

 Early Warning System

IFC-52726

KCB Kenya Tier II Loan



Quick Facts

Countries	Kenya
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-09-04
Borrower	KCB Bank Kenya Limited
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 150.00 million



Project Description

PROJECT DESCRIPTION

According to bank provided information, the proposed investment in KCB Bank Kenya Limited (KCBK or the Bank), a systemic bank in Kenya, is a Basel II Tier 2 qualifying subordinated loan of up to US\$150 million (including US\$100 million for IFC's own account and up to US\$50 million in mobilization from B and Parallel lenders). The subordinated loan will enhance KCBK's capital base and support the growth of KCBK's MSME lending portfolio, with a 25% allocation to women-led MSMEs (WMSMEs) (the Project).



Investment Description

- International Finance Corporation (IFC)

The Project is a Basel II Tier 2 qualifying subordinated loan of up to US\$150 million, of which up to US\$100 million is for IFC's own account.

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [KCB Bank Kenya](#) (Financial Intermediary)



Private Actors Description

KCBK is the largest banking institution in Kenya and the anchor subsidiary of KCB Group (KCBG or the Group), a leading banking group in East Africa with operations across multiple markets. KCBK accounts for 71 percent of the Group's net income as of December 2025, reflecting its dominant franchise in the domestic market, strong corporate and retail banking capabilities, and leadership in digital financial services. KCBK benefits from a well-established market position, broad customer base, and strong brand recognition, supported by an extensive distribution network and a rapidly growing digital platform. The Bank plays a systemic role in supporting key segments of the Kenyan economy, including corporates, retail and MSME clients.



Contact Information

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>