



Update on Execution of Digital Banking

June 2016



**Equity Group Holdings Limited Headquarters
Equity Centre, Upperhill, Nairobi**



Equity Group's Philosophies

Our 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.

Our Vision

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

Our Mission

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

Core Values

- Professionalism
- Integrity
- Creativity & Innovation
- Teamwork
- Unity of Purpose
- Respect & Dignity for Customers
- Effective Corporate Governance

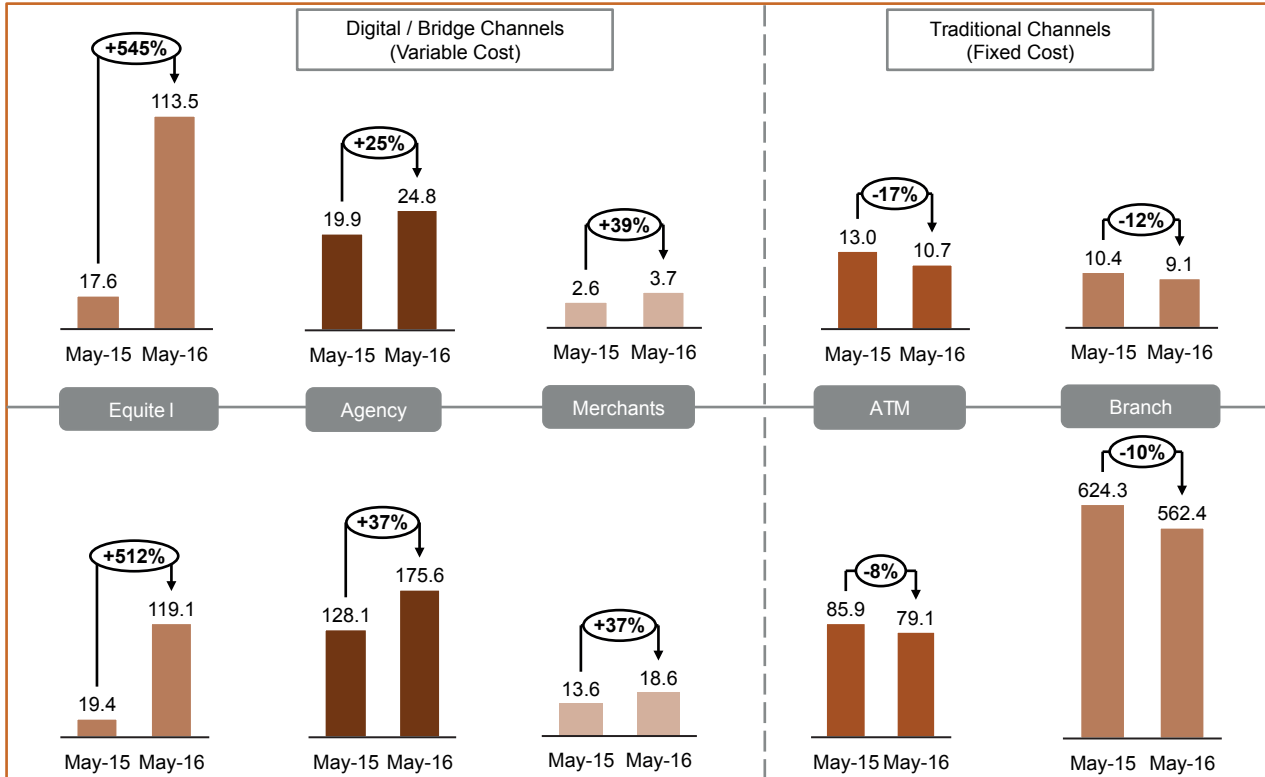
Positioning Statement

Equity provides inclusive financial services that transform livelihoods, give dignity and expand opportunities.

