



**PRINCIPLES OF  
RESPONSIBLE  
BANKING (PRB)  
SELF-ASSESSMENT**



Reporting and Self-Assessment Requirements	High-level summary of bank's response (limited assurance required for responses to highlighted items)	Reference(s)/ Link(s) to bank's full response/ relevant information
<b>Principle 1: Alignment</b> We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.		
1. Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.	KCB Bank's main customer segments are Corporate, SME and individuals. We support customers across various key sectors in Transport & Communication, Trade, Agriculture, Building & Construction, Real Estate, Manufacturing, Energy & Water, Financial Services, hospitality.  Our main services entail, financial service in form of loans, personal and corporate loans The Bank has a new strategy for 2020-2023 called Beyond Banking, focusing on the individual customer. The four strategic pillars are putting customer first, driving a step change in efficiency and productivity, being a digital leader and building scale to achieve regional relevance.  KCB Group operates in seven geographies: Kenya, Tanzania, South Sudan, Uganda, Rwanda, Burundi, and Ethiopia (representative office). In 2021, the Bank was serving 28.4 million customers through the largest branch network in the region.	2021 Integrated Annual Report, pages 6, 7, 8, and 9  Sustainability Report pages 4,5, 6,9, 10 and 11
1.1 Describe how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.	Our Sustainability framework is anchored under four key pillars—financial, economic, social, and environmental sustainability. In 2017, the Bank went through a rigorous consultation and assessment exercise that resulted in the adoption of eight of the 17 SDGs – growth, SDG 9 Industry Innovation, and Infrastructure, SDG10 Reduced Inequalities, SDG 11 Sustainable Cities and communities, SDG 12 Responsible Consumption and Production, SDG 16 Peace, Justice, and Strong Institutions and SDG 17 Partnerships for the Goals. A ninth one, SDG 13 Climate Action was adopted in 2019. The Bank has set KPIs under each adopted SDGs and are reported annually.  SDG 1 (no poverty) – Loans to SMEs. Inua Jamii cash transfer program to protect vulnerable children, older persons, and persons with severe disabilities.  SDG 8 (decent work and economic growth) – 2 jiajiri program that supports youth entrepreneurship.  SDG 10 (Reduced inequalities) – Loans to women under Women Value Proposition. Tracking of Gender balance in KCB workplace.  SDG 11 (sustainable Cities and communities) – Mortgages provided for Housing program.  SDG 12 (responsible consumption & production) – We keep in check of our resource consumption tracking key resources, fuel, water, electricity, and paper annually with goals reduce use. We set annual target that we operate towards.  SDG 13 (climate action)– We are conducting a portfolio analysis to gauge our emissions profile while we are setting targets for decarbonization.  SDG 16 (peace, justice & strong institutions) -  SDG 17 (partnerships for the goals) – Engage in strategic partnerships for improvement of our SDGs implementation e.g., GCF, IFC, NZBA GFANZ, among other partnerships.	2021 Integrated Annual Report, pages 12, 13, 14, 15, 20 and 21, 77  Sustainability Report pages 16,17,20, 21, 22, 23, 24, 25, 34, 36, 46, 47, 52, 53, 54, 55, 56, 57, 60, 61, 62, 63, 64, 65, 72, 73, 74 and 75

