



Equity Bank Ltd

A brief Introduction

**2010 Global Youth Enterprise and Livelihoods
Development Conference
Washington DC**

Equity Bank Corporate Philosophy



Purpose

We exist to transform the lives and livelihoods of our people socially and economically by availing them modern, inclusive financial services that maximize their opportunities.

Vision

To be the champion of the socio-economic prosperity of the people of Africa.

Mission

We offer inclusive, customer focused financial services that socially and economically empower our clients and other stakeholders.

Positioning Statement

Equity provides Inclusive Financial Services that transform livelihoods, give dignity and expand opportunities.

Our Motto Growing Together In Trust; **Tagline** Your listening Caring Partner

Ownership & Governance

- NSE Publicly Listed
 - *3rd Largest company at NSE*
- Capitalization: Ksh30B
- Market Capitalization: Ksh90B
 - *Largest bank at the NSE*
- Over 30,000 shareholders
- Strategic Investors
 - Helios EB
 - British American Insurance
- Staff: Individuals/ESOP
- 11 Directors

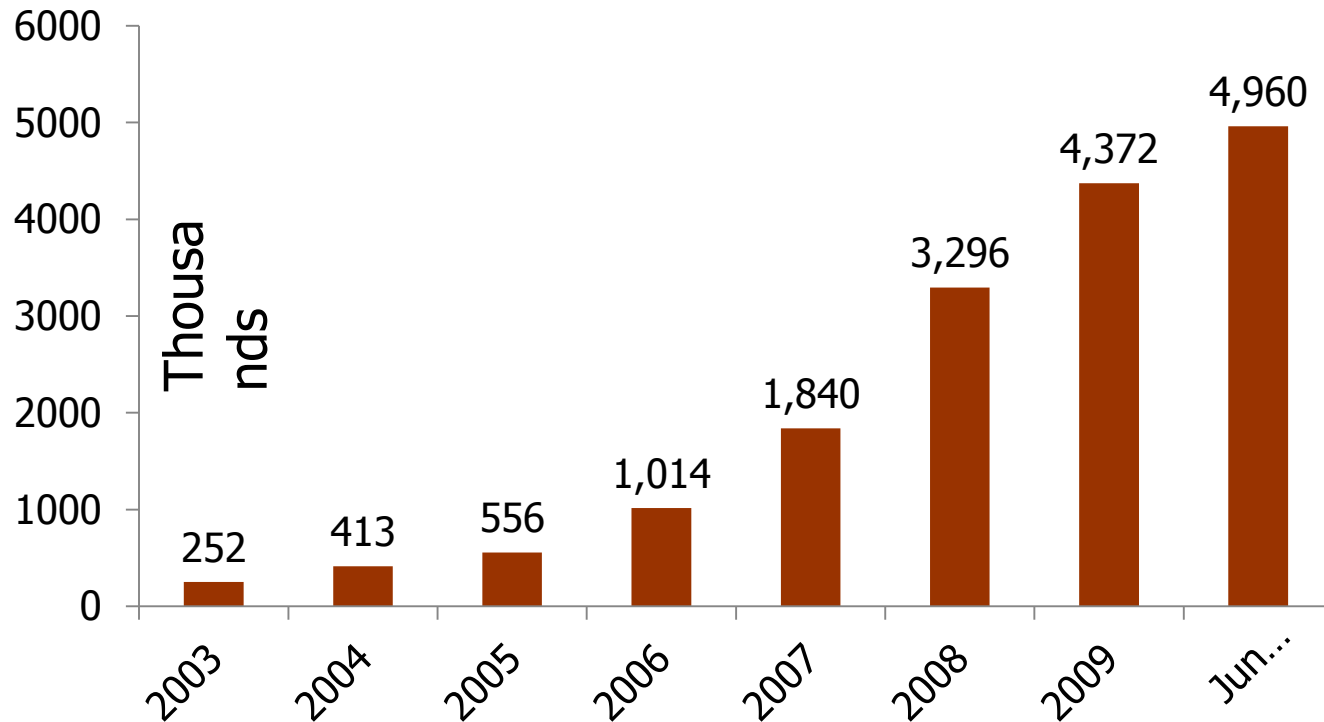
Equity Bank is the biggest African majority owned company in East & Central Africa

