

Dear Valued Customer,

Greetings from ABC Bank!

We take this opportunity to thank you for being part of the ABC Bank family. Our focus in 2019 is geared towards celebrating our customers, partners and stakeholders journeys and their integral part in the ABC Bank family. For this issue, we sat down with some of our customers, to get a better perspective of their financial journey and gain insights from their experiences.

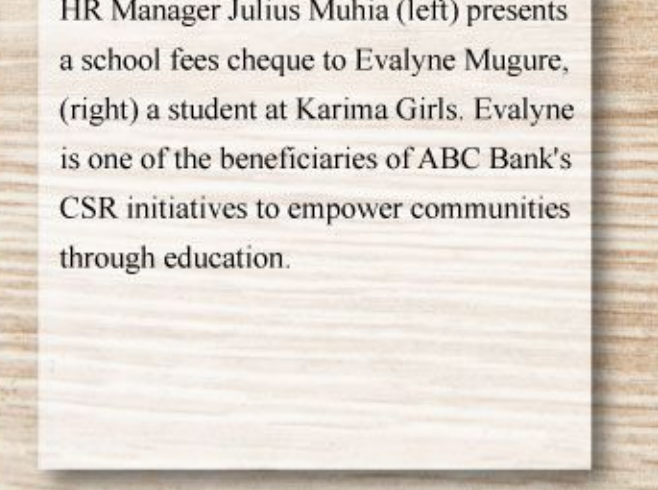
This quarter we will be joining our partner, Mater Misericordiae Hospital in the annual Mater Heart Run and we invite you to join us in touching a child's life and keep fit! Details below, please get in touch if you would like to participate through talk2us@abcthebank.com.

Lastly, we recently launched the ABC Hakika Education Plan product in partnership with our subsidiary ABC Insurance Brokers. The 2 in 1 solution works both as an insurance and investment plan that enables you to secure your child's future education and enjoy competitive returns simultaneously.

Our hearty wishes in your pursuit of being extraordinary!

Please keep your feedback coming; we are always happy to hear from you.

NEWS IN PICTURES



HR Manager Julius Muhia (left) presents a school fees cheque to Evalyne Mugure, (right) a student at Karima Girls. Evalyne is one of the beneficiaries of ABC Bank's CSR initiatives to empower communities through education.



Juliah Njuguna (right) presents Scholastica Omwaitisi (left) with her Valentines gift from Vincent Okumu, our diaspora client. The Bank spread love on Valentines Day by buying gifts on behalf of our diaspora customers and delivering them to their loved ones.



Joyce Mugambi (right) and Faith Wanjiru (left) during a sales activation at TRM Mall.



Dennis Mutai (left) and Caroline Wanjiru (right) during a month-long activation for ABC Savings Accounts at Green House Mall held in February.



ABC Bank Head of Retail Banking, Amanda Corline (left) presents Mater Hospital Governing Council Chair, Prof. Henry Thairu (right) with the Bank's contribution in support of The Mater Heart Run 2019

PRODUCT FOCUS

ABC Hakika Education Plan

Secure your child's future today

2 in 1 PRODUCT

INSURANCE PLAN

- In case of death/permanent disability, your child's school fees is guaranteed for the period of the entire policy period
- Up to KES 200,000 - waiver of premium payable in the event of permanent disability
- Free life cover of up to KES 500,000
- Cover up to 4 children in a single policy (premium payable per child)

INVESTMENT PLAN

- Tax relief of up to KES 60,000 p.a
- Lock of up to 30% of your surrender value
- According to the funds every year to enable you to pay school fees
- Good investment returns as per prevailing market rates
- Determine the premium to pay (minimum premium of KES 3,000 per month per child)