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<b>Principle 2: Impact and Target Setting</b> We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products, and services. To this end, we will set and publish targets where we can have the most significant impacts.		
2.1 Impact Analysis: Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements: a) <u>Scope</u> : The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis. b) <u>Scale of Exposure</u> : In identifying its areas of most significant impact the bank has considered where its core business/ its major activities lie in terms of industries, technologies, and geographies. c) <u>Context &amp; Relevance</u> : Your bank has considered the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates. d) <u>Scale and intensity/salience of impact</u> : In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic, and environmental impacts resulting from the bank's activities and provision of products and services.  (Your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))  Show that building on this analysis, the bank has • Identified and disclosed its areas of most significant (potential) positive and negative impact • Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts	<b>Scope:</b> KCB Bank has been reporting annually on its sustainability progress since 2008. The Sustainability reports are prepared in accordance with the Global Reporting Initiative sustainability reporting standards (GRI Standards): Core Option. The GRI standards require all reporting entities to conduct a comprehensive materiality assessment, as does the Integrated Reporting framework, which KCB Bank also adheres to other international ESG frameworks such as IFC's Environmental and Social Performance Standards as well as Equator Principles.  KCB Group conducts annual materiality assessments to identify the Bank's impact on a range of ESG issues. The topics identified were 15 as highlighted below. <ul style="list-style-type: none"> <li>• Digital Banking</li> <li>• Sustainable Finance and Climate Action</li> <li>• Customer Experience</li> <li>• Employee Welfare</li> <li>• Meaningful Partnerships</li> </ul> These 15 material issues were analysed further, and drilled down to identify five material topics consisting of digital banking, sustainable finance and climate action, customer experience, employee welfare and meaningful partnerships  All the material issues affect our major customer segments comprising of Corporate and SME- Transport & Communication, Trade, Agriculture, Building & Construction, Real Estate, Manufacturing, Energy & Water, Financial Services, Tourism, Restaurant & Hotels.  <b>Scale of Exposure:</b> Our core areas of impact that have exposure are Infrastructure and Energy. We have analysed the impact of our loan portfolio in relation to green investments. Currently we stand at 8.4% and we have set to accelerate the ambition to scale green investments to 12.4% of our total loan portfolio in 2022 and achieving 25% in 2025.  Enhancing of Environmental and Social Governance (ESG) due diligence through automation of the ESDD platform to increase risk identification and mitigation.  In advancing our commitment to accelerate our commitment to climate action, we committed to a Net Zero target by 2050 including joining the Net Zero Banking Alliance (NZBA) in April which is part of Glasgow Financial Alliance on Net Zero process of advancing the Net Zero ambitions and Sustainable Development Goals (SDGs).  <b>Context &amp; Relevance:</b> Also, we trained more than 800 staff on anti-money laundering and ethics as well as shifted to digital channels with 98% of our transactions taking place outside our Banking halls. In the process of establishing a Brand Strategy Framework, which will better position KCB as a leader in all the markets of operation. Also, we completed the acquisition of Banque Populaire du Rwanda (BPR) and merged it with KCB Rwanda to establish the largest commercial bank in Rwanda known as BPR Bank Plc  <b>Scale and intensity/salience of impact</b> We assess the strategic relevance of ESG factors based on two criteria: their relative importance to external stakeholders, (as defined in the 'Engaging our stakeholders' section of the KCB Annual Integrated Report 2021) and their influence on our business success. This helps us to prioritise and govern our activity, ensuring that we are closely aligned with our stakeholders' expectations. We have also looked at how the COVID-19 pandemic has impacted our business and used this as a factor across multiple material topics. Based on the nature of our business, we are focusing our analysis on the following focus areas: <ul style="list-style-type: none"> <li>• social and environmental impacts of financing including climate change, biodiversity and human rights</li> <li>• the accessibility and transparency of our financial products.</li> </ul>	2021 Integrated Annual Report, pages 13, 14, 15, 18, 19, 20, 21, 36, 76, and 77  Sustainability Report pages 54, 55, 56, 57, 90, 91, 94, 95, 96,97,98, 99, 100, 101, 104, 105, 106,107, 108, 109, 110, 111, 114, 115, 116, 117, 120, 121, 122, and 123
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.		
In 2019 the Bank adopted the PRBs, since then the Bank has been realigning itself with best global practices to ensure it is able to meet its SDG targets by 2030. The introduction of the SDG Tracker as a self- assessment tool is an excellent mechanism which will help the Bank to actualize its ambitions.		

