

**ABC bank takes title sponsorship of the Baringo Half Marathon**

2013 marked the first of a five-year sponsorship deal in which ABC Bank pledged to support the Baringo Half Marathon – an annual road race that seeks to develop talented young athletes and make world champions out of them.

As a result of the partnership, the Bank gained the position of title sponsor and the 21 kilometre competition is now known as the ABC Bank Baringo Half Marathon. The Bank spent Sh5 million for the 2013 edition of the half marathon.

The tightly contested race saw huge upsets take place on the race tracks as the relatively unknown Kennedy Kimeng'wa of Mount Elgon breasted the tape well ahead of last year's winner Hosea Naillel (4th place), world championship marathon runner Nicholas Kerich (3rd place) and Hillary Kemboi, who came second in the men's race.

Three Ethiopian runners also took part in the marathon. Their entry marked the start of a sports exchange programme where ABC Bank Baringo Half Marathon finalists will be sponsored to take part in the Great Ethiopian Run (GER) every year. GER is a road race started by Olympic gold-medalist Haile Gebresellase in 2001 with a mission to stage mass-participation athletics events in Ethiopia.

The partnership with GER promises to raise the international profile of the ABC Bank Baringo Half Marathon. Standard Media Group stepped in as media sponsors for the event. We would like to take this opportunity to thank our customers for stepping up to support this initiative by buying tickets and through various other means.



ABC Bank team being flagged off for the Corporate race during the 2013 Baringo Half Marathon. Deputy Governor, Baringo County, Mathew Tuitoek looks on.



Paul Tergat issues final instructions to participants of the women's race before they are flagged off.



They came out in their numbers, old and young alike, to witness the marathon held at Kabarnet town in Baringo County.



Comedian Chipukeezzy (in white T-Shirt) and singer Israel entertain the crowd.



Traditional dancers were part of the rich entertainment menu that was available during the marathon.

**Another feather in our cap!**

ABC Bank emerged a champion of governance, winning an award during the 2013 edition of the Champions of Governance (COG) awards.

The Bank emerged second runners-up in the Finance and Investment Sector category at a gala dinner hosted by the Institute of Certified Public Secretaries of Kenya (ICPSK), who launched the awards back in the year 2010.

Lauding the development as a milestone for ABC Bank, Group MD Shamaz Savani said the Bank was committed to the principles of corporate governance.

"By successfully participating in the COG Awards, we have shown our commitment to entrenching corporate governance in our business practices," he said.

The awards also marked the launch of ICPSK's Champions of Governance Index, a development that is likely to raise the profile of the award and set a foundation for stricter guidelines and benchmarks for corporate governance in the country.

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**Sports medicine helps hospital's quest for children's charity**

AIC-Cure International Children's Hospital, an institution of the Africa Inland Church was established in 1998 to help children from poor backgrounds born with physical challenges by offering them corrective surgery at no cost to them.

Due to the high cost of such surgery, the hospital had to seek innovative ways of financing its operations, and settled on the niche and lucrative practice of sports medicine. As a result, the facility acts as a curative centre for injured sportsmen and women, and is one of only a few world-class facilities in Africa offering such services.

According to AIC Cure Executive Director Peter Kyalo, sports medicine has proven to be an important avenue for fundraising.

"We have qualified orthopedic surgeons who specialize in sports medicine. Our equipment is state-of-the-art and it can carry out endoscopic operations which are not as invasive as normal surgery. The work Mr Kyalo and his team do is important because they have salvaged many a career that serious injury had threatened to tear apart.

ABC Bank has been a loyal partner on this journey. "We operate several accounts at ABC Bank and this partnership has enabled us to harness our finances towards improving our charity programme for children living with physical challenges," he says. - Peter Kyalo Executive Director AIC Cure



Doctors at the AIC-Cure International Children's Hospital look at a patient's X-Ray chart

AIC-Cure International Children's Hospital sports medicine wing regularly treats members of the national rugby Sevens team – the venerated Shujaa. "We handle Shujaa - the national rugby sevens team. Whenever they are injured and require surgery, they visit our Kijabe facility for medical attention. We all know how important to the country our rugby team is more so in promoting Kenya as a brand – so looking after them is a big deal for us," Kyalo adds.

He reveals that surgery costs start at Sh100,000 and, though the charges are not subsidized, they are comparatively cheaper than other hospitals. According to Mr Kyalo, many sports people have passed through the hospital with various injuries ranging from mild to very serious and they have been able to resolve them. "We have all sorts of sportsmen and women coming here – from amateurs to professionals. We help them get back on their feet and onto the field. We have saved many potentially damaged careers," he says.

