

**BANKI
KUU YA
KENYA**



**CENTRAL
BANK OF
KENYA**

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TENDER DOCUMENT

PROVISION OF INSURANCE BROKERAGE SERVICES TO CENTRAL BANK OF KENYA

TENDER NO. CBK/29/2015-2016

CLOSING DATE: 3RD MARCH, 2016 AT 10:30 A.M

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SECTION I: INVITATION TO TENDER

1. The Central Bank of Kenya invites sealed tenders from eligible Insurance Brokerage firms for Provision of Insurance Brokerage Services to the Bank for a period of two years 2016-2018.
2. Further information as pertains to this tender may be obtained during working hours (Monday to Friday) between 9:00 am and 5:00 pm using the following address: **The Ag. Director, Procurement and Logistics Services, Tel: +254 20 2861000/2860000, 5th Floor, Central Bank of Kenya, Haile Selassie Avenue, Nairobi, Email: supplies@centralbank.go.ke**
3. A complete set of tender documents containing detailed information may be obtained from Central Bank of Kenya, Head Office, along Haile Selassie Avenue, Procurement and Logistics Services Department on 5th Floor upon payment of Non-refundable fee of KShs.1,000 in cash or Bankers Cheque payable to Central Bank of Kenya OR be downloaded from IFMIS website: www.supplier.treasury.go.ke OR Central Bank of Kenya website: www.centralbank.go.ke for free. Bidders who download the tender document are advised to sign a tender register at Procurement Division on 5th Floor CBK Building or email their contact address using the email: supplies@centralbank.go.ke before the tender closing date.
4. Prices quoted should be inclusive of all taxes and delivery costs and must be expressed in Kenya shillings and shall remain valid for a period of **120 days** from the closing date of the tender.
4. Tenders must be accompanied by a **Tender Security of Kshs. 100,000.00**, valid for **150 days**. Failure to attach the Tender Security will lead to automatic rejection of the proposal.
5. Completed Tender Documents in plain sealed envelopes **marked with the tender number and title** should be deposited in the **Green Tender Box No. 3** located at the **main entrance to the CBK Building** on Haile Selassie Avenue, Nairobi before **3rd March 2016 at 10:30am**. Late bids will not be accepted and will be returned unopened.
6. Tenders will be opened immediately thereafter, i.e on **3rd March 2016 at 10:30am**. in the presence of the tenderers representatives who may choose to attend the opening at the **Central Bank of Kenya Head Office, DPLS Conference Room on 5th Floor**.

Ag. DIRECTOR,
DEPARTMENT OF PROCUREMENT & LOGISTICS SERVICES

SECTION II - INSTRUCTION TO TENDERERS

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SECTION II:INSTRUCTIONS TO TENDERERS

2.1. Eligible Tenderers

- 2.1.1 This Invitation for Tenders is open to all tenderers eligible as described in the Appendix to Instructions to Tenderers. Successful tenderers shall provide the services for the stipulated duration from the date of commencement (hereinafter referred to as the term) specified in the tender documents.
- 2.1.2 The procuring entity's employees, committee members, board members and their relatives (spouse and children) are not eligible to participate in the tender unless where specially allowed under the regulations.
- 2.1.3 Tenderers shall provide the qualification information statement that the tenderer (including all members of a joint venture and subcontractors) is not associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the Procuring entity to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the services under this Invitation for tenders.
- 2.1.4 Tenderers involved in the corrupt or fraudulent practices or debarred from participating in public procurement shall not be eligible.

2.2 Cost of Tendering

- 2.2.1 The Tenderer shall bear all costs associated with the preparation and submission of its tender, and the procuring entity, will in no case be responsible or liable for those costs. Regardless of the conduct or outcome of the tendering process
- 2.2.2 The price to be charged for the tender document shall be Kshs.1,000/=
- 2.2.3 The procuring entity shall allow the tenderer to review the tender document free of charge before purchase.

2.3 Contents of Tender Document

- 2.3.1 The tender documents comprise the documents listed below and addenda issued in accordance with clause 2.5 of these instructions to tenderers.
 - (i) Instructions to Tenderers
 - (ii) General Conditions of Contract
 - (iii) Special Conditions of Contract

- (iv) Schedule of Requirements
- (v) Details of Insurance Cover
- (vi) Form of Tender
- (vii) Price Schedules
- (viii) Contract Form
- (ix) Confidential Business Questionnaire Form
- (x) Tender security Form
- (xi) Performance security Form
- (xii) Insurance Company's Authorization Form
- (xiii) Declaration Form
- (xiv) Request for Review Form

2.3.2 The Tenderer is expected to examine all instructions, forms, terms and specification in the tender documents. Failure to furnish all information required by the tender documents or to submit a tender not substantially responsive to the tender documents in every respect will be at the tenderers risk and may result in the rejection of its tender.

2.4 Clarification of Tender Documents

2.4.1 A Candidate making inquiries of the tender documents may notify the Procuring entity by post, fax or by email at the procuring entity's address indicated in the Invitation for tenders. The Procuring entity will respond in writing to any request for clarification of the tender documents, which it receives not later than seven (7) days prior to the deadline for the submission of the tenders, prescribed by the procuring entity. Written copies of the Procuring entities response (including an explanation of the query but without identifying the source of inquiry) will be sent to all candidates who have received the tender documents.

2.4.2 The procuring entity shall reply to any clarifications sought by the tenderer within 3 days of receiving the request to enable the tenderer to make timely submission of its tender.

2.4.3 Preference where allowed in the evaluation of tenders shall not exceed 15%

2.5 Amendment of Tender Documents

2.5.1 At any time prior to the deadline for submission of tenders, the Procuring entity, for any reason, whether at its own initiative or in response to a clarification requested by a prospective tenderer, may modify the tender documents by issuing and addendum.

