

KIB QUARTERLY

BANKERS JOURNAL

2022 END YEAR EDITION



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The Chairman's Note



The Month of October 2022 was a defining one for the Kenya Institute of Bankers. It was during this crucial month that we hosted the KIB Interbank Sports, which had taken a hiatus for two years due to the Covid-19 Pandemic. The very fact that banking sector leaders and stakeholders were able to converge again for this signature event and the only industry showpiece event that brings together the entire banking fraternity, is testament to the resilience and the commitment of the sector to growth, camaraderie and unity.

On behalf of the Governing Council of the Kenya Institute of Bankers, I wish to most sincerely extend profound gratitude to all the banks, their senior management, staff and stakeholders for setting aside time to participate in this year's KIB Interbank Sports.

The commitment that was witnessed during this year's Interbank Games from all the participants was exceptional. All the teams showed a high level of professionalism and prior preparations for the sports. Each sporting discipline was highly competitive, hence the need to truly commend all the participants for this year's remarkable showing.

Special commendation goes to the Governor of the Central Bank of Kenya, Dr. Patrick Njoroge, who is our Patron at the Kenya Institute of Bankers, for his dedication and outstanding commitment to the Interbank Sports. We are grateful for the Governor's presence during the event, and more so for gracing the closing ceremony, by sparing an entire day for the Games.

I must also offer special recognition for the tireless work and resources that were deployed into the Sports by the KIB Local Centre Committee, the Line Managers and the KIB Secretariat. These teams contributed immensely to the success of the event. Last but not least, I extend a hand of gratitude to the Governing Council of the Kenya Institute of Bankers for overseeing the successful planning and execution of the KIB Interbank Games. Your sacrifices are truly appreciated.

We welcome you to join us as we celebrate this Quarterly Journal. We look forward to a successful and prosperous 2023, and will be on hand to indulge you all in our upcoming activities for the new year. We look forward to your support once more.

Thank you.

John Rioba

Chair of the Governing Council

Office of the Chief Executive Officer



This copy of the Quarterly KIB Bankers Journal comes at a crucial time during which KIB is celebrating the hosting of the Interbank Sports for the first time in two years. It is therefore an important souvenir copy that will largely take stock of the Games, but also shed light on other key activities that occurred during the last quarter of 2022. At the Kenya Institute of Bankers, our greatest delight is exemplified in the fact that this year has offered us the opportunity to revive our signature events, which include the Interbank Sports, the Interbank Quiz, the Cybersecurity Conference and the Annual Dinner for the banking sector.

We are also in the process of taking stock of our progress in regards to the KIB 2.0 Transformation Strategy, which is anchored on five different pillars that are crucial to the complete transformation of the Institute. We are glad to report that a lot of progress has been made in regards to the Pillars, namely; Governance & People, Value Proposition & Visibility, Digitization, Partnership & Collaboration, and Business Sustainability.

In terms of Visibility for instance, we have most recently entered into an agreement with a leading media house in Kenya to provide the Institute with much needed publicity and visibility through coverage on various media platforms. We hope this endeavor will help accentuate KIB's image in the industry and the public at large. During the Interbank Sports, we obtained substantial coverage from the media house, and we hope this will be the beginning of great media relations ahead.

As we move closer to the end of the year, we wish to invite you to join us in our transformation journey as KIB. As a TVETA-Approved learning institution, we look forward to offering the banking sector quality education through accredited trainings that will go a long way to help develop fit-and-proper bankers in the financial sector in Kenya. This is our mandate and objective in the coming years.

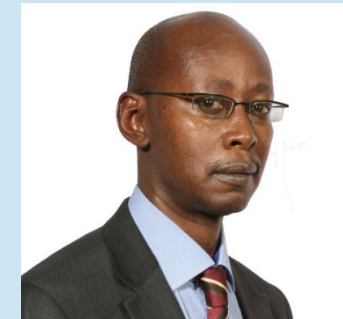
KIB hopes to be a center of excellence through offering relevant banking training that will significantly transform how banking is done in Kenya. To that end, we are revamping our curriculum as we look forward to taking the Institute to higher heights in terms of what we offer at training level. Last but not least, we still look forward to your support as we improve our services to our corporate and individual members. Your contribution and support truly goes a long way, and we are grateful every day. We wish you a prosperous and successful 2023.

Dr. James Wanjagi

KIB Business Transformation Lead

Membership, Partnerships & Event News

Head of Department's Viewpoint



Peter Gitau

Head of Membership and Partnerships

It is truly a humbling moment for us at the Membership & Partnerships Department at the Kenya Institute of Bankers, having worked most recently to ensure the Interbank Sports was a great success.

As the Head of Membership & Partnerships, I spearheaded the key events of KIB last year, which role was crucial to the execution of the Interbank Sports 2022. I want to appreciate the KIB Governing Council, the KIB Local Centre Committee and the KIB Secretariat for the great and exceptional support they afforded me as I spearheaded the running of

the Interbank Sports. There were numerous challenges we had to deal with at all levels, but I'm truly thankful that we surmounted all of them together as we burnt the midnight oil to ensure the event ran seamlessly. In the future, we will improve the event greatly having drawn lessons from the just concluded Interbank Sports.

To everyone that participated in the Interbank Sports, I must extend a hearty gesture of gratitude.

In the Membership department, we have most recently continued to revamp our value proposition, to cater for the ever-changing needs of our members in the banking sector. We hope to articulate the benefits that

accrue to our members more clearly, to create the opportunity for further engagement, and recruitment of new members as well. We are also happy to announce that our partnerships with various institutions continue to thrive.

We have entered into an agreement with Bring Global,

an ICT firm with a global footprint, to help advance technological interests for financial sector players in Kenya.

This partnership will also see KIB and Bring Global partner in various signature events that KIB holds every year.

In 2022, Bring Global was a

Platinum Sponsor of the KIB Interbank Sports, particular for the Interbank Golf Tournament at Muthaiga. We truly value this partnership and look forward to greater working engagements ahead.

We also forged a partnership with the Standard Group, which will help improve visibility for the Institute.



Officials from Bring Global and KIB during the signing of an agreement to partner in the execution of various KIB Activities.

