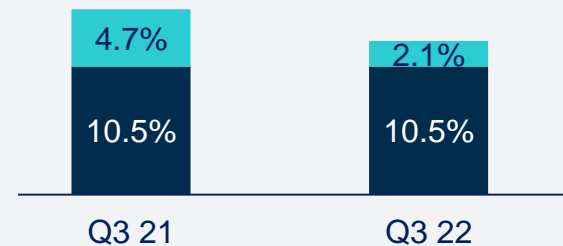
The Group has in place various initiatives to remedy this shortfall in 2022

Core capital adequacy ratios to RWA

KCB Group

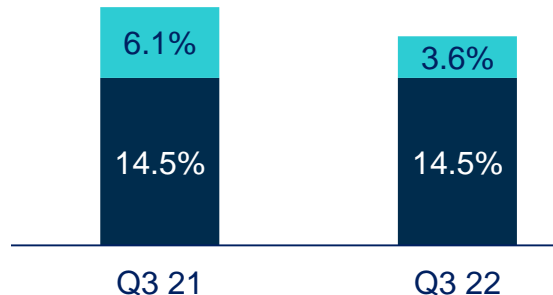


KCB Bank Kenya

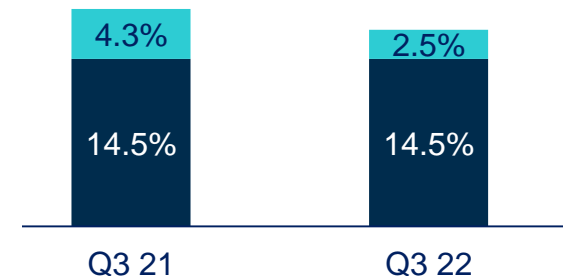


Total capital adequacy ratios to RWA

KCB Group



KCB Bank Kenya



■ Minimum statutory ratio ■ Headroom

Revenue improved by 15.3% driven by non-funded income (NFI) from lending fees, forex and trade finance as well as funded income from investment in Government securities

^ 21%

Growth in PBT to
KShs 43.3 billion
driven by increase in NFI
and improved cost of risk

	Q3 2022		
Interest from customer loans	58.9	10%	5.4
Interest from Govt securities	24.3	28%	5.3
Interest expense	21.9	28%	4.9
Lending fees	7.8	19%	1.2
Service fees	9.1	16%	1.3
Forex income	8.4	86%	3.9
Provisions	(7.3)	(2.1)	(22%)
Operating expenses	(41.6)	20%	6.8
Profit before tax	43.3	21%	7.5

Amounts in KShs Billion

YoY change

We continue to **consistently deliver value** to our shareholders with an ROE of **23.3%** and **KShs 3.213 billion** in interim dividends for 2022

The Board of Directors recommend an interim dividend of **KShs 1.00** per share, to be paid on or about 13 January 2023, to shareholders on the register of members at the close of business on 8 December 2022.

DPS (KShs)



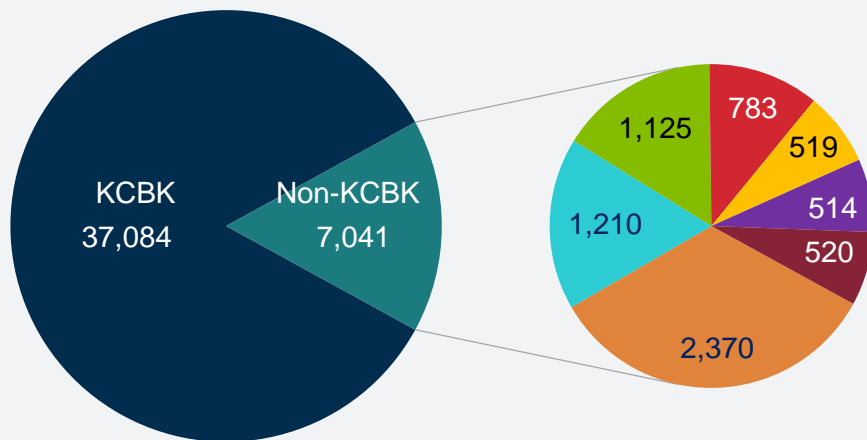
Subsidiaries outside of KCB Bank Kenya increased their **PBT by 30% YoY**, driven by Rwanda, Uganda and Tanzania businesses.