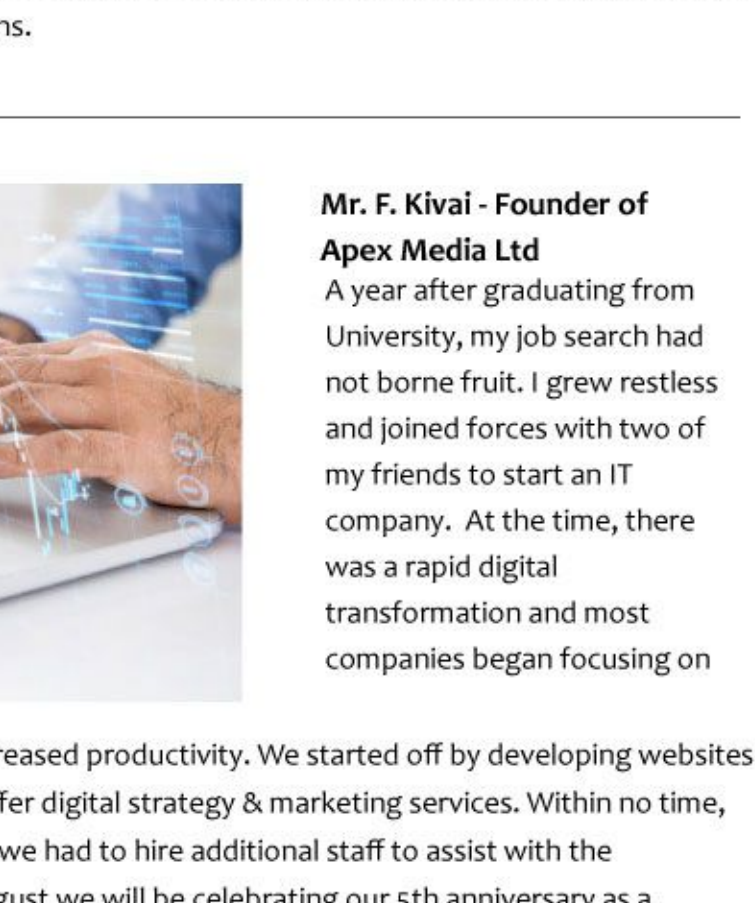
For further information please contact our Bancassurance team via bancassurance@abcthebank.com or 0719 015 000

Money Matters

Money Moves: True Stories

Charles - Chavi Hardware Stores Ltd

When I told my friends and relatives about my plan to quit my salaried 8 to 5 job for self-employment, I was bombarded with a lot of questions. I didn't get the validation I was pursuing but it didn't deter me from pursuing my dream. I opened two hardware shops, one along Kirinyaga Road and the other in Roysambu. Business hasn't been as easy as I thought it would be. I remember when I started out, I could barely make ends meet as construction needs a huge capital investment but I persevered through it. Owning a business pushes you to give your all as it is a high-risk venture. Looking back now, I am grateful that I followed my passion and stuck to my guns.



Mr. F. Kivai - Founder of Apex Media Ltd

A year after graduating from University, my job search had not borne fruit. I grew restless and joined forces with two of my friends to start an IT company. At the time, there was a rapid digital transformation and most companies began focusing on

digital media for business growth and increased productivity. We started off by developing websites for SMEs and expanded our services to offer digital strategy & marketing services. Within no time, our client portfolio grew to a level where we had to hire additional staff to assist with the workload. We are happy to say that in August we will be celebrating our 5th anniversary as a company. The best but most challenging bit is keeping up with changes in technology and trends to remain relevant. This has consistently pushed us to be innovative and creative in our products and service delivery.

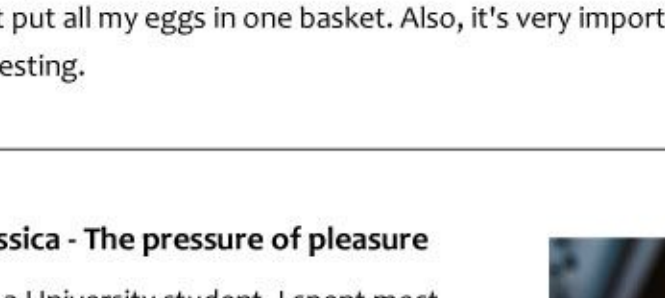
Priscilla - Making dough out of dough

I was assigned as a cleaner at an office block in Westlands where I worked for 7 years. Some of the staff in the building would send me to buy snacks for them over tea time. I realized that this was a business opportunity. I started making mandazis and chapatis to sell to the staff. My small business thrived more than I had anticipated and



soon the demand was more than I could supply by myself. I was comfortably supporting my child who I had left with my mother behind in the proceeds of the business. I raised enough capital and rented a shop in Westlands to run my business from. I quit my job and put up a small restaurant which is frequented by staff from my previous workplace and office workers in Westlands. I never thought I would one day run my own business but here I am.