Execution on Digital Banking

(Increased number of Transaction numbers & values)

Transaction numbers in millions

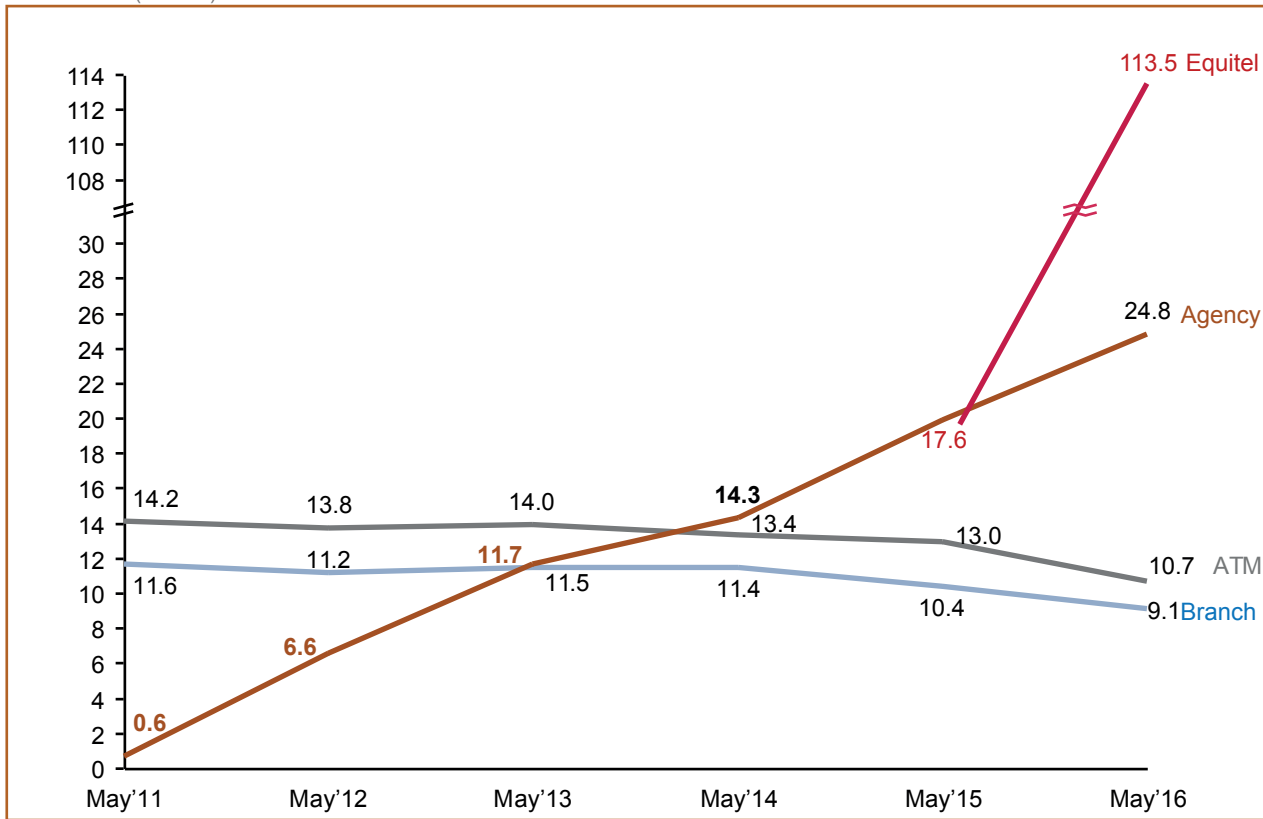


Transaction value in KES billion

Execution on Digital Banking (Transaction numbers trend)



