

**1ST ANNUAL KEPSA PLATINUM CEOS  
BREAKFAST  
31ST MAY 2024**

**7:30AM – 10:00AM  
FAIRVIEW HOTEL**

Theme: Global Market Outlook; Global Economic  
Trends, Geopolitical Developments, and Impact to  
Businesses Across the World

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**Dr James Mwangi,CBS**



It's never happened in history that every region in the world could affect every other region simultaneously.

The Roman empire and the Chinese empire didn't know much about each other and had no means of interacting.

Now we have every continent able to reach every other.



## Second World War

Japan Vs Germany/Europe/ US  
(1939 – 1945)

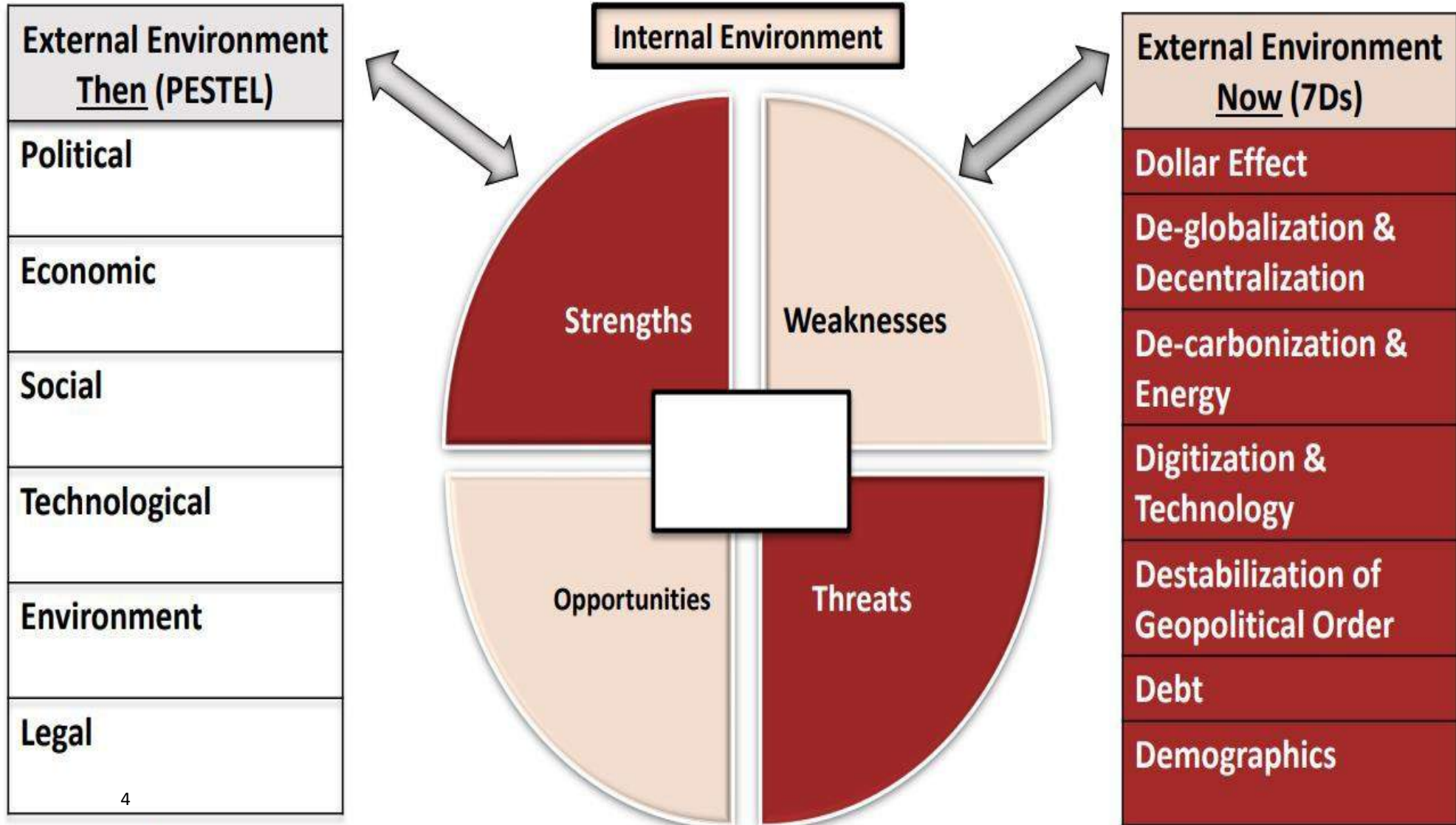
## Establishment of a Structure that would prevent a recurrence of a World War

- Bretton Wood Conference Institutions (1944)
- Dollar as a reserve currency
- UN General Assembly (1945)
  - NATO (1949)
- Cold War (1947 – 1991)

## Formation of Trade Treaties

- European Union (1993)
- Trans-Atlantic Partnership (2013)
- Trans-Pacific Partnership (2005-2016)

# TRENDS OF THE GLOBAL RESET.

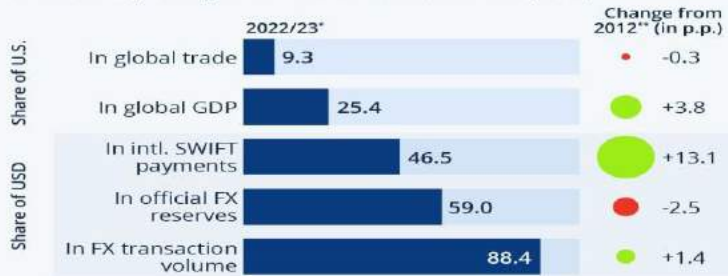


# DOLLAR EFFECT.

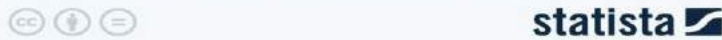


## U.S. Dollar Defends Role as Global Currency

Share of the United States/the U.S. dollar in the global economy and global financial transactions (in %)



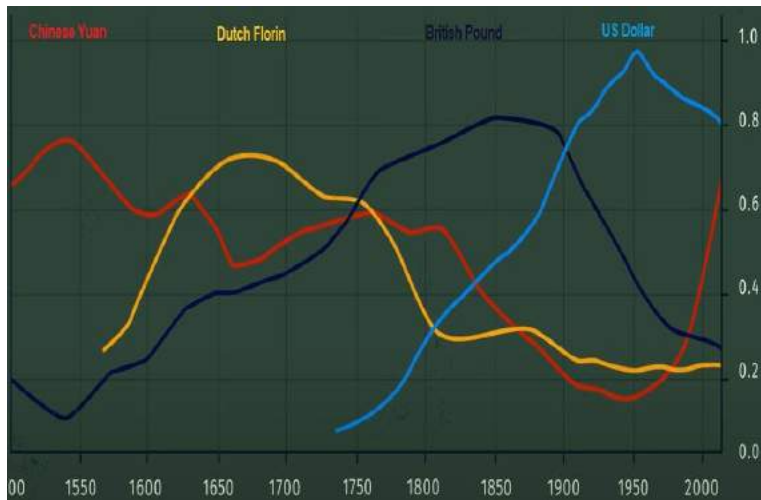
\* Latest available (full year 2022, latest quarter/month 2023)  
 \*\* full year or latest quarter/month of 2012. FX transaction value: 2013  
 Sources: IMF, SWIFT, WTO, Bank for International Settlements



## US Effective Federal Funds Rate %



## Strong Dollar- Nominal Broad U.S. Dollar Index



# DEGLOBALIZATION & DECENTRALIZATION - MANUFACTURING

## - DIVERSIFYING GLOBAL CONCENTRATION

### COVID-19 PANDEMIC TAILWIND.



**40% of global chemical product exports come from 5 countries**

Manufactured - chemical products  
0% 11%



Three largest exporters of chemical products spread across Europe (Germany, 11%), Americas (US, 10%) and Asia (China, 8%)

**63% of finished electronic goods exports come from 5 countries**

Manufactured - finished electronic goods  
0% 41%



56% of finished electronic goods exports concentrated in Asia

**48% of global machinery & transport equipment exports come from 5 countries**

Manufactured - machinery & transport equipment  
0% 14%



Three largest exporters of machinery and transport equipment spread across Europe (Germany, 14%), Asia (China, 13%) and Americas (US, 8%)

**59% of global electronic parts and component exports come from 5 countries**

Manufactured - electronic parts and components  
0% 24%



65% of electronic parts and components exports concentrated in Asia

# DEGLOBALIZATION & DECENTRALIZATION - AGRICULTURE –

## DIVERSIFYING GLOBAL CONCENTRATION.

### RUSSIA UKRAINE WAR TAILWIND.



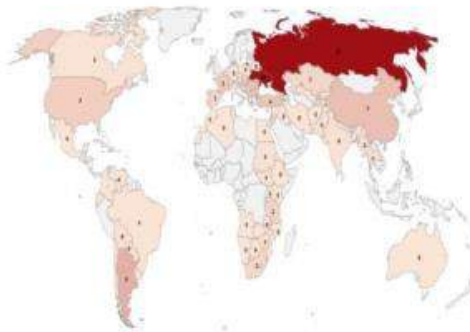
**92% of palm oil production takes place in 5 countries**

Primary palm oil production - 2020



**68% of sunflower oil production takes place in 5 countries**

Primary sunflower seed production - 2020



**72% of olive oil production takes place in 5 countries**

Primary olive production - 2020



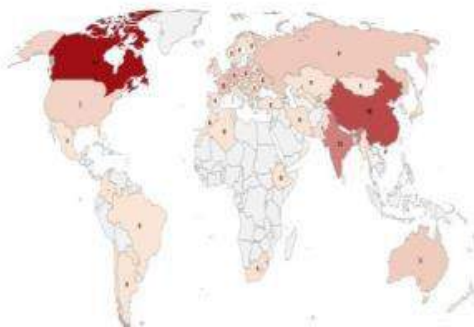
**89% of soybeans production takes place in 5 countries**

Soybeans production - 2020



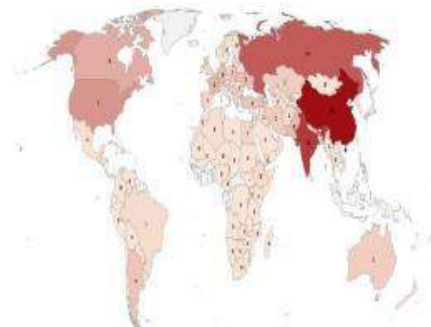
**67% of canola production takes place in 5 countries**

Primary rapeseed production - 2020



**54% of wheat production takes place in 5 countries**

Primary wheat production - 2020



**70% of maize production takes place in 5 countries**

Maize production - 2020



**72% of rice production takes place in 5 countries**

Rice production - 2020

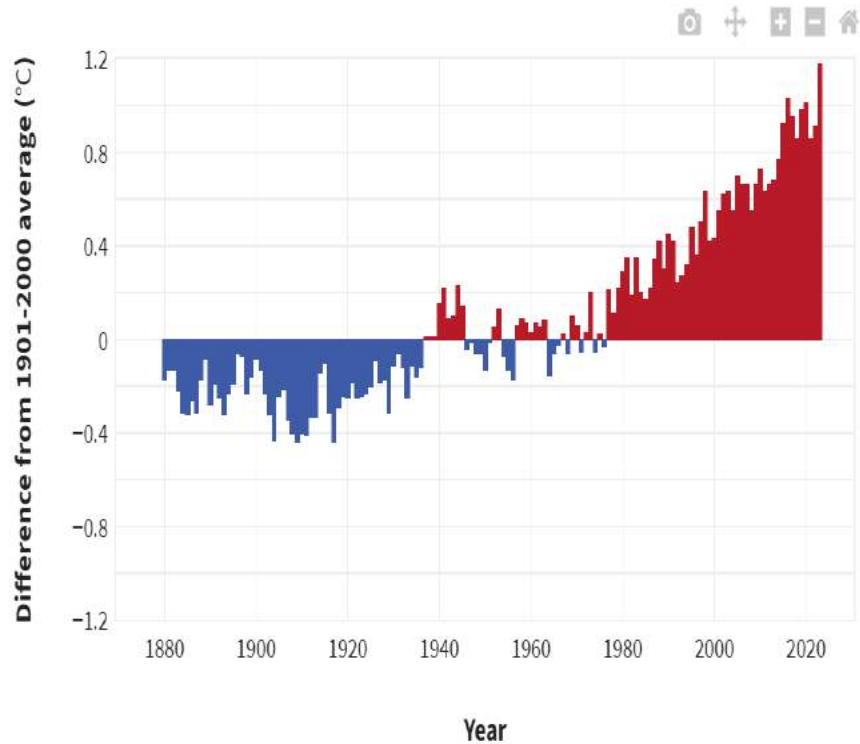


# DECARBONIZATION

## - NET ZERO CARBON CLEAN ENERGY TRANSITION.

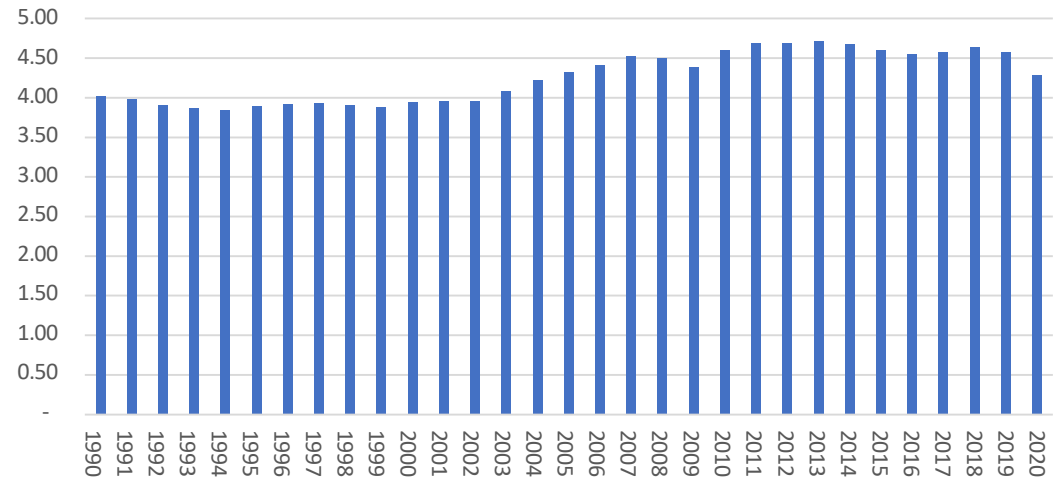


### GLOBAL AVERAGE SURFACE TEMPERATURE



Yearly surface temperature from 1880-2023 compared to the 20th-century average (1901-2000). Blue bars indicate cooler-than-average years; red bars show warmer-than-average years. NOAA Climate.gov graph, based on data from the National Centers for Environmental Information.