2.5.2 All prospective tenderers who have obtained the tender documents will be notified of the amendment by post, fax or email and such amendment will be binding on them.

2.5.3 In order to allow prospective tenderers reasonable time in which to take the amendment into account in preparing their tenders, the Procuring entity, at its discretion, may extend the deadline for the submission of tenders.

2.6 Language of Tenders

2.6.1 The tender prepared by the tenderer, as well as all correspondence and documents relating to the tender exchanged by the tenderer and the Procuring entity, shall be written in English language. Any printed literature furnished by the tenderer may be written in another language provided they are accompanied by an accurate English translation of the relevant passages in which case, for purposes of interpretation of the tender, the English translation shall govern.

2.7 Documents Comprising the Tender

2.7.1 The tender prepared by the tenderer shall comprise the following components:

- (a) A Tender Form and a Price Schedule completed in accordance with paragraph 2.8, 2.9 and 2.10 below
- (b) Documentary evidence established in accordance with paragraph 2.1.2 that the tenderer is eligible to tender and is qualified to perform the contract if its tender is accepted;
- (c) Tender security furnished in accordance with paragraph 2.12 (if applicable)
- (d) Declaration Form.

2.8 Form of Tender

2.8.1 The tenderer shall complete the Tender Form and the Price Schedule furnished in the tender documents, indicating the services to be provided.

2.9 Tender Prices

2.9.1 The tenderer shall indicate on the form of tender and the appropriate Price Schedule the unit prices and total tender price of the services it proposes to provide under the contract.

2.9.2 Prices indicated on the Price Schedule shall be the cost of the services quoted including all customs duties and VAT and other taxes payable.

2.9.3 Prices quoted by the tenderer shall remain fixed during the Term of the contract unless otherwise agreed by the parties. A tender submitted with an

adjustable price quotation will be treated as non-responsive and will be rejected, pursuant to paragraph 2.20.5

2.10. Tender Currencies

2.10.1 Prices shall be quoted in Kenya Shillings

2.11. Tenderers Eligibility and Qualifications

2.11.1 Pursuant to paragraph 2.1 the tenderer shall furnish, as part of its tender, documents establishing the tenderers eligibility to tender and its qualifications to perform the contract if it's tender is accepted.

2.11.2 The documentary evidence of the tenderer's qualifications to perform the contract if its tender is accepted shall establish to the Procuring entity's satisfaction that the tenderer has the financial and technical capability necessary to perform the contract.

2.12. Tender Security

2.12.1 The tenderer shall furnish, as part of its tender, a tender security for the amount and form specified in the Appendix to Instructions to Tenderers.

2.12.2 The tender security shall not exceed 2 per cent of the tender price.

2.12.3 The tender security is required to protect the Procuring entity against the risk of Tenderer's conduct which would warrant the security's forfeiture, pursuant to paragraph 2.12.7

2.12.4 The tender security shall be denominated in Kenya Shillings or in another freely convertible currency, and shall be in the form

- a) Cash.
- b) A bank guarantee.
- c) Such insurance guarantee approved by the Authority.
- d) Letter of credit.

2.12.5 Any tender not secured in accordance with paragraph 2.12.1. and 2.12.3 shall be rejected by the Procuring entity as non-responsive, pursuant to paragraph 2.20.5

2.12.6 Unsuccessful Tenderer's tender security will be discharged or returned as promptly as possible but not later than thirty (30) days after the expiration of the period of tender validity

2.12.7 The successful Tenderer's tender security will be discharged upon the tenderer signing the contract, pursuant to paragraph 2.29, and furnishing the performance security, pursuant to paragraph 2.30

2.12.8 The tender security may be forfeited:

- (a) if a tenderer withdraws its tender during the period of tender validity.
- (b) in the case of a successful tenderer, if the tenderer fails:
 - (i) to sign the contract in accordance with paragraph 2.29 or
 - (ii) to furnish performance security in accordance with paragraph 2.30.
- (c) If the tenderer reject correction of an arithmetic error in the tender.

2.13. Validity of Tenders

2.13.1 Tenders shall remain valid for 120 days after date of tender opening pursuant to paragraph 2.18. A tender valid for a shorter period shall be rejected by the Procuring entity as non-responsive.

2.13.2 In exceptional circumstances, the Procuring entity may solicit the Tenderer's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing. The tender security provided under paragraph 2.12 shall also be suitably extended. A tenderer granting the request will not be required nor permitted to modify its tender.

2.14. Format and Signing of Tenders

2.14.1 The tenderer shall prepare an original and a copy of the tender, clearly marking each "ORIGINAL TENDER" and "COPY OF TENDER," as appropriate. In the event of any discrepancy between them, the original shall govern.

2.14.2 The original and all copies of the tender shall be typed or written in indelible ink and shall be signed by the tenderer or a person or persons duly authorized to bind the tenderer to the contract. All pages of the tender, except for un-amended printed literature, shall be initialed by the person or persons signing the tender.

2.14.3 The tender shall have no interlineations, erasures, or overwriting except as necessary to correct errors made by the tenderer, in which case such corrections shall be initialed by the person or persons signing the tender.

2.15 Sealing and Marking of Tenders

2.15.1 The tenderer shall seal the original and the copy of the tender in separate envelopes, duly marking the envelopes as "ORIGINAL TENDER" and "COPY OF TENDER". The envelopes shall then be sealed in an outer envelope.

2.15.2 The inner and outer envelopes shall:

- (a) be addressed to the Procuring entity at the address given in the Invitation to Tender.
- (b) bear tender number and name in the invitation to tender and the words, "DO NOT OPEN BEFORE Thursday, 3rd March, 2016 at 10:30am

2.15.3 The inner envelopes shall also indicate the name and address of the tenderer to enable the tender to be returned unopened in case it is declared "late".

