## AIB-AXYS Daily Market Watch - 20th November 2024

## **Top Traded**

Company	Closing	Turnover		
Company	Price	(KES Mn)		
Equity Group	47.00	96.31		
Safaricom	14.80	56.44		
KCB Group	39.15	44.37		
KenGen Plc	3.99	13.92		
East African Breweries	180.00	11.44		

Source: NSE, AIB-AXYS Research

### **Participation Mix**



■ Foreign Participation ■ Local Participation

Source: NSE. AIB-AXYS Research

## **Top Gainers**

Company	Closing Price	% Change
Kapchorua Tea	226.50	<b>▲</b> 7.0%
Longhorn Publishers	2.46	<b>▲</b> 7.0%
East African Cables	1.10	<b>▲</b> 6.8%
BK Group Plc	34.00	<b>▲</b> 6.3%
Total Kenya	21.55	▲ 5.9%
Source: NSE, AIB-AXYS Res	earch	

## **Top Losers**

Company	Closing Price	% Change
Nairobi Business Ventures	2.13	▼ (7.4%)
Liberty Kenya	6.88	▼ (6.3%)
Uchumi Supermarkets	0.19	▼ (5.0%)
East African Portland Cemei	33.30	▼ (4.4%)
Kenya Power	4.34	<b>▼</b> (4.4%)
Source: NSE, AIB-AXYS Resear	rch	

## **Equities Highlights**

- The market registered bearish sentiments as signaled by the 0.6% fall in the Nairobi All-Share index (NASI) to close at 112.71 points.
- Trading activity decreased 0.4% in the day to KES 282.16 Mn, up from KES 283.30 Mn in the previous session.
- Local investors were more active in the day accounting for 70.2% of total market trading activity.
- Foreign investors remained net buyers recording net inflows totaling KES 44.46 Mn
   compared to net inflows totaling KES 27.05 Mn recorded in the previous session.
- The top traded counters were Equity Group, Safaricom and KCB Group with turnovers clocking KES 96.31 Mn, KES 56.44 Mn and KES 44.37 Mn. respectively.

## **Market Summary**

Statistic	Today	Previous	% change
Equity Turnover (KES, Mn)	282.16	283.30	▼ (0.4%)
Market Cap (KES Bn)	1,764.30	1,775.67	▼ (0.6%)
Nairobi All-Share Index	112.71	113.43	▼ (0.6%)
NSE-10 Index	1,207.10	1,223.20	▼ (1.3%)
NSE-20 Index	1,909.93	1,910.83	▼ (0.0%)
NSE-25 Index	3,124.96	3,159.60	▼ (1.1%)
Foreigner buys (KES Mn)	106.35	206.72	▼ (48.6%)
Foreigner sales (KES Mn)	61.89	179.67	<b>▼</b> (65.6%)
Net foreign flows (KES, Mn)	44.46	27.05	<b>▲</b> 64.3%
Source: NSE, AIB-AXYS Research			

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## **Equities Indices Trend**



Source: CBK, NSE, AIB-AXYS Research

#### **Fixed Income Stats**

1	Today	Previous	
rnover (Bns)	10.97	6.41	<b>▲</b> 71.1%
ades	196	146	▲ 34.2%
lex	1,018.56	1,014.94	▲ 0.4%
ate	12.79%	13.45%	▼ (66 bps)
rate	13.06%	13.84%	▼ (78 bps)
rate	13.90%	14.45%	▼ (55 bps)
k Rate	11.88%	11.88%	▲ 0 bps

Source: CBK, NSE, AIB-AXYS Research

## **Exchange Rates**

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су	Today	Previous	% Change
US Dollar	129.49	129.51	▲ I bps
Euro	137.12	136.89	▼ (16 bps)
Sterling Pound	164.26	163.63	▼ (39 bps)
Japanese Yen	83.49	83.72	▲ 27 bps
Chinese Yuan	17.88	17.89	▲ 2 bps
Indian Rupee	1.53	1.53	▼ (I bps)
S. Africa Rand	7.17	7.17	▲ I bps
KES/UG Shilling	28.46	28.35	▲ 36 bps
KES/TZ Shilling	20.54	20.54	▲ I bps

Source: CBK, AIB-AXYS Research

#### Top Foreigner Buys

Company	Closing Price	Turnover (KES Mn)	Company	Closing Price	Turnover (KES Mn)
Equity Group	47.00	65.71	Safaricom	14.80	43.79
Safaricom	14.80	31.30	East African Breweries	180.00	8.42
Stanbic Holdings	127.00	4.81	KCB Group	39.15	6.80
Standard Chartered Kenya	236.75	1.75	I&M Group	28.80	1.17
KenGen Plc	3.99	1.60	HF Group	3.97	0.79
Source: NSE, AIB-AXYS Research	h				

**Top Foreigner Sales** 

## **Fixed Income**

- Secondary bond market turnover increased 71.1% to KES 10.97 Bn from KES 6.41
   Bn worth of bonds traded previously.
- The highest grossing bond of the day was the IFB1/2024/8.5Yr while the most frequently traded bond of the day was the IFB1/2023/6.5Yr.

## **Derivatives**

- Total value of contracts traded increased to 396,500 up from 15,500 as recorded in the previous session. The volume of traded contracts increased to 10 up from 1 as recorded in the previous session.
- The number of open interest contracts increased to **335** up from **325** as recorded in the previous session.