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<p>3. Target Setting</p> <p>Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact," resulting from the bank's activities and provision of products and services.</p> <p>Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national, or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<p>The Bank has set and reported on many KPIs in a SMART manner</p> <ol style="list-style-type: none"> <li>1. Adopted a Net Zero carbon emission target by 2050</li> <li>2. Increasing the proportion of green lending book to 25% by 2025</li> <li>3. Reduced our carbon emission footprint by 11.25% as compared to 23% target of 2020</li> <li>4. The Bank conducted social-environmental assessments of facilities worth Ksh 244.8 billion in 2021, against a target of over Ksh 91.8 billion in 2020</li> </ol> <p>These initiatives are linked to the Bank's adopted SDG 13 Climate Action.</p> <p>The Bank identified 2020 as the baseline year for collecting and reporting SDG data, and all targets will be reported against this baseline.</p> <p>Since 2017, the Bank has engaged in Portfolio reimagining to assess the negative impact of its lending portfolio. This has created a focus on environmental and social impact, with a view to maximize positive impact.</p>	<p><b>2021 Integrated Annual Report, pages 8, 9, 13, 20, 21, 52, 53, 54, and 55, 76 77</b></p> <p><b>Sustainability Report pages 94, 95, 96, 97, 98, 100 and 101</b></p>										
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.												
The Bank has fulfilled the requirements regarding Target Setting. It has adopted nine of the 17 SDGs and reports annually according to the GRI standards. It is working to improve internal processes and align with international standards including being part of accountability mechanisms such as NZBA to achieve the Net zero target												
<p>3.1 Plans for Target Implementation and Monitoring</p> <p>Show that your bank has defined actions and milestones to meet the set targets.</p> <p>Show that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>KCB Group has defined targets and almost 70 indicators that are aligned with the SDGs, and work is going to improve the linkage with global targets and indicators.</p> <p>The Bank piloted an internal data collection tool for progress on indicators for its nine adopted SDGs. The tool is currently being improved to embed a multifactor authentication as well as enhance user experience including expanding utility from one to more than three users. Over and above the tool we also leveraging other tools to track progress of the above targets as highlighted below</p> <table border="1"> <thead> <tr> <th>Targets</th> <th>Measuring</th> </tr> </thead> <tbody> <tr> <td>Adopted a Net Zero carbon emission target by 2050</td> <td>Science Based Targets Initiatives (SBTi)</td> </tr> <tr> <td>Increasing the proportion of green lending book to 25% by 2025</td> <td>Environmental and Social Due Diligence (ESDD)</td> </tr> <tr> <td>Reduced our carbon emission footprint by 11.25% as compared to 23% target of 2020</td> <td>Green House Gas (GHG) protocol</td> </tr> <tr> <td>The Bank conducted social-environmental assessments of facilities worth Ksh 244.8 billion in 2021, against a target of over Ksh 91.8 billion in 2020</td> <td>Environmental and Management Systems (EMS) Assessments</td> </tr> </tbody> </table>	Targets	Measuring	Adopted a Net Zero carbon emission target by 2050	Science Based Targets Initiatives (SBTi)	Increasing the proportion of green lending book to 25% by 2025	Environmental and Social Due Diligence (ESDD)	Reduced our carbon emission footprint by 11.25% as compared to 23% target of 2020	Green House Gas (GHG) protocol	The Bank conducted social-environmental assessments of facilities worth Ksh 244.8 billion in 2021, against a target of over Ksh 91.8 billion in 2020	Environmental and Management Systems (EMS) Assessments	<p><b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b></p> <p><b>Sustainability Report pages 28, 29, 30, 31, 32, 33, 52 and 53</b></p>
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The Bank has fulfilled the requirements of Plans for Target Implementation and Monitoring. The Group has started reporting on the nine SDGs as its framework going forward												

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<p>3.2 Progress on Implementing Targets</p> <p>For each target separately: Show that your bank has implemented the actions it had previously defined to meet the set target. Or explain why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.</p> <p>Report on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>KCB Bank reported progress under the nine adopted SDGs moving from the Ten Point Action Plan. Over 70 KPIs were collected under the nine adopted SDGs, on a quarterly basis by the SDG tracker (data collection tool). The tracker is a secure online platform accessible by KCB staff in different divisions. It collects the data, and visually represents the achievements and progress under each SDG.</p> <p>During the year we managed to disburse over Ksh 44 billion under the women value proposition programme, including enabling transaction valued of over 2.1 trillion over mobile, including but not limited to creating 8,436 jobs created under the Young Africa Works program. On the social side we managed to reduce our resource utilization by 17 bases points including enhancing our green lending portfolio to 8.4% of our total loan portfolio from 4% realized in 2020. On the Governance, over 600 staff were trained on sustainability, as well as 313 suppliers signed into the Suppliers code of conduct as well aligned 6 policies on sustainable finance.</p>	<p><b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b></p> <p><b>Sustainability Report pages 24, 52, 53, 54, 55, 56 and 57</b></p>
Please provide your Bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets		
The Bank has fulfilled the requirements of Progress on Implementing Targets. It is working to align its processes with the Net Zero target and continuously report on the progress going forward.		