Current Status

Largest bank in East & Central Africa

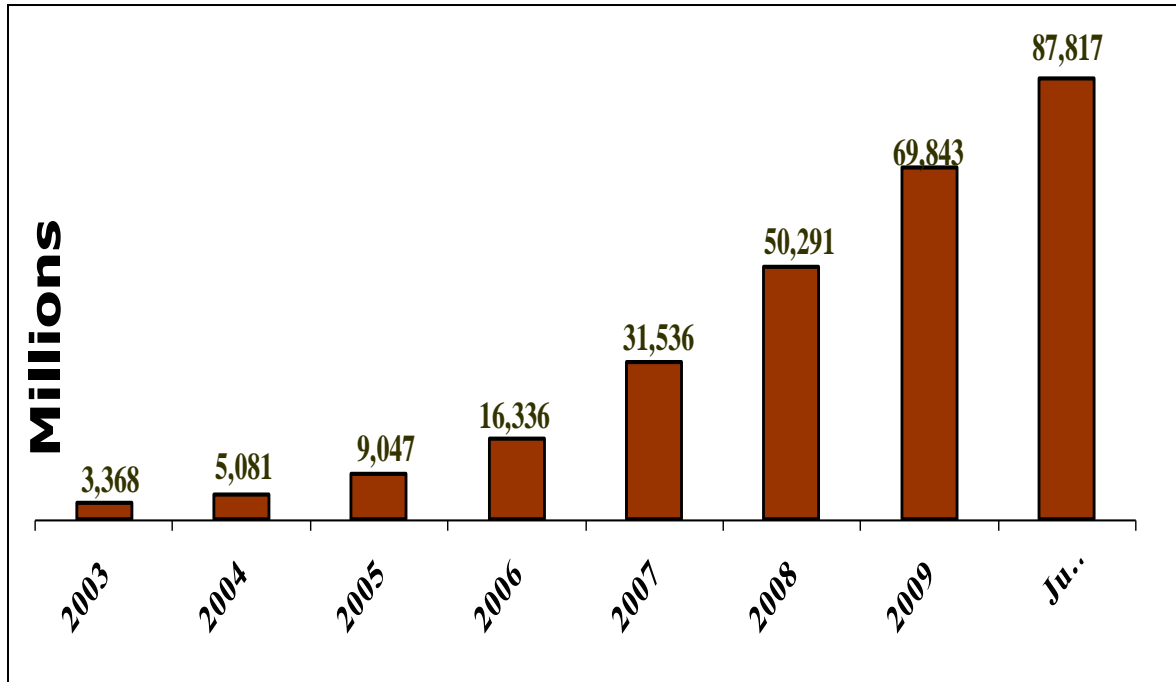
- Customer base - 5 million customers
- Bank Accounts - 56 % of all bank accounts in Kenya
- Deposits - Kshs 88 billion
- Loans - Kshs 71 billion
- No of borrowers - 834,000
- No of branches - 165
- ATMs - 700
- Point of Sale Machines - 4500

