

From the Group MD







Dear Value=d Investor

I take this opportunity to wish you a Happy New Year from ABC Bank! Despite challenges in economic, political front and global geo politics, 2017 has been a very successful year for ABC Bank, thanks very much to the confidence reposed by customers which helped us grow our deposits by over Kes 2 billion.

We were feted with several awards during the year, which include Champions of Governance awards organized by Institute of Certified Public Secretaries of Kenya (ICPSK);

- Winner Most Improved Organization 2017,
- 1st runners up Finance & Investments category and
- 2nd runners up Champion of Governance 2017,

We were also recognized by Standard Chartered Bank and awarded for transaction processing diligence and accuracy.

(A detailed round up is attached for your reading)

This is a recognition and appreciation of our commitment in upholding industry principles and best practices of governance.

Last year, we had decided to make the Branch banking experience outstanding for all our customers. We totally revamped our Libra and Westlands branches and our Koinange branch as well, as a follow up to similar effort in Mombasa and Kisumu. Our subsidiary, ABC Capital Ltd is now located in a more spacious environment in Westlands. We are happy that our customers are delighted with the exposure.

On the product front, we launched Pesalink, a money transfer service that allows you to seamlessly transfer funds across all Kenyan Banks, through the Kenya Bankers Association. We didn't stop there; we also launched Marine Cargo Insurance through our Bancassurance unit, in collaboration with our partner insurance firms.

Our diaspora banking team has been active across the globe in 2017 and tours to United States, United Kingdom and Middle East are planned in 2018 as well to meet the diaspora community. We celebrated Christmas and ushered in the New Year together with the diaspora community with aMbuzi party.

We have also activated a relationship with Crown Agents Bank from the United Kingdom and Aktif Bank from Turkey. This will benefit the Bank by supporting our trade finance and correspondent banking needs.

On behalf of the team at ABC, I thank you for your continuous support and partnership.

Our hearty wishes for a very happy new year,

Shamaz Savani,

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ABC Bank wins 3 Corporate Governance Awards!!

To cap the successful year for the Bank, ABC Bank had a triple win at the 2017 Champions of Governance (CoG) awards organized by the Institute of Certified Public Secretaries of Kenya held at the Radisson Blu Hotel on 30th November, 2017. The Bank was awarded:

- Winner Most Improved Organization 2017
- 1st runners up Finance and Investments category
- 2nd runners up Champion of Governance 2017

The Champions of Governance Awards, which are held annually, celebrate organizations and individuals that exhibit the highest standards of good governance practices, in line with ICPSK's mission "To promote the practice of good governance and leadership through competence, development of members and dissemination of knowledge and best practice to stakeholders".

"We, as ABC Bank, are honored to be awarded for the fourth time for the Champions of Governance awards. These awards are as a result of our consistence in upholding and investing in practices of good governance. This great achievement is a testimony of the Bank's commitment to governance principles of responsibility, accountability, fairness and transparency in all our actions," Group Chief Executive Officer, Sridhar Natarajan said.





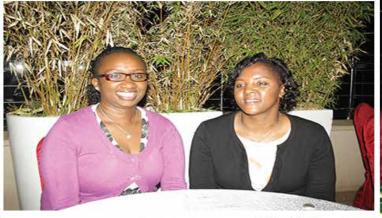






ABC BANK DIASPORA MBUZI PARTY 2017













ABC BANK DIASPORA MBUZI PARTY 2017

On 15th December 2017, ABC Bank, led by the Diaspora team, hosted the second edition of the "Diaspora mbuzi choma party" at the La Maison Royale, to appreciate our Diaspora customers who are in town to celebrate the festive season with family and friends. The Bank organised the get-together meeting in partnership with Username Investments, to interact with its Diaspora customers, strengthen the cordial relationship and identify opportunities for mutual cooperation.

"This was a great opportunity not only for the Bank to interact with the diaspora customers, but also for the customers who are in the same countries to network. They also discussed with investment professionals who advised them on current investment opportunities in the country," Joseph Waithaka Head of Diaspora Banking said.