KIB enters into partnership agreement with Bring Global

Following a successful run at the Interbank Sports, during which Bring Global sponsored the KIB Interbank Golf Tournament among other sponsors, the Institute has entered into an agreement with Bring Global to partner in KIB activities for mutual benefit, which signed agreement will run for three years.

While acknowledging the importance of the partnership, KIB Business Transformation Lead, Dr. James Wanjagi, lauded Bring Global for their timely gesture, and for choosing to work with KIB. "We are delighted by this partnership," said Dr. Wanjagi. "We look forward to a fruitful engagement in the months to come. In the foregoing, we are going to develop a feasible agenda around our signature events and activities, upon which we will develop this partnership further in order to derive mutual benefits from our engagements in the industry." Dr. Wanjagi also expressed KIB's commitment to the partnership, whilst noting that the financial sector had been affected, just like any other sector, by the Covid-19 pandemic, and this had truly hampered KIB's calendar of events.

"We are glad that the signature events that are run by KIB are now

back," he said. "We look forward to a more active 2023, during which we hope for a symbiotic partnership with Bring Global. From us at KIB, we are indeed delighted to enter into this agreement."

Steve Lubia, who is the Managing Partner, Sub Sahara Africa for Bring Global, expressed his gratitude upon the signing of the agreement, and reiterated the company's commitment to developing the financial sector in partnership with KIB. "This partnership has come at the right moment and time for us at Bring Global," Mr. Lubia said. "We have worked with KIB on various platforms including the Interbank Sports, which we sponsored this year, and we are more than ready to take this relationship to the next level. That is why we have entered into this agreement. We hope to achieve a lot together as we begin to consider KIB's calendar of events for 2023. We can assure the Institute of our utmost regard and support, for whatsoever projects we will work on together. To this end, allow me to profoundly thank KIB for putting together this partnership. We are confident of great days ahead."

Peter Gitau, who is the Head of Membership and Partnerships at KIB, noted that the agreement would go a long way to help provide the industry with the much needed value in terms of technology, data and ICT knowledge and resources at large, an area that is Bring Global's forte.

SPECIAL COVERAGE

KIB holds the 36th edition of Interbank Games

The Interbank Sports returned this year after a two-year absence due to the Covid-19 pandemic that took the entire world by storm. The Games are the biggest sporting showcase for the banking sector in Kenya, and has been the case for the last 35 years.

On the occasion of the 36th edition of the Interbank Sports, Kenya

banks and their representative sportsmen and women, showed up in their numbers and registered in good time to participate in over 38 competitive sporting disciplines.

According to the records, over 3,000 bankers participated in various sports during this year's Interbank Games. That significant number cements

the fact that this signature event is an iconic platform that will constantly bring the banking sector together, courtesy of the Kenya Institute of Bankers who are the main organizers.

The banks prepared very well, and it was plain to see from the teams that registered for participation, that a lot of great effort and investment went into ensuring

individual players from each institution was well furnished with all requirements for a competitive advantage during the Games.

Though the Kenyan General elections in August 2022 had hampered the planning of the Games, the KIB Secretariat, through the able guidance and leadership of the Governing Council, and the



Senior Executives from various banks lining up to take part in the Interbank Sports Corporate Run at the Kenya School of Monetary Studies [KSMS] in October 2022.



Central Bank Governor Dr. Patrick Njoroge [In hat], shakes hands with various participants of a bank before the commencement of a match at the Interbank Games 2022.

Local Centre Committee, worked round the clock to ensure the event was a success, albeit with a great measure of pressure to deliver on key functions of the event. Numerous committee meetings were held, most often past office hours, and several phone calls and communications were done to align every area of the sports.

Each of the 38 sporting disciplines was manned by a Line Manager, who was drawn from one of the participating banks. Some of the disciplines like Football, had more than one Line Manager. Their role was to plan, communicate and organize all fixtures and schedules, and ensure the fixtures were played accordingly. The Line Managers equally had to gather all the results and scores, and interpret them to the Local Center Committee for ratification. Where there were any kinds of disputes, the Local Center Committee had in place a Disputes Resolution Committee that comprised of various officials from different banks for balance and fairness. The Local Centre Committee worked hand in hand with the

KIB Secretariat to plan all the events, execute various budgets through a mandate given by the Governing Council, and to oversee the smooth running of the Games for a period of 4 weeks. The Games actually kicked off much earlier than the official Opening Ceremony at the Kenya School of Monetary Studies on October 22, 2022. This was so, especially because Football alone had over 68 fixtures, which wouldn't have been played in the space of one week. Therefore, sporting Disciplines such as Football commenced way before the official opening of the games.

Other events that took place before the official opening of the Games included Swimming and Golf. In the event, a majority of the sporting events took place between October 22, 2022 and October 29, 2022 when the curtains came down on the Interbank Sports 2022 edition.

Since inception, the games have played an important role in bringing together bankers and financial sector players to network, bond, seal deals and foster symbiotic relationships as they share new ideas in the marketplace. The unifying nature of these games is such that the banking sector has become stronger over the years in our quest for a conducive and friendly environment in which every banking entity is able to operate successfully.

For 36 years, the bankers have come together under the able leadership of KIB

for an engagement on over 38 disciplines of sport. There has been remarkable growth in the games every year. We have expanded in terms of the number of participating banks, teams and the competition at large.

This is a special coverage of the Interbank Sports 2022, which will give great insights on the Games, the winners, the unique occurrences and activities that took place during this year's edition.



KIB Governing Council Chairperson John Rioba [Left], presents the Winners Shield to Golfers from Stanbic Bank who emerged top at the Interbank Sports Golf Tournament held in 2022.

Important background of the Interbank Sports

The Interbank Sports is a flagship event that is planned and organized by the Kenya Institute of Bankers. It is a galvanizing event that brings together all the staff members of various banks, for a full week of sporting events that are essential to the strengthening of the common goals and aspirations shared across board, both for posterity and growth. There is an array of sporting activities in which bank employees and representatives can register to participate.

An institution can enter participants into as many categories as is possible and as may be deemed necessary. There is no limit as to how many entries one individual institution can have at any one given Interbank Sports edition.

