



DUPONT SAFETY & SUSTAINABILITY AWARDS

SUSTAINABILITY AWARD - HONORABLE MENTION

KCB Group

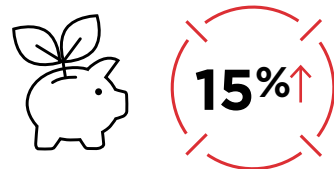
KCB Group received an honorable mention in the sustainability category of the 14th DuPont Safety and Sustainability Awards for best practice in sustainable finance.



KCB Bank is East Africa's leading financial services provider. Aiming for best practice in sustainable finance the KCB Group seeks to balance financial returns with economic, social and environmental priorities.

The group plans to become carbon neutral by 2028 and has adopted a Green Agenda to lower its environmental footprint in electricity, fuel, paper and water use. The bank is also greening its portfolio through responsible lending and minimizing its E&S risk through a Social and Environmental Management System (SEMS) applied to loans.

In 2018, the KCB Group identified and tracked existing and potential green assets - assets which have social, environmental and/or economic value, thus identifying over USD48 million of green finance projects and over USD137 million worth of potential green financing in sectors ranging from transport to renewable energy. The bank aims to grow its green lending portfolio by at least 15% over the next three years.



In its quest for sustainable finance the group uses technology to promote sustainable development, reduce socio-economic inequalities and give everyone access to financial services.

In 2018, the bank therefore made

Digital First and Fast

an integral part of its strategy. This has:

Icon of two people with a dollar sign above them. Text: Broadened access to financing

Icon of a person with a star above their head. Text: Improved customer service

Icon of a pair of scissors cutting a dollar sign. Text: Lowered the cost of service delivery

Icon of a computer monitor showing a bar chart with an upward arrow and a dollar sign. Text: Yielded positive returns for shareholders

BY DEVELOPING INNOVATIVE PRODUCTS AND SERVICES THE BANK HAS:

Icon of an elderly person and a person in a wheelchair. Text: provided banking services to 717,342 elderly people, orphans and people with disabilities

Icon of a farmer with a house and a dollar sign. Text: boosted credit access to farmers in arid and semi-arid parts of Kenya and Rwanda

Icon of a smartphone with a dollar sign. Text: increased savings or loans access through mobile devices

Icon of a hand holding a money bag. Text: provided an overdraft facility to 30,000 Unilever merchants, enabling them to stock goods on credit

Icon of a woman with a briefcase. Text: set up a Women in Business program delivering business and financial education alongside banking products

Icon of a crescent moon and star. Text: offered Shariah conform banking to provide banking to citizens previously outside the traditional banking system

Icon of a person pointing to a board with '2 x 3 ='. Text: launched Elimisha life assurance through which KCB was able to guarantee the education of over 7,000 children within the first year.



From a sustainability perspective, the enhanced digital and IT capabilities have enabled the KCB Group to automate processes and boost efficiency thereby reducing costs. This has helped the group lower its carbon footprint by 23%.