

Edition 1

BENKI YETU



**National
Bank**

Bank on better

Newsletter

STRATEGIC BUSINESS PARTNERSHIPS

Our best bet as we look
to the future!

NATIONAL BANK'S 48th ANNUAL GENERAL MEETING

ISLAMIC BANKING at National Bank

STAFF DRIVING POSITIVE CHANGE

Whats New?



Rolling Our Sleeves to Serve You Better



Note from the CEO & Managing Director

Just like a new life, we welcome the birth of the Benki Yetu Newsletter" with much joy, hope and expectations. This first edition of the NBK Newsletter is dedicated to you, our cherished Customers, for your invaluable contribution and support to the Bank since inception. Through the NBK Newsletter, the Bank will share information with all stakeholders and the public at large.

The Bank's Quarterly Newsletter will educate, inform and share critical information on different topics in Banking and Finance, current affairs, health, lifestyle and other significant events of the Bank. In a highly competitive industry like the Banking sector in Kenya, it is imperative that we continuously stay close to our customers to understand their needs better and together work to put a smile of satisfaction on their faces.

At National Bank, we believe that a successful blend of information sharing and an efficient feedback system always creates an atmosphere of integrity which also builds trust. This is why we believe that this platform will serve as an authoritative source of information about the Bank, our values, culture and activities, with focus on all our stakeholders and with our customers at the center of it all. As we launch the first edition of the NBK newsletter, we hope that our readers will find it informative and send us feedback to enrich the content.

Special congratulations to members of the NBK Newsletter Committee for their tireless effort in ensuring that this newsletter becomes a reality. Special thanks to Executive Management of the Bank for their support to this course.

Our heartfelt appreciation to you for the support you have accorded National Bank.

Thank You !

National Bank's 48th Annual General Meeting (AGM)



The Bank held its 48th Shareholders' Annual General Meeting on 19th May 2017 at the Kenyatta International Convention Centre (KICC).

The AGM is one of our major annual events where we update our valued shareholders on the progress we have made throughout the year. It also provides an opportunity to appreciate our esteemed customers and members of staff for their support and commitment to ensure that we move the Bank to greater heights.

The bank recorded a profit before tax of KES 182 million for the period ending 31



From Left: Mr. Habi Waswani, Company Secretary, Mr. Mohammed Hassan, Board Chairman and Mr. Wilfred Musau, Managing Director & CEO during the AGM.

December 2016, marking a significant increase in profits compared to 2015 which stood at a loss of KES 1.6 billion. This is as a result of better management of cost of funds and increased volumes from clients.

The business grew interest income to KES 12.3 billion from KES 12.2 billion in the same period, representing a 1% increase. Interest expense declined 27% from KES 5.9 billion to KES 4.3 billion this year due to deliberate shift in funding mix from expensive deposits.



Members of the Executive Management Committee following the AGM proceedings



Our Managing Director & Chief Executive Officer, Mr. Wilfred Musau highlighted that 2016 was a year of momentous growth for us, overcoming a difficult external environment and emerging stronger and well positioned for sustained growth.

In the same meeting, our shareholders unanimously approved the issuance of bonus shares aimed at shoring up the bank's capital base. This shows the level of confidence that our shareholders have in the future of National Bank.



Shareholders following the AGM proceedings and participating in the Q&A session

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Strategic Business Partnerships, Our Best Bet As We Look To The Future!

At National Bank we are well aware of the need to collaborate not only internally but also externally, in order to achieve our goals. With this in mind, the Bank has taken the route of seeking and creating partnerships within the economy for a sustainable business model that thrives on collaborations in areas of mutual benefit.

Through our Transactional Banking Department, the Bank has rolled out several partnerships to support unique customer needs as summarized below;

University Smart Card Solution

The Bank has developed a University Smart Card solution that provides a cashlite environment for Universities and other Institutions of higher learning. The solution is fully accredited by the Higher Education Loans Board (HELB) as it provides a mechanism for disbursement and administration of loan funds advanced by HELB.

The solution has already been deployed at St Paul's University and South Eastern Kenya University (SEKU) with over 6,000 smart cards already issued to students.

This solution enables students to access various services such as entering/exiting campus premises (acts as an identification card), managing HELB funds (tuition, accommodation and upkeep), access to library services, access to cafeteria services, gym services, examinations/class attendance, school fee payment, penalties, etc.