## **Summary Macroeconomic Stats**

Statistic	Updated as of:	Current	Previous	
GDP Growth	Q2 2024	4.6%	5.0%	▼ (40 bps)
Headline Inflation	October/24	2.7%	3.6%	▼ (90 bps)
Central Bank Rate	October/24	12.0%	12.8%	▼ (80 bps)
Stanbic Kenya PMI	October/24	50.4	49.7	▲ 0.7 pts
Private Sector Credit Growth	October/24	1.3%	3.7%	▼ (240 bps
Forex Reserves (USD M)	October/24	9,323	8,027	<b>▲</b> 16.1%
Public Debt (KES Tn)	June/24	10.56	10.44	<b>▲</b> 1.2%

Page | 2

# **AIB-AXYS Market Snapshot**

	Current	Daily	YTD change	Volumes	Book Value	Market Cap	Trailing	Dividend			Dividend	Payout		
AGRICULTURAL	Price	Change (%)	(%)	Traded	per Share	(KES, Mn)	EPS	Per Share	P/E Ratio	P/B Ratio	yield (%)	Ratio (%)	ROE (%)	ROA (%)
Eaagads Ltd	13.00	-	▼ (6.8%)	1,000	44.67	418.0	(1.91)	-	(6.8x)	0.3x	0.0%	0.0%	0.0%	0.0%
Kakuzi Plc Kapchorua Tea Kenya Plc	397.00 226.50	<b>- 1.0%</b>	▲ 3.1% ▲ 5.3%	0 200	302.55 249.69	7,781.2 1,772.1	(14.02) 25.49	24.00 25.00	(28.3x) 8.9x	1.3x 0.9x	6.0%	103.7% 49.0%	0.0%	0.0% 7.5%
The Limuru Tea Co. Plc	365.00	- 7.0%	▼ (3.9%)	0	76.28	876.0	0.11	1.00	3,318.2x	4.8x	0.3%	29.6%	0.1%	0.1%
Sasini Plc	15.55	▼ (0.6%)	▼ (22.3%)	4,100	63.16	3,546.3	1.70	1.00	9.1x	0.2x	6.4%	41.5%	2.7%	2.2%
Williamson Tea Kenya Plc	219.50	▲ 0.2%	▲ 5.5%	800	365.89	3,844.0	(3.64)	25.00	(60.3x)	0.6x	11.4%	88.0%	0.0%	0.0%
Industry Median		-	▼ (0.4%)			18,237.7			1.0x	0.8x	6.2%	45.2%	0.1%	0.1%
AUTOMOBILES & ACCESSORIES	Current Price	Daily Change (%)	YTD change (%)	Volumes Traded	Book Value per Share	Market Cap (KES, Mn)	Trailing EPS	Dividend Per Share	P/E Ratio	P/B Ratio	Dividend yield (%)	Payout Ratio (%)	ROE (%)	ROA (%)
Car & General (K) Ltd	23.00	-	▼ (8.0%)	100	133.35	922.4	(3.77)	-	(6.1x)	0.2x	0.0%	0.0%	0.0%	0.0%
BANKING	Current	Daily	YTD change	Volumes	Book Value	Market Cap	Trailing	Dividend	P/E Ratio	P/B Ratio	Dividend	Payout	ROE (%)	ROA (%)
	Price	Change (%)	(%)	Traded	per Share	(KES, Mn)	EPS	Per Share			yield (%)	Ratio (%)		
ABSA Bank Kenya Plc BK Group Plc	15.40 34.00	▼ (1.0%) ▲ 6.3%	▲ 34.5% ▼ (5.0%)	133,500	14.24 49.40	83,645.7 30,489.8	3.45 10.93	1.55 3.90	4.5x 3.1x	1.1x 0.7x	10.1%	51.5% 38.0%	24.2%	3.9%
Diamond Trust Bank Kenya Ltd	53.00	<b>▲</b> 1.4%	<b>▲</b> 17.6%	56,500	301.35	14,818.9	30.75	6.00	1.7x	0.2x	11.3%	24.4%	10.2%	1.5%
Equity Group Holdings Plc	47.00	▼ (4.0%)	▲ 39.7%	2,048,400	60.17	177,362.7	12.36	4.00	3.8x	0.8x	8.5%	36.0%	20.5%	2.7%
HF Group Plc	3.97 28.80	▲ 0.3% ▲ 2.5%	▲ 14.1% ▲ 64.6%	229,400 227,300	24.22 52.98	1,526.9	1.01 8.47	2.55	3.9x 3.4x	0.2x 0.5x	0.0% 8.9%	0.0% 33.4%	4.2% 16.0%	0.6% 2.5%
I&M Group Plc KCB Group Plc	39.15	▼ (0.3%)	▲ 78.8%	1,133,300	75.00	47,624.3 125,807.1	20.29	1.50	1.9x	0.5x	3.8%	12.9%	27.1%	3.3%
NCBA Group Plc	44.00	-	▲ 13.0%	241,800	57.03	72,490.9	13.41	4.75	3.3x	0.8x	10.8%	36.5%	23.5%	3.6%
Stanbic Holdings Plc	127.00	▼ (4.2%)	<b>▲</b> 16.8%	40,900	175.45	50,205.8	31.16	15.35	4. l x	0.7x	12.1%	49.9%	17.8%	2.5%
Standard Chartered Bank Kenya Ltd	236.75	▲ 1.2% ▼ (0.4%)	▲ 46.1% ▲ 23.2%	47,800	176.09 22.47	89,456.1 82,433.9	52.33 4.06	29.00 1.50	4.5x	1.3x	12.2%	80.2% 38.3%	29.7% 18.1%	5.3% 3.2%
The Co-operative Bank of Kenya Ltd  Industry Median	14.05	▼ (0.4%)	▲ 23.2% ▲ 23.2%	618,100	22.47	775,862.1	4.06	1.50	3.5x	0.6x	10.7%	36.5%	20.5%	3.2%
	Current	Daily	YTD change	Volumes	Book Value	Market Cap	Trailing	Dividend	D/E D .:	D/D D .:	Dividend	Payout	BOE (%/)	DOA (0/)
COMMERCIAL AND SERVICES	Price	Change (%)	(%)	Traded	per Share	(KES, Mn)	EPS	Per Share	P/E Ratio	P/B Ratio	yield (%)	Ratio (%)	ROE (%)	ROA (%)
Eveready East Africa Ltd Express Kenya Plc	1.10 3.45	▲ 3.8%	▲ 1.9% ▼ (6.8%)	900	0.30 9.76	231.0 164.6	(0.28)	-	(3.9x) (3.1x)	3.7x 0.4x	0.0%	0.0%	0.0%	0.0%
Homeboyz Entertainment Plc	4.66		(0.0%)	0	0.35	294.5	(0.74)		(6.3x)	13.2x	0.0%	0.0%	0.0%	0.0%
Longhorn Publishers Plc	2.46	▲ 7.0%	▲ 2.1%	800	0.39	670.2	(2.45)	-	(1.0x)	6.3x	0.0%	0.0%	0.0%	0.0%
Nairobi Business Ventures Ltd	2.13	▼ (7.4%)	▼ (21.1%)	25,600	0.48	2,883.4	0.01	-	230.6x	4.4x	0.0%	0.0%	1.9%	1.6%
Nation Media Group Plc Sameer Africa Plc	14.95 2.58	▲ 5.3% ▲ 2.0%	▼ (25.4%) ▲ 13.7%	900 300	2.50 1.70	3,100.6 718.1	(2.60)	-	(5.8x) 15.2x	6.0x 1.5x	0.0%	0.0%	0.0%	0.0% 3.2%
Standard Group Plc	5.22	▼ (1.1%)	▼ (32.6%)	1,400	15.36	426.6	(10.15)	-	(0.5x)	0.3x	0.0%	0.0%	0.0%	0.0%
TPS Eastern Africa (Serena) Ltd	14.70	-	▼ (10.6%)	0	57.78	2,678.0	2.89		5.1x	0.3x	0.0%	0.0%	5.0%	2.6%
Uchumi Supermarket Plc	0.19	▼ (5.0%)	<b>▲</b> 11.8%	13,000	-11.73	69.3	(5.56)		(0.0x)	(0.0x)	0.0%	0.0%	0.0%	0.0%
WPP Scangroup Plc	2.23	▲ 0.5%	▲ 2.3%	3,700	11.72	963.7 12,200.1	0.31	-	7.2x (0.5x)	0.2x	0.0%	0.0%	2.6% <b>0.0</b> %	0.0%
Industry Median	Current	Daily	YTD change	Volumes	Book Value		Trailing	Dividend	(0.5x)	0.7X	Dividend	Payout	0.0%	0.0%
CONSTRUCTION & ALLIED	Price	Change (%)	(%)	Traded	per Share	(KES, Mn)	EPS	Per Share	P/E Ratio	P/B Ratio	yield (%)	Ratio (%)	ROE (%)	ROA (%)
Bamburi Cement Ltd	66.00	-	▲ 84.1%	12,100	85.85	23,955.3	2.67	23.72	24.8x	0.8x	35.9%	1285.0%	3.1%	3.0%
Crown Paints Kenya Plc	31.00	- ▲ 6.8%	▼ (13.0%)	12,300	22.25 0.84	4,413.2 278.4	0.07	•	442.9x	1.4x	0.0%	0.0%	0.3%	0.1%