Sporting events categories

The Interbank Sports features several sporting activities that are listed as follows

EVENT		EVENT	
1	Badminton	22	Handball (women)
2	Basketball (men)	23	Tug of War (women)
3	Basketball (women)	24	Tug of War (men)
4	Chess	25	Volleyball (men)
5	Darts	26	Volleyball (women)
6	Draughts	27	100 metres (men)
7	Football (men)	28	100 metres (women)
8	Football (women)	29	200 metres (men)
9	Golf (No. of participants)	30	200 metres (women)
10	Lawn Tennis (men)	31	400 metres (men)
11	Lawn Tennis (women)	32	400 metres (women)
12	Netball	33	800 metres (men)
13	Scrabble	34	800 metres (women)
14	Snooker	35	4 x 100 metres (men)
15	Squash (men)	36	4 x 100 metres (women)
16	Squash (women)	37	4x 400 metres (men)
17	Swimming (men)	38	4 x 400 metres (women)
18	Swimming (women)	39	1500 metres (men)
19	Table Tennis (men)	40	1500 metres (women)
20	Table Tennis (women)	41	CEOs Run
21	Handball (men)	42	Corporate Run

Who attends the Interbank Sports?

The Interbank Sports features participants and attendees drawn from the following clusters of banking practitioners;

- Bank executives & employees
- Executives & employees from non-bank financial institutions
- Saccos

Participation in the sporting disciplines is open to banks only, but attendance is open to all the clusters aforementioned, which largely constitute the financial sector in Kenya.

Interbank Sports Venues

The Interbank Sports is traditionally held at KSMS Sporting facilities in Nairobi, Kenya. Supplementary facilities, when needed, are included on the roster. Some of the other facilities, apart from KSMS Sporting grounds, that have been used in the past include the Absa Sports Club, the Utalii College Grounds, Kasarani Indoor arena and NYS.

These venues offer convenience, ambience and sufficiency in terms of amenities and facilities available for use.



A participant swings her Golf stick during the Interbank Golf Tournament held in 2022.



Golfers arrive at a hole to complete a round of Golf during the Interbank Golf Tournament last year.

Role of the Governor of the CBK

The Governor of the Central Bank of Kenya, Dr. Patrick Njoroge, is the Patron of the Kenya Institute of Bankers. During this crucial event on the KIB Calendar, his oversight role at the committee level is critical. He graces the event as the Chief Guest during the opening and Closing Ceremonies respectively. He is also the patron of the CEO's Run during the event, as well as the Golf Tournament which attracts the participation of top executives from the banking sector at large.

The Central Bank of Kenya plays a crucial role in unifying banks through this games, hence the crucial role that the Governor plays during the sports.

The Organizing Committee of the Event

The Interbank Sports is run by a National Committee that is made up of senior executives from all the Kenyan banks who are members of the Kenya Institute of Bankers.

The Committee is in charge of the strategy and plan that is executed by KIB to ensure the event is successful. Apart from the National Committee on the Interbank Sports, there are local committees that handle local events at the regional level, which committees work cohesively and in consultation with the National Committee for a collective objective of delivering exceptional results for the event organizing mandate. The Interbank Sports is planned, organized and run by the Kenya Institute of Bankers [KIB].

About the Kenya institute of Bankers [KIB]

The Kenya Institute of Bankers was established in 1979 and registered under the Societies Act as the "Professional umbrella body" for the Banking and Finance sector in Kenya with a membership of 43 banks and Financial Institutions as corporate members and their employees as individual members. The institute has a countrywide reach, with a regional and global partnership endeavor to help strengthen local stakeholders.

The Institute's primary responsibility is to uphold the integrity of the Banking profession by promoting Acceptable Banking Standards by certifying professional banking education, training and providing consultancy & counseling, codes of conduct, and continuing professional development programs.

Since its inception decades ago, the Institute has been dedicated to supporting the Banking and Finance sector, through its training programs to ensure that employees in the sector are continuously well equipped to render the best service possible to bank clients and the banking fraternity in general. This also guarantees improved performance and profitability for the sector. Overall, the Kenya Institute of Bankers has a broad mandate in the banking sector, which gives it the necessary authority and capacity to provide such services as may be essential to all banking institutions. The mandate of KIB revolve around the following;

- To support the banking and financial sector through provision of a well-trained human power.
- To support the banking and financial sector through certification of banking education and training.
- To provide continuous professional development and training in the banking and financial sector.
- To develop and implement a code of conduct for members in the banking and financial sector.
- To provide consultancy services to the banking and financial sector.

KIB's Strategic Objectives

In order to produce qualified and competent human resource for the banking industry, the Institute offers professional qualifications leading to the award of Diploma and Advanced Diploma in banking and financial services.

This is efficiently done through the various strategic objectives that KIB has established over the years, and which include the following;

- To produce well trained human resource for the banking and financial sector.
- To provide professional qualifications and skills upgrading programs in the banking and financial sector.
- To partner with stakeholders in order to promote banking education and training.
- To train, examine and certify professionals in

banking and finance.

- To attract, retain and grow all category of members.



KIB Staff members were all smiles during the Interbank Games held at the KSMS in October 2022.



Some of the members of the KIB Secretariat who played a crucial role in the planning of the Interbank Sports, as they lined up to represent the Institute during the Matching parade.



Participants and supporters line up during various disciplines of the Interbank Sports held in October 2022 at the KSMS Grounds in Nairobi, Kenya.

CBK emerges top in the Interbank Games 2022

When the curtains came down on the 36th Edition of the Interbank Sports at the Kenya School of Monetary studies, the Central Bank of Kenya had weathered great and stiff competition from the 33 banking institutions that participated in the games, to emerge the winners with 961 cumulative points. CBK Governor Patrick Njoroge was delighted by the win as he headlined the event as the Chief Guest during the closing ceremony.

CBK had one of the largest

delegations at the Sports with over 400 participants in different sporting disciplines. The CBK teams performed exceptionally well in most of the games, either emerging winners or second.

The Regulator won in Squash [Men], Tug of War [Men], Draughts, and the Corporate Run [Women], but came second in Football [women] Lawn Tennis for both men and women, Snooker, Golf, Scrabble, and Parade, whilst managing the third slot in several other disciplines.

Equity Bank came second overall, having dominated the Games in 2019, during which the bank emerged winners. Equity amassed a cumulative total of 940 points to secure second spot.

Absa Bank was third with 918 points, Coop Bank was fourth

with 913, KCB Group was fifth with 900 points while NCBA secure the sixth spot with 713 points.