Customized On-site Collections solution

The roll-out of this product has enabled National Bank on-board clients like DHL, Kenya Airways, Africa Cargo Handling LTD, Kenya Ports Authority and Kenyatta National Hospital to offer on-site cash collections.

The On-Site Cash Collections solution basically transforms the customers cash office into a National Bank "Branch" or Collection Agency point. The solution ensures that the customer receives real time deposits to their accounts with customized narrations to aid in their reconciliation.

As part of this offering, the Bank has also partnered with G4S to provide 24 hour onsite collections and statutory payment facilities for large corporate clients at a reasonable and competitive fee.

Integrated Corporate Collections Solution

This solution is part of our collection offering where the Bank integrates its core systems with the customer's systems to ensure Real Time reporting and reconciliation for payments done into customers' accounts. The solution ensures that the customer's Bank account and internal ERP systems are synchronized and payment details are updated for seamless service.

The Integrated Collections Solution has already been deployed and is working well at KPLC, KRA, NHIF, Nakuru County, Uasin Gishu County, Bungoma County and Mombasa County.

There has also been a surge in uptake of the solution by Universities. Among the institutions on-boarded on this solution are; Kenyatta university, Rongo University, Machakos university, Moi University, University of Eldoret and JKUAT University. As part of other strategy to increase uptake of this solution, we are currently piloting this

solution to schools who have a student data management system in place.

Integrated collections currently accounts for over 40% of deposits in current accounts held by the Bank.

Real Time Mpesa Merchant Settlements

The Bank has partnered with Safaricom LTD to offer customer convenience in the mobile money space. National Bank recruits Merchants on the Lipa na Mpesa platform on behalf of Safaricom. The Merchant's Paybills and Till Numbers are then linked to a Bank account held within National Bank to facilitate real time settlements of all payments done to the Tills and Paybills.

This solution has enabled Mpesa Merchants to receive real time value to their Bank accounts thus improving ease of management of their business cashflows at any time.

The service has also been extended to include the Changa na Mpesa platform that provides fundraising for different purposes via Mpesa thus the partnership enables the funds raised to be moved from the Paybill to the owner's Bank account hence ease of utilization.

The Bank has recruited 1,000 Mpesa merchants to this platform since roll-out 6 months ago thus enjoying the benefit of cheap deposits from the real time settlements.

There is rapid growth of the real time Mpesa settlements uptake by the Bank. We are a key partner Bank to pilot the Mpesa Tap Card technology which is a key innovation platform to watch in the coming days.

As we look to the future, the Bank is keen on creating business partnerships that are well supported by cutting edge technology as we move towards a digitally enhanced banking environment.

National Bank Partners With National Transport & Safety Authority

In efforts to bring transformation in the country through technology while addressing the ever changing customer needs, National Bank has partnered with NTSA to issue Second Generation Smart-Card Based Driving License and associated Services. The new card will also serve as a financial card that enables drivers to pay for driving fines virtually eliminating the need for cash transactions.



National Bank Managing Director & CEO, Mr. Wilfred Musau and National Transport and Safety Authority (NTSA) Director General, Mr. Francis Meja exchange signed agreement documents of a partnership that will see National Bank provide Second Generation Smart-Card Driving Licenses.

Through the partnership, the Bank is working closely with NTSA to improve the enforcement of traffic laws through the smart driving license by capturing the driving history of all drivers.

The New Generation DL will come with bundle of benefits which include:

- **Improved Road Safety:** Controlling issuance and production of fake drivers licenses will improve road safety and reduce carnage caused by incompetent drivers. The improved access to driver information will enhance efficient transport management and enable eradication of errant driving practices. Further, the card presents an opportunity for supplementary developments in training and enforcements within NTSA in future.
- **Law Enforcement:** The new licenses will not be readily available in the parallel market and will therefore momentarily promote compliance by members of the public and assist in the enforcement of transport laws. Additionally, the card will be easy to read and use by Kenyan authorities and may drive international acceptance in future.
- **Provide an Identity Document with National Pride:** Among the main objectives of NTSA is provision of efficient services to the public. Long queues at banking halls have been a great setback in achieving this noble goal in the past.

In this regard, the new customer friendly counter services and timely production of the smart card driver licenses will alleviate this challenge. This will also help the Authority to fulfil its service obligations to Kenyan Citizens.