▲16.3%

PBT contribution from subsidiaries outside of KCB Bank Kenya in Q3 2022, up from 15.2% in Q3 2021

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

PBT contribution per subsidiary (KShs B)



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

YoY Change

■ KCBK	22%
■ Rwanda	112%
■ NBK	(23%)
■ Tanzania	49%
■ South Sudan	(6%)
■ KCBIL*	9%
■ Burundi	17%
■ Uganda	94%

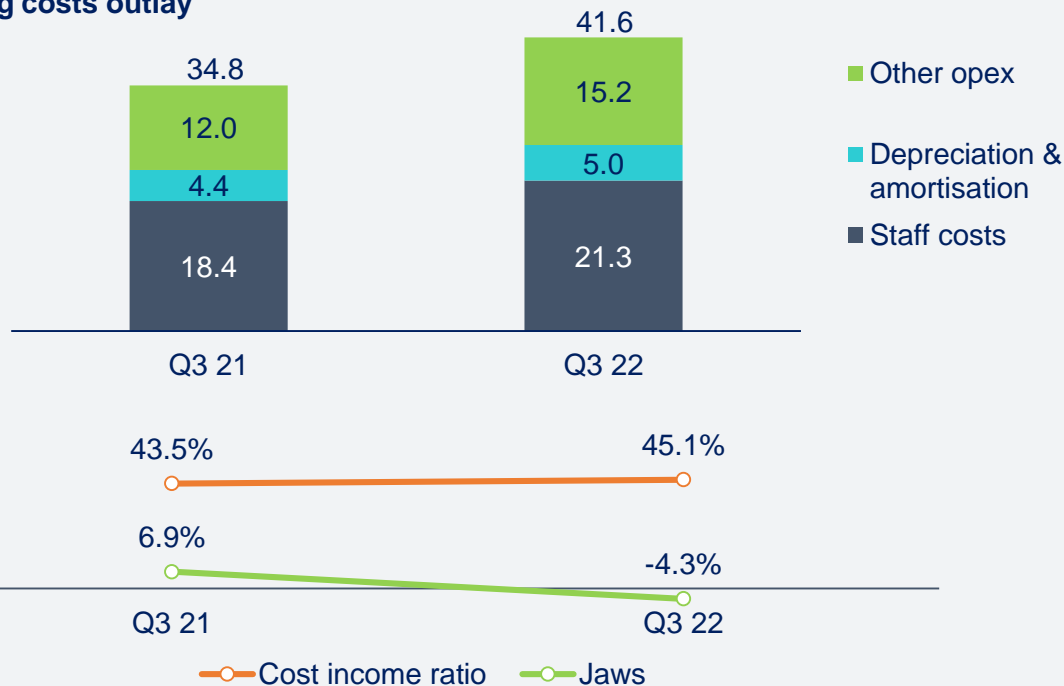
* KCB Bancassurance Intermediary Limited

Operating costs grew by 19.6% driven by the BPR amalgamation activities, increased spend on customer acquisition initiatives, investments in technology and increases in overall staff remuneration

45.1%

Cost income ratio in Q3 2022. Increased by 160 bps YoY due to increased costs and negative jaws but overall costs remained within budget.