### World CO2 emissions (metric tons per capita)



### Crude oil, Brent (\$/bbl)





# DIGITIZATION & TECHNOLOGY –

## THE 4<sup>th</sup> INDUSTRY REVOLUTION vs FUTURE OF WORK.



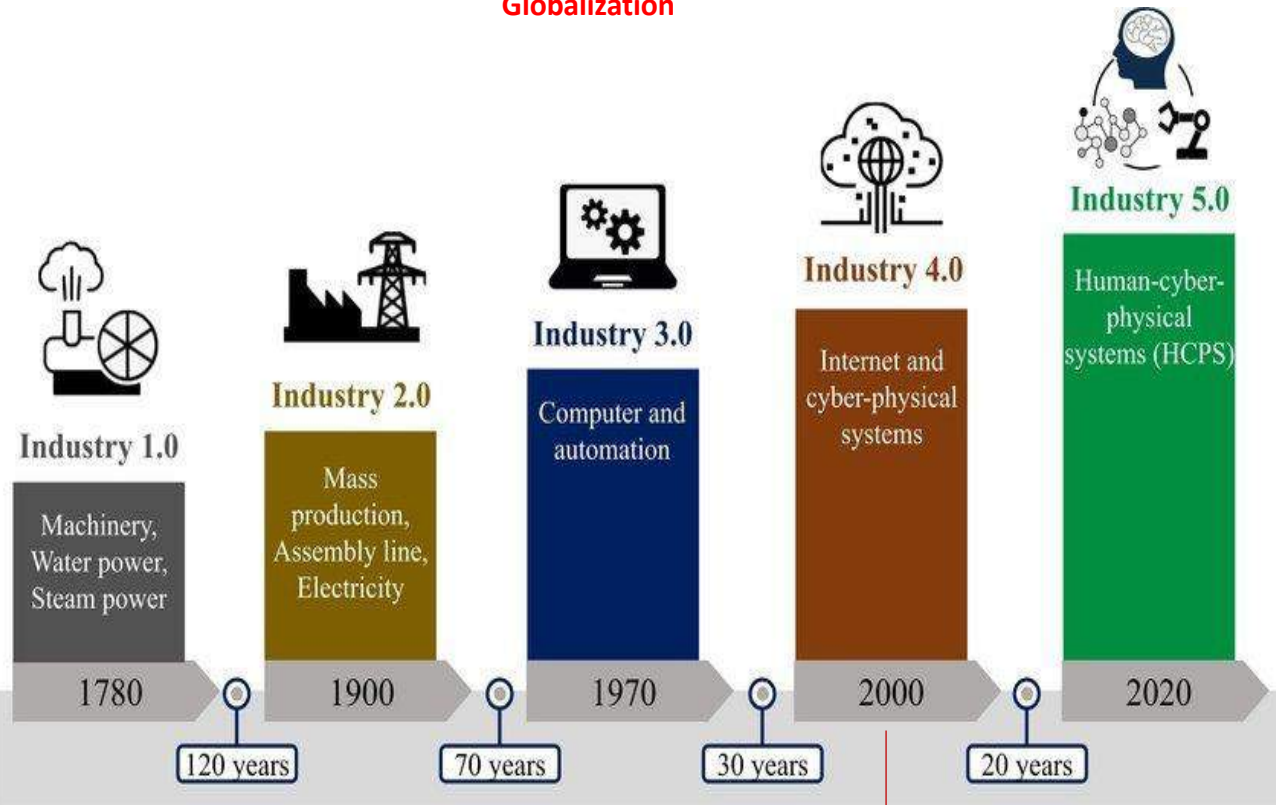
**Mechanization**

**Electrification**

**Automation & Globalization**

**Digitalization**

**Personalization**



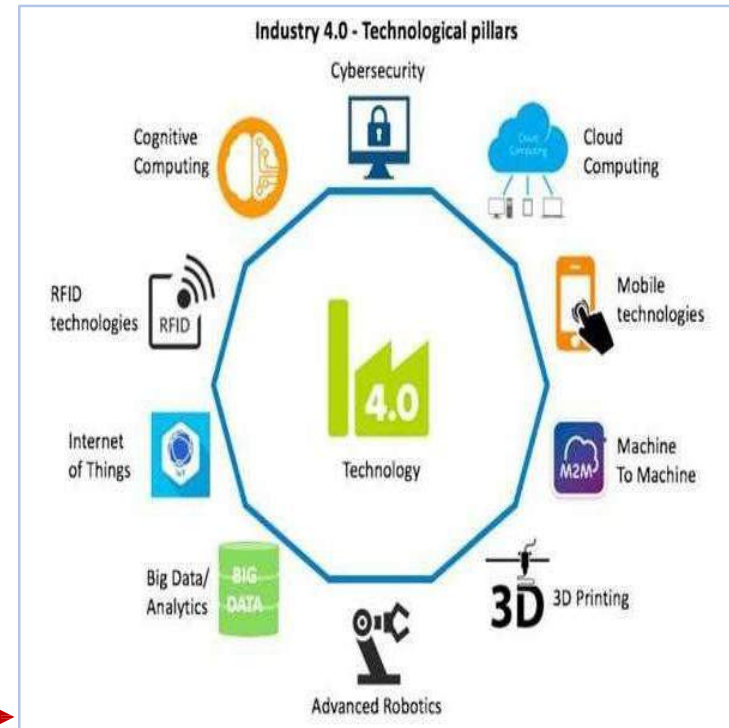
Introduction of mechanical production facilities driven by water and steam power

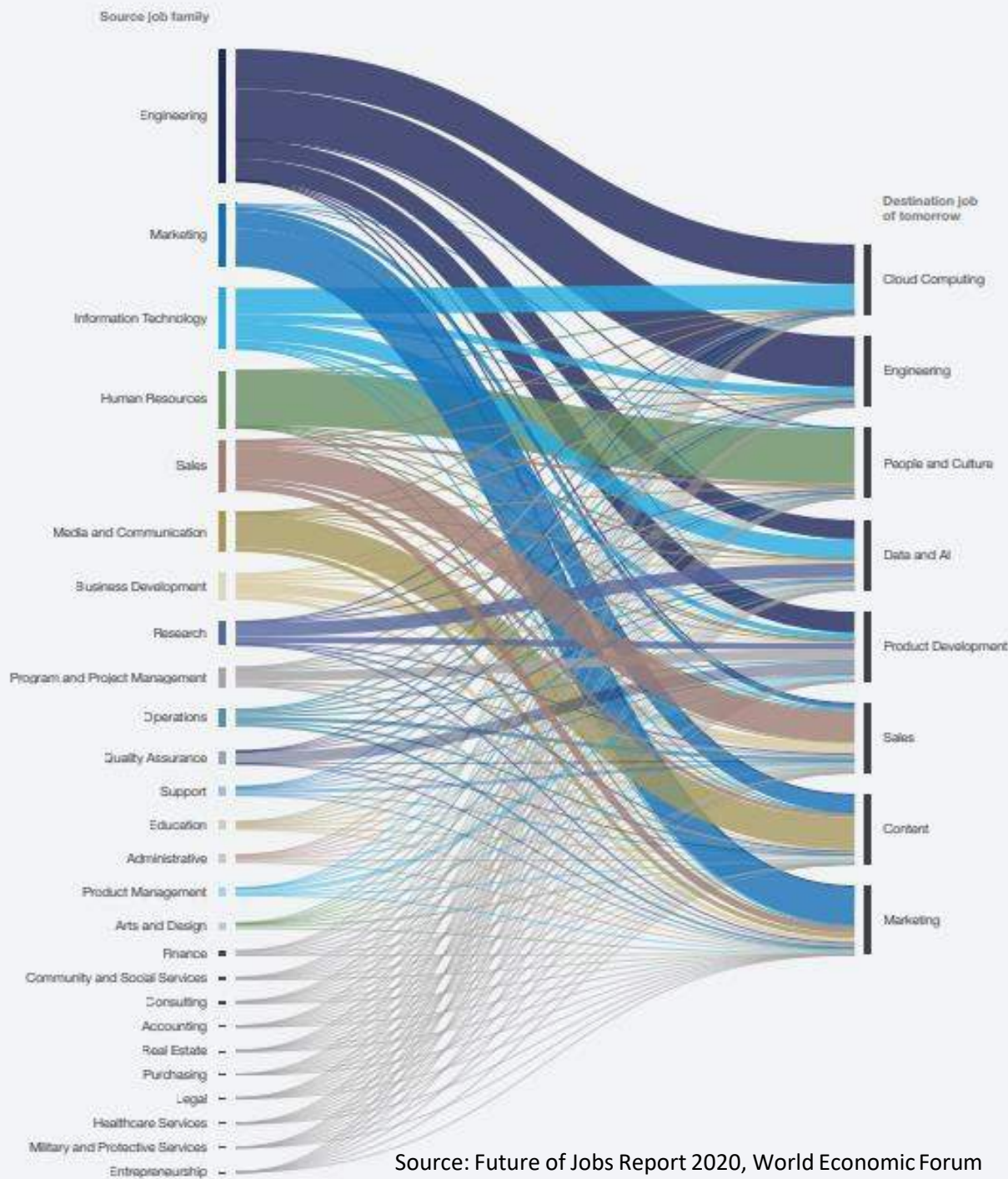
Division of labour and mass production, enabled by electricity.

Automation of production through electronic and IT systems

Robotics, artificial intelligence, augmented reality, virtual reality

Deep, multi-level cooperation between people and machines. Consciousness





## Future Skills

- Problem-solving
  - Self-management
  - Working with people
  - Technology use and development
- ▼
- Analytical thinking and innovation
  - Complex problem-solving
  - Critical thinking and analysis
  - Creativity, originality and initiative
  - Reasoning, problem-solving and ideation
  - Active learning and learning strategies
  - Resilience, stress tolerance and flexibility
  - Emotional intelligence
  - Persuasion and negotiation
  - Leadership and social influence
  - Technology use, monitoring and control
  - Technology design and programming
  - Service orientation
  - Systems analysis and evaluation
  - Troubleshooting and user experience

## Skills to Succeed (Optimizing Strategy for Results)

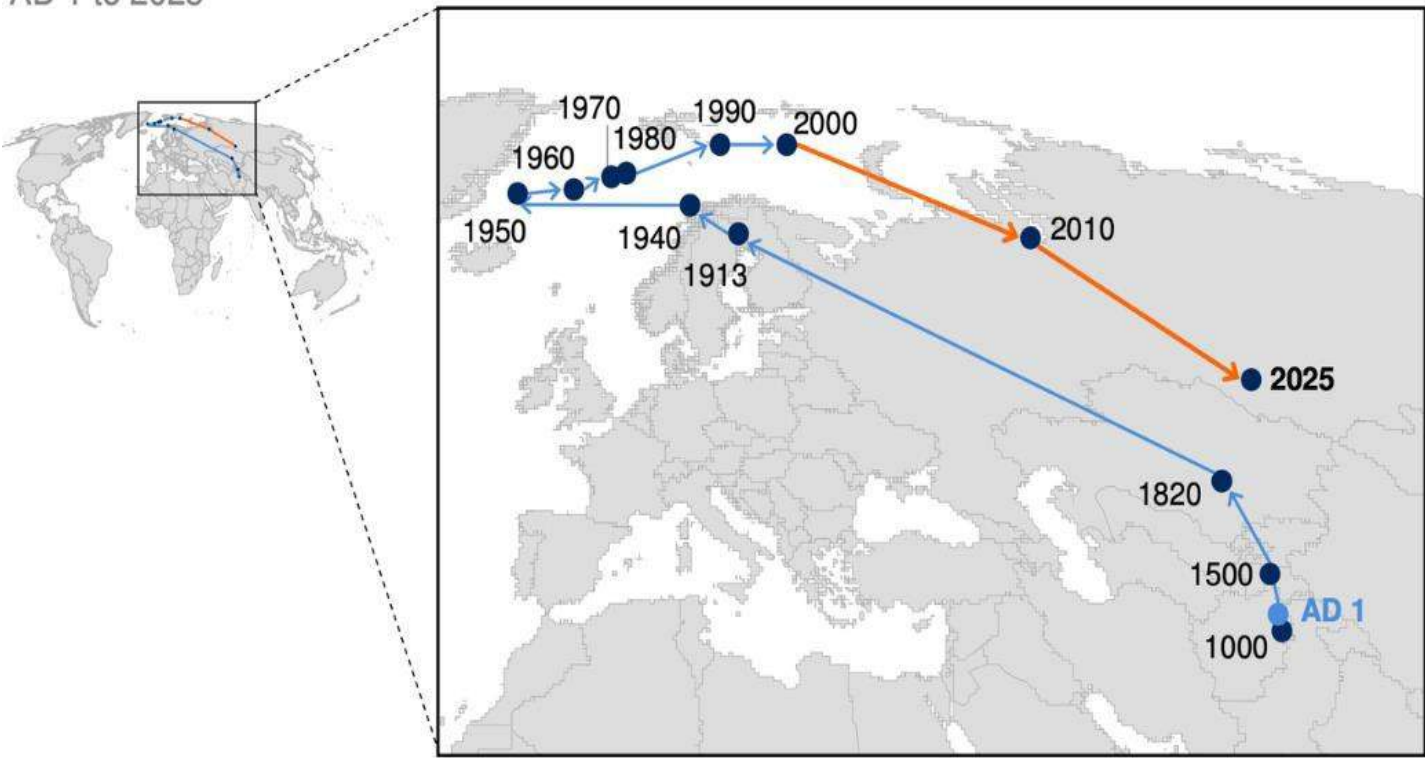
- Futurist thinking
- Conceptual thinking
- Creativity
- Continuous learning
- Problem-solving
- Customer focus

# DESTABILIZATION OF GEOPOLITICAL ORDER.

ASIA'S FUTURE IS NOW - 50% OF GLOBAL GDP & 40% OF GLOBAL CONSUMPTION BY 2040



Evolution of the earth's economic center of gravity<sup>1</sup>  
AD 1 to 2025

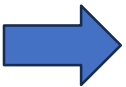


	Global Share	
<b>CHINA</b>	2023%	
Real GDP %	5.20%	
GDP Current USD\$ Bn	17,662.0	
	4	17%
Population	1,411.40	18%

	Global Share	
<b>INDIA</b>	2023%	
Real GDP %	7.80%	
GDP Current USD\$ Bn	3,572.08	3%
Population	1,428.63	18%

	Global Share	
<b>INDONESIA</b>	2023%	
Real GDP %	5%	
GDP Current USD\$ Bn	1,371.17	1%
Population	277.432	3%

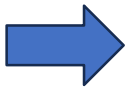
In 1AD China and India were the world's largest economies



European industrialisation and America's rise drew the economic centre of gravity into the Atlantic



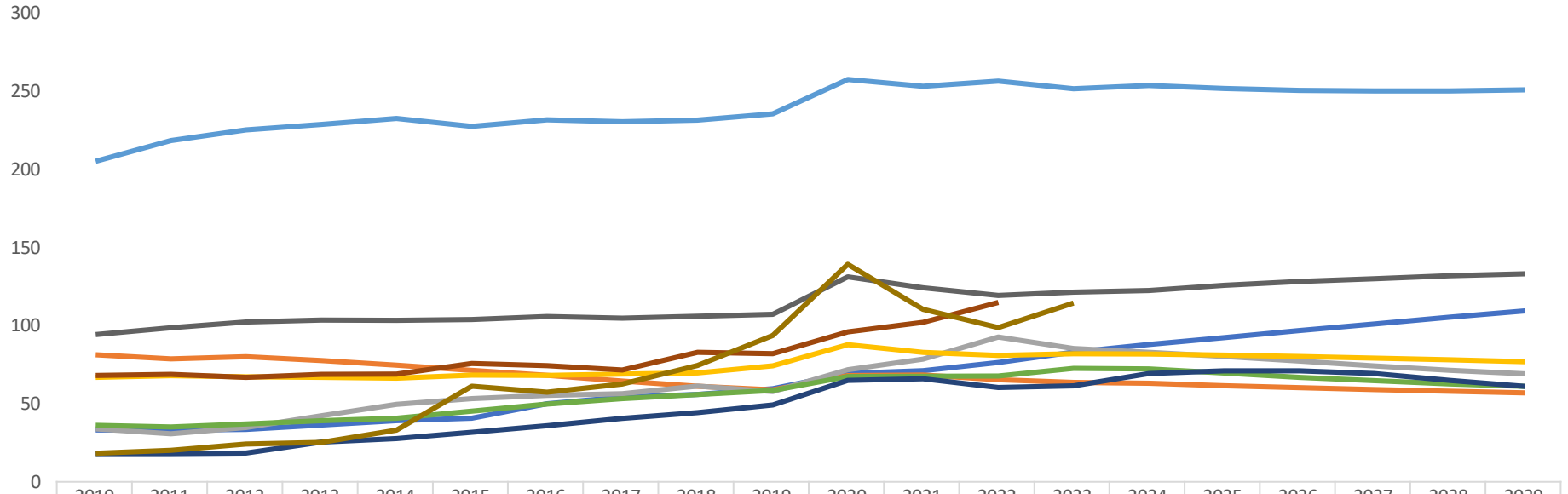
Japan's economic boom made it the second-largest economy in the world, pulling the centre north