Equity Bank Kenya MD Gerald Warui and CBK Governor Dr. Patrick Njoroge during the Games.



Africa's fastest man Ferdinand Omanyala makes cameo appearance

Africa's record holder and the continent's fastest man, Ferdinand Omanyala, was one the distinguished guests who featured in this year's interbank sports.

Omanyala, who has become a huge attraction for many sports lovers across the world, attended the closing ceremony with one goal in mind, to beat the Central Bank Governor, Dr. Patrick Njoroge, in the 100 Meters!

For sure, it was a spectacle when the two

went head to head, much to the cheers of the sporting fraternity that had gathered to witness these two iconic figures take on each other.

When the whistle was blown, it was obvious that this was indeed going to be a tough race! And the governor slightly edged

Omanyala by a few micro-seconds as the competitive race came to an end! They say it ends well, all that begins well, but certainly this was a moment of camaraderie as the two leaders in the own right shared the 100-metres platform for the purposes of sportsmanship.

Omanyala's appearance at the Games was a clear message and indication that the Interbank Sports is a huge brand whose crucial importance in the banking sector cannot be overemphasized.

Omanyala shared a few thoughts with our media team, and it was clear he is very passionate about the development of talent in the country. "I'd like thank the organizers for inviting me here for the games. I have really had fun, and it has been a while since I last came



Africa's fastest man Ferdinand Omanyala lines up against CBK Governor Dr. Patrick Njoroge for a 100m race.



to the Games," Omanyala told our media team. "The last time I was here was in 2016. The levels then compared to the games this time round, are totally worlds apart. The execution this time round has been remarkable, and I must commend the organizers for a job well done."

He had kind words for the banking fraternity for coming together to organize and participate in the Games. "I'm happy about what the banks are doing with the Games. It is through this event that they can have fun, bond and develop talent," Omanyala said. "It is my hope that more people can turn up and support this exceptional initiative that will go a long way to help unlock potential and talent among young people."

For sure, it was a spectacle when the two went head to head, much to the cheers of the sporting fraternity that had gathered to witness these two iconic figures take on each other.

Basketball queens steer Equity Bank to a successive Football title defense

They rule Kenya's basketball airwaves like colossus, and when it comes to football they are unmatched. Equity Bank Hawks trio of Samba Mjomba, Betty Kananu and Brenda Ngaira proved to all and sundry that they are a multi-talented lot in the 36th edition of Kenya Institute of Bankers Interbank Sports in Nairobi. The three musketeers perfectly steered their side to a back to back women's football victory in the Games. Equity Bank has successfully defended the women's football trophy without conceding a goal. They won their opening match 3-0 against Co-Op Bank, 2-0 against Central Bank of Kenya (CBK), 3-0 against University of Nairobi (UON) Business School, 10-0 against KCB

Bank, 7-0 against I & M Bank and 3-0 against Absa. Ngaira has won the golden boot race with 14 goals, this includes a hatrick notched in the 10-0 demolition of KCB Bank. Mjomba and Kananu also netted a hatrick in that one sided encounter. "Returning to the football field after a very long time feels like home, football was my first love, its circumstances that forced me to embrace basketball while in Form 2," Mjomba told Standard Sports. The lethal left winger so far has five goals in the tournament; a hatrick against KCB and a goal each against CBK and I&M Bank. "We are glad that Equity management have put us in a residential camp, we were also given a two weeks grace

period from job just to train and prepare for this tournament," said Mjomba, who features as a point guard for Equity Hawks in the Kenya Basketball Federation League. The Equity Bank Internet Banking Relationship Manager said transition to football was not difficult for them because of the rigorous and endurance training they do in basketball all throughout the year. Just like Mjomba, Ngaira too played

football in childhood but embraced basketball after high school after realising the game had potential to take her far and open more opportunities in life. She attributed her goal scoring prowess to team work in their squad. "The drill is they feed me with the ball and my work is to take it at the back of the net," Ngaira explained. Unlike Ngaira and Mjomba, Kananu is engaging in football for the first time and

she attributed her good coordination on the pitch to her athleticism gained from years of playing basketball as a power forward. The Equity women's football team is captained by former Harambee Starlets central defender Sylvia Wasilwa who so far has notched six goals in the tournament. "We are happy to successfully defend the cup, we thought Nairobi University would give us a hard time since they are young and agile

but we managed to cruise over them with a deserved victory," Wasilwa underlined. Apart from featuring for the national team, Wasilwa, who is a Kilifi based Equity Bank teller, lifted the FKF Women's Premier League trophy with Moyas FC. She also had stints with Makolanders FC, Thika Queens FC and Spedag FC in the national league in her hey-days. Despite the Equity



Equity Bank Ladies receive their trophy after successfully winning their game. Their dominance was remarkable during the Interbank Games.



It was all smiles for the Equity Bank ladies after they proved too strong for their opponents. They promised to improve for the Interbank Games 2023 edition.

team being in perfect condition, head coach Paul Onyango rued some of their missed chances upfront in their matches. "We also had several injuries that put some of our players down but we are glad to have successfully defended the trophy," said Onyango. In other news, Equity men's football team edged Coop Bank to win the Men's hotly contested title during the Interbank Sports 2022.



Equity Bank Men's team won the hotly contested Football Final at the Interbank Sports 2022.

Absa Bank ladies run the rule in dominant wins

Absa Bank, which emerged third overall in the Interbank Games, had the rare accolade of registering wins in five sporting disciplines. Out of these, the ladies teams won in three, including Squash, Tug of War and swimming.

The Absa men teams took the honors in Draughts and Scrabble, whilst registering second places in the other sports where Absa ladies enjoyed dominant wins.

Swimming attracted very stiff competition, especially from the CBK

and KCB teams who gave ABSA a run for their money. In the end, the ABSA ladies were too strong and prevailed in spite of slim winning margins.

KCB emerged second, followed closely in third by CBK who put up a remarkable show as well.

The Absa ladies were equally very dominant in squash, where they outwitted all competition to register a strong first spot in the finals against a resilient Equity team.

But it was the Tug of War that

drew the greatest spectacle and attention from all participants, both spectators and athletes alike. The Tug of War finals were held on the Closing day of the Interbank Games, and were officially given a greenlight by the Governor of the Central Bank of Kenya.