Growth in Deposit Clients

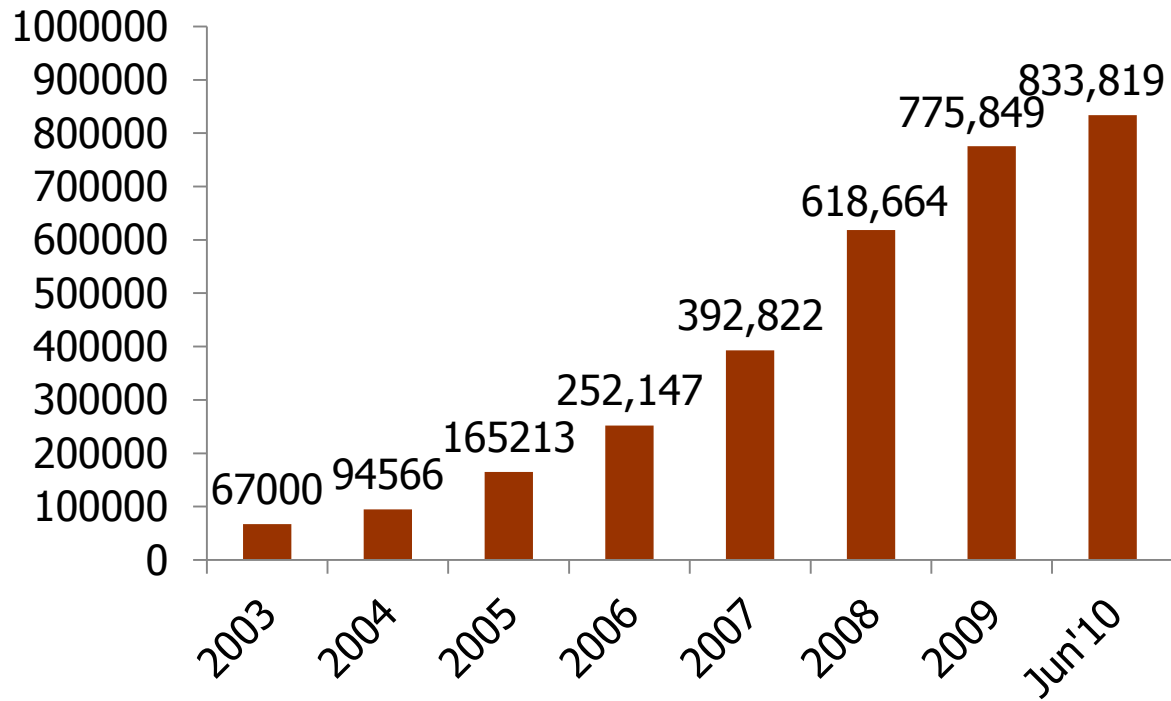


Home to 56% of all bank account holders in Kenya

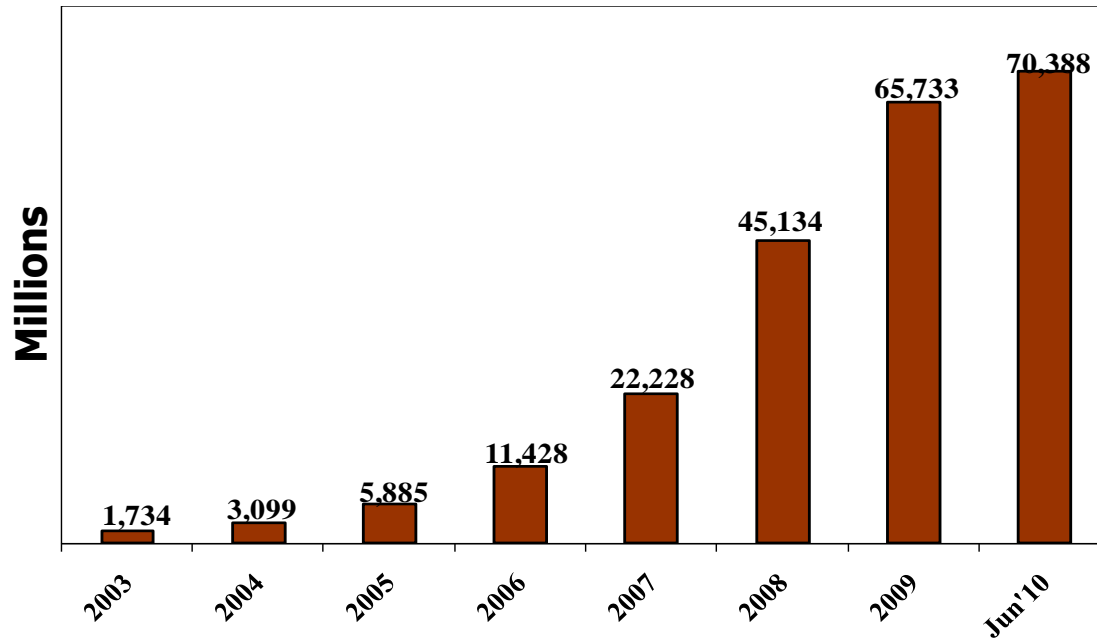
Growth in Volume Customer Deposits



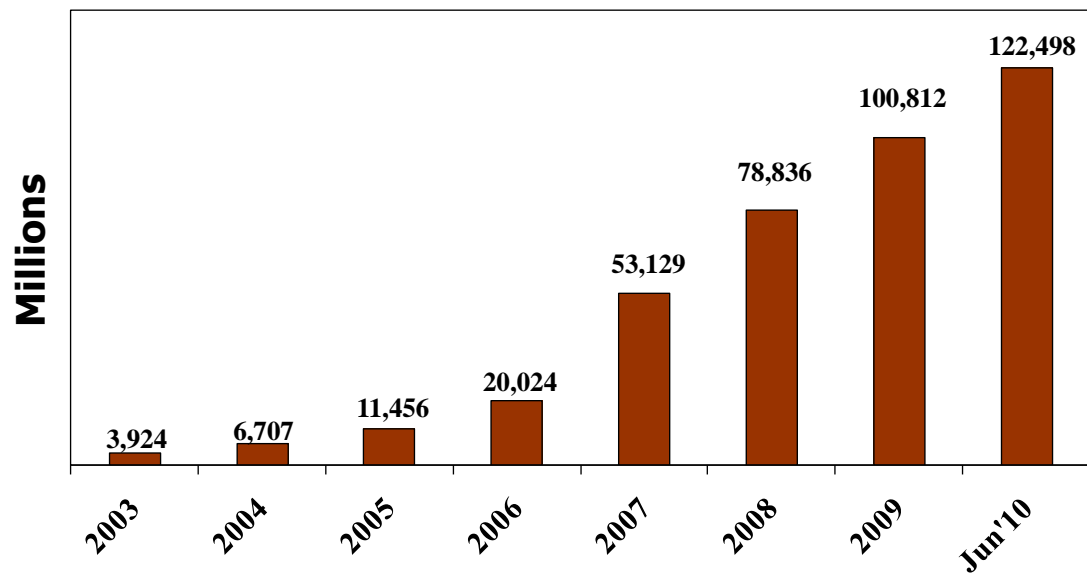
Growth in Borrowing Clients



Growth in Loan Portfolio



Total Assets



Equity Bank's Extensive Regional Footprint



165 branches



Equity Youth Program

**Empowering the Youth, Empowering
Africa**

Youths are Many!!



33% (18-35 years)

**They are also busting with all kinds of talents:
In Sports , Business, Education**



Future Scenario

■ By 2017

- More than 24 million Kenyans will be between 18 and 35 years

Our Involvement

Entrepreneurship

Education

Technology

**Financial
Literacy/
Education**

**Financial
Services**

Education

- Pre- University Program
 - Work Experience internship
 - Life Skills- Leadership Conferences
 - Technical and Leadership Skills
- MasterCard- Equity Bank Scholars
 - Full Scholarship on High School Education
 - Life Skills- Leadership Conferences

Financial Literacy



- The MasterCard Equity Group Foundation three year training program aims at; scaling up and extending training programs for women and youth on financial literacy to 619,500 women and youth across Kenya
- Modules covered:
 - Savings
 - Budgeting
 - Debt Management
 - Financial Negotiation
 - Banking Services
 - Micro Insurance

Free mass public financial literacy education and training



Entrepreneurship & Mentorship



- **Grow** Entrepreneurs dreams of running & owning successful businesses that significantly impact on their personal lives, families, communities & the country at large
- **Support** entrepreneurs with skills, mentors, networks & financial services
- **Expose** entrepreneurs to both local & International entrepreneurs
- **Cultivate & promote** a structured mentorship program that can be adopted both locally & Internationally



Technology

The bank has envisaged that to be competitive alternative delivery channels have to be adopted to facilitate the provision of financial services.

Use of Group Lending technology