E.A Cables Ltd E.A Portland Cement Co. Ltd	1.10 33.30	▼ (4.4%)	▲ 13.4% ▲ 316.3%	6,300	204.83	2,997.0	(1.20)	-	(0.9x) (2.3x)	1.3x 0.2x	0.0%	0.0%	0.0%	0.0%
Industry Median		-	▲ 48.8%			31,644.0	` /		11.9x	1.0x	0.0%	0.0%	0.2%	0.1%
ENERGY & PETROLEUM	Current	Daily	YTD change	Volumes	Book Value	Market Cap	Trailing	Dividend	P/E Ratio	P/B Ratio	Dividend	Payout	ROE (%)	ROA (%)
KenGen Co. Plc	Price 3.99	Change (%)	(%) ▲ 98.5%	Traded 3,483,500	per Share 42.17	(KES, Mn) 26,312.1	EPS 1.03	Per Share 0.65	3.9x	0.1x	yield (%) 16.3%	Ratio (%) 85.5%		
Kenya Power & Lighting Co Plc	3.77	-				20,312.1		0.70		0.13	10.3/6			
TotalEnergies Marketing Kenya Plc	4.34	▼ (4.4%)	▲ 205.6%	794,400	44.74	8,469.4	15.41		0.3x	0.1x	16.1%	4.5%	2.4% 34.4%	1.4% 8.4%
. Same reignes mankeding Kenya Fic	4.34 21.55	▼ (4.4%) ▲ 5.9%		794,400 1,500	44.74 51.19	8,469.4 13,566.6	15.41 4.48	1.92	0.3x 4.8x	0.1x 0.4x	16.1% 8.9%	4.5% 42.9%		
Umeme Ltd		▲ 5.9% ▲ 2.8%	▲ 205.6% ▲ 19.7% ▲ 3.8%			13,566.6 26,956.4			4.8x 68.7x	0.4x 0.8x	8.9% 18.7%	42.9% 1287.5%	34.4% 8.8% 1.2%	8.4% 3.7% 0.5%
	21.55 16.60	▲ 5.9% ▲ 2.8% ▲ 1.4%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%	1,500 1,300	51.19 19.64	13,566.6 26,956.4 <b>75,304.5</b>	4.48 0.24	1.92 3.11	4.8x	0.4x	8.9% 18.7% 16.2%	42.9% 1287.5% <b>64.2</b> %	34.4% 8.8%	8.4% 3.7%
Umeme Ltd	21.55 16.60 Current	▲ 5.9% ▲ 2.8%	▲ 205.6% ▲ 19.7% ▲ 3.8%	1,500 1,300 Volumes	51.19 19.64 Book Value	13,566.6 26,956.4 <b>75,304.5</b> Market Cap	4.48	1.92	4.8x 68.7x	0.4x 0.8x <b>0.3</b> x	8.9% 18.7% 16.2% Dividend	42.9% 1287.5% 64.2% Payout	34.4% 8.8% 1.2%	8.4% 3.7% 0.5%
Umeme Ltd Industry Median INSURANCE Britam Holdings Plc	21.55 16.60 Current Price 5.86	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1% YTD change (%) ▲ 22.3%	I,500 I,300 Volumes Traded I7,200	51.19 19.64 Book Value per Share 10.18	13,566.6 26,956.4 <b>75,304.5</b> Market Cap (KES, Mn) 14,787.6	4.48 0.24 Trailing EPS 1.29	1.92 3.11 Dividend Per Share	4.8x 68.7x 4.3x P/E Ratio 4.5x	0.4x 0.8x 0.3x P/B Ratio 0.6x	8.9% 18.7% 16.2% Dividend yield (%) 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%)	8.4% 3.7% 0.5% 2.6% ROA (%)
Umeme Ltd Industry Median INSURANCE Britam Holdings PIc CIC Insurance Group Ltd	21.55 16.60 Current Price 5.86 2.11	▲ 5.9% ▲ 2.8% ▲ 1.4%  Daily Change (%) - ▼ (4.1%)	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1% YTD change (%) ▲ 22.3% ▼ (5.8%)	1,500 1,300 Volumes Traded 17,200 251,000	51.19 19.64 Book Value per Share 10.18 2.91	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8	4.48 0.24 Trailing EPS 1.29 0.57	1.92 3.11 Dividend Per Share - 0.13	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0%
Umeme Ltd Industry Median INSURANCE Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd	21.55 16.60 Current Price 5.86 2.11 167.75	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (9.3%)	1,500 1,300 Volumes Traded 17,200 251,000 500	51.19 19.64 Book Value per Share 10.18 2.91 784.89	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3	4.48 0.24 Trailing EPS 1.29 0.57 59.00	1.92 3.11 Dividend Per Share - 0.13 14.30	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x 0.2x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1%
Umeme Ltd Industry Median INSURANCE Britam Holdings PIc CIC Insurance Group Ltd	21.55 16.60 Current Price 5.86 2.11	▲ 5.9% ▲ 2.8% ▲ 1.4%  Daily Change (%) - ▼ (4.1%)	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1% YTD change (%) ▲ 22.3% ▼ (5.8%)	1,500 1,300 Volumes Traded 17,200 251,000	51.19 19.64 Book Value per Share 10.18 2.91	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8	4.48 0.24 Trailing EPS 1.29 0.57	1.92 3.11 Dividend Per Share - 0.13	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings PIc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re-Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya PIc	21.55 16.60 Current Price 5.86 2.11 167.75	▲ 5.9%  ▲ 2.8%  ▲ 1.4%  Daily  Change (%)  - ▼ (4.1%)  ▲ 2.8%  - ▼ (6.3%)  ▲ 0.4%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (9.3%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0	4.48 0.24 Trailing EPS 1.29 0.57 59.00 0.89	1.92 3.11 Dividend Per Share - 0.13 14.30 0.15	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x)	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 5.4% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0%
Umeme Ltd Industry Median  INSURANCE Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re-Insurance Corporation Ltd Liberty Kenya Holdings Ltd	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)     ▼ (4.1%)     ▲ 2.8%     ▼ (6.3%)     ▲ 0.4%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0	4.48 0.24 Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)	1.92 3.11 Dividend Per Share - 0.13 14.30 0.15 0.37	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 5.4% 0.0% 5.8%	42.9% 1287.5% 64.2%  Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings PIc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re-Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya PIc	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)     ▼ (4.1%)	