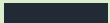
Operating costs outlay













Amounts in KShs Billion

We are on track towards meeting our 2022 targets across key parameters

Significant improvement noted in NFI, CoR, and ROE ratios in Q3 2022



 Q3 22 Actual
 2022 Outlook

			Change in Q3
NFI Ratio	33.0%	 33.2%	> +110bps
Cost/Income ratio	44.0%	 45.1%	< -60bps
NPL ratio	15%-17%	 18.2%	< -330bps
Cost of risk	1.4%	 1.8%	> +20bps
Cost of funds	2.7%	 3.0%	No change
NIMs	7.0%	 7.7%	No change
Asset yield	10.0%	 10.4%	No change
Loan growth	15.0%	 16.4%	< -390bps
Deposit growth	7.4%	 14.0%	< -820bps
ROE	23.0%	 23.3%	> +30bps

04

Appendices



KCB

Overview of key financial ratios

KCB GROUP				Q3 2022	
Q3 21	FY 21	H1 22		KCB Kenya	KCB Group
22.0%	22.4%	23.0%	Return on average equity	26.3%	23.3%
43.5%	44.0%	45.7%	Cost to income	37.5%	45.1%
13.7%	16.5%	21.5%	Gross NPL to gross loans	19.8%	18.2%
72.0%	60.0%	54.6%	NPL regulatory coverage	56.3%	61.4%
21.6%	21.3%	22.5%	Debt to equity	37.9%	33.4%
29.4%	28.5%	32.1%	Non funded income (NFI) to total income	32.8%	33.2%
28.6%	25.3%	21.8%	Mobile NFI to total fees and commissions	34.8%	25.8%
2.6%	2.8%	3.0%	Cost of funds	2.8%	3.0%
7.6%	7.6%	7.0%	Net interest margin	7.5%	7.0%
2.0%	2.0%	1.2%	Cost of risk	1.2%	1.4%
75.9%	80.7%	80.4%	Net loans to deposits ratio	85.2%	82.3%
22.6%	24.2%	23.5%	Government and other securities to total assets	20.4%	21.7%
12.4%	13.5%	20.3%	Growth of net loans and advances	13.6%	16.4%
11.2%	9.1%	15.6%	Growth of customer deposits	8.0%	7.4%

Summary statement of financial position as at 30 September 2022

KShs Billion	KCB Group			KCB Bank Kenya		
	Q3 21	Q3 22	Y-O-Y Change	Q3 21	Q3 22	Y-O-Y Change
Cash and balances with central bank	68.1	73.1	7%	56.5	60.0	6%
Balances with other institutions	60.1	62.4	4%	16.3	25.5	56%
Investments in Government & other securities	252.4	277.1	10%	165.2	191.8	16%
Net loans and advances	651.8	758.8	16%	511.3	581.0	14%
Fixed assets	31.9	33.3	4%	19.9	22.5	13%
Other assets	58.2	71.6	23%	49.5	58.6	18%
Total assets	1,122.5	1,276.3	14%	818.8	939.6	15%
Customer deposits	859.1	922.3	7%	631.3	682.0	8%
Balances due to other banks	26.6	32.7	23%	4.3	13.4	213%
Long-term debt	35.3	62.7	78%	33.1	53.9	63%
Other liabilities	37.1	68.4	84%	26.8	48.1	80%
Total liabilities	958.1	1,086.1	13%	695.5	797.4	15%
Shareholders' equity	163.0	187.8	15%	123.4	142.2	15%
Total liabilities and equity	1,121.1	1,276.3	14%	818.8	939.6	15%

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

KShs Billion	KCB Group			KCB Bank Kenya		
	Q3 21	Q3 22	Y-O-Y Change	Q3 21	Q3 22	Y-O-Y Change
Interest income	73.5	83.5	14%	56.9	61.0	7%
Interest expense	(17.1)	(21.9)	28%	(11.9)	(15.2)	28%
Net interest income	56.4	61.6	9%	45.0	45.8	2%
Foreign exchange income	4.5	8.4	86%	2.5	6.3	148%
Net fees and commissions	14.5	17.0	17%	11.0	12.6	14%
Other income	4.5	5.2	15%	3.1	3.5	15%
Non-funded income	23.5	30.6	30%	16.6	22.3	34%
Total Income	79.9	92.1	15%	61.7	68.2	11%
Total operating expenses	(34.8)	(41.6)	20%	(23.2)	(25.6)	10%
Loan impairment	(9.3)	(7.3)	(22%)	(8.0)	(5.5)	(31%)
Profit before tax	35.8	43.3	21%	30.5	37.1	22%
Tax expense	(10.6)	(12.7)	20%	(9.1)	(10.8)	18%
Profit after tax	25.2	30.6	21%	21.4	26.3	23%