2.15.4 If the outer envelope is not sealed and marked as required by paragraph 2.15.2, the Procuring entity will assume no responsibility for the tender's misplacement or premature opening.

2.16. Deadline for Submission of Tenders

2.16.1 Tenders must be received by the Procuring entity at the address specified under paragraph 2.15.2 not later than Thursday, 3rd March, 2016 at 10:30am

2.16.2 The Procuring entity may, at its discretion, extend this deadline for the submission of tenders by amending the tender documents in accordance with paragraph 2.5.3 in which case all rights and obligations of the Procuring entity and candidates previously subject to the deadline will thereafter be subject to the deadline as extended.

2.16.3 Bulky tenders which will not fit the tender box shall be received by the procuring entity as provided for in the appendix.

2.17. Modification and Withdrawal of Tenders

2.17.1 The tenderer may modify or withdraw its tender after the tender's submission, provided that written notice of the modification, including substitution or withdrawal of the tenders, is received by the Procuring entity prior to the deadline prescribed for submission of tenders.

2.17.2 The tenderer's modification or withdrawal notice shall be prepared, sealed, marked and dispatched in accordance with the provisions of paragraph 2.15. a withdrawal notice may also be sent by fax or email but followed by a signed confirmation copy, postmarked not later than the deadline for submission of tenders.

2.17.3 No tender may be modified after the deadline for submission of tenders.

2.17.4 No tender may be withdrawn in the interval between the deadline for submission of tenders and the expiration of the period of tender validity. Withdrawal of a tender during this interval may result in the Tenderer's forfeiture of its tender security, pursuant to paragraph 2.12.7.

2.18. Opening of Tenders

(c) The Procuring entity will open all tenders in the presence of tenderers' representatives who choose to attend, at Thursday, 3rd March, 2016 at 10:30am

2.18.1 and in the location specified in the invitation for tenders. The tenderers' representatives who are present shall sign a register evidencing their attendance

2.18.2 The tenderer's names, tender modifications or withdrawals, tender prices, discounts, and the presence or absence of requisite tender security and such other details as the Procuring entity, at its discretion, may consider appropriate, will be announced at the opening.

2.18.3 The Procuring entity will prepare minutes of the tender opening, which will be submitted to tenderers that signed the tender opening register and will have made the request.

2.19 Clarification of Tenders

2.19.1 To assist in the examination, evaluation and comparison of tenders the Procuring entity may, at its discretion, ask the tenderer for a clarification of its tender. The request for clarification and the response shall be in writing, and no change in the prices or substance of the tender shall be sought, offered, or permitted.

2.19.2 Any effort by the tenderer to influence the Procuring entity in the Procuring entity's tender evaluation, tender comparison or contract award decisions may result in the rejection of the tenderers' tender.

2.20 Preliminary Examination and Responsiveness

2.20.1 The Procuring entity will examine the tenders to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the tenders are generally in order.

- 2.20.2 Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the candidate does not accept the correction of the errors, its tender will be rejected, and its tender security forfeited. If there is a discrepancy between words and figures, the amount in words will prevail
- 2.20.3 The Procuring entity may waive any minor informality or non-conformity or irregularity in a tender which does not constitute a material deviation provided such waiver does not prejudice or affect the relative ranking of any tenderer.
- 2.20.4 Prior to the detailed evaluation, pursuant to paragraph 2.20, the Procuring entity will determine the substantial responsiveness of each tender to the tender documents. For purposes of these paragraphs, a substantially responsive tender is one which conforms to all the terms and conditions of the tender documents without material deviations the Procuring entity's determination of a tender's responsiveness is to be based on the contents of the tender itself without recourse to extrinsic evidence.
- 2.20.5 If a tender is not substantially responsive, it will be rejected by the procuring entity and may not subsequently be made responsive by the tenderer by correction of the nonconformity.

2.21. Conversion to single currency

- 2.21.1 Where other currencies are used, the Procuring entity will convert those currencies to Kenya Shillings using the selling exchange rate on the date of tender closing provided by the Central Bank of Kenya.

2.22. Evaluation and Comparison of Tenders

- 2.22.1 The Procuring entity will evaluate and compare the tenders which have been determined to be substantially responsive, pursuant to paragraph 2.20
- 2.22.2 The Procuring entity's evaluation of a tender will take into account, in addition to the tender price, the following factors, in the manner and to the extent indicated in paragraph 2.22.3.
- (a) operational plan proposed in the tender;
 - (b) deviations in payment schedule from that specified in the Special Conditions of Contract

2.22.3 Pursuant to paragraph 2.22.2. the following evaluation methods will be applied.

- (a) Operational Plan
 - (i) The Procuring entity requires that the services under the Invitation for Tenders shall be performed at the time specified in the Schedule of Requirements. Tenders offering to perform longer than the procuring entity's required delivery time will be treated as non-responsive and rejected.
- (b) Deviation in payment schedule
 - (i) Tenderers shall state their tender price for the payment on schedule outlined in the special conditions of contract. Tenders will be evaluated on the basis of this base price. Tenderers are, however, permitted to state an alternative payment schedule and indicate the reduction in tender price they wish to offer for such alternative payment schedule. The Procuring entity may consider the alternative payment schedule offered by the selected tenderer.

2.22.4 The tender evaluation committee shall evaluate the tender within 30 days from the date of opening the tender.

2.23. Contacting the Procuring entity

2.23.1 Subject to paragraph 2.19 no tenderer shall contact the Procuring entity on any matter relating to its tender, from the time of the tender opening to the time the contract is awarded.