Money Mistakes: True Stories



David - Putting all my eggs in one basket

I learnt about shares from my friend who had just invested in them. He convinced me to give it a try. I followed his advice, withdrew all my savings and invested in the money market headlong. After a few months, the share prices dropped. I knew that share prices oscillate and I decided to wait for a few months and monitor the progress. Unfortunately, I had an emergency. Because I had no

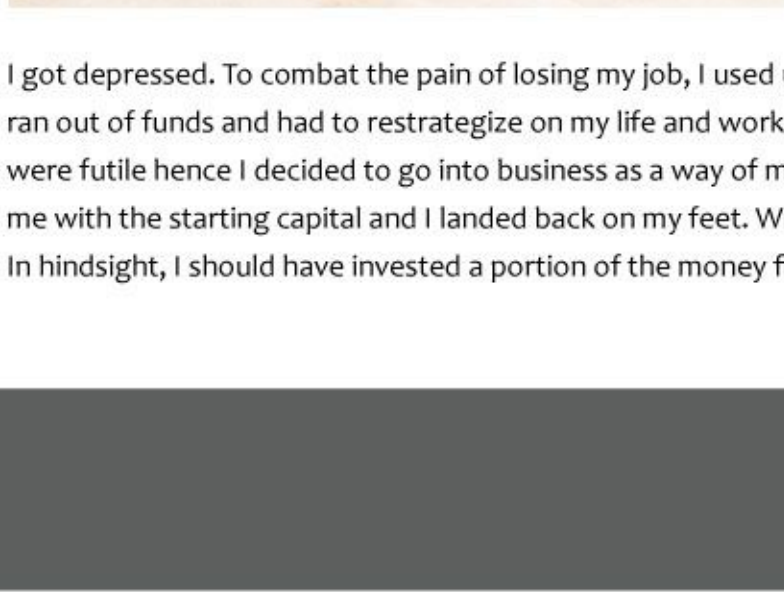
savings, I had no choice but to sell the shares at a loss. I counted my losses and learnt that I should not put all my eggs in one basket. Also, it's very important to consult financial experts before investing.

Jessica - The pressure of pleasure

As a University student, I spent most of my money partying, going on road trips and lavishing myself with flashy attire. I believed that I would always have money to spend on myself. I got pregnant just before completing university. Upon graduation, I was fortunate to get a job but I had a lot of responsibilities on my plate. Being a young mother, my life revolves around



my child. Bringing up my daughter and the responsibility that comes with it has forced me to reorganize my priorities. I accumulated a loan from HELB while in university which I am currently repaying. Sometimes I feel left out and feel as though I am lagging behind from all the glamour when I check social media and see how most of my friends are fairing in life. However, I am learning to take a day at a time after realizing that we all have our path's cut out for us and taking each mistake as a stepping stone to be better and do better.



Fatima - The trip that was a trap

Soon after the 2008 elections, I got laid off after working for 5 years. I didn't see this coming especially since I was rising in my career and was looking forward to getting a promotion by end of that year. The reality of being jobless hit me a week after the layoff and

I got depressed. To combat the pain of losing my job, I used up my pension to travel abroad. I soon ran out of funds and had to re-strategize on my life and work. My efforts in getting another job were futile hence I decided to go into business as a way of making a living. My husband supported me with the starting capital and I landed back on my feet. Within a year, my business was thriving. In hindsight, I should have invested a portion of the money first. But this is life, we live and we learn!



Saturday 25th May 2019

ABC Bank is one of the sponsors for this year's Mater Heart Run to be held on Saturday 25th May 2019. Let's make a difference by participating in touching a child's life. If interested in taking part in the Marathon, please visit any of our branches for details.

2018 FINANCIAL STATEMENTS

Please click the link below to access 'Audited financials for ABC Bank & Group : 2018'