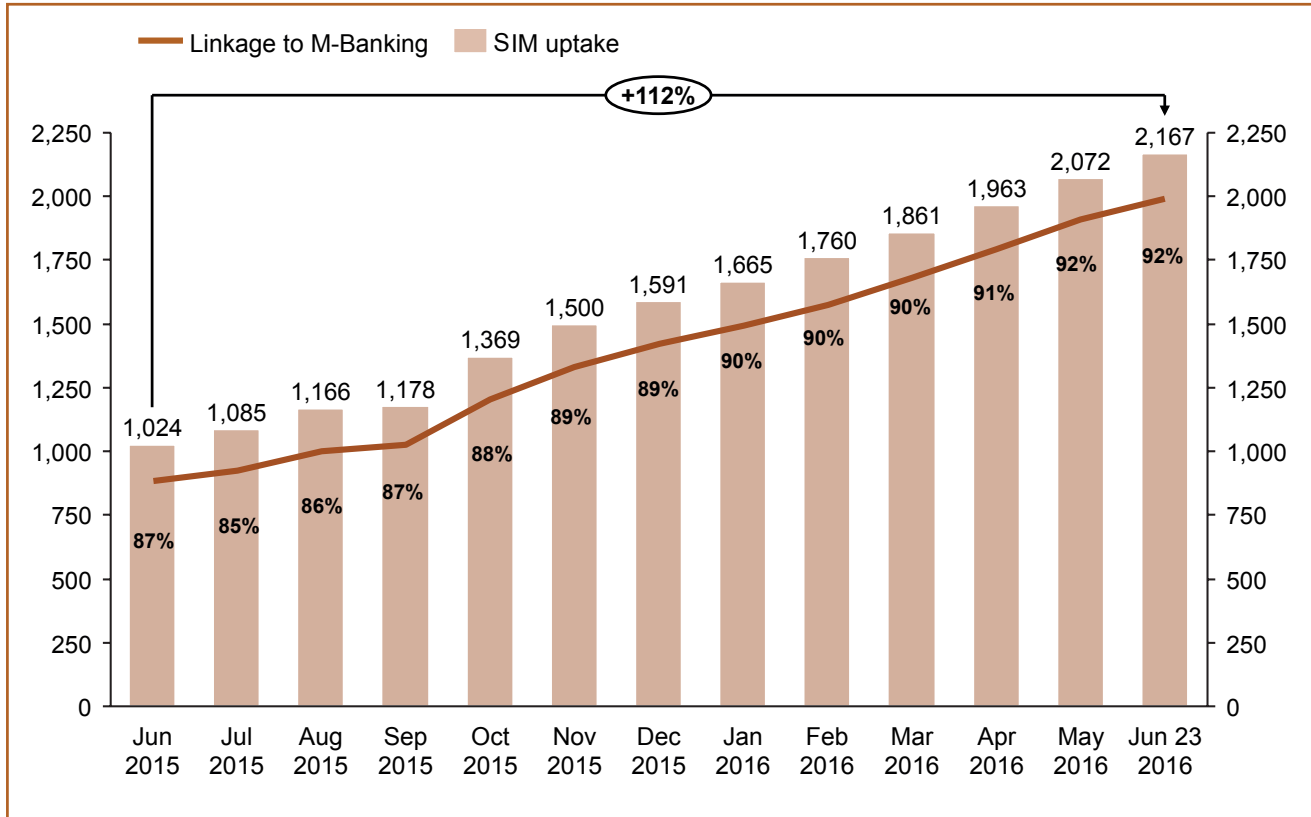
Transactions (Millions)



Execution on Digital Banking