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0	4.48 0.24 Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)	1.92 3.11 Dividend Per Share - 0.13 14.30 0.15 0.37 -	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x)	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend	42.9% 1287.5% 64.2%  Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re-Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT Centum Investment Co Plc	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)     ▼ (4.1%)     ▲ 2.8%     ▼ (6.3%)     ▲ 0.4%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0	4.48 0.24 Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)	1.92 3.11 Dividend Per Share - 0.13 14.30 0.15 0.37	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x	0.4x 0.8x 0.3x P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 5.4% 0.0% 5.8%	42.9% 1287.5% 64.2%  Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)     ▼ (4.1%)     ▲ 2.8%     ▼ (6.3%)     ▲ 0.4%     Daily     Change (%)     ▲ 4.9% -	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%)	1,500 1,300 Volumes Traded 17,200 500 2,588,400 4,600 7,800 Volumes Traded 85,200 172,000	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98 Book Value per Share 59.75	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13	1.92 3.11 Dividend Per Share 0.13 14.30 0.15 0.37 - Dividend Per Share 0.60	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x P/E Ratio 2.4x 2.8x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x)	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 6.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9% ROE (%) 7.1% (2.2%)	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800 Volumes Traded 85,200 0	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98 Book Value per Share 59.75 5.97 502.63	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22)	1.92 3.11 Dividend Per Share 0.13 14.30 0.15 0.37 -	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x P/E Ratio	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.7x 0.5x  P/B Ratio 0.4x 0.7x 0.5x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9% ROE (%) 7.1% (2.2%)	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00 2.80	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (9.3%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) ▼ (14.4%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800 Volumes Traded 85,200 172,000 0 111,800	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98 Book Value per Share 59.75 5.5.97 502.63	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49	1.92 3.11 Dividend Per Share 0.13 14.30 0.15 0.37 - Dividend Per Share 0.60	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x P/E Ratio 2.4x 2.8x (78.1x) 5.7x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 6.8% 6.0% 8.9% ROE (%) 7.1% (2.2%) 0.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.15% 0.0% 1.1%
Umeme Ltd Industry Median  INSURANCE Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800 Volumes Traded 85,200 0	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98 Book Value per Share 59.75 5.97 502.63	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22)	1.92 3.11 Dividend Per Share 0.13 14.30 0.15 0.37 Dividend Per Share 0.60	4.8x 68.7x 4.3x P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x P/E Ratio	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.7x 0.5x  P/B Ratio 0.4x 0.7x 0.5x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9% ROE (%) 7.1% (2.2%)	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Plc Industry Median	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00 2.80	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (9.3%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) ▼ (14.4%) ▼ (23.1%)	1,500 1,300 Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800 Volumes Traded 85,200 172,000 0 111,800	51.19 19.64 Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98 Book Value per Share 59.75 5.5.97 502.63	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49	1.92 3.11 Dividend Per Share 0.13 14.30 0.15 0.37 Dividend Per Share 0.60	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x (78.1x) 5.7x (0.0x)	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x)	8.9% 18.7% 16.2% Dividend yield (%) 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Plc Industry Median  INVESTMENT SERVICES	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00 2.80 0.40	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) - ▼ (14.4%) ▼ (23.1%) ▼ (27.9)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn)	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS	1.92 3.11  Dividend Per Share 0.13 14.30 0.15 0.37 0.10  Dividend Per Share 0.60 0.10 0.10 0.10 0.10 0.10 0.10 0.10	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) P/B Ratio	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%)	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%)	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0% 1.4% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Plc Industry Median	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00 2.80 0.40	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) ▼ (14.4%) ▼ (2.7%) ▼ (2.7%)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded 3,400	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share 7.25	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 0.07	1.92 3.11  Dividend Per Share 0.13 14.30 0.15 0.37 - Dividend Per Share 0.60 Dividend Per Share 0.16	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x (78.1x) 5.7x (0.0x)	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x)	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 0.0% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0%