2.23.2 Any effort by a tenderer to influence the Procuring entity in its decisions on tender evaluation, tender comparison, or contract award may result in the rejection of the Tenderers' tender.

2.24 Post-qualification

2.24.1 The Procuring entity will verify and determine to its satisfaction whether the tenderer that is selected as having submitted the lowest evaluated responsive tender is qualified to perform the contract satisfactorily.

2.24.2 The determination will take into account the tenderer financial and technical capabilities. It will be based upon an examination of the documentary evidence of the tenderers qualifications submitted by the tenderer, pursuant to paragraph 2.11.2 , as well as such other information as the Procuring entity deems necessary and appropriate

2.24.3 An affirmative determination will be a prerequisite for award of the contract to the tenderer. A negative determination will result in rejection of the Tenderer's tender, in which event the Procuring entity will proceed to the next lowest evaluated tender to make a similar determination of that Tenderer's capabilities to perform satisfactorily.

2.25 Award Criteria

2.25.1 Subject to paragraph 2.29 the Procuring entity will award the contract to the successful tenderer whose tender has been determined to be substantially responsive and has been determined to be the lowest evaluated tender, provided further that the tenderer is determined to be qualified to perform the contract satisfactorily.

2.25.2 To qualify for contract awards, the tenderer shall have the following:-

- (a) Necessary qualifications, capability experience, services, equipment and facilities to provide what is being procured.
- (b) Legal capacity to enter into a contract for procurement
- (c) Shall not be insolvent, in receivership, bankrupt or in the process of being wound up and is not the subject of legal proceedings relating to the foregoing.
- (d) Shall not be debarred from participating in public procurement.

2.26. Procuring entity's Right to accept or Reject any or all Tenders

2.26.1 The Procuring entity reserves the right to accept or reject any tender, and to annul the tendering process and reject all tenders at any time prior to contract award, without thereby incurring any liability to the affected tenderer or tenderers or any obligation to inform the affected tenderer or tenderers of the grounds for the Procuring entity's action. If the Procuring entity determines that non of the tenders is responsive, the Procuring entity shall notify each tenderer who submitted a tender.

2.26.2 The procuring entity shall give prompt notice of the termination to the tenderers and on request give its reasons for termination within 14 days of receiving the request from any tenderer.

- 2.26.3 A tenderer who gives false information in the tender document about is qualification or who refuses to enter into a contract after notification of contract award shall be considered for debarment from participating in future public procurement.

2.27 Notification of Award

- 2.27.1 Prior to the expiration of the period of tender validity, the Procuring entity will notify the successful tenderer in writing that its tender has been accepted.
- 2.27.2 The notification of award will signify the formation of the contract subject to the signing of the contract between the tenderer and the procuring entity pursuant to clause 2.9. Simultaneously the other tenderers shall be notified that their tenders were not successful.
- 2.27.3 Upon the successful Tenderer's furnishing of the performance security pursuant to paragraph 2.29 the Procuring entity will promptly notify each unsuccessful Tenderer and will discharge its tender security, pursuant to paragraph 2.12

2.28 Signing of Contract

- 2.28.1 At the same time as the Procuring entity notifies the successful tenderer that its tender has been accepted, the Procuring entity will simultaneously inform the other tenderers that their tenders have not been successful.
- 2.28.2 Within fourteen (14) days of receipt of the Contract Form, the successful tenderer shall sign and date the contract and return it to the Procuring entity.
- 2.28.3 The contract will be definitive upon its signature by the two parties.
- 2.28.4 The parties to the contract shall have it signed within 30 days from the date of notification of contract award unless there is an administrative review request.

2.29 Performance Security

- 2.29.1 The successful tenderer shall furnish the performance security in accordance with the Conditions of Contract, in a form acceptable to the Procuring entity.
- 2.29.2 Failure by the successful tenderer to comply with the requirement of paragraph 2.29 or paragraph 2.30.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the tender security, in which event the Procuring entity may make the award to the next lowest evaluated tender or call for new tenders.

2.30 Corrupt or Fraudulent Practices

- 2.30.1 The Procuring entity requires that tenderers observe the highest standard of ethics during the procurement process and execution of contracts. A tenderer shall sign a declaration that he has not and will not be involved in corrupt or fraudulent practices.
- 2.30.2 The Procuring entity will reject a proposal for award if it determines that the tenderer recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question
- 2.30.3 Further a tenderer who is found to have indulged in corrupt or fraudulent practices risks being debarred from participating in public Procurement in Kenya.

Appendix to instructions to Tenderers

The following information for the procurement of insurance services shall complement, supplement, or amend, the provisions on the instructions to tenderers. Wherever there is a conflict between the provisions of the instructions to tenderers and the provisions of the appendix, the provisions of the appendix herein shall prevail over those of the instructions to tenderers.

Instructions to Tenderers Reference	Particulars of Appendix to Instructions to Tenders
2.1.1	The tender is open to licensed Insurance Brokers that are registered with Insurance Regulatory Authority (IRA) The contract will be for a period of two years from 1st July, 2016 to 30th June, 2018
2.2.2	The price to be charged for the tender document shall be Kshs. 1,000.00 and free for bidders that download the tender document from the website
2.10.1	All Prices to be quoted in Kenya Shillings.
2.12	Tenderers shall furnish, as part of its tender, a tender security amounting to KShs. 100,000.00 in the form provided in this tender document, valid for 150 days from the date of tender opening.
2.13.1	Tender shall remain valid for 120 days after the date of tender opening prescribed in the tender notice.
2.14.1 & 2.15.1	Only one "ORIGINAL" tender document will be submitted
2.17.1(b)	The sealed envelopes shall bear the tender number and name in the Invitation to Tender and the words "DO NOT OPEN BEFORE 3rd March, 2016 at 10:30 A.M
2.18.1	Tenders to be received not later than 3rd March, 2016 at 10:30 A.M
2.20.2	The tender sum as submitted and read out during the tender opening shall be absolute and final and shall not be the subject of correction, adjustment or amendment in any way.
2.27.1	Performance security shall be 10% of the contract amount