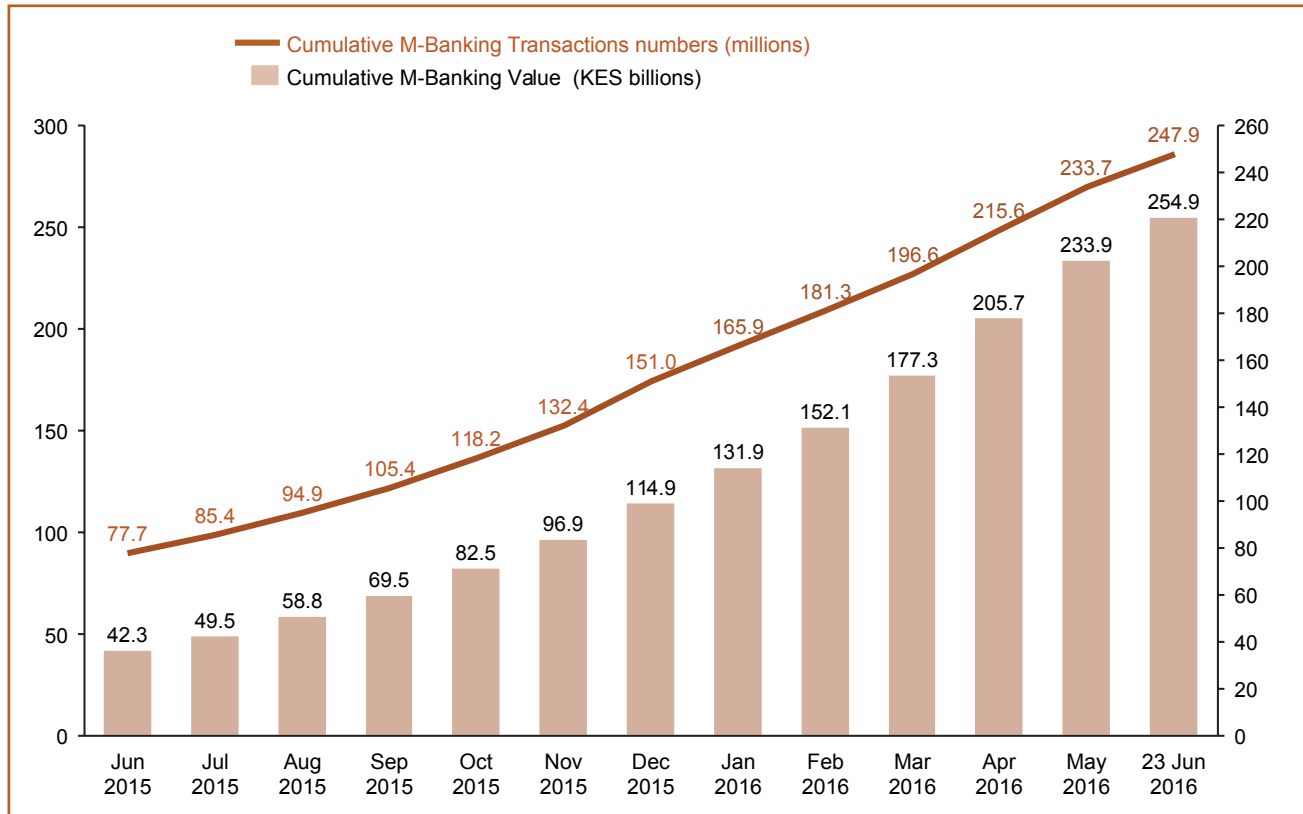
(Equitel customer numbers up 112% growth YoY)