Tug of War for women finals pitted Absa against Coop Bank, and the stakes couldn't have been higher in a contest that had been billed a show stopper.

The moment the whistle was blown, the real battle began as the two teams showed exceptional strength to hold their end of the rope for several minutes. But as fate would have it, the Absa Women team had done their homework.

At the end of the day, there could only be one winner. Absa Women eventually overpowered the Coop Bank women to take first spot.

The Tug of War for men pitted CBK against KCB, which teams had invested a considerable amount of time in practice for this titanic battle. Each of the two teams had been billed favorites to win, and there was uncanny anticipation from everyone on this particular contest.

When all was said and done, the Central Bank of Kenya Tug of War men's team emerged victorious, having had to fight back during

segments of the contest, to take home the Winners Medal. Standard Sports. The lethal left winger so far has five goals in the tournament; a hatrick against KCB and a goal each against CBK and I&M Bank. "We are glad that Equity management have put us in a residential camp, we were also given a two weeks grace



Absa Bank ladies were dominant across the entire Interbank Games, and caused several upsets on their way to various final triumphs at the Interbank Games 2022.

KCB men's teams show their winning mettle in tough athletics contest

Athletics is a crowd puller, and remains a signature discipline at the Interbank Sports. This year's edition attracted the participation of over 15

banks. Certainly, the men's athletics contests was often going to turn out to be the highlight event of the Interbank Sports. Right from the

very beginning, KCB men's athletics teams set the pace in all the races, wading through stiff competition from Postbank and CBK. But

it was the way KCB ran their races strategically, that eventually bore fruit for the team, since other teams such as I&M were equally very strong and won some of the heats.

When the dust settled at the Kenya School of Monetary Studies, there could only be one winner. KCB emerged tops in Men's Athletics, followed closely by Postbank. The Central Bank of Kenya Men's team took the third slot, while Equity Bank was fourth.



KCB Choir entertained participants and spectators at the Interbank Sports.

Equity reign in handball at KIB Interbank Sports

Equity Bank are the men and women's handball champions in the Kenya Institute of Bankers Interbank Sports whose curtains come down in Nairobi today.

Both outfits triumphed with maximum points in their categories to lift the coveted trophies.

Equity men smashed all the eight rivals in the round-robin encounter to finish at the top with 16 points while their women counterparts cruised over all the five opponents to win the cup with ten points.

On their way to glory, Equity men beat Central Bank of Kenya (CBK) 18-16, Co-Op Bank 14-8, defending champions KCB Bank 17-11, Diamond Trust Bank (DTB) 15-0, Stanbic 16-8, NCBA Bank 21-6, Absa 20-12 and Standard Chartered Bank (SCB) 13-2.

Likewise, their female colleagues

beat Absa 9-1, CBK 14-3, Co-Op Bank 11-4, KCB Bank 12-3 and NCBA 14-0.

The men are winning the trophy for the first time while the women successfully defended their cup for the third time in a row.

"We feel very proud, we have taken our bank to greater heights with these victories, we hope to spread this winning spirit to other disciplines in the game," men's captain Peter Mbutia told Standard Sports.

"Winning the men's tournament means a lot to me and my squad, we have been waiting for this moment since 2019."

Since the men's cup was introduced four years ago, Co-Op Bank and immediate former champions KCB Bank were the previous title holders.



Participants from various banks line up for the Closing Ceremony Matching Parade, which was officiated by CBK Governor Dr. Patrick Njoroge during the Interbank Sports 2022 edition.



Equity Bank team exhibit their colours during the matching parade at the Interbank Sports 2022 Closing Ceremony.

Postbank outshines opponents in Volleyball and Athletics

The sunny but breezy day at the Kenya School of Monetary Studies couldn't have brought better tidings for Postbank on the final day of the Interbank Sports 2022, than their outstanding performance in women's Volleyball and Athletics.

Against all odds,

Postbank swept all and sundry to claim the top honors in Volleyball, which featured heavy hitters such as Equity Bank and Coop Bank. In the unlikelyst of events, Post Bank may not have been labeled a favorite in this particular disciplines.

The ladies however,

produced upset after another on their way to the finals of the Volleyball [Women], to claim the crown. Against a very plucky Coop Bank opponent in the final, Postbank showed unshakeable resilience and mettle to win the showdown and take a much needed podium spot.

The bank didn't stop there. The ladies shone brightest in Athletics, where they outran all the competing banks to take top points and win the Athletics Women crown as well.

The ladies made up for the Runners-Up spot that their male compatriots garnered in the same discipline for men, and thus brought great tidings to Postbank which also grabbed the eight spot overall in the Interbank Sports 2022.



A Postbank athlete during one of the competitive races at the Interbank Games.



It was all song and dance as various participants from various banks celebrated their wins at the Interbank Games that were held in October 2022.



Participants and supporters celebrate various wins during the Closing Ceremony of the Interbank Sports 2022.

Agricultural Finance Corporation [AFC] retains the Women Netball trophy

The Agricultural Finance Corporation [AFC] Netball team were crowned the champions during this year's Interbank Sports after edging Equity's Netball team.

This was billed as one of the fiercely contested finals, and for sure it didn't disappoint. It comes against the backdrop of a long history, during which AFC has carried this trophy for consecutive years since the inception of the Interbank Sports, except for once when they were dethroned by Equity years ago.

The defending Champions came to the final match having swept aside all competition, and were poised for an even contest with Equity's team, which equally boasted of an astounding round of results from the group stages to the finals.

The two teams were evenly matched throughout the contest, but AFC found that extra gas to power through and beat their rivals who were looking to unseat them for the first time in years.

"I joined AFC in 1994 from Kenya Airways netball team, only

once did we lose the netball title to Equity Bank, we have always been the queens of the game in the Interbank Sports," AFC captain Beatrice Awuor said.

The 50-year-old centre player said they stepped up training for three weeks at their Lady of Mercy Shauri Moyo base ahead of the tournament.

"Since we are all experienced in the game, we mostly did speed and ball work. Our ball handling skills are in order," added the captain.

In order to give the outfit a gradual transition since age is catching up with most of the dependable players, Awuor says five new players have been recruited into the team.

