

Global Reporting Initiative Standards Index for the year ending 31 December 2018

The KCB Group Report to Society 2018 has been prepared in accordance with the GRI Standards: Core option. We also report against Financial Services Sector disclosures. Global Reporting Initiative Sustainability Reporting Standards <https://www.globalreporting.org/standards>

F - Full Disclosures. **P** - Partial Disclosure. **NR** - Not Reported. **NA** - Not Applicable to our Industry.

DISCLOSURE NUMBER	DISCLOSURE TITLE	REPORTING STATUS	REFERENCE, REPORT OR OTHER DOCUMENT	REPORT SECTION	PAGE #
GRI 102: General Disclosures					
Organisational Profile					
102-1	Name of the organisation	F	KCB Group Plc Integrated Report 2018	About this Report	3
102-2	Activities, brands, products and services	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-3	Location of headquarters	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-4	Location of operations	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-5	Ownership and legal form	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-6	Markets served	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-7	Scale of the organization	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-9	Supply Chain	F	KCB Group Report to Society 2018	Mainstreaming and Measuring Sustainability, Our Environment	26
102-10	Significant changes to the organization and its supply chain	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-11	Precautionary principle or approach	NR			
102-12	External initiatives	F	KCB Group Report to Society 2018	Our Sustainability Approach and Creating Shared Value	12
102-13	Membership of associations	F	KCB Group Report to Society 2018	Our Sustainability Approach and Creating Shared Value	12
Strategy					
102-14	Statement from senior decision-maker	F	KCB Group Report to Society 2018	KCB Group CEO & MD Statement	8
102-15	Key impacts, risks and opportunities	F	KCB Group Report to Society 2018	Our Sustainability Approach and Creating Shared Value	12
Ethics and Integrity					
102-16	Values, principles, standards and norms of behaviour	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
102-17	Mechanisms for advice and concerns about ethics	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
Governance					
102-18	Governance structure	F	KCB Group Plc Integrated Report 2018		52-78
102-19	Delegating authority	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-20	Executive-level responsibility for economic, social and environmental impact	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-21	Consulting stakeholders on economic, environmental and social topics	F	KCB Group Report to Society 2018	Our Stakeholders and How We Engage	21
102-22	Composition of the highest governance body and its committees	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-23	Chair of the highest governance body	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-24	Nominating and selecting the highest governance body	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-25	Conflicts of interest	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-26	Role of highest governance body in setting purpose, values and strategy	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-27	Collective knowledge of highest governance body	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-28	Evaluating the highest governance body's performance	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-29	Identifying and managing economic, environmental and social impacts	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-30	Effectiveness of risk management processes	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-31	Review of economic, environmental and social topics	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes	52-78
102-32	Highest governance body's role in sustainability reporting	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78
102-33	Communicating critical concerns	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78
102-34	Nature and total number of critical concerns	P	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78
102-35	Remuneration policies	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78
102-36	Process for determining remuneration	F	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78
102-37	Stakeholders' involvement in remuneration	NR			
102-38	Annual Total compensation ratio	P	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78