As China has regained economic leadership, the centre is now retracing its footsteps towards the east



### General Government Gross Debt % of GDP



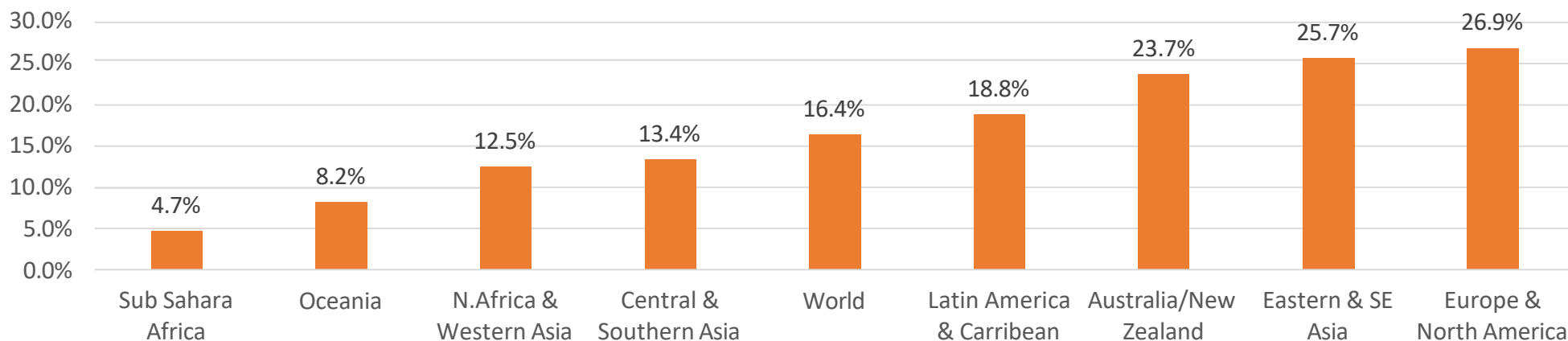
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
China	33.924	33.772	34.393	37.035	39.969	41.489	50.701	54.951	56.659	60.404	70.137	71.836	77.088	83.644	88.581	92.994	97.48	101.766	106.014	110.073
Germany	81.995	79.417	80.745	78.322	75.279	71.947	68.955	65.204	61.914	59.58	68.773	68.986	66.077	64.278	63.745	62.301	61	59.848	58.717	57.7
Ghana	34.507	31.264	35.351	42.93	50.111	53.896	55.942	56.984	61.976	58.344	72.337	79.159	93.256	86.07	83.593	80.896	77.944	74.891	71.985	69.686
India	67.702	68.648	67.985	67.713	67.102	69.049	68.943	69.669	70.392	75.04	88.427	83.487	81.683	82.748	82.483	81.829	80.926	79.917	78.8	77.548
Japan	205.879	219.162	226.093	229.451	233.281	228.278	232.421	231.321	232.38	236.378	258.297	253.919	257.194	252.363	254.556	252.609	251.321	251.034	251.028	251.742
Kenya	36.695	35.687	37.616	39.756	41.281	45.832	50.399	53.866	56.449	59.085	67.965	68.232	68.415	73.262	72.971	70.316	67.546	65.39	63.355	61.703
Rwanda	18.816	18.717	19.086	26.065	28.308	32.369	36.547	41.317	44.953	49.87	65.648	66.66	61.086	62.051	69.945	71.657	71.62	69.879	65.492	61.756
Sri Lanka	68.731	69.428	67.504	69.457	69.561	76.334	75	72.26	83.585	82.594	96.725	102.74	115.536							
United States	95.157	99.493	103.059	104.335	104.228	104.646	106.563	105.512	106.828	108.074	131.991	124.956	120.026	122.148	123.256	126.552	128.893	130.703	132.574	133.876
Zambia	18.898	20.808	24.92	25.909	33.857	61.869	58.035	63.358	75.229	94.426	140.001	111.047	99.476	115.233						

# DEMOGRAPHICS.

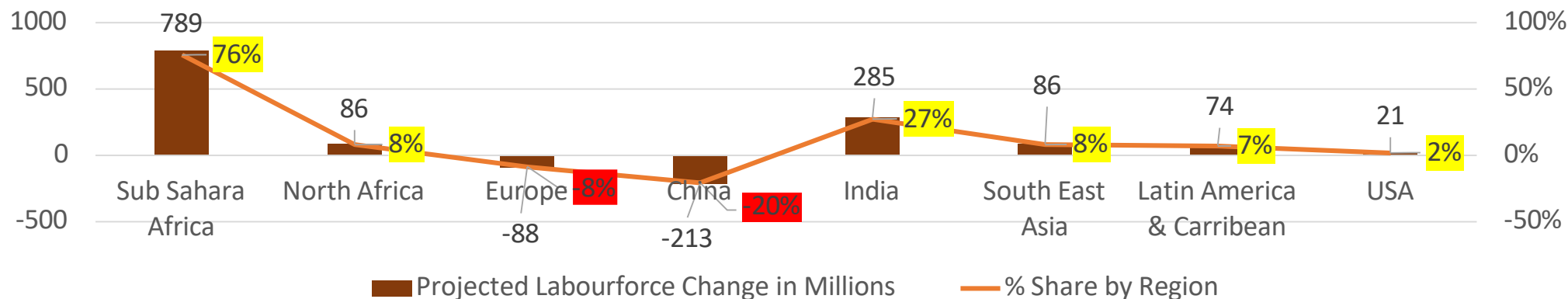
## LABOUR FORCE & CONSUMPTION.



Projected % Aged Population - 65 Years and Over by 2050



Projected Global Labourforce Change in Millions and % by 2050



A coordinated & Integrated Africa is a Relevant Africa;

<b>Africa's % of Global GDP</b>	<b>2.8%</b>
Africa's % of Global Trade	3.0%
Africa's % of Global Passenger Traffic	2.4%
Africa's % of Global Manufacturing	2.8%
Africa's % of Global Energy Consumption	3.4%
Africa's % of Global Food Supply	8 %

<b>Africa's % of Global Population</b>	<b>17%</b>
Africa's % of Global Land Mass	20%
Africa's % of Global Arable Land	65%
Africa's % of Global Renewable Fresh Water	10%
Africa's % of Global Natural Resources ( Minerals)	30%

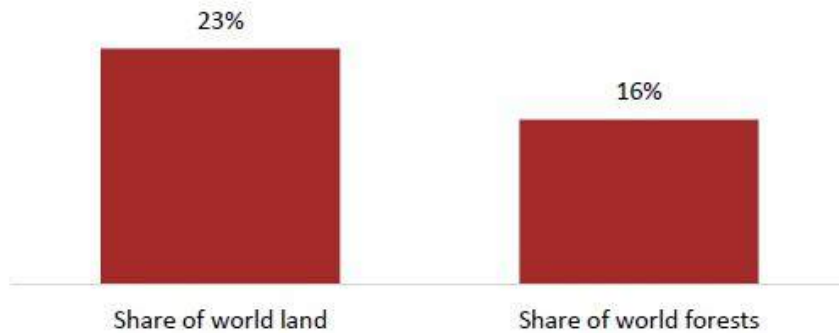
# AFRICA'S RELEVANCE IN SUSTAINABILITY

## CLEAN ENERGY - STRATEGIC GREEN MINERALS .



### Natural endowments

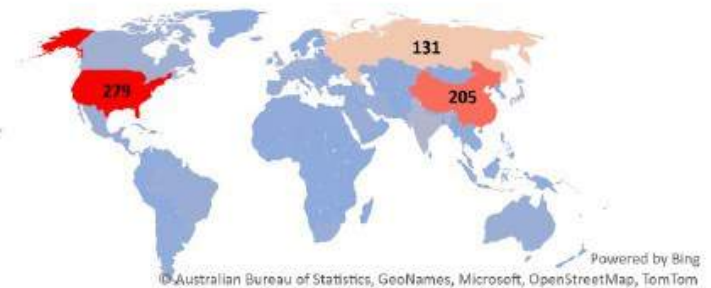
#### Africa



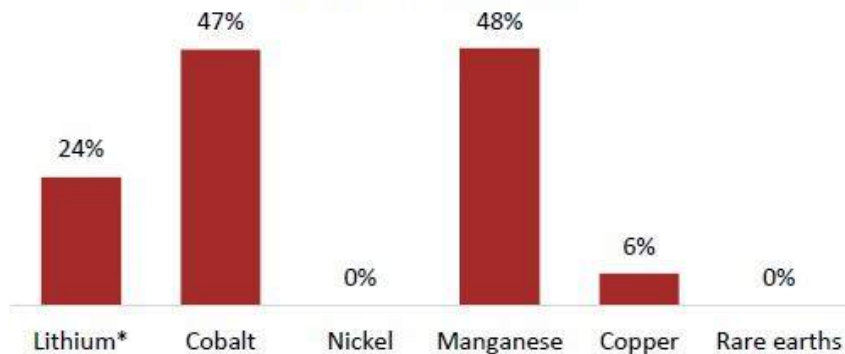
### Transition considerations

#### CO2 emissions (billion'kt)

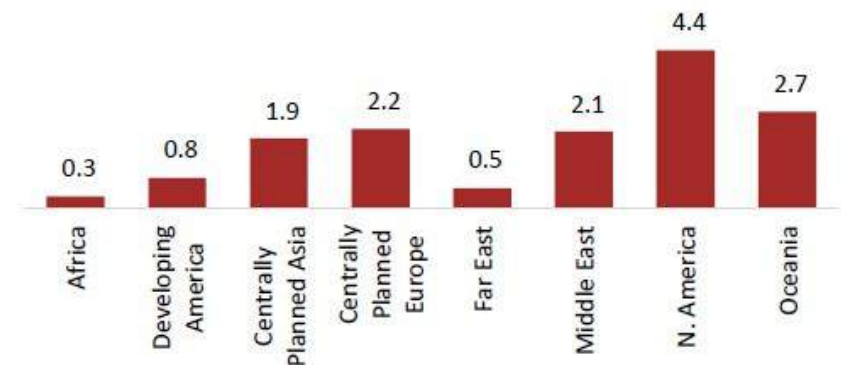
Cumulative since 1960



#### Critical commodities in a green future - Africa reserves % world total

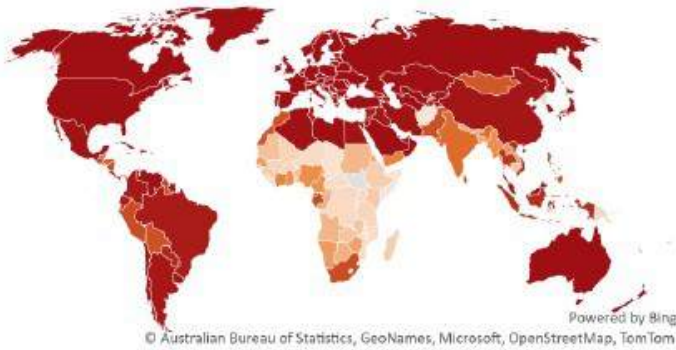


#### CO2 emissions per capita (2014)



### POWER GENERATION

Access to electricity (% of population)



Access to electricity over the past 20 years has improved, particularly in east Africa supporting more diversified and deeper value chains for EGH to target



Access to electricity (% of population)



### SUSTAINABLE GENERATION

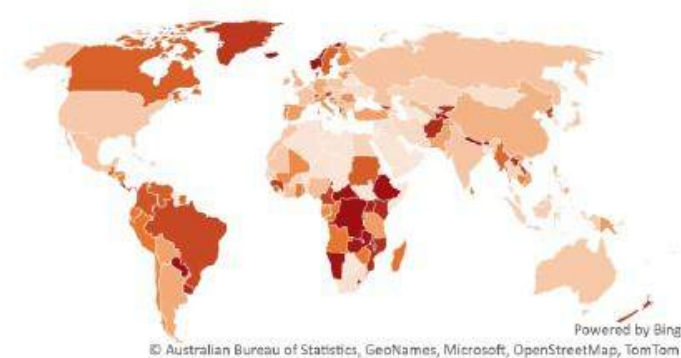
Renewable power generation (% of total)



East and central Africa electricity generation the highest in the world in terms of % that is renewable and provides significant attraction for global companies looking to diversify their supply chains as well as support their net zero emissions targets



Renewable energy (% of total)





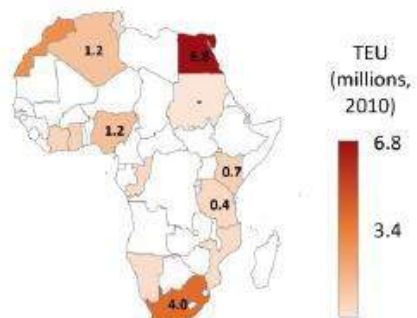
# AFRICA'S TRANSPORT

## - INFRASTRUCTURE IMPROVEMENTS

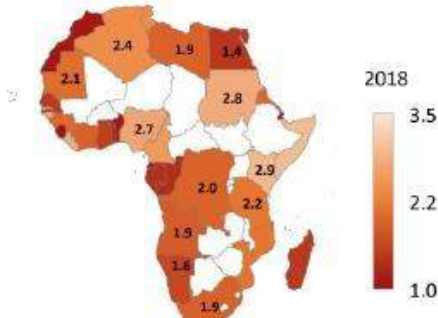


### East Africa rapidly becoming a logistical hub and gateway into Africa

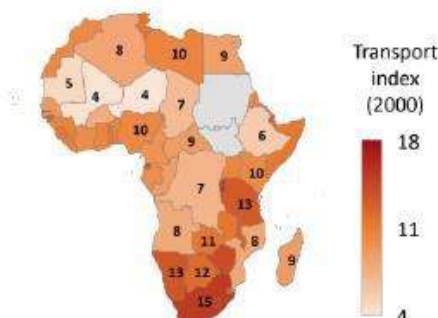
Port activity - containers



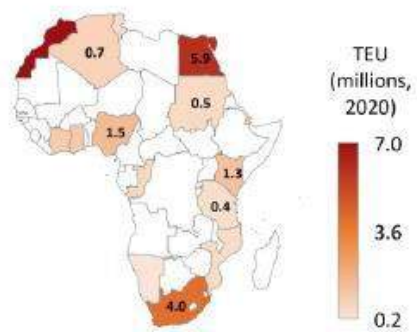
Median time in port (days)



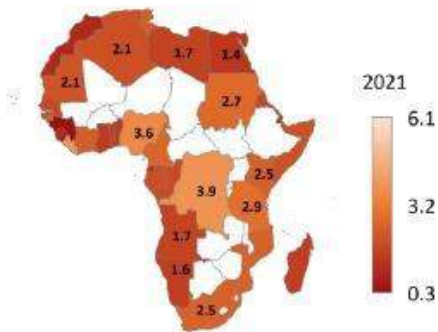
Transport capacity



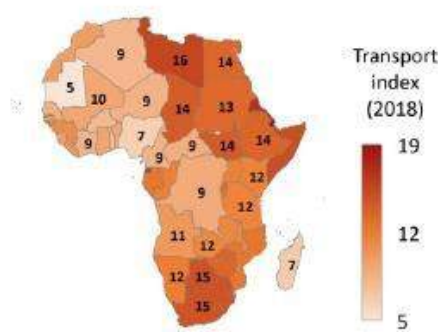
Port activity - containers



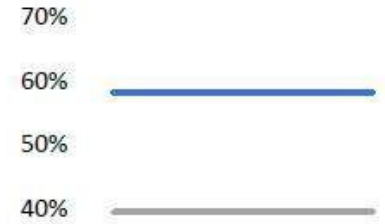
Median time in port (days)