Umeme Ltd Industry Median  INSURANCE Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Plc Industry Median  INVEST MENT SERVICES	21.55 16.60 Current Price 5.86 2.11 167.75 1.12 6.88 5.50 Current Price 10.05 0.36 1,500.00 2.80 0.40	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) - ▼ (14.4%) ▼ (23.1%) ▼ (27.9)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share 7.25	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn)	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS	1.92 3.11  Dividend Per Share 0.13 14.30 0.15 0.37 0.10  Dividend Per Share 0.60 0.10 0.10 0.10 0.10 0.10 0.10 0.10	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) P/B Ratio	8.9% 18.7% 16.2% Dividend yield (%) 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% 0.0% Payout Payout Patio (%) 228.6% Payout Pay	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%)	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0% 1.4% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Pic CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Pic Industry Median  INVESTMENT Centum Investment Co Pic Home Afrika Ltd Kurwitu Ventrures Ltd Olympia Capital Holdings Ltd Trans-Century Pic Industry Median  INVESTMENT  INVESTMENT SERVICES Nairobi Securities Exchange Pic	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current	▲ 5.9%     ▲ 2.8%     ▲ 1.4%     Daily     Change (%)     -     ▼ (6.3%)     ▲ 0.4%     -     Daily     Change (%)     ↓     ↓ 4.9%     -     ▼ (0.4%)     ▼ (2.4%)     ¬     Daily     Change (%)     ▲ 0.7%     Daily     Change (%)     ▲ 0.7%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) ▼ (14.4%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded 3,400 Volumes	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share 7.25  Book Value	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn)	4.48 0.24  Trailing EPS 1.29 0.57 59,00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 0.07  Trailing EPS 10.14	Dividend Per Share 0.60 Dividend Per Share 0.60 Dividend Per Share 0.60 Dividend Per Share 0.60	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x (0.0x) 0.1x (0.0x) 0.1x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 59.7%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 6.8% 0.0% 8.9% ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%) 1.0%	8.4% 3.7% 0.5% 2.6% ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0% ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0% 1.1%
Umeme Ltd Industry Median  INSURANCE Britam Holdings Pic CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Pic Industry Median  INVESTMENT Centum Investment Co Pic Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Pic Industry Median  INVESTMENT INVESTMENT SERVICES Nairobi Securities Exchange Pic MANUFACTURING & ALLIED B.O.C Kenya Pic British American Tobacco Kenya Pic	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 5.86  Current Price 5.80 0.40	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ■ 19.6% ▼ (2.7%) - ▼ (14.4%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 172,000 0 11,800 283,000  Volumes Traded 3,400  Volumes Traded 400 3,900	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 -5.97 502.63 32.70 -24.20  Book Value per Share 7.25 Book Value per Share 7.25	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,525.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 0.07  Trailing EPS 10.14 48.82	1.92 3.11  Dividend Per Share 0.13 14.30 0.15 0.37 - Dividend Per Share 0.60 Dividend Per Share 0.16 Dividend Per Share 0.16 0.16 Dividend Per Share 0.16 Dividend	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.9x 2.4x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 2.7% Dividend yield (%) 6.6% 14.2%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 228.6% Payout Ratio (%) 9.9%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%) 1.0%  ROE (%) 1.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.1% ROA (%) 0.9% ROA (%) 0.9%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT  Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Plc Industry Median  INVESTMENT SERVICES Nairobi Securities Exchange Plc  MANUFACTURING & ALLIED B.O.C Kenya Plc British American Tobacco Kenya Plc Carbacid Investments Plc	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 8.80 0.40  Current Price 9.80 0.40	▲ 5.9%  ▲ 2.8%  A 1.4%  Daily  Change (%)  - ▼ (4.1%)  ▲ 2.8%  - ▼ (6.3%)  ▲ 0.4%  - Daily  Change (%)  ▲ 4.9%  ▼ (0.4%)  ▼ (2.4%)  - Daily  Change (%)  ▲ 0.7%  Daily  Change (%)  ▲ 1.8%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) ▼ (14.4%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ■ 32.3%	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded 3,400  Volumes Traded 400 3,900 6,300	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share 7.25 Book Value per Share 7.25 144.44 17.94	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 1,525.