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102-39	Percentage increase in annual total compensation ratio	NR	KCB Group Plc Integrated Report 2018	Review of our Strategic Themes - Corporate Governance Statement	52-78
Stakeholder Engagement					
102-40	List of stakeholder groups	F	KCB Group Report to Society 2018	Our Stakeholders and How We Engage	21
102-41	Collective bargaining agreements	NR			
102-42	Identifying and selecting stakeholders	F	KCB Group Report to Society 2018	Our Stakeholders and How We Engage	21
102-43	Approach to stakeholder engagement	F	KCB Group Report to Society 2018	Our Stakeholders and How We Engage	21
102-44	Key topics and concerns raised	F	KCB Group Report to Society 2018	Our Stakeholders and How We Engage	21
Reporting Practice					
102-45	Entities included in the consolidated financial statements	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-46	Defining report content and topic Boundaries	F	KCB Group Plc Integrated Report 2018	Overview	4-17
102-47	List of material topics	F	KCB Group Plc Integrated Report 2018	Our Material Topics	14
102-48	Restatements of information	F	KCB Group Plc Integrated Report 2019	Financial Statements and Notes	79
102-49	Changes in reporting	F	KCB Group Plc Integrated Report 2018	Our Material Topics	14
102-50	Reporting period	F	KCB Group Report to Society 2018	About this Report	2
102-51	Date of most recent report	F	KCB Group Report to Society 2018	About this Report	2
102-52	Reporting cycle	F	KCB Group Report to Society 2018	About this Report	2
102-53	Contact point for questions regarding the report	F	KCB Group Report to Society 2018	About this Report	2
102-54	Claims of reporting in accordance with the GRI standards	F	KCB Group Report to Society 2018	About this Report	2
102-55	GRI content index	F	KCB Group Report to Society 2018	KCB Group Website	2
102-56	External assurance	F	KCB Group Plc Integrated Report 2018	The Group Annual Financial Statements, KCB Bank Kenya, KCB Bank South Sudan and KCB Bank Rwanda were audited by KPMG. KCB Bank Uganda and KCB Bank Tanzania were audited by PwC while KCB Bank Burundi was audited by Deloitte. The KCB Report to Society 2018 was not subject to external assurance	3
GRI 103: Management Approach					
103-1	Explanation of the material topic and its boundary	F	KCB Group Plc Integrated Report 2018	Overview	4 to 17
103-2	The management approach and its components	F	KCB Group Plc Integrated Report 2018	Overview	4 to 17
103-3	Evaluation of the management approach	F	KCB Group Plc Integrated Report 2018	Overview	4 to 17
GRI 200 ECONOMIC					
GRI 201: Economic Performance					
201-1	Direct economic value generated and distributed	F	KCB Group Plc Integrated Report 2018	Overview	4 to 17
201-2	Financial implications and other risks and opportunities due to climate change	P	KCB Group Plc Integrated Report 2018	Overview	4 to 17
201-3	Defined benefit plan obligations and other retirement plans	F	KCB Group Plc Integrated Report 2018	Overview	4 to 17
GRI 202: Market Presence					
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	NR			
202-2	Proportion of senior management hired from local community	NR			
202-3	Infrastructure investments and services supported	F	KCB Group Report to Society 2018	Our Economic Stability	66-75
202-4	Significant indirect economic impacts	F	KCB Group Report to Society 2018	Our Economic Stability	
GRI 203: Indirect Economic Impact					
203-1	Infrastructure investment and services supported	F	KCB Group Report to Society 2018	Our Economic Stability	66-75
203-2	Significant indirect economic impact	F	KCB Group Report to Society 2018	Our Economic Stability	66-75
GRI 204: Procurement Practices					
204-1	Proportion of spending on local suppliers	F	KCB Group Report to Society 2018	Our Environment	57-65
GRI 205: Anti-Corruption					
205-1	Operations assessed for risks related to corruption	F	KCB Group Plc Integrated Report 2018	Risk Management	26
205-2	Communication and training about anti-corruption policies and procedures	F	KCB Group Plc Integrated Report 2018	Risk Management	26
GRI 206: Anti-Competitive Behaviour					
206-1	Legal actions for anti-competitive behavior, anti trust and monopoly practices	F	KCB Group Report to Society 2018	Our Financial Stability	76-83

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GRI 300 ENVIRONMENTAL					
GRI 301: Materials		NA			
GRI 302: Energy					
302-1	Energy consumption within the organization	F	KCB Group Report to Society 2018	Our Environment	57-65
302-4	Reduction of energy consumption	F	KCB Group Report to Society 2018	Our Environment	57-65
GRI 303: Water and Effluents		NA			
GRI 304: Biodiversity		NR			
GRI 305: Emissions					
305-1	Direct (Scope 1) GHG emissions	F	KCB Group Report to Society 2018	Our Environment	57-65
305-2	Energy indirect (Scope 2) GHG emissions	F	KCB Group Report to Society 2018	Our Environment	57-65
305-3	Other indirect (Scope 3) GHG emissions	NR	KCB Group Report to Society 2018	Our Environment	57-65
305-4	GHG emissions intensity	NR	KCB Group Report to Society 2018	Our Environment	57-65
305-5	Reduction of GHG emissions	F	KCB Group Report to Society 2018	Our Environment	57-65
GRI 306: Waste by type and disposal method		NA			
GRI 307: Environmental Compliance					
307-1	Non-compliance with environmental laws and regulations	F	KCB has not identified any non-compliance with environmental laws and/or regulations	KCB Group Report to Society 2018: Our Environment	57-65
FS1	Policies with specific environmental and social components applied to business lines	F	Sustainability Governance Framework	KCB Group Report to Society 2018: Our Environment	57-65
			SEMS: Social and Environmental Management System		
			Approach to responsible lending in Retail and Business Banking		
FS2	Procedures for assessing and screening environmental and social risks in business lines	F	Governance, Ethics and Risk Framework	KCB Group Report to Society 2018: Our Environment	57-65
			Sustainability Governance Framework		
			SEMS: Social and Environmental Management System		
FS3	Processes for monitoring clients' implementation of, and compliance with, environmental and social requirements included in agreements or transactions	F	Approach to responsible lending in Retail and Business Banking	KCB Group Report to Society 2018: Our Environment	57-65
			Sustainability Governance Framework		
			SEMS: Social and Environmental Management System		
FS4	Processes for improving staff competence to implement the environmental and social policies and procedures as applied to business lines	F	Governance and Ethics Review	KCB Group Report to Society 2018: Our Environment	57-65
			10 Point Action Plan Targets		
			Staff Sustainability Training		
FS5	Interactions with clients/investors/business partners regarding environmental and social risks and opportunities	F	Our Stakeholders and how we engage	KCB Group Report to Society 2018: Our Society	32-56
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	F	SEMS: Social and Environmental Management System	KCB Group Report to Society 2018: Our Environment	57-65
FS15	Policies for the fair design and sale of financial products and services	F	Portfolio Reimagining	KCB Group Report to Society 2018: Our Environment	57-65
			Responsible investment		
			Approach to responsible lending in Retail and Business Banking		
			Access to financial products		
	Mobile Banking				
GRI 308: Supplier Environmental Assessment					
308-1	New suppliers that were screened using environmental criteria	F	KCB Group Report to Society 2018	Our Environment	57-65
308-2	Negative environmental impacts in the supply chain and actions taken	F	KCB Group Report to Society 2018	Our Environment	57-65
GRI 400 SOCIAL					
GRI 401: Employment					
401-1	New employee hires and employee turnover	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
401-3	Parental leave	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 402: Labour/Management Relations					
402-1	Minimum notice period regarding operational changes	NR			