- Able to provide incubator services
- Able to reach more youths faster
- Able to reach more youths cost effectively
- Able to provide a platform to value chain players
- Able to provide non-financial service trainings, mentorships, advisory services

High Capacity Enabling Technology

✓ High availability robust systems

- Core banking system: 35million bank accounts; 300,000 transactions/min
- Payment management system: 75 million cards; 180,000 transactions per minute; EMV compliant

✓ Data management

- Tier 4 data center
- Comprehensive business continuity & recovery management system

✓ Secure network & infrastructure

Capable of handling banking transactions for the whole of East Africa.

Capable of processing transactions for multiple local banks & institutions e.g, Telco's combined

EMV – Euro Mastercard & Visa (Advanced chip card security feature)

First Bank in Kenya to comply

The first tier 4 data center in East and Central Africa

Alternate Delivery Channels

Automated Teller Machines

Kimathi Auto Branch 24 hrs – 10 ATM's



- *Taking banking services to the people
Village mobile banks (rural focus)*

75% of Pop. in Rural areas

The bank has deployed 200 ATMs to be able to offer financial services at a reduced cost and also decongest the branches.

Banks/Telecoms Convergence



Convenience and Secure



The Last mile..... Banks + Telcos + Shopkeepers



Emerging Youth Opportunities

- ✓ Commercial agriculture
- ✓ Tourism
- ✓ Infrastructure Development
- ✓ Service Industry
- ✓ ICT/BPO
- ✓ Manufacturing
- ✓ Retail/Wholesale Trade
- ✓ Entertainment Industry

Breaking the Cycle of Poverty

- ✓ Savings
- ✓ Trade
- ✓ Technology
- ✓ Resource Boom – More fertile land

Partnerships

- ☑ Youths
- ☑ Governments
- ☑ Private sector players
- ☑ Donors
- ☑ Universities and research institutions

Contribution to New Management Knowledge

Equity Bank is a case study in the leading International Business Schools

- Harvard
- Stanford
- IESE
- Strathmore
- Columbia
- Lagos

Thank You



We Listen
We Care
We Partner

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