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 1.29 1.20 1.20 1.20 1.20 1.20 1.20 1.20 1.20	1.92 3.11  Dividend Per Share 0.13 14.30 0.15 0.37 - Dividend Per Share 0.60 Dividend Per Share 0.16	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.8x	8.9% 18.7% 16.2% Dividend yield (%) 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 228.6% Payout Ratio (%) 59.7% 59.7%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%) 1.0%  ROE (%) 1.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0% 1.4% 0.0% 1.1%  ROA (%) 0.9%  ROA (%) 0.9%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Pic CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Pic Industry Median  INVESTMENT  Centum Investment Co Pic Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Pic Industry Median  INVESTMENT  INVESTMENT  Centum Street Ltd Olympia Capital Holdings Ltd Trans-Century Pic Industry Median  INVESTMENT SERVICES Nairobi Securities Exchange Pic  MANUFACTURING & ALLIED B.O.C Kenya Pic British American Tobacco Kenya Pic	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 5.86  Current Price 5.80 0.40	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ■ 19.6% ▼ (2.7%) - ▼ (14.4%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 172,000 0 11,800 283,000  Volumes Traded 3,400  Volumes Traded 400 3,900	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 -5.97 502.63 32.70 -24.20  Book Value per Share 7.25 Book Value per Share 7.25	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,525.9	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 0.07  Trailing EPS 10.14 48.82	1.92 3.11  Dividend Per Share 0.13 14.30 0.15 0.37 - Dividend Per Share 0.60 Dividend Per Share 0.16 Dividend Per Share 0.16 0.16 Dividend Per Share 0.16 Dividend	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.9x 2.4x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 2.7% Dividend yield (%) 6.6% 14.2%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 228.6% Payout Ratio (%) 9.9%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%) 1.0%  ROE (%) 1.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.1% ROA (%) 0.9% ROA (%) 0.9%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Plc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Plc Industry Median  INVESTMENT Centum Investment Co Plc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Plc Industry Median  INVESTMENT  INVESTMENT SERVICES Nairobi Securities Exchange Plc  MANUFACTURING & ALLIED B.O.C Kenya Plc British American Tobacco Kenya Plc Carbacid Investments Plc East African Breweries Plc	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 89.00 19.85 180.00	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (9.3%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ▲ 19.6% ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (14.4%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (13.9%) ▲ 8.5% ▼ (13.9%) ▲ 32.3% ▲ 57.9%	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 1172,000 0 11,800 283,000  Volumes Traded 400 3,400 Volumes Traded 400 3,500 63,600	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.5.97 502.63 32.70 -24.20  Book Value per Share 7.25  Book Value per Share 97.29 144.44 17.94 35.38	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,737.8 35,100.0 5,058.8 186,887.8	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 0.07  Trailing EPS 10.14 48.82 3.31 12.47	1.92 3.11  Dividend Per Share	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x  P/E Ratio 6.0x 14.4x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.8x	8.9% 18.7% 16.2% Dividend yield (%) 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 2.7% Dividend yield (%) 8.6% 13.4% 8.6% 14.2%	42.9% 1287.5% 64.2% Payout Ratio (%) 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 0.0% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 59.7% 99.8% 59.8% 51.4% 56.1%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% 1.0% ROE (%) 1.0%  ROE (%) 1.0%  ROE (%) 1.0%  ROE (%) 1.