KES "000"



Execution on Digital Banking

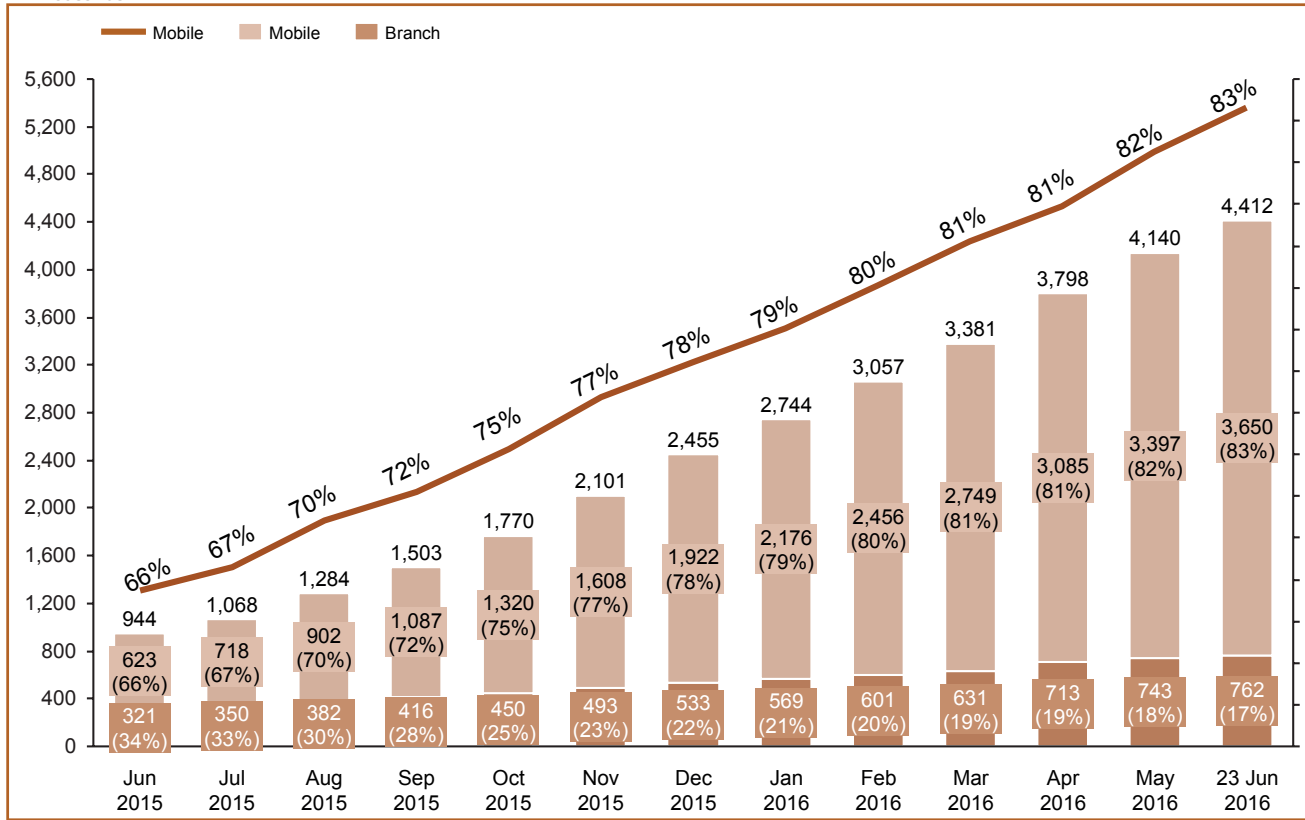
(Mobile Customer Transaction Numbers & Value Trend)