Even though she encourages Kenyans to embrace netball for fitness reasons, Awuor is honest to say the game has little financial rewards in Kenya as compared to other sports.

"We have only two teams in the Kenya Netball League; Ulinzi and the Kenya Prisons. The rest who were there were disbanded due to lack finances. I urge corporates to come forward and support netball which has great potential to market Kenya globally."



Equity Bank participants displayed their colours with pride, at the Interbank Games,

Equity dominates both men and women basketball finals

There was jubilation, song and dance for the Equity Basketball teams in the men and women categories as each of them dominated these disciplines and emerged top.

The men's team was crowned champions in the Interbanks Basketball tournament 2022 after edging Stanbic Bank in the finals. CBK Claimed third spot.

The women's team came up against a determined and spirited fight from tough opponents, but prevailed to be crowned the winners in this year's edition of the Women Basketball at the Interbank Sports 2022.

The Bank has been dominating Basketball for the last few years with great success, and remains a dominant force regionally as well in terms of competitive professional basketball tournaments.

National Bank of Kenya take top honors in Badminton and Chess

The National Bank of Kenya [NBK], which is now under the larger KCB Group, equally had a great showing in Badminton and Chess.

NBK overcame ABSA Bank to be crowned the winners in a cagey Badminton match that served spectators with plenty of delight to savour.

However, NBK's mastery in Chess won the hearts of many, as the team showed collective brilliance, wit and the highest strategy to emerge winners against Equity, who had shown all the signs of causing a major upset.

NBK also emerged second in both Table Tennis for men and women, during which the bank maintained a rhythm that it emerged 13th overall among the over 33 represented banking organizations.

Coop Bank crowned champions in four major sporting events

There were great celebrations for the Coop Bank fraternity as the financial institution's teams registered important wins in various finals including Volleyball [men], Lawn Tennis [Women], Table Tennis [Men] and Darts.

Coop Bank was declared the winners in a Volleyball match pitting them against reigning champions Equity, who put up a truly remarkable fight in an effort to retain their title. However, it wasn't to be Equity's day as Coop Bank stretched them and claimed the points that ensured the title found a new home this year.

Apart from celebrating that famous victory against the reigning Champions, Coop Bank had to sweat against a very strong and brilliant Central Bank of Kenya team in Lawn Tennis for women, to be crowned champions.

The story was the same for Coop Bank as the financier edged NBK in Table Tennis for Men, to claim top honors.

Against a very good and well-drilled KCB team, Coop Bank came up with the goods when they edged their fellow finalists in Darts as Equity claimed the third spot.



Volleyball was one of the most competitive disciplines at the Interbank Games 2022, and featured some top teams such as Coop Bank.

Stanbic pick huge win at the 2022 KIB Golf Tournament

This year's Golf Tournament was a two-legged tournament that brought together over 250 players drawn from different banks and institutions.

The prestigious event attracted sponsorship from Dimension Data, Bring Global, Backbase, Safaricom and Africa Data Centres, who provided valuable sponsorship to ensure this tournament was a great success.

Dimension Data and Bring Global were the Platinum Sponsors, and played a major role in ensuring players and guests alike enjoyed a world-class golfing tournament which was held at the Muthaiga Golf Club on October 21, 2022

and at the Vetlab Sports Club on October 28, 2022. As the players showed up to tee-off, it was obvious that the winning team was going to carry away great prizes indeed.

When the day's activities ended, and everyone gathered at the tent to celebrate the Winners, Stanbic Bank, led by Sylvester Odhiambo, were declared the Winning Bank, followed by the Central Bank of Kenya in second and NCBA in third.

Big congratulations to all the winners, and profound gratitude goes to the sponsors for their support and input to ensure the tournament was a success



Stanbic Bank Golfers who emerged top at the Interbank Golf Tournament 2022 celebrate their win as KIB Governing Council Chair John Rioba [Centre], cheers them on.

SBM Bank receives special recognition for Best Team Spirit

Among the financial institutions that received special commendation awards was SBM Bank, who lit up the Kenya School of Monetary Studies Sports ground with music, song and dance.

The organizers recognized SBM's solidarity with the event's theme, and the enthusiasm with which its staff indulged in all sporting activities at the Interbank Sports.

SBM Bank equally provided audio system that was concurrently used with the event organizers designate audio-visual equipment. This provided traction at the venue, a phenomenon that provided for a seamless relaying of clear audio to all the participants at the event. SBM Bank was able to do this effectively

since it was the only bank that opted to station an OB Van which was fitted with powerful sound equipment, at the venue.

The organizers also recognized that SBM Bank staff provided exuberant and exhilarating support and encouragement, not only to their own participating athletes, but also to all other athletes who took part in various field events.

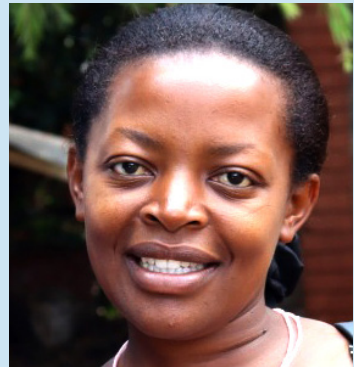
The Committee in charge of running the Interbank Sports appreciated SBM Bank's unique approach to the Games and opted to award the team. SBM Bank was hence bestowed the Team Spirit Award at the 2022 Interbank Games.



An athlete races on the tracks as various spectators urge him on during one of the hot races at the Interbank Sports 2022.

Training and Consultancy Department News

Head of Department's Viewpoint



Margaret Munene
Training Lead

The Training Department has been fairly busy in the two months between October and November 2022. These trainings were running concurrently with KIB's biggest signature event, the Interbank Sports. We are happy to report that the trainings during this month were largely a success as we will enumerate herein as a department.

There is a high level of optimism among bankers in regard to training, especially after a turbulent and challenging two years of Covid-19 restrictions and health risks.

For those two years, we were literally brought to a standstill, and most trainings had to either be deferred or cancelled altogether. It was one of the most difficult and darkest seasons for

the training fraternity at large. There's a general mood of gratitude that the situation has progressed well, and we can do our trainings once again, albeit with all precautions necessary.

Kenya also held an election this year in August, and this cyclic event had a huge effect on training as well since most institutions held back to allow for the electioneering period

to come to an end. When the dust settled, we went back to training, and the environment has been generally conducive for all of us.