Transport capacity



Regional integration – increased trade between member states



Equity Group well positioned to be the investment ambassador and financial partner of choice in region that is increasingly becoming more integrated and fast becoming the gateway into Africa



# AFRICA CONTINENTAL FREE TRADE AREA- AFCFTA.



MARKET OPPORTUNITY- 1.3 BILLION PEOPLE ; GDP USD\$3.4 TRILLION



Intra-African trade is only 14% due to **high tariff and non-tariff trade costs**

tariffs with African countries

11.8%

tariffs with non-African partners

6.3%

63% of exporters are affected by trade obstacles related to NTMs

ITC analysis shows that the AfCFTA represents a pivotal opportunity to change this

\$22 billion

intra-African export potential

94


promising continental value chains

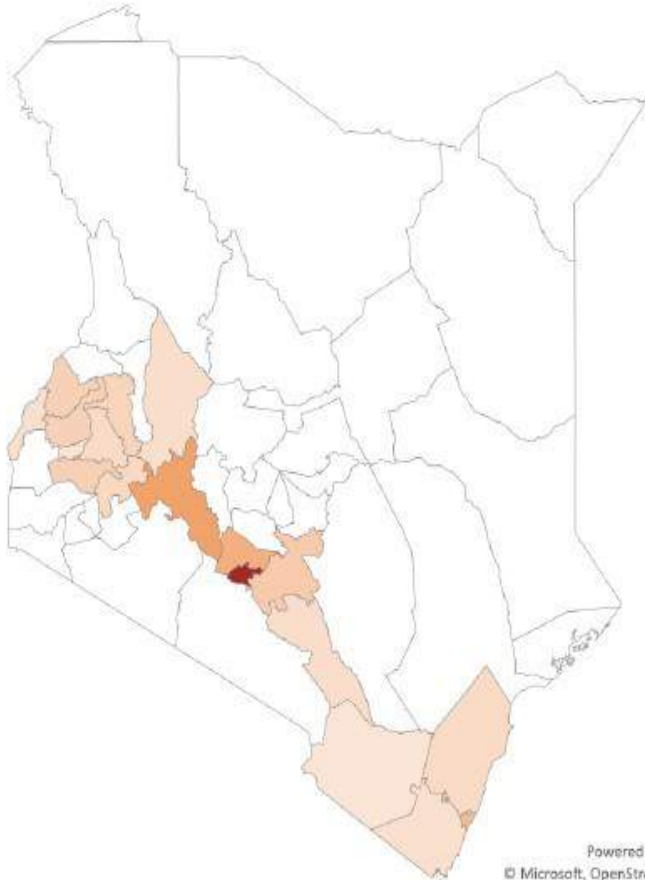
# KENYA'S GEOLOCATION VERSUS HINTERLAND

## - TRADE & ECONOMIC HUB STATUS

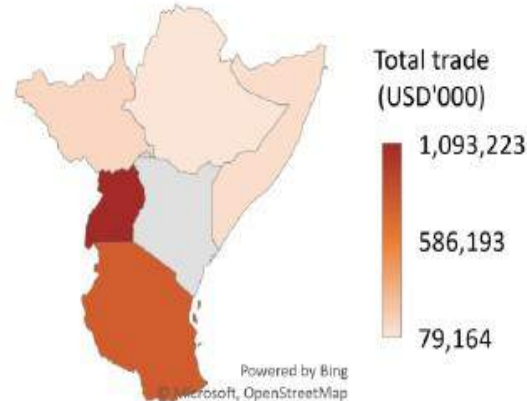


**Northern corridor - 78% of GDP**

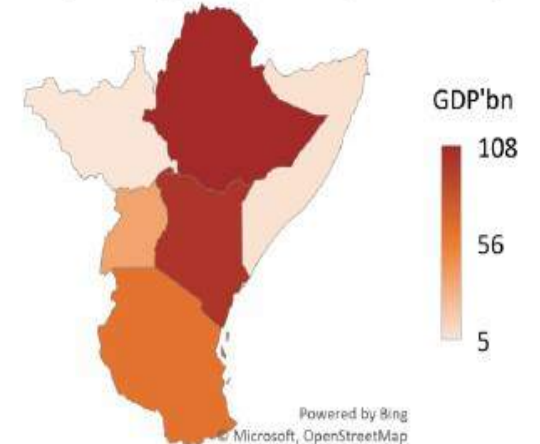
Northern corridor counties (GDP'bn)  51 772 1,492



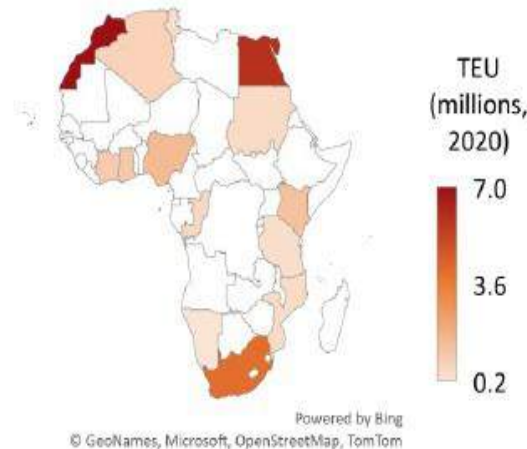
**Kenya trade with neighbours (USD2.2bn)**



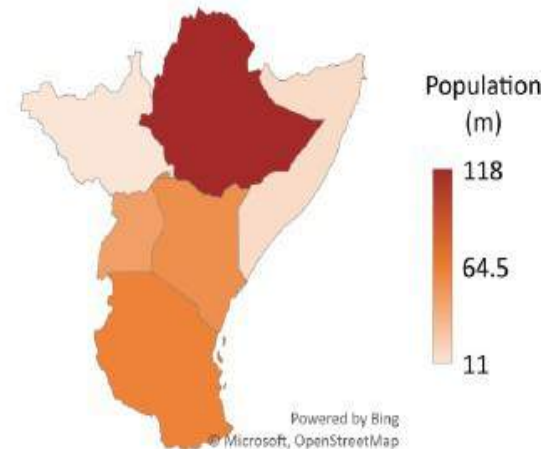
**Kenya + neighbours GDP (USD316bn)**



**Port activity - containers (TEU)**



**Kenya + neighbours population (309m)**



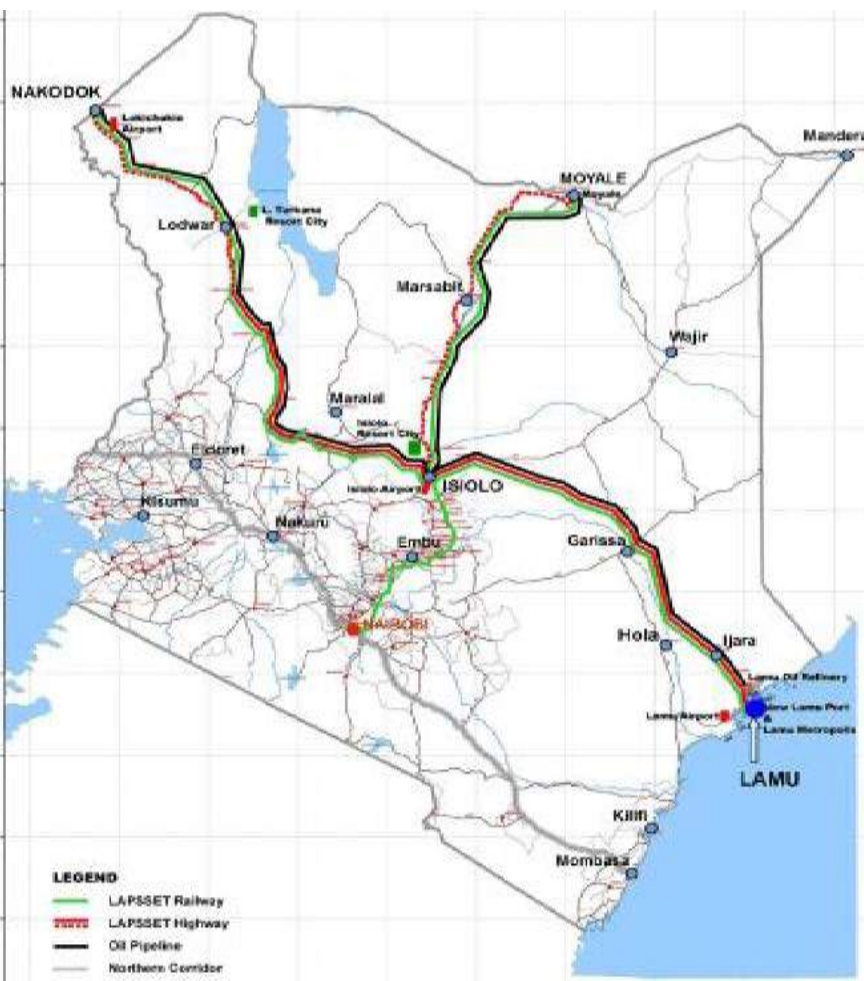
# KENYA – INFRASTRUCTURE

## REGIONAL COMPETITIVENESS- STANDARD GAUGE RAILWAY- SGR



# KENYA – INFRASTRUCTURE

## LAMU PORT SOUTHERN SUDAN-ETHIOPIA TRANSPORT (LAPSSET) CORRIDOR - EQUATORIAL LAND BRIDGE



Port at Manda Bay, Lamu

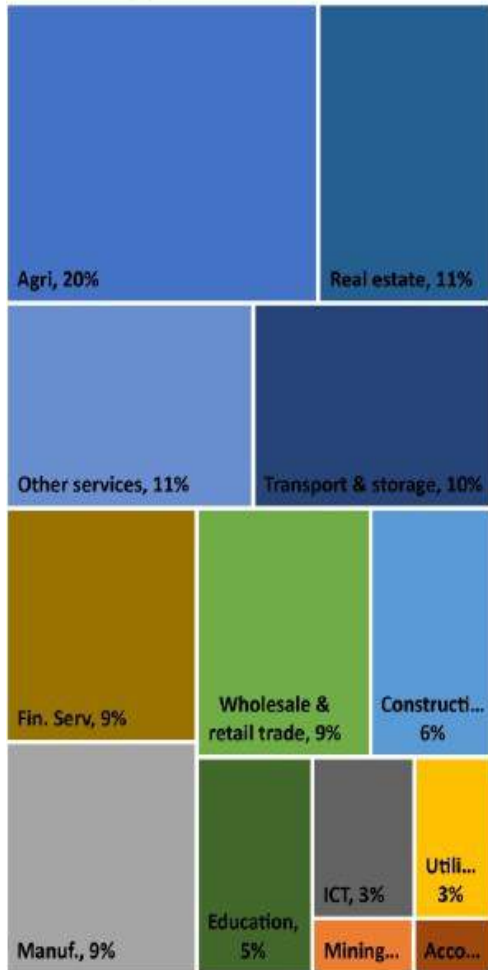
- Standard Gauge Railway -Juba and Addis Ababa
- Road network
- Oil pipelines (Southern Sudan and Ethiopia)

- Oil Refinery at Bargoni
- Three Airports
- Three Resort Cities( Lamu, Isiolo and Lake Turkana)

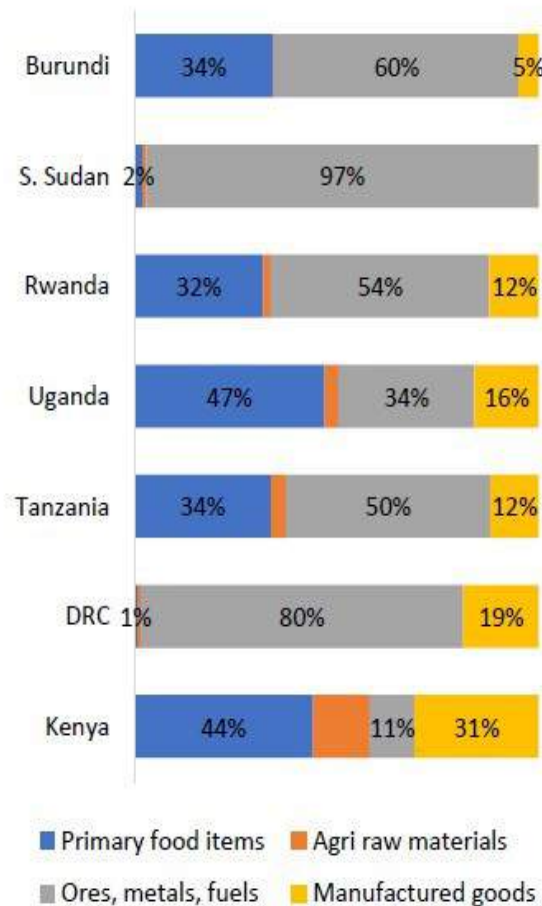
# KENYA – DIVERSIFIED MANUFACTURING GATEWAY TO EASTERN & CENTRAL AFRICA



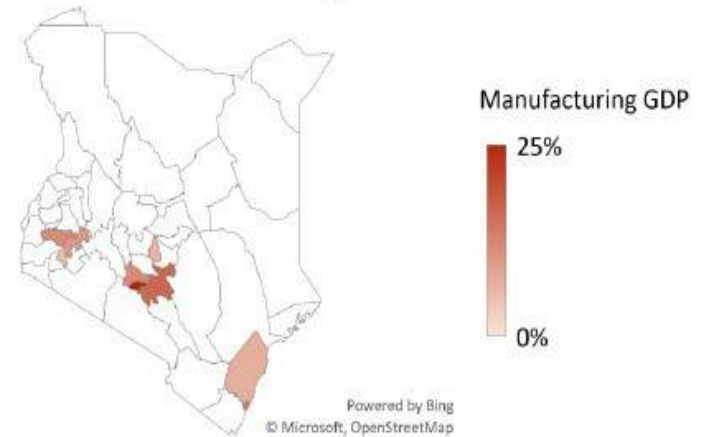
Kenya GDP mix diversified



Kenya exports relatively diversified



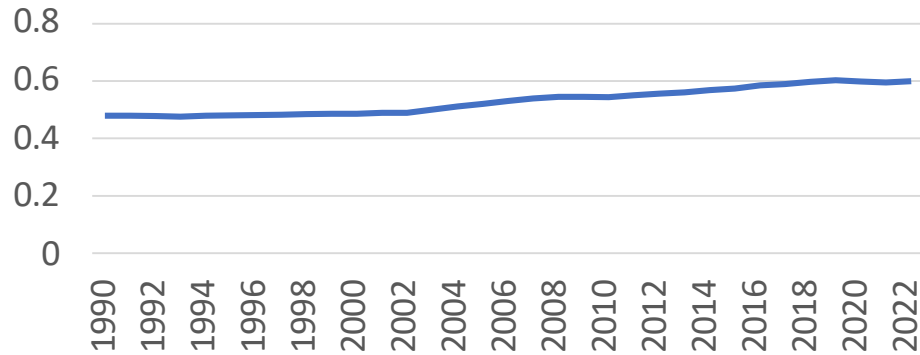
Manufacturing clusters



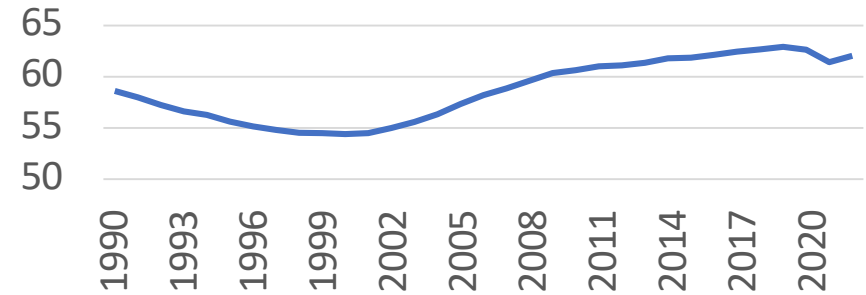
Renewable energy (% of total)