Execution on Digital Banking

(Count of loan disbursements through Mobile vs. Branch)

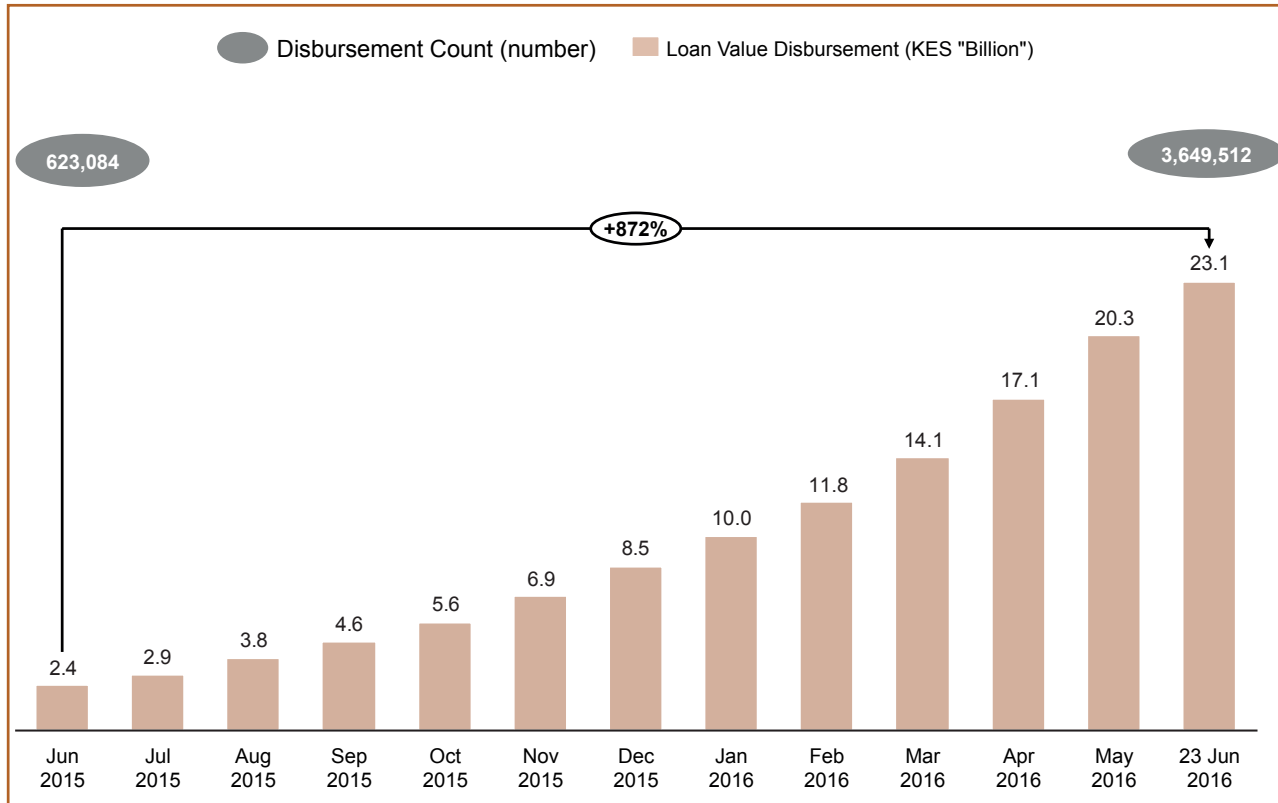
In Thousands



Cumulative

Execution on Digital Banking

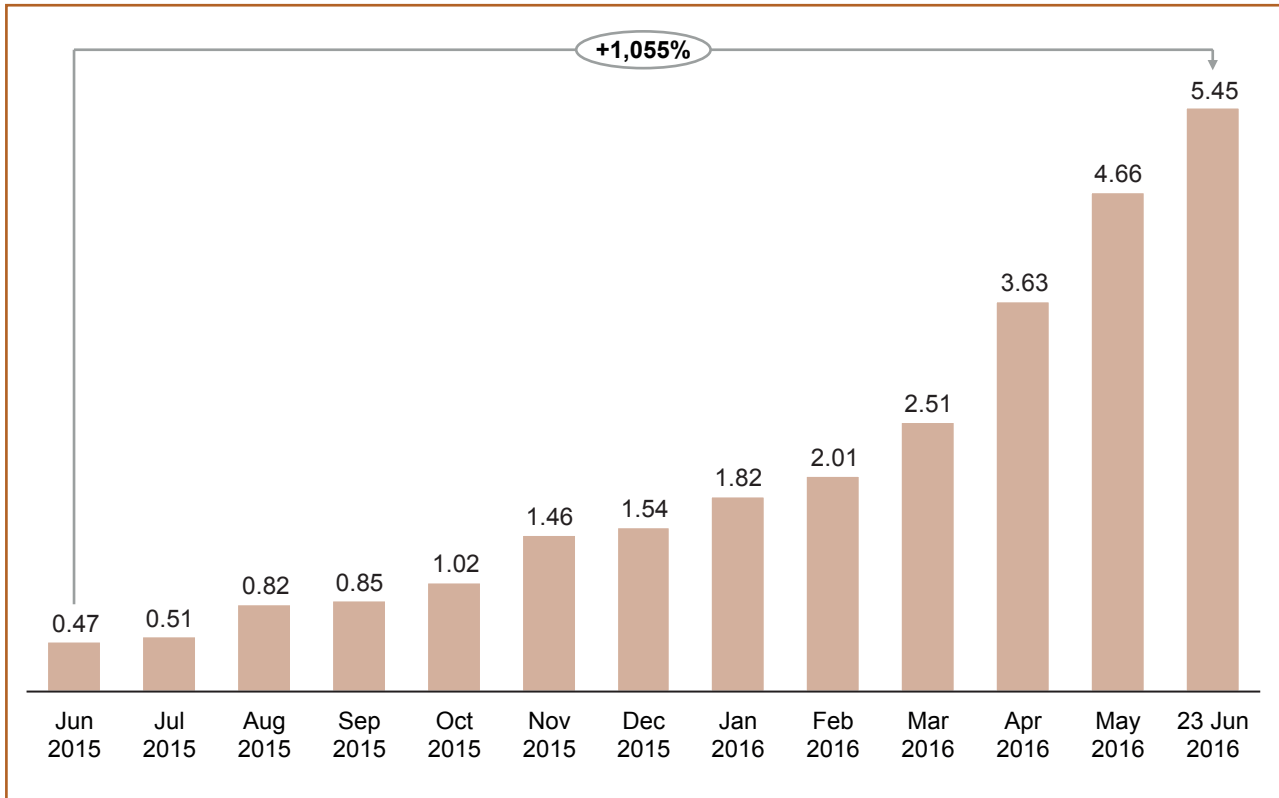
(KES 23.1 billion Disbursed through Mobile Channel)



Cumulative figures

Execution on Digital Banking (Loan Outstanding Trend)