ABC The Bank





ABC Bank sponsors Guangzhou -Nairobi Economic and Trade Exchange Forum







ABC Bank sponsors Guangzhou Nairobi Economic and Trade Exchange Forum

ABC Bank sponsored the Guangzhou - Nairobi Economic and Trade Exchange Forum which took place 23rd November 2017 at Crowne Plaza Hotel. The forum was aimed at strengthening economic and business exchanges between China and Kenya, as well as explore potential business opportunities.

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ABC Bank supports Art of Living concert

ABC Bank sponsored The Art of Living concert held at the SSD Temple in Lower Kabete on 1st October, 2017. The Art of Living is a non-profit, volunteer-based organization that focuses on the elimination of stress and violence, and fosters inner peace, happiness and well-being for all individuals. The event was conducted by Nitin Dhawar, a teacher of The Art of Living and an accomplished singer. The sponsorship was part of ABC Bank's community-support initiatives.







ABC Bank sponsors Kayole Children's Home Visit

ABC Bank staff a.k.a Friends Of Kayole (FOK) visited Kayo

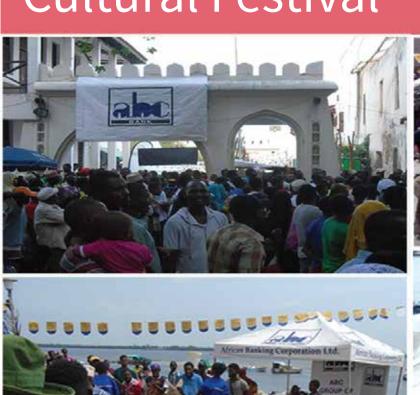
them with early Christmas goodies and a mbuzi to celebrate the festive season. ABC Bank has over the years supported Kayole Children's Home, led by our selfless Audit team, through various initiatives such as quarterly visits, donating food stuffs and toiletries, paying school fees for some of the students and spending time with them. The staff cooked for the children and encouraged the children by presenting awards to the students who had performed well in their KCPE exams. They had fun dancing with the children and wrapped it up by cutting the Christmas cake.



ABC Bank sponsors Lamu Cultural Festival



Amazingly Better Choice









ABC Bank sponsors Lamu Cultural Festival

ABC Bank sponsored the 17th Lamu Cultural Festival which took place from 16th - 19th November 2017 in Lamu Island. The Lamu Cultural Festival is aimed at keeping the culture alive while at the same time manifesting the coexistence among the various communities. The festival, that takes place in a span of 4 days, is characterized by traditional dances, dhow races, donkey races, swahili poetry, football tournaments and live musical performances. This year's theme for the festival was "Amani na Maridhiano", meaning "Peace and coexistence". The sponsorship was part of ABC Bank's community support initiatives.







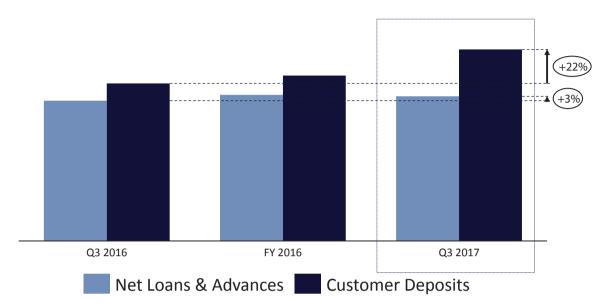
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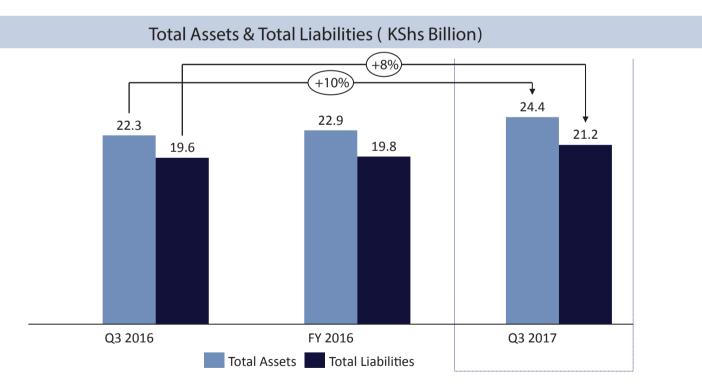