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<b>Principle 3: Clients and Customers</b> We will collaborate responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.		
<p><i>Provide an overview of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</i></p>	<p>We believe that transparency of information in our products and services is key to empowering consumers to make good financial decisions. Our aim at KCB Group is to offer an accessible, empathetic and inclusive service for our customers, including for those who may typically face barriers to accessing banking services, such as customers living with disabilities, complex needs or experiencing difficult life events. We have made significant progress, but we know there is more to do. The Sustainability Policy provides a strong foundation for the Bank on its sustainability promise including initiatives and impact. Mainstreaming sustainability on major key policies has underpin our efforts to promote responsible banking including accelerating sustainable finance including augmenting our relationships with our customers. Through our credit policy we have been able to extend guarantee schemes to SMEs to enable them recover from the COVID-19 pandemic including enhancing our social protection via our mobile money platform KCB Mpesa. In line with our target to redirect 25% of our total loan portfolio to green investment we deployed a Social Environmental and Management Policy to accelerate this commitment as well as enhance our divestment initiatives to strengthen resilience, via adaptation and mitigation.</p> <p>The Bank's 2020-23 strategy firmly puts the customer first serving them through an upgraded IT architecture and digital services. We enhanced our digital infrastructure that translated to over 496 million transactions across all channels including advancing over Ksh 2.1 trillion on mobile phones. The Bank is a member of the UN Global Compact and upholds the Ten Principles of the UNGC. The Bank has been conducting annual supplier conferences for the past five years, themed around sustainability. In 2021 this was a fully virtual conference with over 200 participants.</p>	<p><b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b></p> <p><b>Sustainability Report pages 60, 61, 62, 63, 64, 65, 72,73, 74 and 75</b></p>
<p><i>Describe how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.</i></p>	<p>The Bank is focused on enhancing capacity building and sensitization consequently enhancing financial inclusion to our customers through digital Banking channels through its new strategy.</p> <p>"Beyond Banking" for 2020-2023. Ksh 480 mmillion worth of loans were advanced to SMEs from Ksh 95 million in the previous year. There was an impressive growth on mobile loans during the reporting period. Mobile loans advanced increased to KShs 157 billion from KShs 81 mbillion in 2020. The cumulative disbursement over the last five years totalled to KShs 607 billion shillings via mobile. This represents numerous individuals whose shelter was secured, thousands of small, medium, and micro businesses that remained in operation, thousands of school fees invoices settled on time and countless other forms of bills that were paid. Additionally, the customers are supported by thousands of agent and merchant outlets across the region.</p> <p>During COVID-19, mobile Banking charges for transactions up to 1,000, were waived by Central Bank of Kenya back in 2020, however the charges were reinstated in April 2021. The Mifugo ni Mali livestock enterprise development program made key strides in 2021 with 65 Farmer Producer Organizations (FPO) getting trained in various leadership and financial management courses for capacity building and exposure to various livestock value chains. A total of 412 farmers were trained on how to maximize the value of their investments and 1,673 livestock were tagged to enable traceability and thus improve export marketability. Tracking also plays a significant role in reducing insecurity and cattle rustling activities.</p>	<p><b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b></p> <p><b>Sustainability Report pages 104, 105, 106, 107, 108, 109, 110, and 111</b></p>

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<b>Principle 4: Stakeholders</b> We will proactively and responsibly consult, engage, and partner with relevant stakeholders to achieve society's goals.		
<p><i>Describe which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated, or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</i></p>	<p>The Bank engages with customers, employees, shareholders, and suppliers as part of its annual materiality assessment. It works on the identified issues through actions authorized by the Board in accordance with Group strategy. The Bank also works with various local and international partners to improving the Banks' sustainability impact.</p> <p><b>Net Zero Banking Alliance (NZBA)</b>                      The KCB Bank is a founding member of NZBA which was established in April 2021. Also, as part of accelerating the Paris Agreement, the Group Committed to going Net Zero by 2050 augmenting our climate change commitment including deploying a Net Zero strategy.</p> <p><b>United Nations Environment Programme Finance Initiative (UNEP FI)</b>                      KCB Group is a founding Bank and active partner in the UN's Principles for Responsible Banking, sharing experience and best practices globally on implementing and aligning with the SDGs, greening the lending portfolio, committing to a net zero goal by 2050 and meeting the goals of the Paris Agreement.</p> <p><b>United Nations Global Compact (UNGC)</b>                      KCB Bank has committed to the UNGC principles since 2014 and we finished our four years compliance period and for the last two years we have been communicating on the progress in implementing the principles since 2019.</p> <p><b>Green Climate Fund</b>                      KCB Bank Kenya became accredited by GCF in 2020 under the category of medium to large size lender. The Bank became the second commercial bank to be accredited by the bank and is keen to accelerate adaption and mitigation in Kenya.</p> <p><b>International Financial Corporation (IFC)</b>                      KCB Group entered into partnership with KCB Bank Kenya to accelerate sustainable finance and initially received an approval for US\$150 million, from IFC as a lead syndicator, to support the growth of the Bank's sustainable climate finance portfolio and scale-up lending to micro, small and medium enterprises including women-owned businesses.</p>	<p><b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b></p> <p><b>Sustainability Report pages 120, 121, 122 and 123</b></p>