Clause 2.20 – 2.22 EVALUATION CRITERIA

The received tenders will be evaluated in five stages as detailed below:

1. Stage 1: Compliance with Mandatory Requirements;
2. Stage 2: Technical Evaluation on minimum technical requirements
3. Stage 3: Technical Evaluation on Capacity to Deliver the Service
4. Stage 4: The Financial Evaluation
5. Stage 5: Recommendation of award

Stage 1A: Compliance with Mandatory Requirements (MR) – Insurance Brokers

The following mandatory requirements for Insurance Brokers must be met not withstanding other requirements in the documents:

No	Requirements	Tenderer's Response
MR 1	Provide documentary evidence (copy) of registration/license with the Insurance Regulatory Authority (IRA) for the current year	
MR 2	Submit with tender a Tender Security of Kshs.100,000.00 in the form provided in this tender document valid for 150 days	
MR 3	Provide documentary evidence as proof of paid up capital of at least KShs. 1,000,000.00 (one million)	
MR 4	Provide copies of signed audited accounts for the company for the last three accounting years falling within 2012 and 2015	
MR 5	Provide copy of the company's current Certificate of Tax Compliance issued by Kenya Revenue Authority (KRA) valid at least as at the closing date of the Tender.	
MR 6	Provide documentary evidence (Copy) of the company's Certificate of Incorporation (Legal structure)	
MR 7	Provide copy of Professional Indemnity Insurance Cover of at least Kenya Shillings Ten (10) million.	
MR 8	Must be a current member of the Association of Insurance Brokers (AIB). Provide copy of membership.	
MR 9	Must submit a company's profile using the Confidential Business Questionnaire provided in this tender document	
MR 10	Must submit underwriter's authorization letter.	
MR 11	The Insurance Brokers must submit their bids accompanied with bid for their proposed underwriters	

The underwriter proposed will be evaluated against the Mandatory Requirements in 1B below:

Stage 1B: Compliance with Mandatory Requirements (MR) for the proposed Insurance Company(underwriter)

The following mandatory requirements must be met by the Insurance Company (Underwriter) proposed notwithstanding other requirements in the documents:

No	Requirements	Tenderer's Response
MR 1	Provide documentary evidence (copy) of registration/license with the Insurance Regulatory Authority (IRA) for the current year	
MR 2	Must have paid up capital where applicable as follows: Life assurance – at least KShs. 150million General Insurance – at least Kshs. 300million	
MR 3	Provide copies of signed audited accounts for the Insurance Company for the last three accounting years falling within 2012 and 2015.	
MR 4	Provide copy of the company's current Certificate of Tax Compliance issued by Kenya Revenue Authority (KRA) valid as at the closing date of the Tender.	
MR 5	Provide documentary evidence (Copy) of the company's Certificate of Incorporation (Legal Structure)	
MR 6	Must be a current member of the Association of Kenya Insurers (AKI)	
MR 7	Must submit a company's profile using the Confidential Business Questionnaire provided in this tender document	

The Insurance Brokers shall be required to provide documentary evidence in compliance with the above mandatory requirements as part of their bid. Bidders will be required to meet all the mandatory requirements for both Insurance Broker and the proposed Insurance Company (Underwriter) to qualify to proceed to stage 2 of evaluation on minimum technical requirement.

Stage 2: Technical Evaluation on Minimum Technical Requirements

Bidders meeting all the Mandatory requirements will be subjected to technical evaluation as detailed below. Bidders shall be required to meet **all** the minimum technical requirements to proceed to stage 3 of the evaluation.

2.1 The Insurance Broker Must meet the minimum technical requirements below to qualify to the next stage of evaluation

No.	Technical parameter	Bidder's respond	Compliance Yes/No
i	Must give a least 5 (five) reputable clients whose annual premium for each is above Kenya Shillings ten (10) million.		
ii	Must have done an annual premium turnover of Kenya Shillings Fifty (50) million.		
iii	Must have total number of management staff of at least 5 No. as stated in the company profile.		
iv	Brokers shall indicate the premium per policy, rates applied and applicable excesses/ deductibles.		

2.2. Minimum technical requirement/ Conditions to be Met by the Insurance Company (Underwriter) proposed by the Insurance Broker

No.	Technical parameter	Bidder's respond	Compliance Yes/No
i	Must have done annual gross premiums in 2015 of Kshs.500Million		
ii	Must provide a list of 5 (five) reputable clients whose annual premiums for each is above kshs. 100 Million		
iii	Must have total number of management staff of at least 10 No. As stated in the company profile		

Stage 3: Technical Evaluation (Capacity to Deliver the Service)

Only bidders meeting all the minimum technical Requirements in stage 2 above (for both the Insurance Broker and the Underwriter) will be subjected to technical evaluation on capacity to deliver the service using the technical parameters detailed below. Bidders will be required to score 75% and above to qualify for financial evaluation.