Customer Loans & Advances and Customer Deposits (KShs Billion)



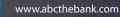
Customer Deposits. Total customer deposits expanded 22% (KShs 3.4Billion) to close at KShs 19.2Billion in Q3 2017 from KShs 15.8Billion same period last year. This was driven by aggressive business's initiatives implemented during same period. **Loans and advance(net).** Loans and advances closed at KShs 14.5 Billion (Q3 2016: KShs 14.1 Billion) which was 3% q/q growth compared to same period last year. This was mainly on account of the Bank's risk appetite amidst interest rate capping regulation and increasing uncertainties in operating environment.



Total Assets expanded by 10% (KShs 2.1Billion) to close at KShs 24.4Billion as at 30th September 2017 from KShs 22.3Billion same period last year.

Total Liabilities grew by 8% (KShs 2.1Billion) to close at KShs 21.2Billion as at 30th September 2017 from KShs 19.6Billion same period last year.









Operating Expense (KShs Million)



Total Operating Expenses came down by 2% to KShs 1,039 million in Q3 2017 (2015 Q3: KShs 1,055 million). This follows cost saving initiatives implemented during the period in line with the Bank's Cost efficiency strategy

Capital Adequacy

As At	31st Dec 2013	31st Dec 2014	31st Dec 2015	31st Dec 2016	30th Sep 2017
Core Capital/Total deposits Liabilities	11.2%	12.0%	13.8%	14.7%	12.9%
Minimum statutory Ratio	8.0%	10.5%	8.0%	8.0%	8.0%
Excess/(Deficiency)	3.2%	1.5%	5.8%	6.7%	4.9%
Core Capital / Total risk weighted assets	14.3%	11.3%	11.9%	12.8%	12.6%
Minimum Statutory Ratio	8.0%	10.5%	10.5%	10.5%	10.5%
Excess (Deficiency)	6.3%	0.8%	1.4%	2.3%	2.1%
Total Capital/Total risk weighted assets	15.1%	17.2%	16.5%	16.0%	14.9%
Minimum statutory Ratio	12.0%	14.5%	14.5%	14.5%	14.5%
Excess/(Deficiency)	3.1%	2.7%	2.0%	1.5%	0.4%