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.4% 0.0% 1.1%  ROA (%) 0.9%  ROA (%) 1.9% 18.9% 10.4%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings Pic CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya Pic Industry Median  INVESTMENT Centum Investment Co Pic Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century Pic Industry Median  INVESTMENT SERVICES Nairobi Securities Exchange Pic MANUFACTURING & ALLIED B.O.C Kenya Pic British American Tobacco Kenya Pic Carbacid Investments Pic East African Breweries Pic Flame Tree Group Holdings Ltd Kenya Orchards Ltd Unga Group Ltd	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 89.00 351.00 19.85	▲ 5.9%  ▲ 2.8%  ▲ 1.4%  Daily  Change (%)  - ▼ (4.1%)  ▲ 2.8%  - ▼ (6.3%)  ▲ 0.4%  - Daily  Change (%)  ▲ 4.9%  - □  Daily  Change (%)  ▼ (0.4%)  ▼ (2.4%)  - □  Daily  Change (%)  - □  Daily  Change (%)  ♣ 0.7%  Daily  Change (%)  ♣ 0.7%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ■ 19.6% ▼ (2.7%) - ▼ (14.4%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (5.8%) ▲ 8.5% ▼ (13.9%) ▲ 3.2.3% ▲ 57.9% ▼ (5.8%) ▲ 259.0% ▼ (11.3%)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 112,000 0 11,800 283,000  Volumes Traded 400 3,400 Volumes Traded 400 3,900 6,300 21,400	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 -5.97 502.63 32.70 -24.20  Book Value per Share 7.25  Book Value per Share 7.25  Book Value per Share 7.25  A control of the state	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,737.8 35,100.0 5,058.8 186,887.8 174.5 900.8 1,131.8	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 10.14 48.82 3.31 12.47 (0.42)	1.92 3.11  Dividend Per Share	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x  P/E Ratio 6.0x 1.44x (2.3x) 538.5x (1.5x)	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.2x (0.1x) 3.0x 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.9x 2.4x 1.1x 5.1x 0.1x 5.1x 0.1x 0.1x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 59.7% 89.8% 51.4% 56.1% 0.0%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% 1.0%  ROE (%) 1.0%  ROE (%) 10.4% 33.8% 18.5% 35.2% 6.0% 0.0% 0.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.1% ROA (%) 0.9%  ROA (%) 0.0% 1.1%  ROA (%) 0.0% 1.1%  ROA (%) 0.0% 1.2% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings PIc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya PIc Industry Median  INVEST MENT Centum Investment Co PIc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century PIc Industry Median  INVEST MENT SERVICES Nairobi Securities Exchange PIc MANUFACTURING & ALLIED B.O.C Kenya PIc British American Tobacco Kenya PIc Carbacid Investments PIc East African Breweries PIc Flame Tree Group Holdings Ltd Kenya Orchards Ltd	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 89.00 351.00 19.85 180.00 0.98	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ■ 19.6% ▼ (2.7%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ■ 4.9.6% ▼ (2.7%) ▼ (2.7%)  YTD change (%) ■ 4.9.6% ▼ (2.7%) ▼ (2.7%) ▼ (1.4.4%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ■ 8.5% ▼ (13.9%) ■ 8.5% ▼ (13.9%) ■ 8.5% ▼ (11.3%) ■ 4.5%	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded 400 3,900 6,300 6,3600 21,400 0 0	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share 7.25 Book Value per Share 97.29 144.44 17.94 35.38 7.21 2.18 72.52	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,737.8 35,100.0 5,058.8 186,887.8 174.5 900.8 1,131.8 230,991.5	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 0.07  Trailing EPS 10.14 48.82 3.31 12.47 (0.42) 0.13 (9.78)	1.92 3.11  Dividend Per Share	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x 2.8x 1.3x 5.7x 2.4x 2.8x 1.3x 5.7x 5.7x 5.7x 6.0x 1.4x 6.0x 1.4x 1.4x 1.4x 1.5x 5.38.5x 1.5x 7.2x 7.2x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.9x 2.4x 1.1x 5.1x 0.1x 0.2x 1.1x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 6.8% 14.2% 8.6% 14.2% 8.6% 14.2% 8.6% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 30.6% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 59.7% 89.8% 51.4% 56.1% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9% ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%) 1.0% ROE (%) 1.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.1%  ROA (%) 0.9%  ROA (%) 0.9%  ROA (%) 0.9%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings PIc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re-Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya PIc Industry Median  INVESTMENT Centum Investment Co PIc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century PIc Industry Median  INVESTMENT SERVICES Nairobi Securities Exchange PIc MANUFACTURING & ALLIED B.O.C Kenya PIc British American Tobacco Kenya PIc Carbacid Investments PIc East African Breweries PIc Flame Tree Group Holdings Ltd Kenya Orchards Ltd Unga Group Ltd	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 89.00 19.85 180.00 0.98 70.00 14.95	▲ 5.9%  ▲ 2.8%  A 1.4%  Daily  Change (%)  - ▼ (4.1%)  ▲ 2.8%  - □  ▼ (6.3%)  ▲ 0.4%  - □  Daily  Change (%)  ▲ 4.9%  - □  ▼ (0.4%)  ▼ (2.4%)  - □  Daily  Change (%)  ▲ 0.7%  Daily  Change (%)  - □  Daily	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ■ 19.6% ▼ (2.7%) - ▼ (14.4%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ▼ (2.7%)  YTD change (%) ▼ (2.7%) ▼ (5.8%) ▲ 8.5% ▼ (13.9%) ▲ 3.2.3% ▲ 57.9% ▼ (5.8%) ▲ 259.0% ▼ (11.3%)	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded 400 Volumes Traded 400 6,300 6,300 6,300 0 0 Volumes Volumes Traded 400 0 0 Volumes Traded 400 0 0 Volumes Traded 400 0 0 Volumes Traded 400 0 Volumes	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 502.63 32.70 -24.20  Book