The ICPAK Smart Card

National Bank partnered with the Institute of Certified Public Accountants to introduce a smart membership card that can also serve as a payment card. The card functions as an identification card which members can use to access ICPAK events as well as to

pay for membership and training fees. The card, which comes embedded with chip and pin to ensure secure transactions, can have funds loaded for spending or servicing credit lines via National Bank Branches, Internet Banking, M-Pesa and National Agent outlets.

Members using the cards also enjoy special benefits such as discounts on tuition fees for those studying at the Kenya College of Accountancy University (KCA), discounts on motor vehicle purchase, repairs and service at Simba Colt Motors, other benefits include; motor vehicle insurance premiums at selected insurance firms, free access to the Kenya College of Accountancy library and discounts at Hilton hotel and the Text Book center.



(From Right) Director, Retail and Premium Banking Mr. Cromwell Kedemi with an ICPAK Official during a past ICPAK event.

The cards are issued at no cost and include access to 24 hour customer service, free SMS alerts and monthly e-statements. The card functions as the default ICPAK member's Identification card even at partner outlets and ICPAK events to access discounts and pre-negotiated rebates.

BORAQS Smart Card

National Bank has also partnered with BORAQS, the professional body that regulates the Architects and Quantity Surveyors in Kenya, to offer its members a membership card that can also serve as a payment card.



National Bank Director, Retail Banking Mr. Cromwell Kedemi (R), PS State Department of Housing and Urban Development Arch. Aidah Munano (C) and BORAQS Chairman Arch. Nathan Kureba (L) during the launch of the card

The main aim of the partnership is to build on the existing long standing relationship between BORAQS and National Bank that will see the members of BORAQS benefit from the value added services offered through the card as well as access to other financial services

of benefit to the members of the association.

This partnership offers a customized solution to BORAQS and its members through the combination of the payment and membership card functions.

The BORAQS card allows members to make purchases of goods and services at their preferred supermarket, fuel station or restaurant as well as make payments over the internet in any currency. The freely offered card is supported by Visa and has a global acceptance in over 200 countries and territories worldwide.

Small Enterprise Banking

In line with National Bank's vision, mission and foundation objective of providing access to financial services for all Kenyans, the Bank established a specialized Micro-banking business segment. This was done with the aim of supporting the bank's objective of reaching out to the unbanked while growing the market share, mobilizing savings from the large number of Micro clients, and making available credit/loans to micro clients in order to empower them economically for sustainable growth.



Managing Director & CEO Mr. Wilfred Musau (C) and Kenya Bankers Association Technical Services Director Mr. Fidelis Muia (R), during the launch of the Bank's Small Enterprise Banking segment. Looking on is Director, Retail and Premium Banking Mr. Cromwell Kedemi (L).

The Bank plans to achieve sustained success in microfinance in terms of growth and profitability through financial inclusion programs anchored on sound business cases while providing internal environment that is conducive to commercial microfinance

Diaspora Banking

In line with National Bank mission statement of meeting the changing needs of our customers, Diaspora Banking aims to understand your needs and provide products and services to assist you to create and manage your wealth.

National Bank rolled out the Diaspora banking service designed for Kenyans living, working or studying abroad! We recognize that, they have unique financial needs that include banking in multiple currencies and having the desire to invest and create a financial base back home through convenient and reputable channels.

By virtue of being abroad, we acknowledge that one requires tailor made banking facilities, designed around unique needs, delivered effortlessly with service above the ordinary.

Islamic Banking at National Bank



Islamic banking refers to a system of banking, which is consistent with Islamic Shari'ah (Law), and guided by Islamic economics. Islamic law prohibits the payment and collection of *riba* (interest or usury). Features of Islamic Banking are based on ethical principles. Islamic Shari'ah allows all economic activities in the framework of protecting public interest and safeguarding it. In addition, for an investment to be legitimate, one of the most important requirements is that its outcome must fulfil the reality of investment transactions and that it enables the Islamic Financial Institution (IFI) to state what it expects to make in profits.

National Amanah is the Islamic banking window of National Bank, offering shariah compliant banking to its customers.

The bank launched Islamic Banking services in 2009 under the name "Al Mumin" following approval by Central Bank of Kenya to offer two deposit-taking products. In February 2013, CBK granted approval for the bank to rebrand the Al-mumin to National Amanah and offer more banking services and products in compliance with Islamic Shariah.