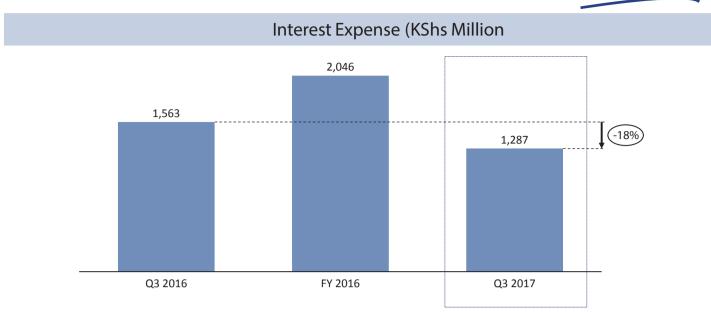




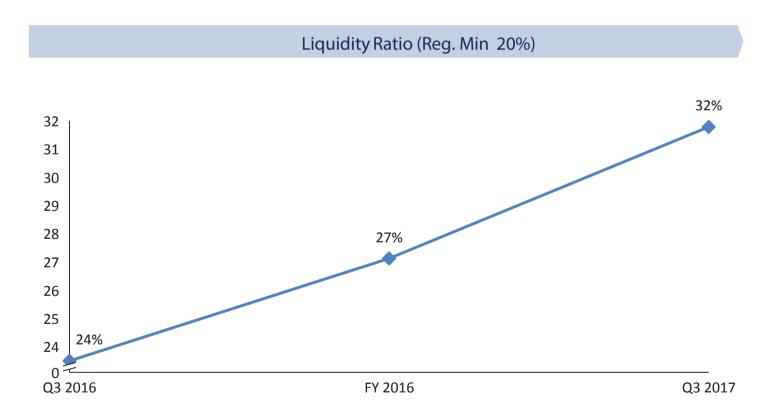








•Interest Expense dropped by 18% (KShs 0.3Billion) to close at KShs 1.3Billion in Q3 2017 from KShs 1.6Billion same period last year. This was driven by Bank's focus on low cost deposits.



The Bank's Liquidity sound at 32% (Minimum statutory requirement: 20%) as at 30th September 2017.



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UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2017