Key operating data

	Q3 2021	FY 2021	H1 2022	Q3 2022
KCB Footprint				
Branches	491	492	494	498
Number of Customers (Million)	25.9	28.4	30.1	30.9
ATMs	1,154	1,178	1,168	1,172
Agency outlets	18,655	16,441	18,156	21,176
POS/Merchant outlets	8,716	8,685	8,946	8,634
Total number of employees	8,373	8,538	8,877	8,803
KCB Share Information				
Earnings Per Share (KShs)	10.44	10.61	12.15	12.64
Dividend Per Share (KShs)	1.00	2.00	-	1.00
Number of issued shares (Million)	3,213	3,213	3,213	3,213
Number of shareholders	193,218	193,274	193,190	193,430
Period-end share price (KShs)	46.75	45.45	38.65	41.45
Market capitalization (KShs Billion)	150.2	146.1	124.2	133.2
FX Rates				
KShs/US\$ exchange rate (period-end)	110.49	113.14	117.83	120.73

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 September 2022

		Kenya ¹	Tanzania	South Sudan	Rwanda ²	Uganda	Burundi
KCB Footprint							
Branches		297	15	14	152	14	6
ATMs		519	17	3	77	15	8
Agency outlets		19,550	354	44	711	347	170
POS/Merchant outlets		7,685	530	19	103	219	78
Total number of employees		6,814	293	166	1,109	280	140
of which: FTE		5,366	279	166	1,099	256	140
PTE		1,448	14	-	10	24	-
Operating environment							
GDP growth	2021	7.5%	4.9%	5.3%	10.9%	6.7%	3.1%
	2022 projection ³	5.3%	4.5%	6.5%	6.0%	4.4%	3.3%
Inflation rates	Sep-21	6.9%	4.0%	5.1%	(3.2%)	2.2%	10.5%
	Sep-22	9.2%	4.8%	(4.3%)	23.9%	10.0%	20.9%
Movement in currency/USD (Q3 21 to Q3 22)		(9.7%)	(0.5%)	(53.0%)	(4.4%)	(9.0%)	(2.9%)
Central Bank rates	Sep-21	7.0%	5.0%	12.0%	4.5%	6.5%	6.0%
	Sep-22	8.3%	5.0%	15.0%	6.0%	9.0%	7.0%
Current account balance/GDP	2021	(5.2%)	(3.3%)	(2.7%)	(10.9%)	(8.3%)	(13.4%)
	2022 projection ³	(5.9%)	(4.4%)	8.6%	(12.6%)	(8.0%)	(14.9%)
	2023 projection ³	(5.6%)	(3.9%)	2.1%	(11.7%)	(10.2%)	(14.1%)

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 October 2022 World Economic Outlook.

Shareholding as at 30 September 2022

Shareholders per category

Category	Number of shareholders	Number of shares	% Shareholding
Local Institutional Investors	6,672	2,075,974,830	64.60%
Local Individual Investors	186,089	842,606,118	26.22%
Foreign Investors	669	294,881,867	9.18%
Total	193,430	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	291,349,792	9.07%
Stanbic Nominees Ltd A/C NR3530153-1	129,297,900	4.02%
Standard Chartered Kenya Nominees Ltd A/C KE004667	64,789,541	2.02%
Kenya Commercial Bank Nominees Ltd A/C 927B	63,984,400	1.99%
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	28,250,100	0.88%
Standard Chartered Nominees Non-Resd. A/C KE10085	27,574,726	0.86%
Solanki, Chirag Menesh: Solanki, Kalavati Menesh	22,000,000	0.68%
Total	1,320,776,329	41.10%

Company 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



Share registrars

Image Registrars Limited
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KCB

**THANK
YOU**