3A. Technical Evaluation (Capacity to Deliver the Service) – Insurance Brokers

NO.	EVALUATION ATTRIBUTE		WEIGHTED %	MAXIMUM SCORE %
1	Number of qualified Directors and Staff (bidders to attach signed CVs and copies of certificates for their employees for rating)	i) 3 marks for any professional with degree in insurance course such ACII upto to a max. of 3 professionals ii) 2 marks for any Professional with Insurance course only upto a max of 3 professionals iii) 2 marks for a degree holder upto to a max. of 3 employees. iv) 1 mark for employees with certificate in Insurance upto a max of 2 employees v) 1 mark for employees with Certificate of Proficiency upto a max. of 2 employees	9 6 6 2 2	25
2	List of Leading Clients in terms of premium turnover subject to a minimum of 10 million per client for the current period.	i) Over 10No. ii) 8 to 9 No. iii) 5 to 7 No. iv) below 5	20 15 5 0	20
3	Paid up Capital	i) Ksh.16M and above ii) Ksh.11M to 15M iii) Ksh.6M to 10M iv) Ksh.1M to 5M	15 10 5 3	15
4	Period of Operation	i) 16 years and above ii) 11 to 15 years iii) 6 to 10 years iv) 1 to 5 years	15 12 10 5	15
5	Professional Indemnity	i) Over 100M ii) Kshs. 81M – 100M iii) Ksh. 61M to 80M iv) Ksh.41M to 60M v) Ksh. 21M to 40M vi) Kshs.10M to 20M	15 12 10 8 5 3	15
6	Number of Staff (Bidders to provide a list of their employees)	i) 30 and above ii) 20 to 29 iii) 10 to 19 iv) below 9	10 8 6 4	10
	TOTAL SCORE	100%		TOTAL SCORE

Note: To qualify to the next evaluation stage, the Insurance Broker must score at least 75% on the Technical Evaluation on capacity to deliver the services.

3B. Technical Evaluation (Capacity to Deliver the Service) – Underwriter

For the Insurance Broker to qualify to the next evaluation stage, the underwriter proposed by the Insurance Broker must score at least 75% on the a Technical

Evaluation on capacity to deliver the services for either the Life Insurance Companies and or general Insurance Companies whichever the case.

3B (i). LIFE INSURANCE COMPANIES (Underwriter)

	EVALUATION ATTRIBUTE		WEIGHTED %	MAXIMUM SCORE%
1	Competitive premium quoted	Lowest – 40% Any other prorate	40	40
2	Free Cover Limit for Group Life Assurance Scheme	Over 20M – 15% Less than 20M prorate	15	15
3	Free Cover Limit for Mortgage Protection	Over 15M – 15% Less than 15M prorate	15	15
4	Free Cover Limit for Car, Development and Personal Loans protection	Over 10M – 5% Less than 10M prorate	5	5
5	Financial Stability (Liquidity)			
	a) Profitability Margin	A margin above 10%-2.5 % Below 10% - 0	2.5	5
	b) Liquidity Ratio	Ratio of 1:1 and above- 2.5% Below 1:1 - 0	2.5	
6	Revenue reserve	Over 20 Million Less than 20M prorate	5	5
7	Branch Network of Underwriter	At least three (3) – 5% Less than 3 prorate	5	5
8	Share Capital	Over 150 Million	5	5
9	Actuarial valuation Report for the last 3 years	3 years	5	5
TOTAL SCORE				100%

3B (ii) GENERAL INSURANCE COMPANIES (Underwriter)

	EVALUATION ATTRIBUTE		WEIGHTED %	MAXIMUM SCORE%
1	Competitive Gross Premium quoted	Lowest – 40% Any other prorate	40	40
2	Policy Excess Motor Private	Lowest – 10% Any other prorate	10	10
3	Competitive Premium Rate – Motor Private	Lowest – 10% Any other prorate	10	10
4	Policy Excess Motor Commercial	Lowest – 5% Any other prorate	5	5
5	Policy Excess Bankers Blanket Bond / Fidelity Guarantee	Lowest – 5% Any other prorate	5	5
6	Policy Excess Travel Insurance Cover	Lowest – 5% Any other prorate	5	5
7	Share Capital	Over 300 million	5	5
8	Revenue reserve	Over 20 million	5	5
9	Branch Network of Underwriter	At least 5 - 5% Less than 5 prorate	5	5
10	Competitive Premium Rate – Motor Commercial	Lowest – 5% Any other Prorate	5	5
11	Financial Stability (Liquidity) a) Profitability Margin b) Liquidity Ratio	A margin above 10% - 2.5% Below 10% - 0 Ratio of 1:1 & above 2.5% Below 1:1 - 0	2.5 2.5	5
TOTAL SCORE				100%

Note:

$$\checkmark \text{ Prorated Score} = \frac{\text{Lowest premium quoted}}{\text{Quoted premium}} \times \text{Maximum score}$$

$$\checkmark \text{ Profitability Margin} = \frac{\text{EBIT}}{\text{Gross Revenue/Sales}}$$

$$\checkmark \text{ Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

✓ EBIT = Earnings Before Interest and Taxes

Stage 4: Financial Evaluation

Tenderers should note that only tenders that **score 75% and above** on the Technical Evaluation (Capacity to Deliver the Service) for both Insurance Brokers and Underwriters will qualify to have their financial bids evaluated. Those scoring below 75% will not be evaluated further and will be disqualified at this stage.

Stage 5: Recommendation of award

The Lowest Evaluated Tender (LET) among those qualified will have their bids considered for award. The underwriter to be considered must have met the mandatory and technical requirements.

In awarding the tender, the Underwriter for Group Mortgage Protection will not be the same for Staff Car Loan Protection, Staff Development Loan Protection, Staff Personal Loans Protection and Staff Group Life Assurance Scheme. Similarly, the Underwriter for Staff Group Life Assurance Scheme should not be the same for Staff Car Loan Protection, Staff Development Loan Protection and Staff Personal Loans Protection.