Value per Share 7.25  Book Value per Share 97.29 144.44 17.94 35.38 7.21 2.18 72.52	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,737.8 35,100.0 5,058.8 186,887.8 174.5 900.8 1,131.8 230,991.5	4.48 0.24  Trailing EPS 1.29 0.57 59,00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 10.14 48.82 3.31 12.47 (0.42) 0.13	Dividend Per Share 0.60 Dividend Per Share 0.60 Dividend Per Share 0.60 Comparison Dividend Per Share 0.16 Dividend Per Share 0.16 Dividend Dividend Per Share 0.16 Dividend Dividend Dividend Dividend Dividend Dividend Dividend Dividend	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x  P/E Ratio 83.7x  P/E Ratio 6.0x 1.44x (2.3x) 538.5x (1.5x)	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.9x 2.4x 1.1x 5.1x 0.1x 0.2x 1.1x	8.9% 18.7% 16.2% Dividend yield (%) 6.2% 8.5% 13.4% 5.4% 0.0% 5.8% Dividend yield (%) 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	42.9% 1287.5% 64.2% Payout Ratio (%) 22.8% 24.2% 16.9% 30.6% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 51.4% Payout Ratio (%) 59.7% 56.1% 0.0% 0.0% 51.4% Payout Ratio (%) 51.4% 55.1% 0.0% 0.0% 0.0%	34.4% 8.8% 1.2% 5.6%  ROE (%) 12.7% 19.6% 7.5% 10.3% 6.8% 0.0% 8.9%  ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% 1.0%  ROE (%) 1.0%  ROE (%) 10.4% 33.8% 18.5% 35.2% 6.0% 0.0% 0.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.1% ROA (%) 0.9%  ROA (%) 0.0% 1.1%  ROA (%) 0.0% 1.1%  ROA (%) 0.0% 1.2% 0.0%
Umeme Ltd Industry Median  INSURANCE  Britam Holdings PIc CIC Insurance Group Ltd Jubilee Holdings Ltd Kenya Re- Insurance Corporation Ltd Liberty Kenya Holdings Ltd Sanlam Kenya PIc Industry Median  INVESTMENT Centum Investment Co PIc Home Afrika Ltd Kurwitu Ventures Ltd Olympia Capital Holdings Ltd Trans-Century PIc Industry Median  INVESTMENT SERVICES Nairobi Securities Exchange PIc British American Tobacco Kenya PIc Carbacid Investments PIc East African Breweries PIc Flame Tree Group Holdings Ltd Kenya Orchards Ltd Unga Group Ltd Industry Median	21.55 16.60  Current Price 5.86 2.11 167.75 1.12 6.88 5.50  Current Price 10.05 0.36 1,500.00 2.80 0.40  Current Price 5.86  Current Price 89.00 351.00 19.85 180.00 0.98	▲ 5.9%	▲ 205.6% ▲ 19.7% ▲ 3.8% ▲ 59.1%  YTD change (%) ▲ 22.3% ▼ (5.8%) ▼ (40.4%) ▲ 86.4% ▼ (8.3%) ▼ (7.1%)  YTD change (%) ■ 19.6% ▼ (2.7%) ▼ (14.4%) ▼ (2.7%) ▼ (2.7%)  YTD change (%) ■ 8.5% ▼ (13.9%) ■ 8.5% ▼ (13.9%) ■ 32.3% ■ 57.9% ▼ (11.3%) ■ 48.5% ▼ (11.3%) ■ 48.5%	1,500 1,300  Volumes Traded 17,200 251,000 500 2,588,400 4,600 7,800  Volumes Traded 85,200 0 11,800 283,000  Volumes Traded 400 3,900 6,300 6,3600 21,400 0 0	51.19 19.64  Book Value per Share 10.18 2.91 784.89 8.60 17.88 7.98  Book Value per Share 59.75 5.97 502.63 32.70 -24.20  Book Value per Share 7.25 Book Value per Share 97.29 144.44 17.94 35.38 7.21 2.18 72.52	13,566.6 26,956.4 75,304.5 Market Cap (KES, Mn) 14,787.6 5,518.8 12,157.3 6,271.5 3,685.7 792.0 43,213.0 Market Cap (KES, Mn) 6,688.8 145.9 153.4 112.0 150.1 7,250.2 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,525.9 Market Cap (KES, Mn) 1,737.8 35,100.0 5,058.8 186,887.8 174.5 900.8 1,131.8 230,991.5	4.48 0.24  Trailing EPS 1.29 0.57 59.00 0.89 1.22 (1.12)  Trailing EPS 4.27 0.13 (19.22) 0.49 (9.11)  Trailing EPS 10.14 48.82 3.31 12.47 (0.42) 0.13 (9.78)	1.92 3.11  Dividend Per Share	4.8x 68.7x 4.3x  P/E Ratio 4.5x 3.7x 2.8x 1.3x 5.6x (4.9x) 3.3x  P/E Ratio 2.4x 2.8x (78.1x) 5.7x (0.0x) 2.4x 2.8x 1.3x 5.7x 2.4x 2.8x 1.3x 5.7x 5.7x 5.7x 6.0x 1.4x 6.0x 1.4x 1.4x 1.4x 1.5x 5.38.5x 1.5x 7.2x 7.2x	0.4x 0.8x 0.3x  P/B Ratio 0.6x 0.7x 0.2x 0.1x 0.4x 0.7x 0.5x  P/B Ratio 0.1x (0.0x) 0.1x  P/B Ratio 0.8x  P/B Ratio 0.9x 2.4x 1.1x 5.1x 0.1x 0.2x 1.1x	8.9% 18.7% 16.2% Dividend yield (%) 0.0% 6.2% 8.5% 13.4% 0.0% 5.8% Dividend yield (%) 6.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Dividend yield (%) 6.8% 14.2% 8.6% 14.2% 8.6% 14.2% 8.6% 0.0% 0.0%	42.9% 1287.5% 64.2% Payout Ratio (%) 0.0% 22.8% 24.2% 16.9% 30.6% 30.6% 30.6% 0.0% 19.8% Payout Ratio (%) 14.1% 0.0% 0.0% 0.0% 0.0% Payout Ratio (%) 228.6% Payout Ratio (%) 59.7% 89.8% 51.4% 56.1% 0.0%	34.4% 8.8% 1.2% 5.6% ROE (%) 12.7% 19.6% 7.5% 6.8% 0.0% 8.9% ROE (%) 7.1% (2.2%) 0.0% 1.5% 0.0% ROE (%) 1.04% 33.8% 18.5% 35.2% 0.0% 6.0% 0.0%	8.4% 3.7% 0.5% 2.6%  ROA (%) 1.9% 3.0% 2.1% 7.6% 1.5% 0.0% 2.0%  ROA (%) 3.7% 1.1% 0.0% 1.1% ROA (%) 9.6% 21.9% 18.9% 10.4% 0.0% 1.2% 0.0% 1.2% 0.0% 9.6%

#### **CONTACTS**

**Research Desk Equities Dealing Bond Dealing** 

Nina Goswami Stacy Makau **Crispus Otieno** 

Bernard Kung'u Research Analyst Titus Marenye

Sheila Wambui **Benard Gichuru** Aundrina Musyoka

**Anthony Kiambati** Kenneth Minjire Email: research@aib-axysafrica.com

Sheema Shah

Samuel Githinji **Mercy Ombuki** 

> Samuel Wachira Email: trading@aib-axysafrica.com

Mike Gitonga

**Derivatives Trading** Benson Ngugi

**Anthony Kiambati** Email: trading@aib-axysafrica.com

Email: <u>Derivapplications@aib- axysafrica.com</u>

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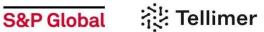
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