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<b>Principle 5: Governance &amp; Culture</b> We will implement our commitment to these Principles through effective governance and a culture of responsible banking		
<i>Describe</i> the relevant governance structures, policies, and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the principles.	The Bank developed six sustainability policies during the reporting period in line with the progress started in 2020, the bank fortified its sustainability unity by engaging a consultant on climate risk analysis to align with the Central Bank climate related guideline.  The Bank also conducts a yearly capacity building programme. The Bank trained up to 8,025 staff on anti-money laundering compared to 2020 to 6,848. Also, during the reporting period, the Bank trained 6,819 staff on ethics as where we achieved a 100% awareness rate as compared to 94% in 2020.	<b>2021 Integrated Annual Report, pages 76, 77, 78, 79, 86, 86, 88, 89</b>  <b>Sustainability Report pages 38, 39, 40, 41, 42, 43, 44 and 45</b>
<i>Describe</i> the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.	The Bank has been at the forefront in sclerifying susstainable finance through designing innovative training among staff. During the reporting period over 6000 staff have been trained on sustainability. Apart from the six sustainability aligned policies we also restructured to establish a Group Director Marketing Corporate and Citizenship. Also ,we established a susstainability champions group across the business to augment peer to peer learning as a function of enhancing susstainability actions across the business.	<b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b>  <b>Sustainability Report pages 114, 115, 116 and 117</b>
5.1 Governance Structure for Implementation of the Principles  <i>Show</i> that your bank has a governance structure in place for the implementation of the PRB, including: a) target-setting and actions to achieve targets set b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected.	The KCB Group Board, Board Strategy Committee, Risk Committee, KCB Subsidiary Managing Directors and the Group CEO review, challenge and approve the sustainability framework and strategy for the Bank. They ensure there are enough resources and manpower available for implementation. The target setting is done through a consultative process, policies implementation is tracked by the Group Board. The KCB Legal division, Risk division and Group internal audit provide monitoring, assurance and reporting on overall sustainability risks. <ul style="list-style-type: none"> <li>• KCB has established KPI on green lending with the aim of achieving the 25% green lending target by 2025</li> <li>• As part of accelerating the Paris Agreement, the Group Committed to going Net Zero by 2050 augmenting its climate change commitment including deploying a Net Zero strategy.</li> <li>• KCB Group has defined targets and almost 70 indicators that are aligned with the SDGs, and work is going to improve the linkage with global targets and indicators.</li> </ul>	<b>2021 Integrated Annual Report, pages 76, 77, 78, 79, 86, 86, 88, 89</b>  <b>Sustainability Report pages 28, 29, 30, 31, 32, 33, 34, 35, 38, 39, 40, 41, 42, 43, 44 and 45</b>
Please provide your bank's conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.		
The Group is continuously training its business team and C-suite team on the new green path to ensure it achieves its target and put policies in place that govern the running of its business operations.		

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<b>Principle 6: Transparency &amp; Accountability</b> We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.		
6.1 Progress on Implementing the Principles  <i>Show</i> that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).  <i>Show</i> that your bank has considered existing and emerging international/ regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.  <i>Show</i> that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/ regional good practices and has made progress on its implementation of these Principles.	The Bank is continuously working to improve its standing on the six principles of the PRB, including the mainstreaming the principles across the business for action. In our scale to regional relevance, we are streamlining operations across the subsidiaries to ensure the principles are felt and aligned with the regulatory landscape of the countries we operate in.  The Bank is working to report according to the updated GRI standards, the Principles for Responsible Banking as well as the IFC Performance standards and the Companies Act 2015.  Its sustainability policies monitor and ensure compliance with national laws and priorities for sustainability, such as the Climate Change Act of 2016, Energy Act of 2019, National Climate Change Action Plan (2018-2022), revised NDC 2021 and other relevant plans are put in consideration as we conduct our businesses. The Bank piloted its SDG tracking tool as well as enhancing its functionalities to include a multifactor authentication method that is aligned with the bank cybersecurity standards	<b>2021 Integrated Annual Report, pages 76, 77, 78, 79</b>  <b>Sustainability Report pages 126, 127, 128, 129, 130, 131, 132 and 133</b>
Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking		
The Bank has fulfilled the requirements of Progress on Implementing the Principles for Responsible Banking. The Group has sustained its efforts to give comprehensive reporting on its sustainability efforts, through annual integrated and sustainability reports		