

Banking for East Africa

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MARTIN ODUOR-OTIENO

holds an honorary Doctor of Business Leadership degree from KCA University as well as an MBA and Bachelor of Commerce Degree in Accounting. He is an alumnus of Harvard Business School's Advance Management Programme. He is a Fellow of the Institute of Certified Public Accountants of Kenya (ICPAK), a Fellow of the Kenya Institute of Bankers (KIB) and a Certified Public Secretary (CPS). He has been awarded the Chief of the Order of the Burning Spear (CBS) for his distinguished service to the Kenyan nation by the President of Kenya. He joined KCB in 2005.

KCB is the pre-eminent regional bank, providing access to banking services for more than 1.5 million people in East Africa. The bank has a regional presence in Kenya, Tanzania, Southern Sudan, Uganda, and Rwanda.

Established in 1896 while the region was still under British rule, KCB has grown from a simple outfit to a world-class operation. The bank provides its customers and the wider population with the widest branch network of over 215 outlets across the region backed by over 650 automated teller machine outlets. With a wide network of correspondent relationships totalling over 200 banks across the globe our customers are assured of a seamless facilitation of their international trade requirements.

Owing to its popularity in the market and unique position as the regional bank, KCB has experienced immense growth in both infrastructure and business volumes in the recent past. In pursuit of its vision to be the preferred financial solutions provider in Africa with a global reach by 2013, in May 2006 KCB extended its operations to Southern Sudan to provide conventional banking services. The subsidiary has 11 branches.

The latest addition into the KCB family came in November 2007 with the opening of KCB Bank Uganda Limited, which has 13 branches. In December 2008 KCB Rwanda began operations with one branch at Kigali. There are currently nine branches spread out across the country. The government has over the years reduced its shareholding to 17.74 per cent.

KCB provides a wide range of banking and financial services; from corporate banking and trade finance products through propositions for small to medium enterprises and individual clients, to mortgage finance and credit card facilities. Our passion for quality service and an energised and highly motivated team ensures our customers are given an unforgettable KCB quality experience. KCB's wide range of personal products include savings accounts, current accounts and credit facilities.

KCB also offers a group of banking products designed to meet the unique and diversified needs of business customers. Our business products include investment accounts, current accounts and credit facilities when your business needs that financial boost.

KCB has taken a step further into helping its business customers by introducing the Biashara Club, designed to provide a range of value adding services to small and

medium-sized business aimed at growing business even further. By joining KCB's Biashara Club customers can take advantage of valuable opportunities to take their businesses to a higher level, and also access exclusive value-adding opportunities,

Based on its sound knowledge of the requirements of business, KCB offers efficient and reliable banking services in a personal, helpful and responsive manner. In each of our branches, customers will find a professional business banker ready to assist them with their business banking needs at no extra cost.

As the regional bank, we are committed to working with other stakeholders to boost the region's capacity to conduct trade among members. The bank is now providing an improved information technology platform that facilitates online real-time one-branch banking, fast transmission of payments and easy access to funds wherever our customers may be in the region. At the moment our customers across the region can access cash in local currency wherever they may be using a KCB ATM, which is a step in this direction.

In KCB, the East African Community and, indeed, regional businesses have a partner to provide the required resources and infrastructure that will spur economic development and open up opportunities for our people.

KCB Foundation

KCB is committed to supporting the development of communities among whom it does business. Working with its employees and other stakeholders across the region, KCB offers support in the areas of environment, education, enterprise development, health and humanitarian intervention.

The bank identifies the most pressing needs of various communities and mobilises resources to meet those needs cost-effectively, at all times involving the communities in seeking appropriate resolution of their needs.

In 2007 KCB strengthened its ability to effectively support the communities by launching the KCB Foundation, a charitable trust with the mandate to carry out the bank's community support initiatives. The Foundation is led by a Board of Directors and has in place structures to ensure it achieves its vision to be the most responsible and responsive provider of social investment support to deserving communities in our region.

At KCB we are committed to making a difference in the lives of all our stakeholders.