-	STATEMENT OF FINANCIAL POSITION	30th Sept	31st Dec	Bank 31st Mar	30th Jun	30th Sept	30th Sept	31st Dec	Group 31st Mar	30th Jun	30th Sept
		2016 Unaudited	2016 Audited	2017 Unaudited	2017 Unaudited	2017 Unaudited	2016 Unaudited	2016 Audited		2017 Unaudited	
A	ASSETS	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'	Shs '000'
1 2 3	Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	165,917 1,118,697	155,946 1,238,857	186,141 1,304,344	184,184 2,015,560	191,261 1,363,753	210,867 1,201,935	204,601 1,301,923	254,718 1,377,968	221,441 2,099,028	242,870 1,740,654
4	Financial Assets at fair value through profit and loss Investment Securities:	-	-	-	-		-	-	-	-	
ľ	a) Held to Maturity: a. Kenya Government securities	2,899,563 2,899,563	2,920,747 2,920,747	2,906,885 2,906,885	2,929,689 2,929,689	2,795,428 2,795,428	3,430,976 2,899,563	3,391,142 2,920,747	3,324,858 2,906,885	3,662,865 2,929,689	3,236,537 2,795,428
	b. Other securities b) Available for sale:	519,538	504,209	510,578	532,847	531,977	531,413 519,538	470,395 504,209	417,973 510,578	733,176 532,847	441,109 531,977
١.	a. Kenya Government securities b. Other securities	519,538	504,209	510,578	532,847	531,977	519,538	504,209	510,578	532,847	531,977
6 7	Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad	105,414 222,980	426,014 804,091	371,149 565,171	350,301 633,392	994,850 383,484	118,984 413,340	432,314 978,614	455,181 692,323	350,493 658,462 32,524	1,012,734 444,690 32,539
8 9	Tax recoverable Loans and advances to customers (net)	20,655 13,637,212	19,219 14,228,599	19,219 13,656,946	19,219 13,560,930	19,219 14,041,139	35,187 14,060,068	33,717 14,641,988	33,982 14,097,299	32,524 14,002,752	32,539 14,496,244
10 11 12	Balances due from banking institutions in the group Investments in associates Investments in subsidiary companies	12,530 885,405	12,731 885,405	12,912 885,405	12,985 - 885,405	13,275 - 885,405		-	-		
13 14	Investment properties		-	000,400	-		-	-	-	-	3
15 16	Property and equipment Prepaid lease rentals Intangible assets	509,764	515,978	512,251	516,610	516,261	538,000	546,353	542,693	545,318	544,143
18	Deferred tax asset	121,803 25,440	122,352 25,084	119,036 25,084	118,386 25,084	114,008 25,084	121,975 32,383	123,796 31,538	119,818 32,027	119,121 34,323	115,395 25,084
19 20	Retirement benefit asset Other assets	1,400,681	563,119	1,603,414	1,921,342	1,795,675	1,588,794	674,773	1,773,129	2,091,594	2,000,311
21 B	TOTAL ASSETS LIABILITIES			22,678,535	23,705,934	23,670,819			23,214,574	24,350,768	24,423,178
23	Balances due to Central Bank of Kenya Customer deposits	1,397,054 15,321,123	1,392,756 16,078,445	17,686,762	18,566,792		1,397,054 15,790,918	1,392,756 16,573,195	18,145,638	19,120,110	19,194,736
24 25 26 27	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions Other money market deposits	245,040	344,133	330,462	266,582	149,654 267,861	95,796 251	7,603 152,240	216,290	142,086	149,654 143,365
27 28	Orrier money market deposits Borrowed funds Balances due to banking institutions in the group	1,347,737	1,248,742	1,201,280	1,173,143	1,194,545	1,347,737	1,248,742	1,201,280	1,173,143	1,224,607
29	Day payable Dividends payable	60,747		18,428	30,713	45,073	68,171		21,112	30,713	45,073
31 32	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-	-	
33 34	Other liabilities TOTAL LIABILITIES	275,866 18,647,567	361,512 19,425,588	394,649 19,631,581	571,843 20,609,073	281,575 20,541,046	373,968 19,073,895	393,199 19,767,735	487,315 20,071,635	677,719 21,143,771	394,224 21,151,659
C 35	SHAREHOLDERS' FUNDS Paid up /Assigned capital	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000	1,050,000
36 37	Share premium/(discount) Revaluation reserves	(41,228)	(58,014)	(50,820)	(29,583)	(30,176)	(125,363)	(159,156)	(162,112)	(116,375)	(85,118)
38 39 40	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves	1,875,109 114,151	1,920,510 84,267	1,963,507 84,267	1,992,176 84,268	2,025,681 84,268	1,897,959 118,547 (37,708)	1,938,517 84,770 (82,517)	1,979,291 84,267 (75,170)	2,000,155 84,268 (75,170)	2,032,343 84,268 (75,056)