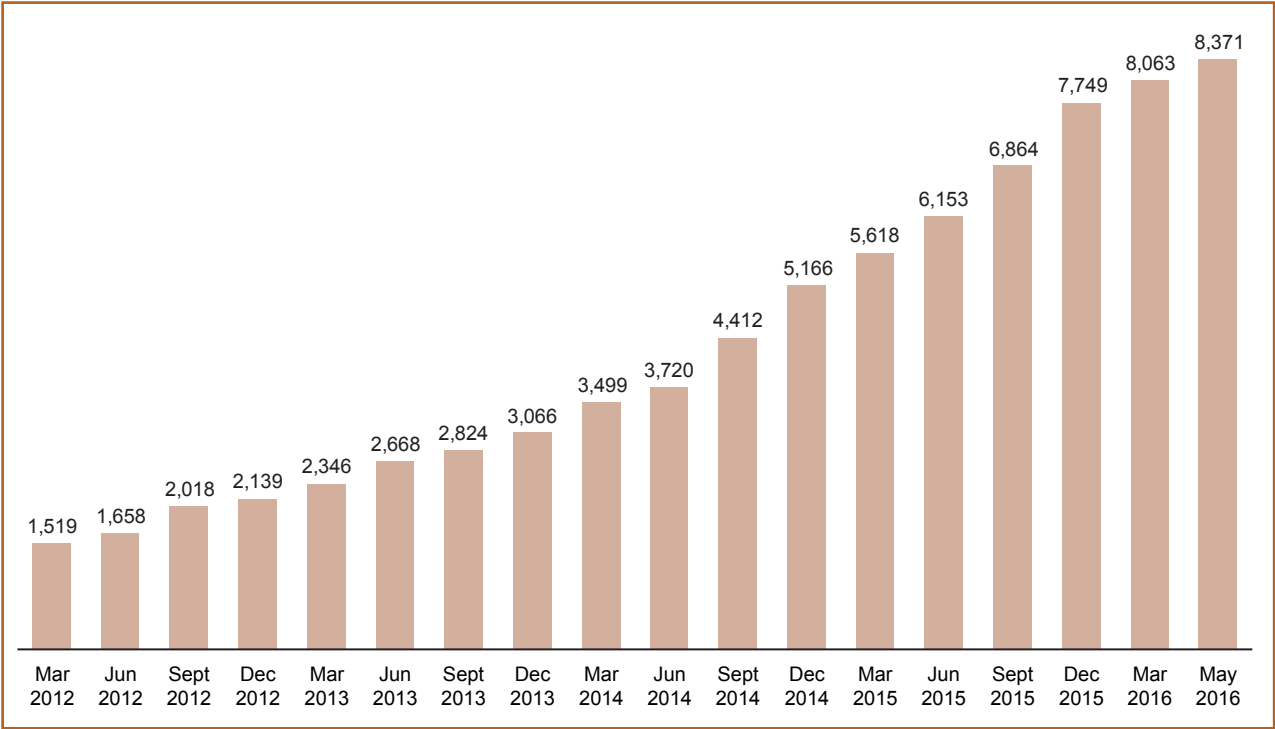
In Billions



Execution on Digital Banking (One month Mobile Loan Repayment Trend)

BREAKDOWN OF AMOUT REPAID PER MONTH AS AT JUN' 17TH											
MONTH	DISB AMOUNT	PERIOD 0	PERIOD 1	PERIOD 2	PERIOD 3	PERIOD 4	PERIOD 5	PERIOD 6	PERIOD 7	CUMMULATIVE REPAYMENTS	% REPAYMENT RATE
NOV	1,299,584,693	181,678,467	964,394,092	93,050,345	14,968,002	4,850,618	1,604,124	1,102,247	-174,635	1,261,473,260	97%
DEC	1,538,622,817	232,544,131	1,032,165,040	211,813,401	16,343,994	7,372,592	3,080,324	1,042,585		1,504,362,067	98%
JAN	1,528,703,163	109,282,626	1,208,506,635	158,036,918	12,587,839	5,586,716	2,035,215			1,496,035,949	98%
FEB	1,706,316,848	146,646,838	1,363,479,664	133,692,777	15,836,897	5,527,194				1,665,183,370	98%
MAR	1,683,250,216	209,457,140	1,276,661,956	137,665,647	9,700,635					1,633,485,378	97%
APR	1,882,263,993	186,073,117	1,440,607,508	149,249,188						1,775,929,812	94%
MAY	1,903,960,941	221,922,377	869,942,373							1,091,864,750	57%
JUN' 17TH	1,190,164,480	-12,139,389								-12,139,389	-1%

Number of Merchants Outlets 2011 - 2016





Notes

Equity has set an ambitious growth target over the next 10 years

across Africa over the next 10 years

Today



6 countries in East & Central Africa

- Population of 145 Million (29 million are banked)
- Nominal GDP of USD 150 Bn
- 10million members



2024



15 countries across Africa

- Population of 810 Million
- Nominal GDP of USD 2,259 Bn



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