SECTION III - GENERAL CONDITIONS OF CONTRACT

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SECTION III GENERAL CONDITIONS OF CONTRACT

3.1. Definitions

3.1.1 In this Contract, the following terms shall be interpreted as indicated:

- (a) “The Contract” means the agreement entered into between the Procuring entity and the tenderer, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- (b) “The Contract Price” means the price payable to the tenderer under the Contract for the full and proper performance of its contractual obligations
- (c) “The Services” means services to be provided by the tenderer including any documents, which the tenderer is required to provide to the Procuring entity under the Contract.
- (d) “The Procuring entity” means the organization procuring the services under this Contract
- (e) “The Contractor” means the organization or firm providing the services under this Contract.
- (f) “GCC” means the General Conditions of Contract contained in this section.
- (g) “SCC” means the Special Conditions of Contract
- (h) “Day” means calendar day

3.2. Application

3.2.1 These General Conditions shall apply to the extent that they are not superceded by provisions of other part of the contract

3.3. Standards

3.3.1 The services provided under this Contract shall conform to the standards mentioned in the schedule of requirements.

3.4. Use of Contract Documents and Information

- 3.4.1 The Contractor shall not, without the Procuring entity's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of the Procuring entity in connection therewith, to any person other than a person employed by the contractor in the performance of the Contract.
- 3.4.2 The Contractor shall not, without the Procuring entity's prior written consent, make use of any document or information enumerated in paragraph 2.4.1 above.
- 3.4.3 Any document, other than the Contract itself, enumerated in paragraph 2.4.1 shall remain the property of the Procuring entity and shall be returned (all copies) to the Procuring entity on completion of the contract's or performance under the Contract if so required by the Procuring entity.

3.5. Patent Rights

- 3.5.1 The Contractor shall indemnify the Procuring entity against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the services under the contract or any part thereof.

3.6 Performance Security

- 3.6.1 Within twenty eight (28) days of receipt of the notification of Contract award, the successful tenderer shall furnish to the Procuring entity the performance security where applicable in the amount specified in SCC
- 3.6.2 The proceeds of the performance security shall be payable to the Procuring entity as compensation for any loss resulting from the Tenderer's failure to complete its obligations under the Contract.
- 3.6.3 The performance security shall be denominated in the currency of the Contract, or in a freely convertible currency acceptable to the Procuring entity and shall be in the form of:
- a) Cash.
 - b) A bank guarantee.
 - c) Such insurance guarantee approved by the Authority.
 - d) Letter of credit.
- 3.6.4 The performance security will be discharged by the Procuring entity and returned to the Candidate not later than thirty (30) days following the date of completion of the Contractor's performance of obligations under the Contract, including any warranty obligations, under the Contract.

3.7. Delivery of services and Documents

- 3.7.1 Delivery of the services shall be made by the Contractor in accordance with the terms specified by the procuring entity in the schedule of requirements and the special conditions of contract

3.8. Payment

- 3.81. The method and conditions of payment to be made to the contractor under this Contract shall be specified in SCC
- 3.82. Payment shall be made promptly by the Procuring entity, but in no case later than sixty (60) days after submission of an invoice or claim by the contractor

3.9. Prices

- 3.9.1 Prices charges by the contractor for Services performed under the Contract shall not, with the exception of any price adjustments authorized in SCC vary from the prices quoted by the tenderer in its tender or in the procuring entity's request for tender validity extension the case may be. No variation in or modification to the terms of the contract shall be made except by written amendments signed by the parties.
- 3.9.2 Contract price variations shall not be allowed for contracts not exceeding one year (12 months)
- 3.9.3 Where contract price variation is allowed the variation shall not exceed 10% of the original contract price
- 3.9.4 Price variation requests shall be processed by the procuring entity within 30 days of receiving the request.

3.10. Assignment

- 3.10.1 The Contractor shall not assign, in whole or in part, its obligations to perform under this Contract, except with the Procuring entity's prior written consent.

3.11. Termination for Default

- 3.11.1 The Procuring entity may, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Contractor terminate this Contract in whole or in part:

- (a) if the Contractor fails to provide any or all of the services within the period(s) specified in the Contract, or within any extension thereof granted by the Procuring entity.
- (b) If the Contractor fails to perform any other obligation(s) under the Contract
- (c) If the Contract in the judgment of the Procuring entity has engaged in corrupt or fraudulent practices in competing for or in executing the contract

3.11.2 In the event the Procuring entity terminates the contract in whole or in part, it may procure, upon such terms and in such manner as it deems appropriate, services similar to those un-delivered, and the Contractor shall be liable to the Procuring entity for any excess costs for such similar services. However the contractor shall continue performance of the contract to extent not terminated.

3.12. Termination for Insolvency

3.12.1 The Procuring entity may at any time terminate the contract by giving written notice to the Contractor if the contractor becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the contractor, provided that such termination will not prejudice or affect any right of action or remedy, which has accrued or will accrue thereafter to the procuring entity.

3.13. Termination for Convenience

3.13.1 The Procuring entity by written notice sent to the contractor, may terminate the contract in whole or in part, at any time for its convenience. The notice of termination shall specify that the termination is for the procuring entities convenience, the extent to which performance of the contractor of the contract is terminated and the date on which such termination becomes effective.

3.13.2 For the remaining part of the contract after termination the procuring entity may elect to cancel the services and pay to the contractor an agreed amount for partially completed services.

3.14 Resolution of Disputes

3.14.1 The procuring entity and the contractor shall make every effort to resolve amicably by direct informal negotiations and disagreement or disputes arising between them under or in connection with the contract

3.14.2 If after thirty (30) days from the commencement of such informal negotiations both parties have been unable to resolve amicably a contract dispute either party may require that the dispute be referred for resolution to the formal mechanisms specified in the SCC.

3.15. Governing Language

3.15.1. The contract shall be written in the English language. All correspondence and other documents pertaining to the contract, which are exchanged by the parties shall be written in the same language.