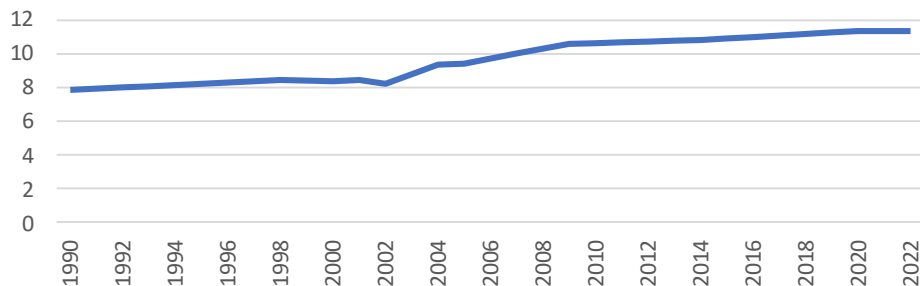
## Human Development Index HDI



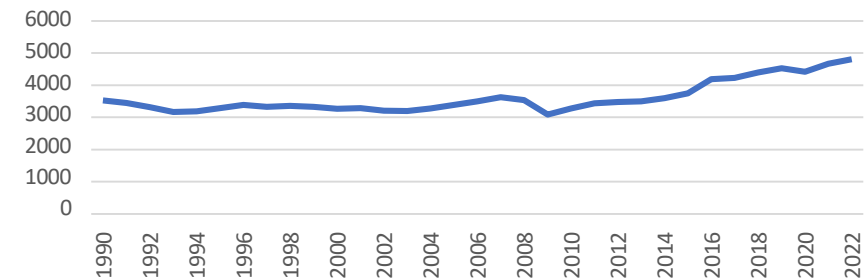
## Health- Life Expectancy at Birth (years)



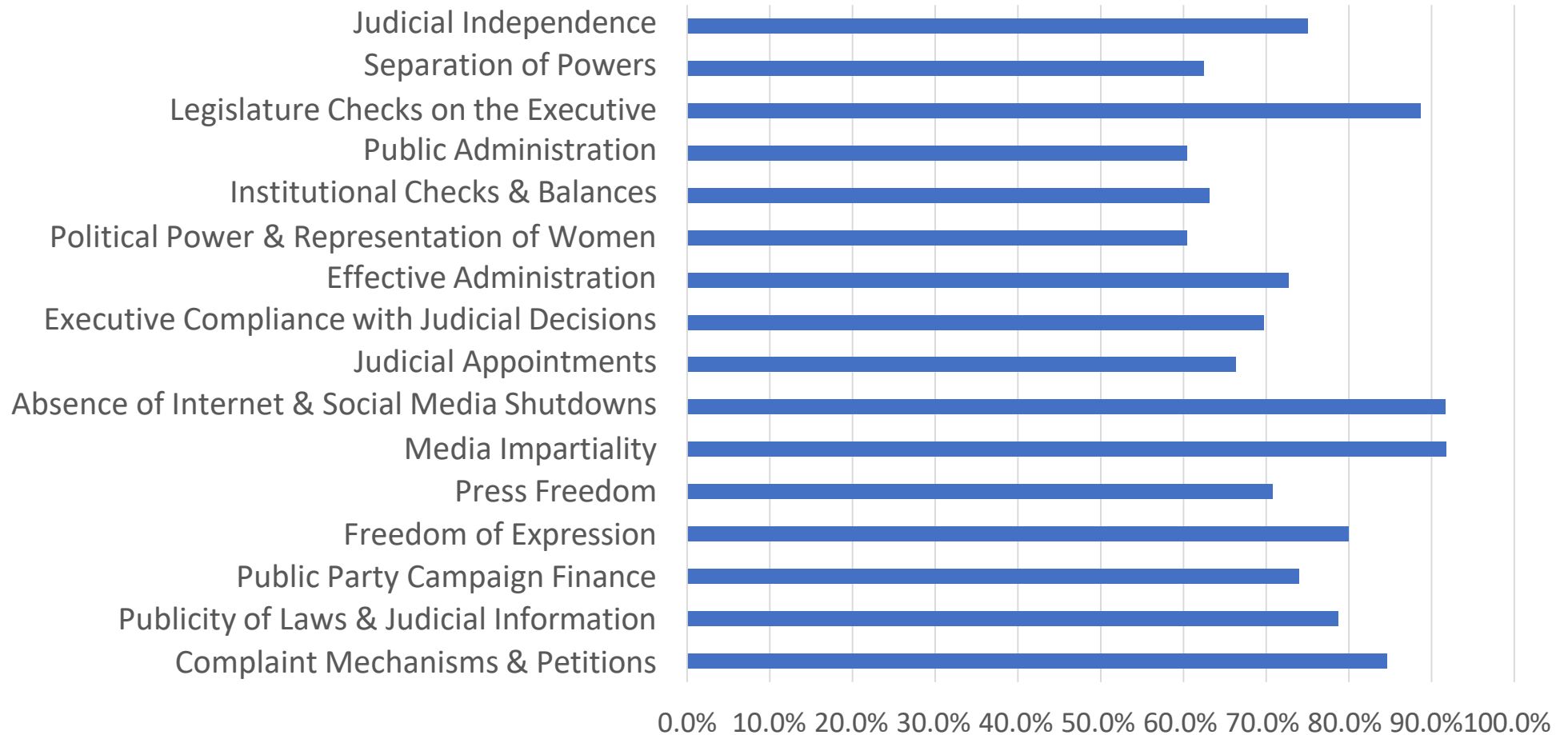
## Education- Expected Years of Schooling (years)



## Purchasing Power- Gross National Income Per Capita (2017 PPP\$)



## Kenya - Mo Ibrahim Index of African Governance (IIAG) 2022

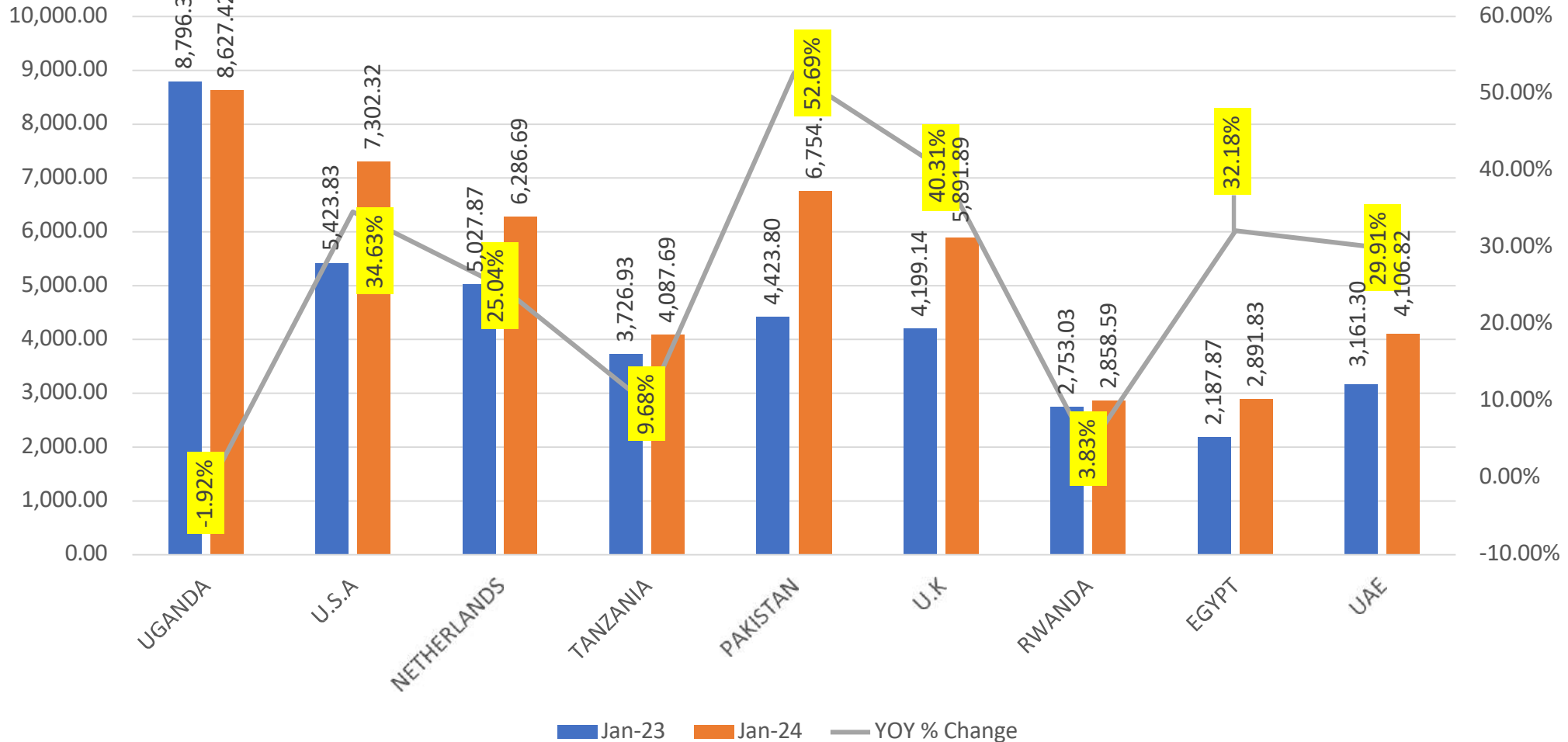




# DIRECTION OF TRADE - EXPORTS



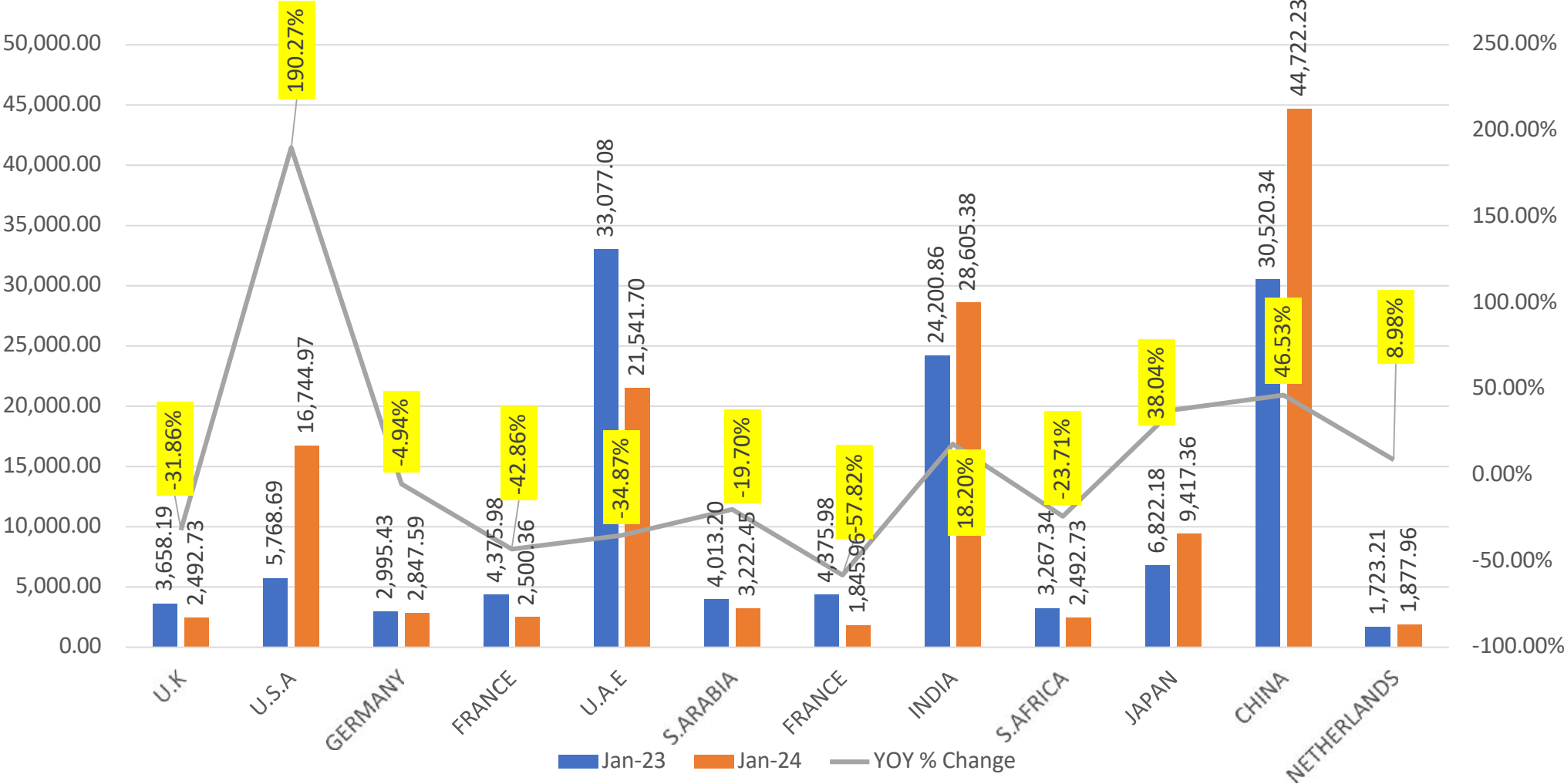
Kenya: Exports - : Selected Countries of Destination KES Millions



# DIRECTION OF TRADE –IMPORTS



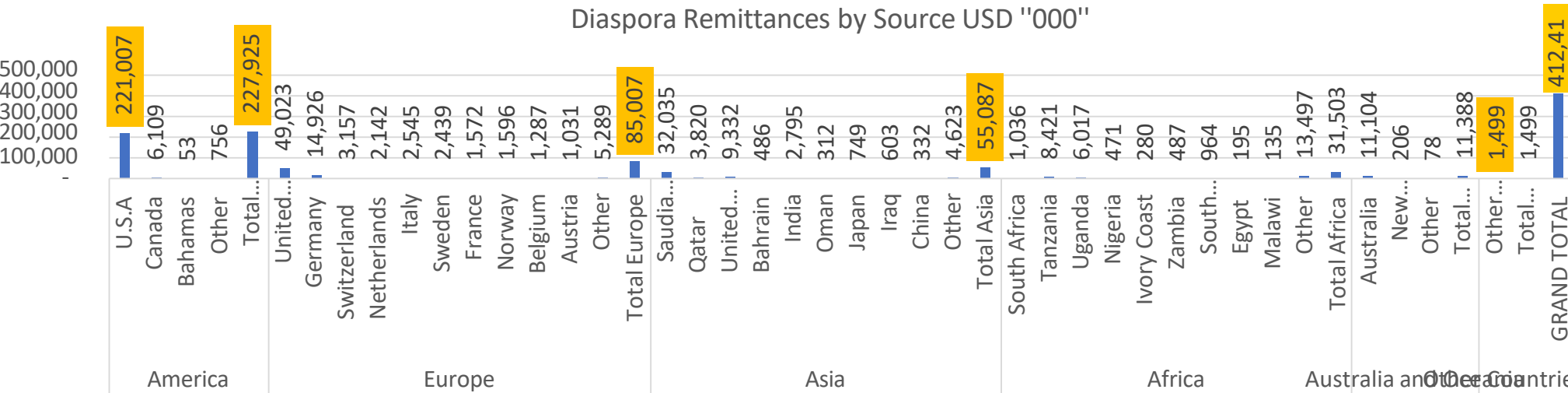
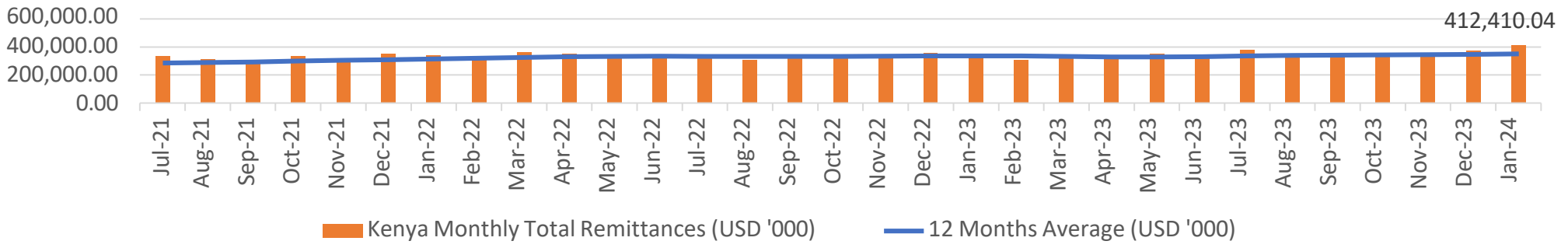
Direct Imports: Selected Countries of Origin KES Millions