	Official Reserves Proposed dividends Capital grants	-	-	-	-	-	(37,706)	(02,517)	(75,170)	(75,170)	(75,050)
	TOTAL SHAREHOLDERS' FUNDS Minority Interest	2,998,032	2,996,763	3,046,954	3,096,861	3,129,773	2,903,435 294,717	2,831,614 265,619	2,876,276 266,663	2,942,878 264,119	3,006,437 265,082
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	21,645,599	22,422,351	22,678,535	23,705,934	23,670,819		22,864,968	23,214,574	24,350,768	24,423,178
1.0	STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME										
1.1	Loans and advances Government securities	2,095,317 295,664	2,620,574 392,726	501,191 96,832	1,017,216 195,149	1,547,379 294,547	2,165,458 338,354	2,715,634 446,295	524,920 110,747	1,066,752 218,777	1,625,076 323,135
1.4	Deposits and placements with banking institutions Other Interest Income	1,918 2,610	6,238 2,610	10,483	15,986	27,464	31,336 4,279	47,319 2,923	8,711 301	24,351	49,781 163
1.5 2.0	Total interest income INTEREST EXPENSE	2,395,509	3,022,148	608,506	1,228,351	1,869,390	2,539,427	3,212,171	644,679	1,309,880	1,998,155
2.2	Customer deposits Deposits and placement from banking institutions	1,288,081 151,730	1,689,614 189,821	362,061 30,830	748,314 32,888	1,126,918 37,488	1,305,939 143,413	1,712,712 182,777	369,068 22,061	763,287 24,662	1,151,583 29,388 105,770
2.3 2.4 3.0	Other interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME	113,570 1,553,381	150,284 2,029,719	36,954 429,845	71,464 852,666	105,770 1,270,176	113,570 1,562,922	150,284 2,045,773	36,954 428,083	71,464 859,413	1,286,741 711,414
4.0 4.1	NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances	842,128 84,825	992,429 225,455	178,661 94,430	375,685 145,358	599,214 211,540	976,505 90,029	1,166,398 232,536	216,596 96,197	450,467 150.696	218.989
4.2 4.3	Other fees and commissions Foreign exchange trading income/(Loss)	135,877 48,650	203,470 81,837	30,332 21,091	133,749 30,854	165,331 38,824	153,838 52,038	225,911 86,425	37,883 22,656	149,910 33,583	186,119 42,663
4.4	Dividend Income Other income	73 (5,973)	13,839	117	41 234	252 351	73 19,119	37.599	6,218	41 11,654	252 19,119
4.6 5.0	Total Non-interest income TOTAL OPERATING INCOME	263,452 1,105,580	524,601 1,517,030	145,970 324,631	310,236 685,921	416,298 1,015,512	315,097 1,291,602	582,471 1,748,869	162,954 379,550	345,884 796,351	467,142 1,178,556
6.1	OTHER OPERATING EXPENSES Loan loss provision	101,876	102.477	11,020	70.393	79,456	105,015	108.348	13,282	78,474	85.038
6.3	Staff costs Directors' emoluments	475,301 41,992	656,733 64,457	159,962 14,864	323,281 36,613	498,205 62,284	550,001 42,181	752,972 69,445	185,013 15,411	374,694 38,367	576,748 64,751
6.5	Rental charges Depreciation charge on property and equipment	48,808 40,201 12,401	70,431 54,821 16,631	19,288 14,811 4,302	34,765 29,190	46,512 43,106 12,969	70,293 45,891 12,541	98,259 62,327 16,812	27,672 16,794 4,345	51,552 34,335 8,677	71,923 48,832 13,103
6.7	Amortisation charges Other operating expenses Total Other Operating Expenses	182,510 903,089	329,592 1.295.142	38,959 263,206	8,591 80,709 583,542	122,736 865,268	229,492 1,055,414	396,986 1,505,149	53,180 315,697	117,530 703,629	178,531 1,038,926
7.0	Profit/(loss) Before Tax and Exceptional Items Exceptional Items	202,491	221,888	61,425	102,379	150,244	236,188	243,720	63,853	92,722	139,630
9.0	Profit/(Loss) After Exceptional Items Current Tax	202,491 60,747	221,888 64,271	61,425 18,428	102,379 30,713	150,244 45,073	236,188 69,818	243,720 75,856	63,853 22,035	92,722 32,584	139,630 46,341
11.0 12.0	Deferred Tax Profit/(Loss) After Tax and Exceptional Items	141,744	356 157,261	42,997	71,666	105,171	166,370	304 167,560	41,818	60,138	93,289
14.0	Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest	141,744	157,261	42,997	71,666	105,171	10,463 155,907	7,282 160,278	1,044 40,774	(1,500) 61,638	(537) 93,826
15.1	Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations	-	-	7.101	-	-	(7,386)	(76,220)	7,347	7,358	7,461