ABC Bank has been a loyal partner on this journey. "We operate several accounts at ABC Bank and this partnership has enabled us to harness our finances towards improving our charity programme for children living with physical challenges," he says.

According to its official website, AIC-CURE International Children's Hospital was Africa's first orthopedic/ pediatric teaching hospital for children with disabilities. The 30-bed hospital provides care for children suffering from conditions like clubfoot, cleft lip and cleft palate, curvature of the spine and disabilities stemming from polio, cerebral palsy, muscular dystrophy and other congenital abnormalities.

Each year the hospital serves approximately 8,000 children and performs approximately 2,500 surgeries each year. The hospital also operates mobile clinics that travel to remote regions to provide follow-up care and identify children who can be treated at the hospital.

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Pay your premiums in easy instalments.



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## GMD's Statement



Welcome to 2014!  
Here we are, at the start of what we trust will be, a year of great achievement and prosperity.

For us, a new year offers us the opportunity to reflect on the past one – its successes and failures, highs and lows.

Looking back, we are encouraged by our progress in 2013.

We won several awards during the year including Best Bank in Technology Use (1st Runners up), Fastest Growing Bank (2nd Runners up) and Best Bank in Product Innovation (2nd Runners up), awarded by Think Business.

We also won a Champions of Governance award from the Institute of Certified Public Secretaries of Kenya (ICPSK), emerging 2nd Runners up in the Finance and Investment Sector category. This award affirmed our business practices as being above board. It is indeed a wondrous achievement, one that we dedicate to you, our customer, for your support.

In November, we successfully sponsored the ABC Bank Baringo Half Marathon with Standard Group as our media partners at Kabarnet town in Baringo County. Find pictures and more of these stories in our news segment.

2013 was also the year we said good bye to Deviinder Gupta, our Group CEO for the last three and a half years. Let me take this opportunity on behalf of the whole Bank to wholeheartedly thank Deviin for his contribution towards the attainment of our five year strategy. We wish him well in his future endeavors.

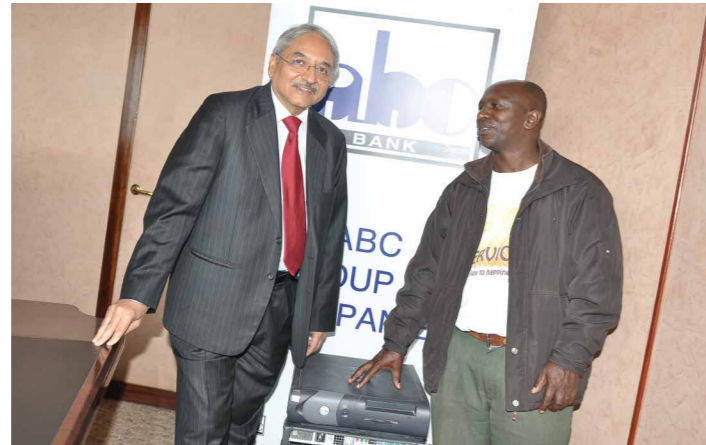
Join me in welcoming Sridhar Natarajan, our incoming Group CEO, who brings on board extensive banking experience having worked with leading banks in India, Hong Kong and Indonesia. He will be responsible for the implementation and monitoring of the Group's strategies for both business and functional units and the entrenchment of Nyota Mpya, our organisational culture change initiative.

Lastly, we look forward to your continued support in 2014. We are committed to serving you better and supporting your growth in line with our vision to "empower you to achieve the extraordinary." We recognize that when you grow, we grow. We look forward to celebrating many success stories with you.

Have a great year!

**shamaz**  
Group Managing Director

## Pictorial



ABC Bank Chief Operating Officer, Raj Arora, shares a light moment with the Director of Dagoretti-based Children's Garden Home, Mr James Mbugua, during the hand-over ceremony for ten computers the Bank donated to the charity organisation.