# DIASPORA REMITTANCES PROMOTION



Kenya Monthly Total Remittances (USD '000) vs 12 Months Average (USD '000)



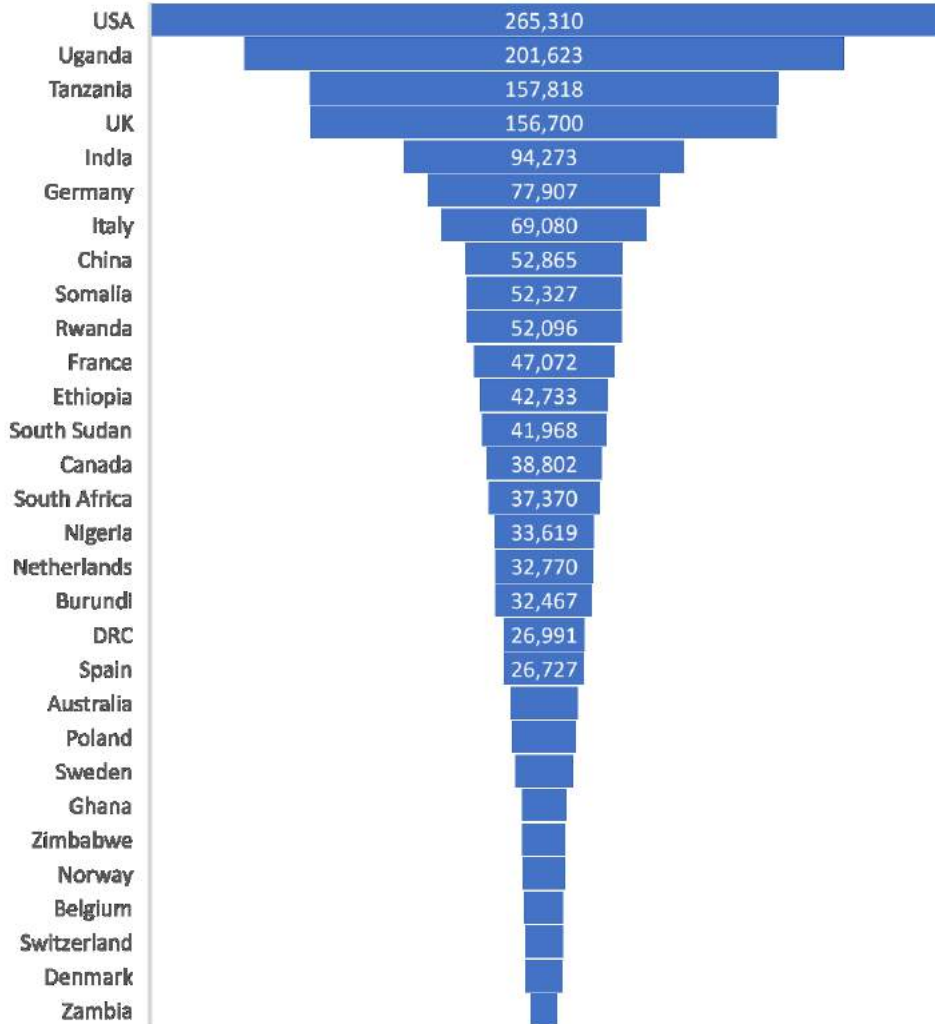
Source: <https://www.centralbank.go.ke/diaspora-remittances/>

# TOURISM PROMOTION

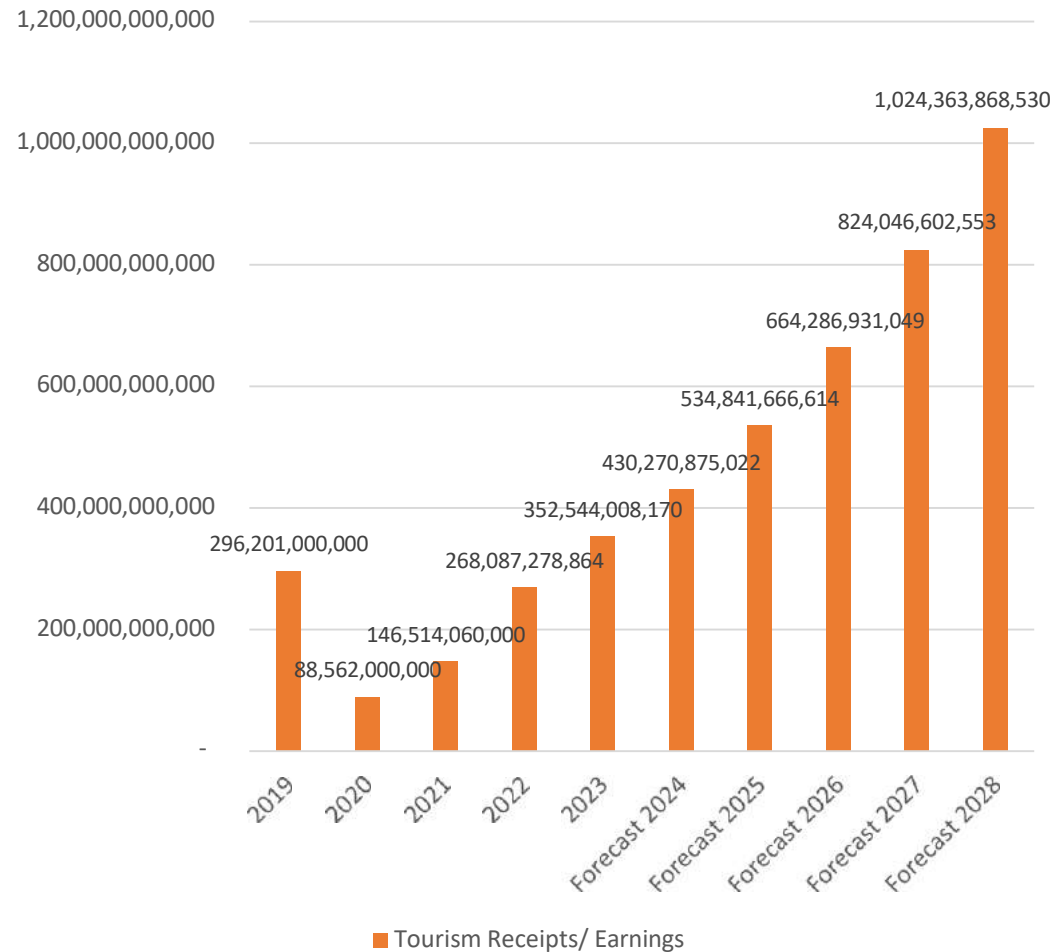
- 2023 TOURISM EARNINGS GREW BY 31.5% KES.352.54 BN



Kenya- Tourists - Top 30 Source Countries 2023



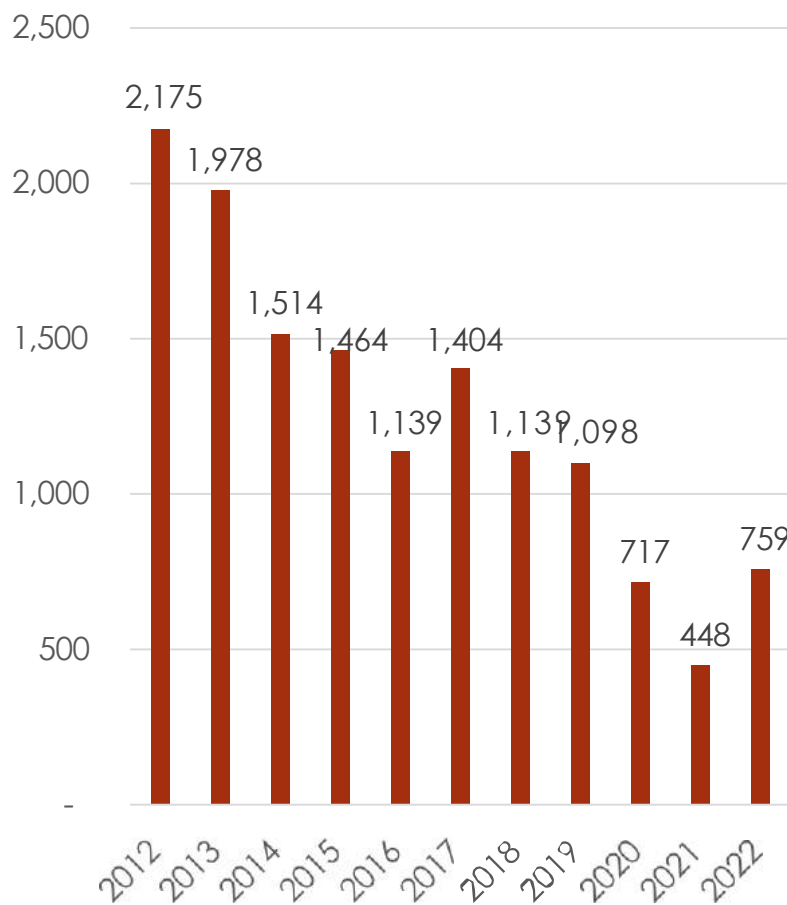
Kenya Tourism Receipts/Earnings- Actuals 2023 and Forecasts  
KES



# FOREIGN DIRECT INVESTMENT- FDI - PROMOTION



Kenya Foreign Direct Investment, Net Inflows (BoP, Current US\$ Million)



Foreign Direct Investment, Net Inflows (BoP, Current US\$ Million)- UNCTAD World Investment Report 2023 - INVESTING IN SUSTAINABLE ENERGY FOR ALL (UNCTAD/WIR/2023)

	Ethiopia	DRC	Uganda	Tanzania	Kenya	Rwanda	South Sudan
2012	279	3,312	1,205	1,800	2,175	255	161
2013	1,344	2,098	1,096	2,087	1,978	258	-793
2014	1,855	1,843	1,059	1,416	1,514	459	44
2015	2,627	1,674	738	1,561	1,464	380	0
2016	4,143	1,205	626	864	1,139	342	-8
2017	4,017	1,340	803	938	1,404	356	1
2018	3,310	1,617	1,055	972	1,139	382	60
2019	2,549	1,488	1,274	1,217	1,098	354	-232
2020	2,381	1,647	874	685	717	274	18
2021	4,259	1,870	1,142	922	448	212	68
2022	3,670	1,846	1,526	1,111	759	399	122
YOY % Change	-13.80%	-1.30%	33.60%	20.50%	69.40%	88.30%	80.70%



## Our Purpose

Transforming lives, giving dignity and expanding opportunities for wealth creation.

## Our Vision

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

## Our Mission

We offer integrated financial services that socially and economically empower consumers, businesses and communities.

## Our Motto

Growing Together in Trust.

## Positioning Statement

Equity provides **Inclusive** Financial Services that **transform livelihoods**, give dignity and **expand** opportunities.

## Tagline

*Your Listening, Caring Partner.*

## Values

Professionalism

Integrity

Creativity & Innovation

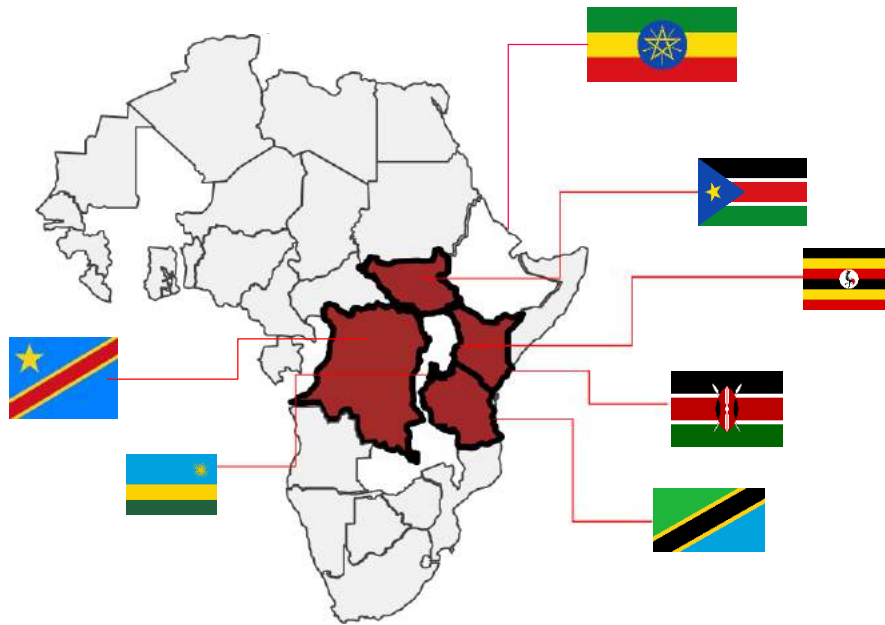
Teamwork

Unity of purpose

Respect & Dignity for customers

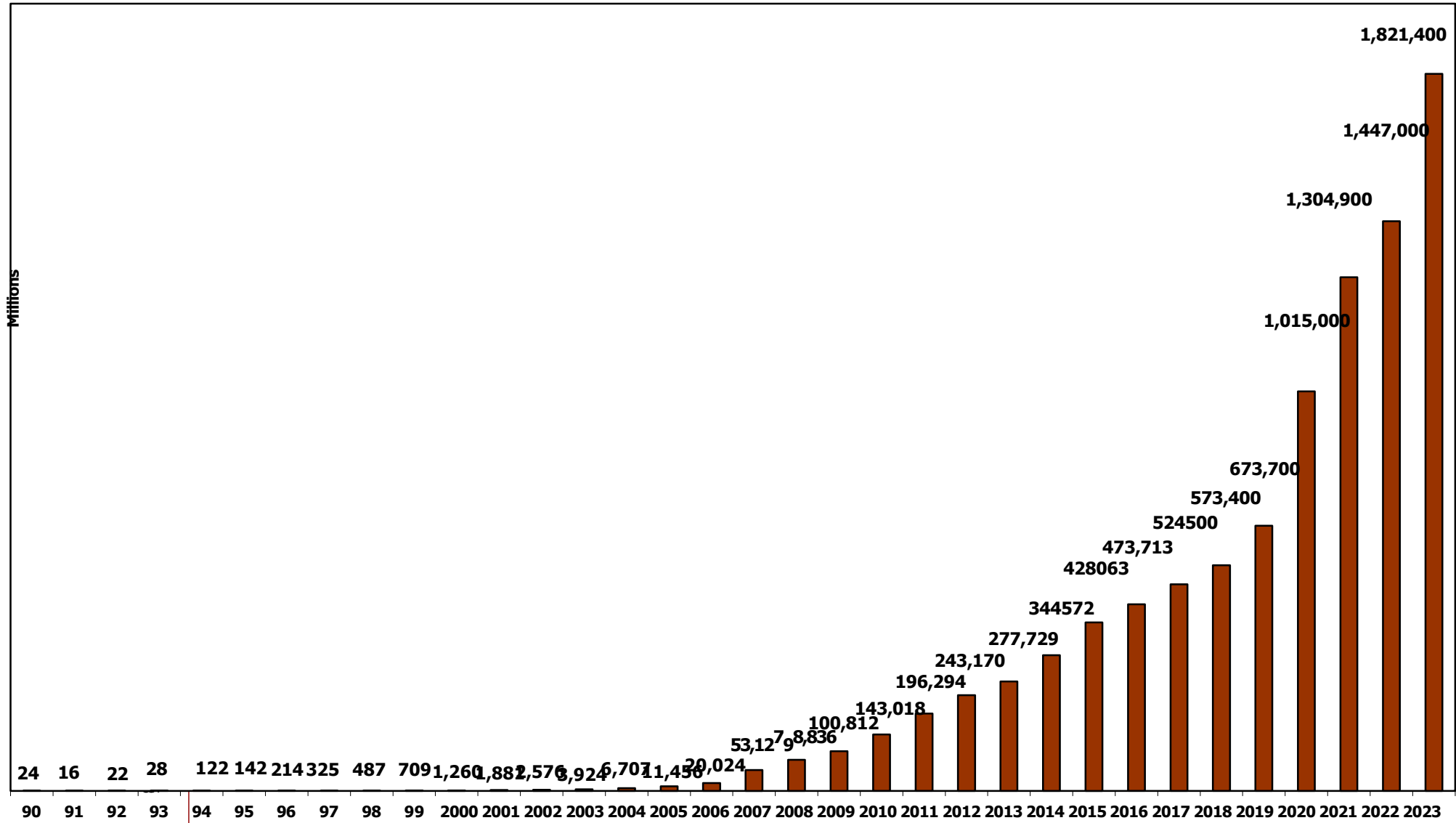
Effective Corporate Governance

- Present in 7 countries.
- Ethiopia is currently a representative office
- Scaling operations in DRC.
- Population of ~367 million.
- Nominal GDP of ~USD 314 Bn.