National Amanah adheres to the guidance of Shari'ah Supervisory Board with respect to all matters relating to the interpretation and application of Shari'ah to the Accounts and Investments.

National Amanah targets Retail, SME and Corporate clients. Though based on Shariah compliance the products and services are available to Muslim as well as non-Muslim clients without restrictions.

National Amanah has been on the right track and has received accolades and recognitions from local and international bodies. During the 2015 Islamic Business and finance awards, the Bank won an African award as the Best Islamic Window Bank in East Africa.

What's New?

The word innovation is an often misconstrued and mis-understood terminology in our everyday life.

Let's demystify that before we delve further into what's new:

First, what is innovation? innovations is a deliberate application of information, imagination and initiative in deriving greater or different values from resources, and includes all processes by which new ideas are generated and converted into useful products. This Means if I always take two turns to get home and I realize there is a short cut that gets me there in a shorter time then that right there is innovation "just not in the dark alleys of the downtown streets of Nairobi".. that has a different name and am sure it's not innovation.

How many types of innovation do you know or even are there more than just innovation mechanisms?

There are 15 types of innovation. Here are just eight and over the next editions we shall visit each of them in more details.

- Incremental innovation
- Process innovation
- Red ocean innovation
- Service innovation
- Business model innovation
- Sustainable innovation
- Frugal innovation
- Blue ocean innovation

Where do we stand as National Bank as far as innovation is concerned?

Yes we have in previous years been slow adopters of innovative ideas and initiatives but a few facts back in history might make you think otherwise!! For example,did you know that National Bank was the first bank in this market to have a centralized operational banking system? Well yes and that's a fact. Did you also know that it was National Bank's idea of how to collect customs taxes that changed the operational process for KRA on SIMBA?

In recent days we have changed how we operate and are rolling up our sleeves to start playing in the same space as our competitors do...Examples we launched a debit card ..for Universities. So, what's so innovative about that you may ask? Our card is smart electronically and has 4 features for interaction with payment applications, the only one of its kind in this market branded under VISA i.e. uses two RFID chips inserted into the card and two



traditional transaction factors (Chip and PIN and Mag stripe). That in the Mid of VISA has put us on a different edge of doing tap and go transactions.. the applications for this are endless.. additionally, we have made that a Student ID document... Will this go further? I assure you the next iteration will be mind-blowing. Sneak peak...it will have no brand and will be all about National Bank...watch this space...

What does it mean for the institution... cashlite ... or as we say "PESA OTAS" micro economy.. no cash for services being the final destination of this cashlite journey. What does that mean for the institution? No more printing Exam cards or attendance registers, no more unreconciled school fees payments, no more services rendered without payment, security measures; the where/who/when of a student can be mined by the Institution. HELB now will be disbursing the loan facility through this card saving them reconciliation nightmares from mis-matched funds never honored.

Is this traditional banking? Absolutely not, but is it still a debit card? In all its glory it is to the point where it is attached to a transactional account.

Objective Growing with the millennials ... Grow with your client..

Back to our background types of innovation .. can YOU identify which one this is? More importantly do we as National Bank still have an innovation spirit?

If in the affirmative we need to roll up our sleeves and look at becoming the "better innovator".



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National Bank Focusing On Staff To Drive Positive Change In The Bank.



Members of staff engaging in a learning session at the Learning Centre

In a bid to regain our Top Tier Bank status, National Bank is simplifying its business model and countrywide footprint, realigning its business divisions, reducing complexity, investing in technology and cutting costs.

According to Alexander Kjerolf, author of Happy Hour, “a happy employee is the most productive employee.” This means that, the feeling and general disposition of the employee either creates convenience or inconvenience to the customer of the bank.

The success of our Strategy of becoming a top tier bank will depend partly on our ability to retain, motivate, develop, and continue to attract employees with the skills and experience to help the Bank master challenges and make the most of opportunities. Investing in our employees remains of paramount importance.

In this regard, the Bank set up a Learning Centre located at the bank’s headquarters meant to effectively equip employees with appropriate skills through the provision of technical, commercial and leadership development programs. The training complements other empowerment and wellness initiatives such as team building exercises, external training, workshops and seminars which the bank conducts regularly.