In the aftermath of all these different landmark calendar events that had a huge impact on our activities, we have realized a renewed demand for the KIB trainings from many banking institutions.

Many of the banks are requesting for trainings in the areas of Governance, Banking Operations and Leadership Skills. KIB has committed to ensuring these trainings will be available to all our members and banking institutions across the country. Any inquiries on the same

are truly welcome. Our department is equipped and ready to handle all your training needs.

The Kenya Institute of Bankers recently got licensed by the Technical & Vocational Education and Training Authority [TVETA] this year, and this good news means that the institution will have the capacity and the mandate to offer a greater training and academic agenda for the banking sector at large. We look forward to engaging at different levels in this regard, to ensure the sector benefits greatly from this new frontier at KIB.

KIB holds Cybersecurity Conference 2022 in Naivasha

The Conference was precursory curtain-raised by a Cybersecurity Breakfast at Serena Hotel a week earlier, during which senior managers and executives drawn from the banking sector converged to consider the changing landscape of the Cybersecurity space in the Kenyan Financial Sector.

The Institute organized and executed a high level Cybersecurity Conference, which was held in Naivasha on December 1-2, 2022. The entire month of November was dedicated to planning and organizing activities towards the success of this conference.

The Conference was precursory curtain-raised by a Cybersecurity Breakfast at Serena Hotel a week earlier, during which senior managers and executives drawn from the banking sector converged to consider the changing landscape of the Cybersecurity space in the Kenyan Financial Sector.

There were various presentations from executives drawn from Checkpoint Technologies, TSG [A subsidiary of Centum Investments] and KIB. Topics

such as Ethical Hacking, and how threats in the cyber space can be neutralized, took center stage.

The successful breakfast opened the door for greater participation at the Cybersecurity Conference in Naivasha, that featured several banks and key ICT managers and officers drawn from various financial institutions.

The Conference featured high-level presentations from Tribus, Checkpoint, Safaricom, Dimension Data, CyberRoam and Plena, all of which are technology giants in the Kenyan ICT sector, but with global footprints as well.

The Cybersecurity Conference was a huge success by all standards, and participants expressed interest in next year's edition of the event for good measure.



Participants who attended the two-day Cybersecurity Conference at the Lake Naivasha Resort pose for a photo after the completion of the conference.

Various banks benefit from KIB's training programs

During the month of October and November, various banks took KIB training programs, which trainings were effectively done for the benefit of staff.

Some of the trainings that occurred in the two months included the following;

- Development Bank of Kenya: Cybersecurity Risk [October 2022]
- NCBA: Basics of Banking [October 2022]
- Guardian Bank: Board Governance [November 2022]

Training Agenda for year 2023

The Kenya Institute of Bankers has organized and developed a Training Agenda for year 2023, which is now available for consideration by various banking stakeholders and financial sector players.

The following is a complete table of projected trainings for the first half of 2023;

SN	Course Tittle	Target Audience	Start-End Date	Duration	Mode	Cost
1	Principles of Banking Course (Introduction to banking)	Entry Level	9th -13th January 2023	5 days	Blended/In Person	67,200 PP
2	Banking Operations 101	Non-bankers in the bank	17th -18th January 2023	5 days	In Person	35,550 PP
3	Anti-money laundering (AML)&Know Your Customer (KYC)	All staff levels	25th-27th January 2023	2 Days	In Person	35,550 PP
4	Customer Relationship Management	All Staff levels	7th– 8th February 2023	3 days	In Person	47,650 PP
5	Liquidity Management Training	Middle-Senior staff Levels	16th-17th February 2023	2 days	In Person	41,750 PP
6	Personal Development Simplified: Be the best version of yourself	All staff levels	20th -24th February 2023	2 days	In Person	35,550 PP
7	Employee Transition Training	All staff levels	6th -9th March 2023	5 days	In Person	73,210 PP
8	Credit Appraisal Techniques & Analysis	Operations, front facing& Credit Department	13th -16th March 2023	4 days	In Person	58,200 PP
9	Cybercrime & Information Security Risk Management	All staff levels	21st -22nd March 2023	4 days	In Person	61,200 PP

10	Anti-Money Laundering (AML)&Know Your Customer (KYC)	All staff levels	3rd -7th April 2023	2 Days	In Person	35,550 PP
11	International Trade Finance (ITF)	Trade Finance staff, Relationship officers& Managers	18th -20th April 2023	5 Days	In Person	73,210 PP
12	Wealth Management Training	Relationship officers& Managers	3rd -4th May 2023	3 Days	In Person	52,800 PP
13	Impactful Presentation Skills	All staff levels	9th -10th May 2023	2 Days	In Person	35,500 PP
14	Personal Financial Management	All staff levels	16th -19th May 2023	2 Days	In Person	37,500 PP
15	Training of Trainers (TOT)	Subject matter experts, HR personnel, team leaders & training coordinators	7th -9th June 2023	4 Days	In Person	58,200 PP
16	Relationship Selling Skills	Business development officers, Relationship officers & managers, Customer service representatives	14th -16th June 2023	3 Days	In person	47,650 PP
17	Finance for Non-finance Managers	Experienced executives and Managers from non-financial backgrounds	20th June 2023	3 Days	In person	52,800 PP
18	Corporate Governance	Board members and Acting board members	26th-27th June 2023	1 Day	In Person	61,200 PP
19	Compliance in Banking	Risk managers, Responsible persons, People managers	28th -30th June 2023	2 Days	In person	35,550 PP
20	Leadership Skills	Supervisors, unit managers, and acting managers	28th -30th June 2023	3 Days	In person	47,650 PP

For Bookings to participate and In-house/tailor made trainings too you may contact us through; training@kib.co.ke or thebanker@kib.co.ke. Or Call: 0202160317. Head of Training, Margaret Munene, can be reached on 0723441378. You may log onto our website www.kib.co.ke for more information as well.

Academic Department News

KIB School of Banking & Finance is registered



Julius Kubai

Principal, KIB School of Banking & Finance

The Kenya Institute of Bankers [KIB] has launched the KIB School of Banking and Finance, which is fully registered and licensed in compliance with the TVET Act No.29 of 2013.