# OUR GROWTH JOURNEY

## - TOTAL ASSETS- KES MILLIONS





# PERFORMANCE TREND ANALYSIS

## -GROWING TENFOLD EVERY 5 YEARS



Value in KES	1991	1996	2001	2006	2011	2016	2021	2023
Funding- Deposits	29M	302M	1.6B	16.3B	159B	337B	959.0B	1,358.2B
Loans	8.6M	169M	0.8B	10.9B	113.8B	266B	587.8B	887.4B
Total Assets	24M	213M	1.9B	20.0B	196.5B	474B	1,304.9B	1,821.4B
Profit Before Tax	(4) M	10.6M	55M	1.1B	12.8B	24.9B	51.9B	51.9B
Shareholder Funds	(18) M	22.5M	238M	2.2B	34.2B	82B	176.2B	218.1B
Customers	9K	26K	105K	1.01M	7.15M	11.1M	16.2M	19.5M

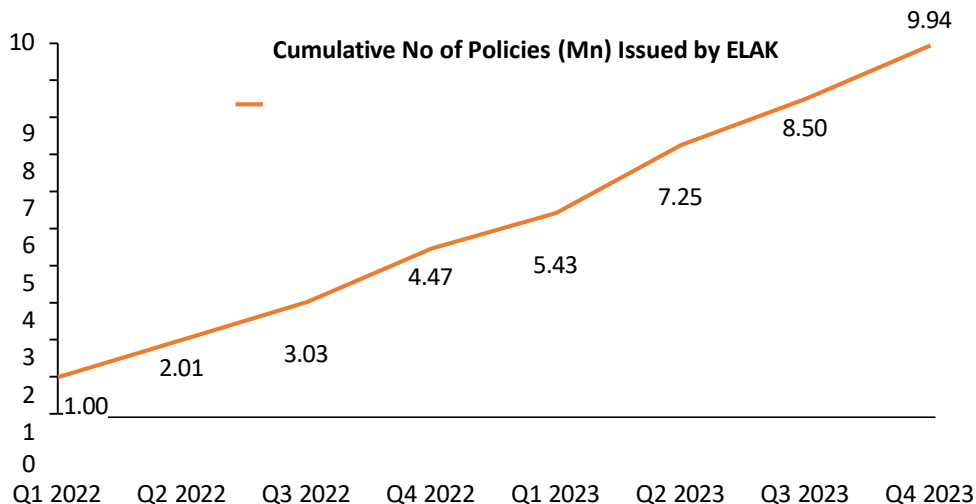
# WEALTH CREATION FOR SHAREHOLDERS



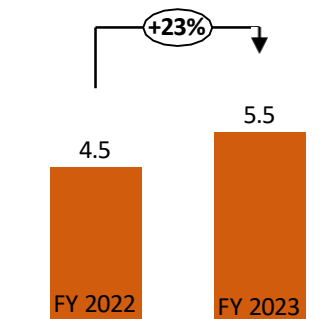
Share Change	# of Shares	Price (KSH)	Value	Value Change
2000: Before split	1	20.00	20	0
2000: 1:3 Split	4	50.00	200	1,000%
2004: Bonus 1:5	20	50.00	1,000	5,000%
2007: Bonus 1:3	60	84.50	5,070	25,350%
2009: Split 1:10	600	12.50	7,500	37,500%
4 <sup>th</sup> April 2024	600	48.05	28,830	144,150%



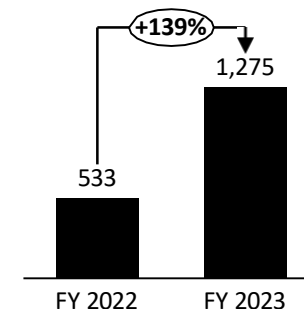
## Performance & Growth | Demonstrated Distribution Capability



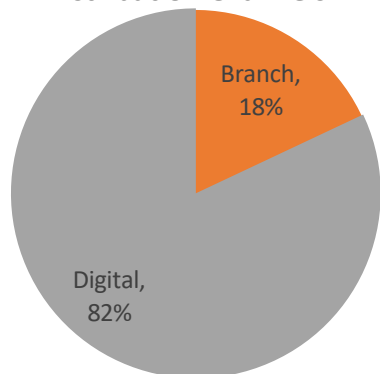
**New Policies Issued (Mn) YTD**



**No. of Unique Customers (000)**



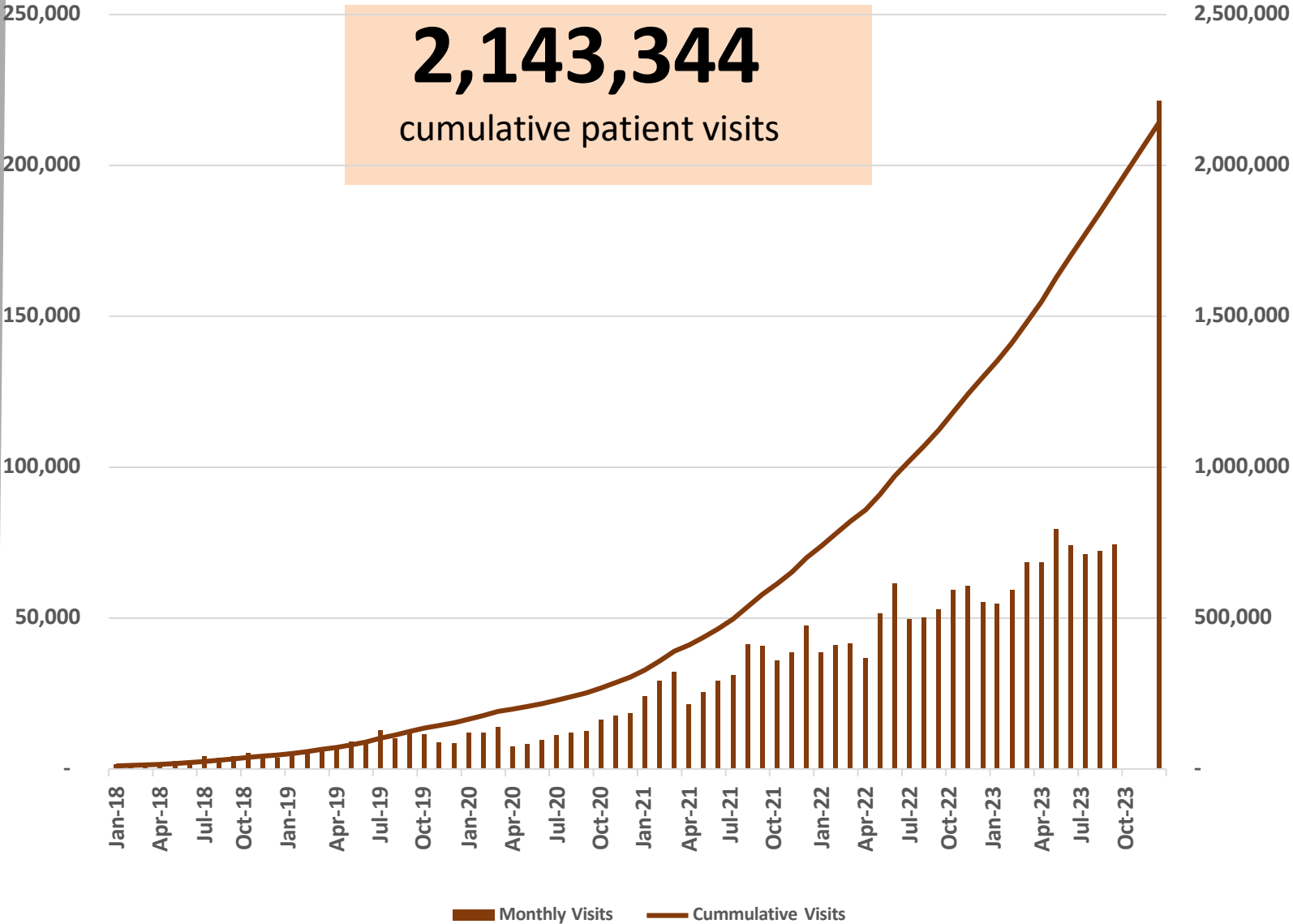
### Distribution Channels



#### Notes:

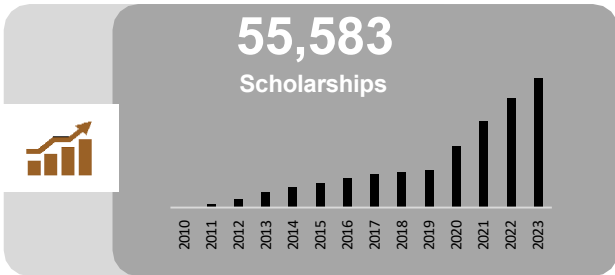
- Total Cumulative Policies issued to date 9.9 million with an average number of policies issued per month over the last year of 455,915
- 1,274,980 unique customers consuming various insurance products
- Customers consuming 1-8 insurance products in a given year
- Digital Native Insurer with +80% of policies issued digitally
- Branch a critical part of the distribution strategy particularly for non-SME and Non-Consumer Segments

# HEALTH INCLUSION – EQUITY AFIA



# IMPACT INVESTMENT AND SUSTAINABILITY

## SHARED PROSPERITY BUSINESS MODEL AND ITS SOCIAL IMPACT



**887 Global Scholars**

**2023 Wings to Fly Graduates**

- 97% secondary school completion
- 82% attained university entry grades

**Equity Leaders Program + TVET**

- 18,735 University Scholars
- 8,337 Paid Internships
- 3,454 TVET Scholars

**3.8M**  
Farmers impacted

**292,362**  
Small and Medium Sized Farmers reached

**2,450,455**  
Women and Youth Trained in Financial Education

**5.4M**  
Individuals Reached with Social Protection Programs

**KES 138.4B**  
Disbursed via Cash Transfers

**25.2 Million**  
Trees planted

**420,243**  
Clean energy products distributed

**517,247**  
MSMEs Trained in Entrepreneurship

**KES 275.3B**  
Disbursed to 290,713 MSMEs under the Young Africa Works Program

**USD**  
**648,537,735**  
Total Funds Raised for Programs

**98**  
Equity Afia Active Facilities

**2,143,344**  
Cumulative Patient Visits to Equity Afia Clinics

# STRATEGIC PARTNERSHIPS VALIDATING THE BUSINESS MODEL



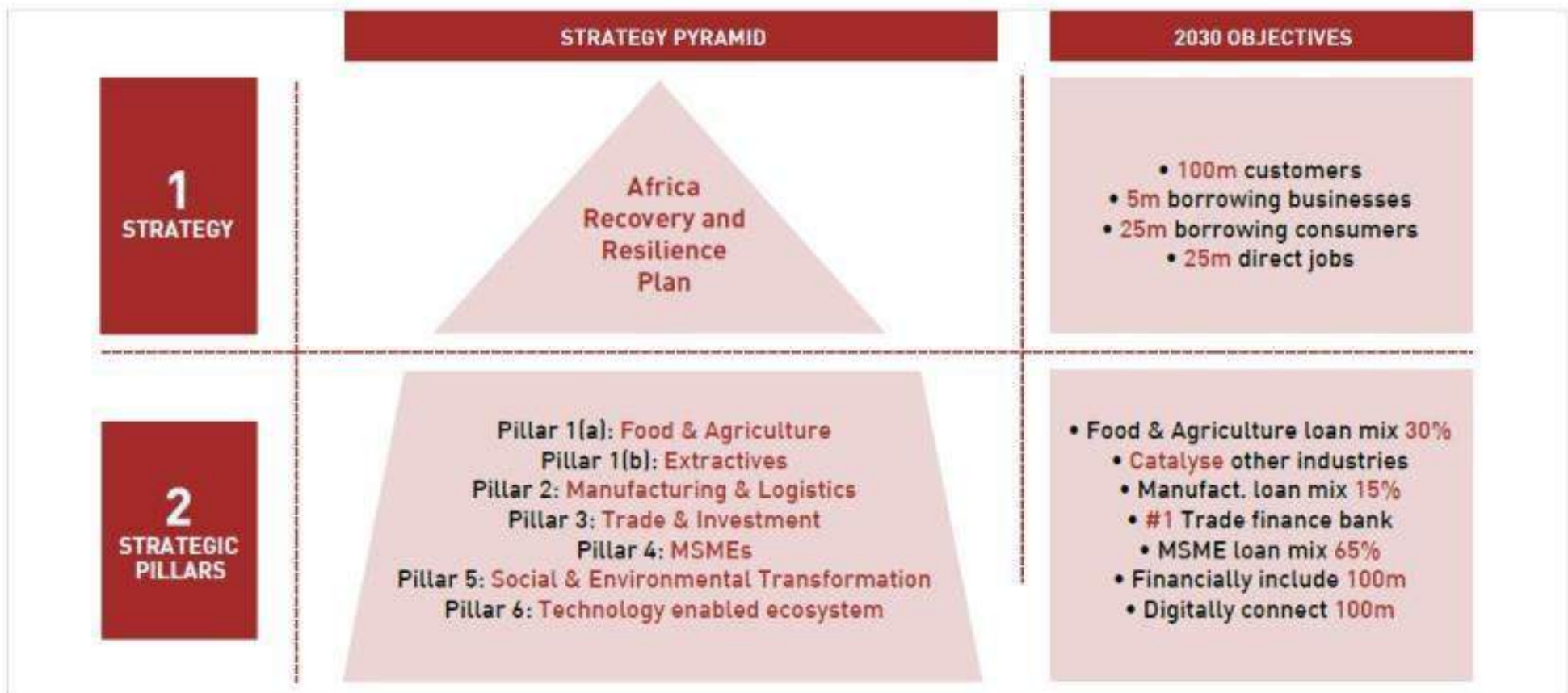
## Risk Share Partners



# AFRICA RECOVERY AND RESILIENCE PLAN – ARRP



Equity Group's 2030 strategy is a multi-pronged and holistic solution to achieve social and economic transformation of Africa. The strategy comprises 6 strategic pillars that will be operationalized through a collaborative, deliberate and ecosystem centric approach. The plan was conceived with execution in mind and with no economic and financial assumptions, only targets!