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GRI 403: Occupational Health & Safety					
403-1	Occupational Health and Safety management system	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
403-3	Occupational health services	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
403-6	Promotion of worker health	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 404: Training and education					
404-1	Average hours of training per year per employee	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
404-2	Programs for upgrading employee skills and transition assistance programs	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
404-3	Percentage of employees receiving regular performance and career development review	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 405: Diversity and Equal opportunity					
405-1	Diversity of governance bodies and employees	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 406: Non-Discrimination					
406-1	Incidents of discrimination and corrective actions taken	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 407: Freedom of association and collective bargaining					
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	NR			
GRI 408: Child Labour					
408-1	Operations and suppliers at significant risk for incidents of child labour	NA	Our business overall is not at high risk because of the nature of work in the financial services industry. We do not directly source high risk agricultural commodities, conflict minerals or any other raw materials, goods or services in significant amounts from suppliers in high risk jurisdictions.		
GRI 409: Forced or compulsory Labour					
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	NA	Our business overall is not at high risk because of the nature of work in the financial services industry. We do not directly source high risk agricultural commodities, conflict minerals or any other raw materials, goods or services in significant amounts from suppliers in high risk jurisdictions.		
GRI 410: Security Practices					
410-1	Security personnel trained in human rights policies or procedures	NR			
GRI 411: Rights of Indigenous peoples					
411-1	Incidents of violations involving rights of indigenous peoples	NR			
GRI 412: Human Rights assessment					
412-2	Employee training on human rights policies or procedures	P	KCB Group Report to Society 2018. Governance and Ethics	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 413: Local Communities					
413-1	Operations with local community engagement, impact assessments and development programmes	F	KCB Group Report to Society 2018. Applying Equator Principles	Our Society: Culture, Customers, Colleagues and Communities	32-56
413-2	Operations with significant actual and potential negative impact on local communities	NR			
FS 13	Access points in low- populated or economically disadvantaged areas by type	F	KCB Group Report to Society 2018. Financial Inclusion	Our Society: Culture, Customers, Colleagues and Communities	32-56
FS 14	Initiatives to improve access to financial services for disadvantaged people	F	KCB Group Report to Society 2018. Financial Inclusion	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 414: Supplier Social Assessment					
414-1	New suppliers that were screened using social criteria	F	KCB Group Report to Society 2018	Our Environment	57-65
GRI 415: Public Policy					
415-1	Political contributions	NR			
GRI 417: Marketing and Labelling					
417-1	Requirements for product and service information and labelling	F	KCB Group Report to Society 2018	Our Society: Culture, Customers, Colleagues and Communities	32-56
GRI 418: Customer Privacy					
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	F	KCB Group Report to Society 2018	Our Financial Stability	76-83
GRI 419: Socioeconomic compliance					
419-1	Noncompliance with laws and regulations in the social and economic area	F	KCB Group Plc Integrated Report 2018	Corporate Governance Statement	74

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FINANCIAL SECTOR SUPPLEMENT					
PRODUCT PORTFOLIO					
FS 6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	F	KCB Group Report to Society 2018. Financial Inclusion	Our Society: Culture, Customers, Colleagues and Communities & Our Economy	32-56
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	F	KCB Group Report to Society 2018. Financial Inclusion	Our Society: Culture, Customers, Colleagues and Communities & Our Economy	32-56
FS 8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	F	KCB Group Report to Society 2018. Financial Inclusion	Our Society: Culture, Customers, Colleagues and Communities & Our Economy	32-56