As part of the employee empowerment strategy, the bank has launched online developmental and training programs in a platform called Natacademy. This is a best in class platform that has international accreditation which is linked to bank targets on; improved customer experience, improved leadership and management capabilities within the bank as well as increased commercial awareness. The platform, which is cloud-based and accessible at any location, helps reach out to all employees of the bank despite their location. Additionally, the centralization of the learning programs has reduced the

initially incurred on travel, facilitators and venue expenses. Through NatAcademy, the learning platform, requisite skills will be gained which will be considered for career growth and development.

The bank has also implemented customized leadership and management programs. To ensure sustainable leadership behavioural alignment to our strategy and values, the bank commissioned a 360 degree feedback program that will leaders receive feedback from multiple stakeholders. Through the feedback, strengths and limitations are identified for different leaders in the business. This forms the basis for personalized coaching for managers to help them continually improve their leadership capabilities.

The Centre is also equipped with a gym that offers a full-time trainer at the centre with wellness experts being used as facilitators for training. The center is also equipped with a library with books in all categories and a state of the art restaurant which provides employees with an area where they can bond and relax as they enjoy sumptuous meals which are offered at a discounted price.



The Bank targets to maximize on all these initiatives to drive positive change in our ecosystem. To Measure a return on investment, the bank is taking a lead in the industry through the use of stakeholder feedback to assess the impact by directly soliciting for feedback from the primary recipients of bank services.

For instance in assessing whether staff are applying customer excellence skills gained through learning programs, customers will provide feedback through customer satisfaction survey ; employees will give feedback through employee engagement surveys and 360 degree feedback to assess whether there is change of leadership behavior from their leaders



Eldoret's Medical Checkup



The Eldoret branch partnered with Mediheal Hospital – Eldoret in offering free medical checkup which included blood sugar, Body Mass Index (BMI), Blood Pressure, among other tests to NBK staff and customers. Mediheal is one of our corporate clients and service providers

Hospital Branch's conjoined twins Visit

Our Hospital Branch had the opportunity to visit the formerly conjoined twins, Blessing and Favour at Kenyatta National Hospital Children's ward.



The branch opened an account for them for purposes of collecting donations (via paybill) from well wishers across the country to support them once they were discharged.

"The surgery, took two years of meticulous planning due to the complex nature of the areas shared by the twins. The girls looked healthy and happy and the joy on their mother's face could not be hidden. We wish them the best and are glad they are on board with us.

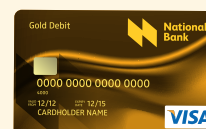
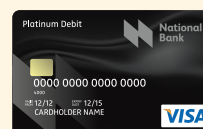
Malindi Branch Tree Planting Activity



Our Malindi and Kilifi branches partnered with KEFRI to plant trees around Mida and Gede areas of Malindi. This involved planting of 6,000 mangrove tree seedlings to rehabilitate the mangroves along Mida Creek.



Plan for vacation this year and pay using
Your National Bank **Debit, Credit**
or **Prepaid card**



Enjoy every moment.



(From Left) First Lady H.E Margaret Kenyatta receives a cheque of 18 Million Shillings from National Bank Managing Director & CEO, Mr. Wilfred Musau, Human Resources Director, Mr. Rodgers Mungumi and Marketing & Corporate Communication Director, Ms. Bernadette Ngara. This was the Bank's contribution together with customers, staff and members of public towards the 'We Are All Kenyans' Redcross initiative aimed at raising Sh1 billion to feed those affected by drought in the country.



From left: National Bank Managing Director & CEO, Mr. Wilfred Musau, Director - Corporate Banking, Mr. Reuben Koech and the Bank's Board of Directors' Chairman, Mr. Mohamed Hassan present a Ksh. 500,000 cheque to the Inspector General of National Police Service, I.G. Joseph K. Boinnet in support of the 2017 National Police Service Athletics Championships.



National Bank Managing Director & CEO, Mr. Wilfred Musau with Director, Islamic Banking, Mr. Musa Adan and Relationship Manager, Mr. Mohamed Abdi discussing project progress with Ray Engineering and Construction International contractor Mr. Hussein Amin. The Bank has financed Northcote Business Centre Limited to develop residential apartments on 1.15 acres on Argwings Kodhek Road in Kilimani, Nairobi



National Bank of Kenya CEO & Managing Director, Mr. Wilfred Musau and Director Corporate Banking, Mr. Reuben Koech during the 2nd Phase ground breaking ceremony of the Tala-Oldonyo Sabuk road. The Bank has financed the construction of several new roads in Kenya through one of its client, Put Sarajevo General Engineering Co. (PSGEC).

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