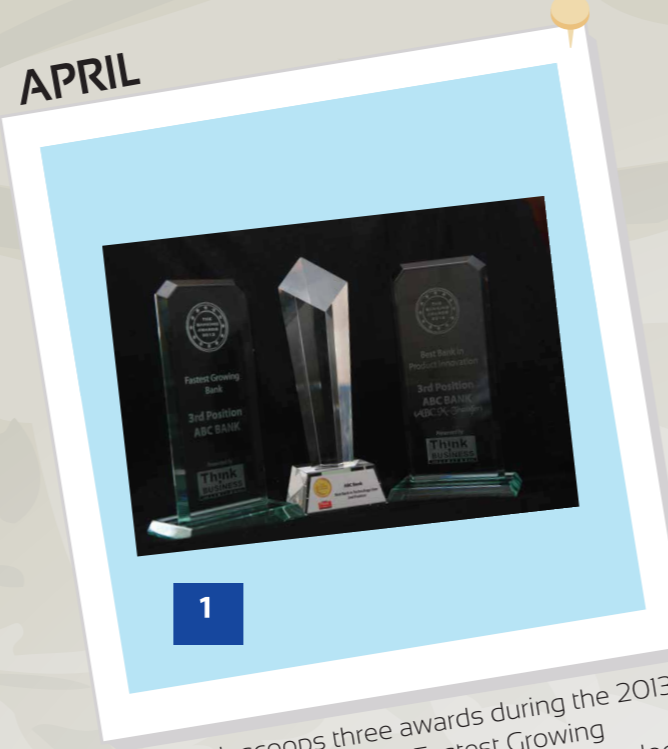


Happy faces: ABC Bank staff members join children at the Kayole Street Children Rehabilitation Centre in Nairobi. The Bank donated foodstuffs, clothes, computers and other items to the child rescue centre.



ABC Bank Mombasa Branch manager, David Ndua (L) looks on as Rabai Constituency MP William Kamoti speaks during the handover ceremony of soccer balls and a trophy donated by the Bank for a football tournament for the youth of his constituency.

## APRIL



ABC Bank scoops three awards during the 2013 Annual Banking Awards: Fastest Growing Bank (2nd runners up), Best Bank in Technology Use (1st runners up) and Best Bank in Product Innovation (2nd runners up) categories.

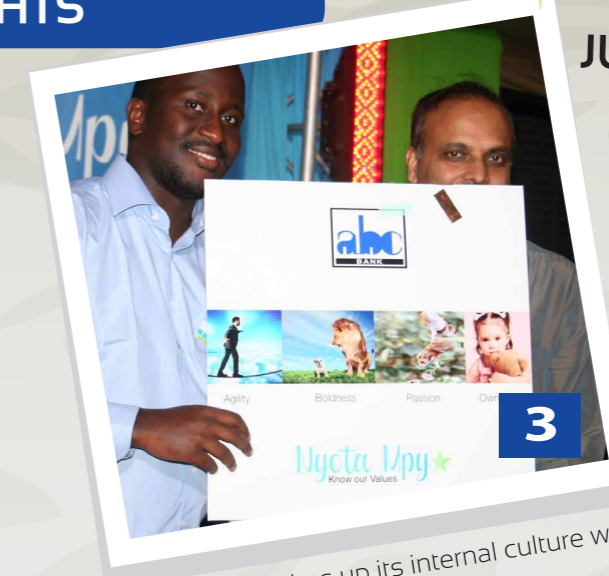
## MAY



ABC Bank and Unaitas Sacco Ltd partner to provide a raft of financial services to sacco members, including an innovative cheque clearing solution.

## 2013 HIGHLIGHTS

## JUNE



ABC Bank shakes up its internal culture with the launch of new cultural values. Agility, Boldness, Passion and Ownership are expected to propel the bank to greater heights.

## 4



ABC Bank upgraded Internet Banking goes live, offering customers the opportunity to do their banking on the go.

## JULY

## AUGUST

## 5



Good news for diaspora customers and their loved ones. ABC Bank launches M-Transfer, the country's first free international money transfer service.

# THANK YOU!

Together, let's make 2014 a memorable year for all.

## DECEMBER



ABC Bank emerges 2nd runners up in the Finance and Investment category of the 2013 Champions of Governance (COG) awards.

## NOVEMBER



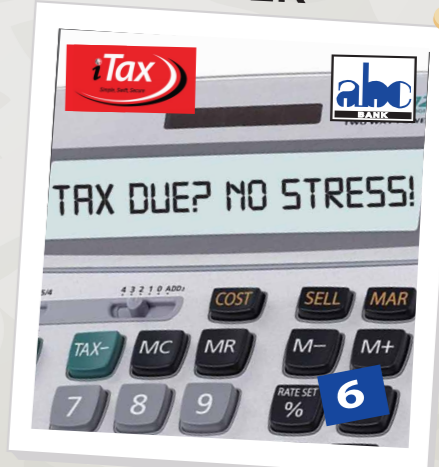
ABC Bank Baringo Half Marathon launched to identify and develop athletic talent in Kenya. ABC Bank pledges to sponsor the marathon for five years with an inaugural amount of Kshs. 5 million for 2013.

## OCTOBER



Insurance Premium Financing launched. The product allows customers to pay their insurance premiums in easy instalments.

## SEPTEMBER



ABC Bank enters into partnership with the Kenya Revenue Authority to enable customers to pay their taxes at any ABC Bank branch nationwide.