# GLOBAL RATINGS AND ACCOLADES



## MOODY'S

### Equity Bank Credit Rating

- National Rating: B3
- Global Rating: Aaa.ke/KE-1
- Rating Outlook: Negative Same as the sovereign rating

## Brand Finance®

### World's strongest banking brands 2024

- Position 2 – in the World
- Position 1 – in Africa
- Brand Strength Index (BSI) score of 92.5 out of 100
- Brand Strength Rating (BSR) of AAA+
- 10<sup>th</sup> most valuable banking brand in Africa

## The Banker TOP 1000 WORLD BANKS 2021

- Position 22nd in Africa;
- Position 761 largest bank globally,
- Position 149th in soundness (Capital Assets to Assets ratio),
- Position 71st profits on Capital
- Position 39th on Return on Assets



### African Business Leadership Awards

- Lifetime Achievement Award 2023 - Dr. James Mwangi
- African CEO of the Year 2020 - Dr. James Mwangi



### Equity Bank Credit Rating

- Long Term Rating: AA-
- Short Term Rating: A1+
- Rating Outlook: Stable



- Dr. James Mwangi recognized among 50 Most Reputable Bank CEOs in Africa



- 2020 Oslo Business for Peace Award Dr. James Mwangi.

## TOP 1000 WORLD BANKS 2020

- Position 7 overall
- Position 5 on soundness
- Position 9 on growth performance
- Position 8 on return on risk
- Position 6 on leverage category
- Position 6 on profitability



- 2023 SME Financier of the Year – Africa - Platinum
- 2023 Product Innovation of the Year - Platinum
- 2023 Women Financier of the Year – Honorable mention
- 2022 Best Financier for Women Entrepreneurs - Platinum
- 2022 SME Financier of the Year- Africa - Silver
- 2022 Product Innovation of the Year - Honorable Mention



- Best Trade Finance Bank in Kenya 2023



# GLOBAL RATINGS AND ACCOLADES



- Best Bank in Kenya 2023
- Best Bank in DRC 2023
- Best Bank for SME Banking 2023
- Best Bank for Digital Solutions 2023
- Best Bank for CSR in Kenya 2023
- Best Bank for Corporate Responsibility in Africa 2022 & 2023
- Africa best bank for SMEs 2021
- Excellence in Leadership in Africa 2020



- Best Regional Bank - East Africa - Equity Bank 2021
- Socially Responsible Bank in Africa, 2020
- African Bank of the Year, 2018
- African Banker of the Year, 2018 [Dr. James Mwangi]
- Best Retail Bank in Africa, 2017



Dr. James Mwangi, named to the 3rd Annual 2019 Bloomberg 50 list



- Bank of the Year - DRC 2020
- Bank of the Year - Rwanda 2020 & 2021
- Bank of the Year - South Sudan 2019, 2020 & 2021
- Bank of the Year - Uganda 2019 & 2021
- Bank of the Year - Kenya 2019



- Visa Top Acquiring Award 2021
- Visa E-Commerce [Acquiring] Award 2021



Finserve named Best in Banking/ Financial and Insurance Services



- Best Bank for MSME Financing - Position 1
- Overall Winner - Position 2
- Best Client Case Study- Commercial - Position 2
- Best Bank Case Study- Bank Operations - Position 3
- Best Client Case Study - Promoting PWD Accessibility - Position 3



- Mary Wamae - Winner Women on Board Awards 2021
- Equity Group Foundation - 2nd runners up Women on Board Awards Organization of the year

# 2023 NATIONAL BANKING AWARDS AND ACCOLADES



## BANKING AWARDS 2023

<b>Brand</b>	<ol style="list-style-type: none"><li>1. Best Overall Bank - 12 years running</li><li>2. Best Bank in Tier 1- 9 years running</li><li>3. Most Customer-Centric Bank</li><li>4. Best Bank in Sustainable CSR - 1st Runners Up</li><li>5. Best Bank in ESG Factors</li></ol>
<b>Franchise Segment</b>	<ol style="list-style-type: none"><li>1. Best Bank in Retail Banking</li><li>2. Best Bank in Mobile Banking</li><li>3. Best Bank in SME Banking</li><li>4. Best Bank in Agency Banking</li><li>5. Best Commercial Bank in Microfinance</li><li>6. Best Bank in Corporate Banking - 1st Runners Up</li></ol>
<b>Product</b>	<ol style="list-style-type: none"><li>1. Best Bank in Trade Finance</li><li>2. Best Bank in Agriculture and Livestock Financing</li><li>3. Special Judges Award for Product Innovation (Clean Energy Access at Institutional and Household Level)</li><li>4. Best Bank in Mortgage Finance - 2nd Runners Up</li><li>5. Best Bank in Internet Banking</li><li>6. Best Bank in Asset Finance - 1st Runners Up</li><li>7. Best Bank in Product Marketing</li><li>8. Best Bank in Product Innovation - 1st Runners Up</li></ol>

**Banking  
500  
2024**

**Brand Finance**<sup>®</sup>  
The Most Valuable and Strongest Banking Brands



Equity Group, East and Central Africa's largest financial services Group, has been named the 2<sup>nd</sup> strongest banking brand in the world. This is the Group's third consecutive appearance in the Brand finance Banking 500 rankings, with an impressive Brand Strength Index (BSI) score of 92.5 out of 100 and an elite AAA+ brand strength rating

#### **World's strongest banking brands 2024**

- Position 2 – in the World
- Position 1 – in Africa
- Brand Strength Index (BSI) score of 92.5 out of 100
- Brand Strength Rating (BSR) of AAA+

#### **10<sup>th</sup> most valuable banking brand in Africa**

- Brand value rose by USD 22 million from last year's brand value of USD 428 million to USD 450 million (Kes. 64 billion).

## Global Vision Award

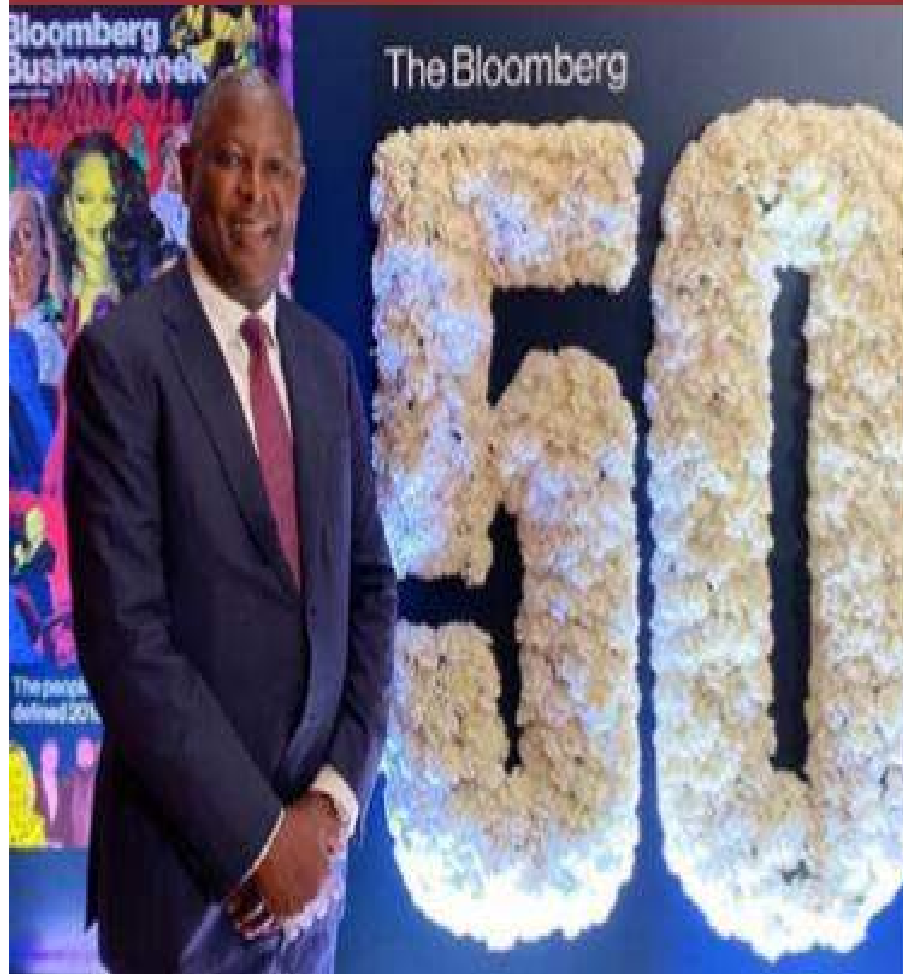
*Dr. Mwangi is a holder of the Global Vision Award in Microfinance, alongside Nobel Peace Laureate Prof. Muhammad Yunus as 'Initiators of the Concepts of the Future that will shape the World Economy'*



## Ernst & Young World Entrepreneur Of The Year 2012

Dr James Mwangi was declared **Ernst & Young World Entrepreneur Of The Year 2012**. Dr Mwangi was picked from among the 59 country finalists shortlisted for the title across 51 countries in the world, each of whom had already been named the Ernst & Young Entrepreneur Of The Year in their home country. Ruben Vardanian, President, Troika Dialog and Chair of the judging panel said, “Not only has James really transformed people’s lives across Africa by offering them access to funding that they have never had before, Equity Bank continues to grow quickly through a strong financial performance.” He was also among the finalists who were inducted to the Entrepreneur Of The Year Hall of Fame and the World Entrepreneurship Academy.





Equity Group's MD and CEO, Dr. James Mwangi, was honoured in the 2019 Bloomberg 50 list. This is an honorary list of fifty innovators, entrepreneurs, and leaders who have impacted the global business landscape in measurable ways. Dr. Mwangi was lauded for his contribution in steering Equity Bank to have presence in the greater Central and Southern Africa region. He was honored alongside environmental activist Greta Thunberg, New Zealand Prime Minister Jacinda Ardern, CNN President and Warner Media Chairman Jeff Zucker, Singer and entrepreneur Rihanna, among others.

## **Dr. James Mwangi honouree, 2020 Oslo Business for Peace Award**

Honourees are chosen by a prestigious Award committee consisting of past Nobel Prize winners in Peace Economics.

“Dr. James Mwangi receives the Award for his businessworthy values in championing financial inclusion for all in East and Central Africa. Dr. Mwangi helped achieve a social revolution by bringing banking services to people who previously had limited access to them bolstering Kenya’s GDP. Dr. Mwangi is an exceptional entrepreneur and humanitarian. The committee sees him as a shining example of how business leaders can accelerate change and help solve the world’s problems,” said Per Saxegaard, Founder of the Oslo Business for Peace Awards.



# GLOBAL RATINGS AND ACCOLADES



Equity Group Managing Director and Chief Executive Officer, Dr. James Mwangi was recognized and awarded the prestigious Lifetime Achievement Award at the All-Africa Business Leaders Awards held at Sun City, South Africa by the Africa Business News, the owners of CNBC Africa and Forbes Africa.

The All-Africa award is presented to individuals who have made a remarkable impact on their industry, country and the continent over a period of a lifetime.

The award was presented to Dr. Mwangi by the Deputy President of South Africa, His Excellency Paul Mashatile and Dr. Rakesh Wahi, Co-Founder and Chairman of Africa Business News Group.

Dr. Mwangi's remarkable leadership has propelled Equity Group to become the largest bank in East and Central Africa, positively impacting communities and driving economic progress.

(Photo Courtesy of MaruAnele Fotografik)





# THE 2023 KENYA – DRC INVESTORS' ROADSHOW

## KENYA SEGMENT



Equity Group hosted investors who participated in the Kenya and DRC Investors' Roadshow aimed at unlocking business networks and fostering trade and investment opportunities in Kenya, the Democratic Republic of Congo (DRC) and the East African region. The roadshow kickstarted in Nairobi and ran through a series of meetings and site visits in Kinshasa and Lubumbashi in the DRC showcasing the immense potential for economic growth and development.



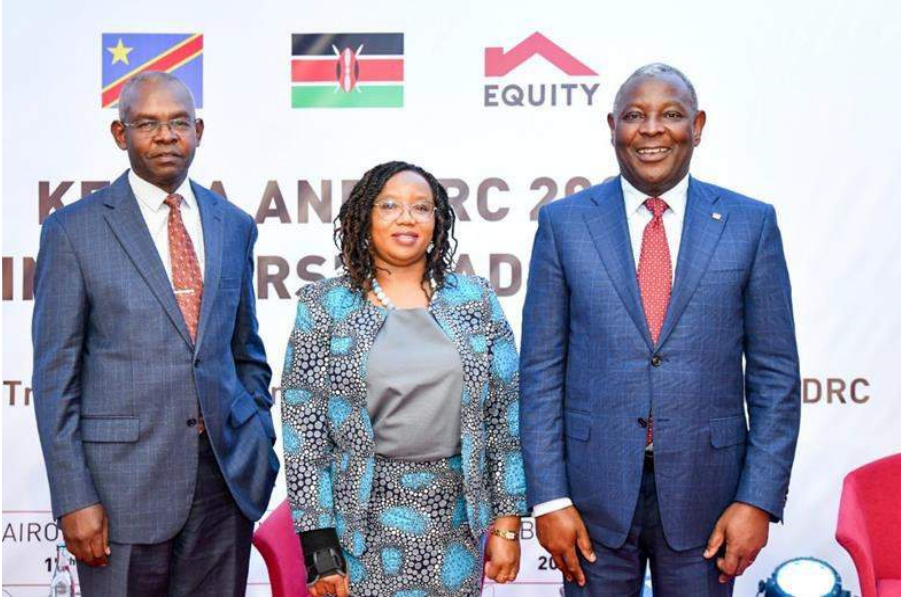
US Ambassador to Kenya, Meg Whitman (right) and Equity Group Managing Director and Chief Executive Officer, Dr. James Mwangi (left) engage in a fireside chat during the opening cocktail of the 2023 Kenya – DRC Investors' Roadshow.



Cabinet Secretary for Treasury, Prof. Njuguna Ndungú and Equity Group Managing Director and CEO Dr. James Mwangi engage in a fireside chat during the Kenya segment of the 2023 Kenya – DRC Investors' Roadshow.

# THE 2023 KENYA – DRC INVESTORS’ ROADSHOW

## KENYA SEGMENT CONTINUED



The Central Bank of Kenya Governor, Dr Kamau Thugge (left), Karen Kandie, Director of Parastatals Reforms at the National Treasury and Planning (centre) and Equity Group Managing Director and CEO Dr. James Mwangi (right) during the official opening of the 2023 Kenya – DRC Investors’ Roadshow in Nairobi.



Guests follow proceedings during the official opening of the 2023 Kenya – DRC Investors’ Roadshow in Nairobi.

# THE 2023 KENYA – DRC INVESTORS' ROADSHOW

## DRC SEGMENT



Delegates arrive in Kinshasa and Lubumbashi for the DRC Segment of the 2023 Kenya – DRC Investors' Roadshow.

# THE 2023 KENYA – DRC INVESTORS' ROADSHOW

## DRC SEGMENT CONTINUED



Kenya's Ambassador to DRC, Amb. George Masafu gives remarks at the luncheon hosted by EquityBCDC during the Kenya and DRC Investors Roadshow in Kinshasa, DRC.



Equity Group Chairman Prof. Isaac Macharia (left) and Deputy Governor of Katanga Jean-Claude Kamfwa, during the Lubumbashi segment of the Kenya – DRC Investors Roadshow.



Deputy Governor of Katanga Jean-Claude Kamfwa, addressing delegates during the Lubumbashi segment of the Kenya – DRC Investors Roadshow.



From left to right: The Managing Director of Kibali Goldmine Cyrille Mutombo, The Director of the Cabinet of the Minister in charge of Industry Jean-Dieudonné Kavese, the President of Glencore DRC Marie Chantal Kanyinda and Equity Group Managing Director and CEO Dr. James Mwangi engage in a panel discussion under the theme of Unlocking Trade and Investment Opportunities in Kenya and DRC.

# THANK YOU

Dr James Mwangi, CBS  
Group Managing Director & CEO

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[Twitter: @KeEquityBank](#)

[LinkedIn: Equity Bank Limited](#)

Email: [info@equitybank.co.ke](mailto:info@equitybank.co.ke)

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