15.3	Fair value changes in available for sale financial assets Revaluation surplus on Property,plant and equipment Share of other comprehensive income of associates	19,680	2,894	7,194	28,431	27,838	19,680	(24,493)	7,194	28,431	27,838
15.5	Income tax relating to components of other comprehensive income	19,680	2,894	7,194	28,431	27,838	12,294	(100,713)	14,541	35,789	35 299
17.0 18.0	Other Comprehensive Income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED	161,424 1.35	160,155 1.50	50,191 0.41	100,097 0.68	133,009 1.00	178,664 1.58	66,847 1.53	56,359 0.40	95,927 0.57	35,299 128,588 0.89
111	DIVIDEND PER SHARE -DECLARED OTHER DISCLOSURES										
1.0	NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	2,825,408	2,840,434	2,914,586	3,243,135	3,544,900	2,842,626	2,851,350	2,933,430	3,265,049	3,552,461
	(b) Less: Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b)	555,957 2,269,451	557,552 2,282,882	581,889 2,332,697	601,122 2,642,013	617,383 2,927,517	557,597 2,285,029	558,406 2,292,944	582,940 2,350,490	602,725 2,662,324	618,463 2,933,998
	(d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d)	234,798 2,034,653		243,770 2,088,927	308,913 2,333,100	320,261 2,607,256	240,034 2,044,995	238,079 2,054,865	246,133 2,104,357	317,180 2,345,144	325,692 2,608,306
	(f) Discounted Value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES	2,034,653	1,980,973 66,059	1,998,586 90,341	2,235,223 97,877	2,492,682 114,574	2,044,995	1,988,806 66,059	2,014,016 90,341	2,247,267 97,877	2,493,732 114,574
2.0	(a) Directors, Shareholders and Associates (b) Employees	221,220 459,378	210,750 484,996	249,198 495,872	241,992 511,498	273,722 515,704	221,791 459,949	211,389 485,635	249,557 496,231	242,258 511,764	273,958 515,940
3.0	(c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS	680,598	695,746	745,070	753,490	789,427	681,740	697,024	745,788	754,022	789,899
	(a)Letters of credit,guarantees, acceptances (b) Forwards, swaps and options	796,819 473,747	1,136,405 205,000	1,024,108	1,861,475 104,600	1,368,983 78,475	832,912 473,747	1,238,008 205,000	1,135,849	2,033,663 104,600	1,573,400 78,475
	(c)Other contingent liabilities (d)Total Contingent Liabilities	33,629 1,304,195	20,958	69,407 1,093,515	9,445 1,975,520	94,340 1,541,798	33,629 1,340,288	20,958 1,463,966	69,407 1,205,256	9,445	78,475 94,340 1,746,215
4.0	CÀPITAL STRENĞTH (a)Core capital	2,251,860	2,368,133	2,389,632	2,403,966	2,420,719					
	(b) Minimum Statutory Capital (c)Excess/(Dificiency)(a-b)	1,000,000 1,251,860	1,000,000 1,368,133	1,000,000 1,389,632	1,000,000 1,403,966	1,000,000 1,420,719					
	(d) Supplementary Capital (e) Total Capital (a+d) (f)Total risk weighted assets	680,818 2,932,678 18,324,816	600,934 2,969,067	550,934 2,940,566 18,800,765	500,935 2,904,901	450,935 2,871,654					
	(f) lotal risk weighted assets (g) Core Capital/Total deposits Liabilities (h) Minimum statutory Ratio	18,324,816 14.7% 8.0%	18,530,459 14.7% 8.0%	13.5% 8.0%	19,135,556 12.9% 8.0%	19,261,123 12.9% 8.0%					
	(i) Excess/(Deficiency) (g-h) (j) Core Capital / total risk weighted assets	6.7% 12.3%	6.7% 12.8%	5.5% 12.7%	4.9% 12.6%	4.9% 12.6%					
	(k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k)	10.5% 1.8%	10.5% 2.3%	10.5% 2.2%	10.5% 2.1%	10.5% 2.1%					
	(m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio	16.0% 14.5%	16.0% 14.5%	15.6% 14.5%	15.2% 14.5%	14.9% 14.5%					
5.0	(o) Excess/(Deficiency) (m-n) LIQUIDITY	1.5%	1.5%	1.1%	0.7%	0.4%					
	(a) Liquidity Ratio (b) Minimum Pation (Pational Pational	24% 20%	27% 20%	31% 20%	35% 20%	32% 20%					
The f	 (c) Excess (Deficiency) (a-b) inancial statements are extracts from the books of the institution. The com 	4% plete set of q	7% uarterly finar	11% ncial stateme	15% ents, statutor	12% y and qualit	ative disclos	ures can be	accessed on	the institution	on's website

4% 17% 11% 15% 12%

The financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.abcthebank.com. They may also be accessed at the institution's head office located at ABC Bank House , Woodvale Grove, Westlands Nairobi.

SIGNED SHAMAZ SAVANI GROUP MANAGING DIRECTOR

JOSEPH K. MUIRURI DIRECTOR