Previously, the Institute was conducting

Academic training as a registered society, but opted to take this new route in order to comply with the requirements of TVETA. This is a huge milestone for KIB as the members' body takes the next step into ensuring courses provided by the school are accredited, recognized and accepted in the academic circles.

The TVET Sector in Kenya is regulated and coordinated by the Technical and Vocational Education and Training Authority (TVETA), a State Corporation under the Ministry of Education which was established by the TVETA Act No.29 of 2013.

The process of establishing and registration of KIB School of Banking and Finance started officially on 9th June, 2021 when the Chief Executive Officer Mr. Julias Alego accompanied by the Technical Advisor who is

also the school Principal – Mr. Julius Kubai made an official visit to the Director General of TVETA Dr. Kipkirui Langat.

The purpose of the visit was to seek information and advice on the procedure that KIB Should follow as well as the conditions to be fulfilled to qualify for registration, licensing and accreditation.

The TVETA Director General/Chief Executive Officer informed the visiting team from KIB about the mandate of TVETA which is to regulate and coordinate training in the TVET Sector through licensing, registration and accreditation of institutions trainers and programmes. He further advised the team from

KIB the procedure that it should follow and the requirements to be fulfilled before the institute can be registered and licensed by TVETA.

After the visit to TVETA, the Technical Advisor embarked on the process of applying for registration.

The following activities were undertaken;

1. Several consultative meetings with the technical team from TVET were held both at KIB Boardroom and at TVETA Head Office.
2. This was followed by a review of TVET Act 2013 and other policy and legal documents governing education and training in Kenya.
3. Identification and building consensus on

the name of the proposed School to be registered. KIB School of Banking and Finance was agreed upon.

4. Registration of KIB School of Banking and Finance name with the Registrar of Business Names and submitting the

approved name of the School to TVETA for their concurrence.

5. Making on line official application to TVETA and payment of pre-requisite fees.
6. Acknowledgement of receipt of application from TVETA which was received on February 18, 2022.

Preparation for fulfilling the registration criteria

Before the application for registration was considered and evaluated, the Institute was required to fulfil a number of criteria which was to act as a benchmark against which KIB School of Banking and Finance would be assessed/evaluated.

The criteria were;-

1. Institutional Governance i.e. establishment of the governance and leadership of the School as well as the management. The School was required to establish a Board of Governors as well as hire a Principal and suitably qualified lecturers and other School administration.
2. The School was expected to develop a strategic plan as well as annual work plans.
3. Development, validation and approval of Competency Based Education and Training (CBET) Curriculum.
4. Development, Examinations and assessment policy.
5. Provision of utility services e.g. water and electricity.
6. Availability of adequate physical facilities e.g. Lecture rooms, libraries, offices etc.
7. Filling of self-assessment tool against the TVETA accreditation criteria.
8. Inspection was finally carried out by a team of inspectors/assessors from TVETA on 27th May, 2022. Before the inspection date, KIB School of

Banking and Finance was required to complete and submit a self-evaluation report assessing its quality assurance mechanisms against TVETA minimum standards.

9. Following the inspection, the TVETA team prepared the inspection report for consideration by TVETA.

After the consideration of the KIB School of Banking and Finance inspection report the TVETA Board finally decided to register and License KIB School of Banking and Finance.

Consequently KIB School of Banking and Finance was duly and legally registered as a Technical and Vocational College in accordance with TVET Act, 2013 Section 20 (1) on 27th July 2022.

The KIB School of Banking and Finance is licensed to offer the following courses;

- Banking and Finance Courses.
- Credit Management Courses.
- Forex and Securities Courses.
- Forex and Securities Trading Courses.
- Islamic Banking Courses.
- Corporate Governance Courses.

Way forward after registration of the School

The following outline was agreed upon, to ensure the KIB School of Banking, and the Institute at large, is able to meet the obligations of the banking sector in Kenya according to its mandate at large;

1. The School to embark on the development of CBET Curriculum in Certified Professional Banker Level I, II and III as well as in Certificate and Diploma in Banking and Finance.
2. Apply to TVETA for KIB School of Banking and Finance to be designated and accredited as a Centre of Excellence in enhancing Skills and Competencies in the Banking and Financial Services Sector.

3. Apply to Kenya National Qualifications Authority (KNQA) for the School to be accredited as a Qualification Awarding Institution (QAI).
4. Initiate the process of establishing the following institutions by an Act of Parliament.
 - Kenya Institute of Bankers as a body corporate.
 - Kenya School of Banking and Finance as a body corporate.
 - Kenya Bankers Professional Examinations Board as a body corporate.

The three entities to be established under One Act of Parliament, to be referred to as The Kenya Institute of Bankers Act.



KIB SCHOOL OF BANKING AND FINANCE

Registered and Licensed as a Technical and Vocational College in accordance with TVET Act, No.29 of 2013 Section 20(1)

Our Motto: Developing Responsible Professional Bankers

Your Partner in building your career in Banking and Financial Services Profession

Other Banking related courses offered at the School are;

- Certificate and Diploma courses in Banking and Finance.
- Forex and Securities Course.
- Credit and Risk Management
- Retail, Commercial and Corporate Banking Courses
- Forex and Securities Trading Courses
- Islamic Banking Courses
- Corporate Governance
- Leadership Development Course for Bankers.
- Agency Banking Courses.
- Microfinance and Deposit taking SACCOs Management.
- Electronic Banking.

Important Points to Note

- ✓ Banking is a profession the same way Accountancy, Law, Human Resource Management, Supplies etc. are. Let us therefore professionalize it in the year 2023.
- ✓ KIB School of Banking and Finance is licensed and accredited to certify professional bankers in Kenya and in the region.
- ✓ KIB School of Banking and Finance has launched a Professional Banker Certificate Course. The first of its kind in Kenya.
- ✓ The first intake is in January 2023.
- ✓ The course is open to all cadre of workers in the Banking and Financial Services sector who wishes to be certified as a Professional Banker in Kenya.
- ✓ The Kenya Banker Certification Programme is aligned to the East African Community (EAC) Banking Certification Programme.
- ✓ The Professional Banker Certificate will be offered on part time basis i.e. Day release, Lunch time, Evening and Weekends.
- ✓ Registration is in progress. Register now via www.kib.co.ke/new-student-registration/
- ✓ For further information contact the Principal through school@kib.co.ke