3.16. Applicable Law

3.16.1 The contract shall be interpreted in accordance with the laws of Kenya unless otherwise expressly specified in the SCC.

3.17 Force Majeure

3.17.1 The Contractor shall not be liable for forfeiture of its performance security, or termination for default if and to the extent that its delay in performance or other failure to perform its obligations under the Contract is the result of an event of Force Majeure.

3.18 Notices

3.18.1 Any notices given by one party to the other pursuant to this contract shall be sent to the other party by post or by Fax or Email and confirmed in writing to the other party's address specified in the SCC.

3.18.2 A notice shall be effective when delivered or on the notices effective date, whichever is later.

SECTION IV - SPECIAL CONDITIONS OF CONTRACT

Where there is a conflict between the provisions of the special conditions of contract and the provisions of the general conditions of contract, the provisions of the special conditions of contract shall prevail over the provisions of the general conditions of contract.

Special conditions of contract with reference to the general conditions of contract.

General conditions of contract reference	Special conditions of contract
3.1 (b)	The contract price will be in Kenya Shillings.
3.1 (C)	The Services to be provided is Provision of Insurance Brokerage Services
3.1 (d)	The procuring entity is Central Bank of Kenya, P. O. Box 60000 – 00200, Nairobi
3.6	Successful bidder shall be required to provide a performance bond of 10% of the contract sum in the form provided in this tender document
3.8	<p>Terms and Conditions of Payment</p> <p>Payments will be made to the account of the Broker and/or underwriter according to the payment schedule to be annexed as an appendix of Form of Contract.</p> <p>The Central Bank of Kenya in accordance with the provisions and requirements of the Insurance Act, Cap. 487, will make two payments through KEPPS to the Insurance Broker and the underwriter respectively.</p>
3.9	No price adjustments will be allowed unless under exceptional circumstances and upon approval by the Bank
3.11	<p>The Central Bank of Kenya may terminate the contract by not less than seven (7) days written notice of termination to the Broker to be given after the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause and thirty (30) days in the case of event referred to in (e).</p> <ul style="list-style-type: none"> a) If the Broker does not remedy a failure in the performance of their obligations under the contract within 7 days after being notified. b) If the Broker becomes insolvent or bankrupt. c) If as a result of Force Majeure, the Broker is unable to perform a material portion of the services for a period of not less than thirty (30) days or

	<p>d) If a Broker, in the judgement of the Central Bank of Kenya has engaged in corrupt or fraudulent practices in competing for or in executing the contract.</p> <p>e) If the Central Bank of Kenya at its sole discretion, decides to terminate this Contract.</p>
3.14	<p>Dispute Settlement</p> <p>Any dispute between the parties as to matters arising pursuant to this contract or its interpretation shall be referred for settlement by a single arbitrator agreed by the parties within 60 days from the date of service of notice of dispute by either party to the other, or if the parties failing to agree, to be appointed at the request of either party by the Chairman for the time being of the Institute of the Chartered Arbitrators of Kenya (Kenya Chapter). Or may be referred for resolution to a court of law</p>
3.16	The laws of Kenya shall apply
3.17	<p>For purposes of this contract “Force Majeure” means an event which is beyond the reasonable control of a party and which makes – Party’s performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.</p> <p>No Breach of Contract</p> <p>The failure of a party to fulfil any of its obligations under the contract shall not be considered to be a breach of or default under, this contract in so far as such inability arises from an event of Force Majeure.</p> <p>Payments during force majeure</p> <p>During the period of an event of Force Majeure the Broker shall be paid only for work successfully done in accordance with the provisions of the Contract.</p>
3.18	<p>The address to be used for purposes of notices will be: The Ag. Director, Department of Procurement and Logistics Services, P. O. Box 60000 – 00200, Nairobi. Email: supplies@centralbank.go.ke</p>

Additional information on Special Conditions of Contract

1. The **Additional information on Special Conditions of Contract** are intended to assist the procuring entity in providing contract-specific information in relation to corresponding clauses in the General Conditions of Contract.

2. Definitions

The following terms whenever used in this contract have the following meanings:

- a) “Applicable law” means the laws and any other instruments having the force of law in the Republic of Kenya.
- b) “Contract” means the contract in appendix VI signed by the parties to which these general conditions of contract (GC) are attached.
- c) “Contract Price” means the price to be paid for the performance.
- d) “GC” means these general conditions of contract.
- e) “Party” means the Central Bank of Kenya or Brokers, and parties means both.
- f) “Services” means the work to be performed by the Broker pursuant to this contract, as described in the Terms of Reference.
- g) “Central Bank” means the Central Bank of Kenya as established by the Central Bank of Kenya ACT.
- h) ‘Broker’ means an intermediary concerned with placing Insurance Business with an underwriter on behalf of a proposer as defined in the Insurance ACT CAP 487’.

2. Authorised Representatives

Any action required or permitted to be taken and any document required or permitted to be executed under the contract by the Central Bank of Kenya or the Broker may be taken or executed by the authorized officials.

3. Taxes and Duties

The Broker and their personnel shall pay such taxes, duties, fees and other impositions as may be levied under the applicable law, the amount of which is deemed to have been included in the Contract price.

4. Effectiveness of Contract

The Form of Contract to be executed by the Broker and the Bank shall be as contained Section 7.2 Provision of services by the broker shall be subject to the execution of the formal Contract.

4. Commencement of Services

The Broker shall begin carrying out services from the date the formal Contract becomes effective.

6. Expiration of Contract

The contract shall terminate on the date provided therein.

8 Modification

The Central Bank of Kenya reserves the right to alter the amounts insured.

OBLIGATIONS OF THE BROKER

8. General

The Broker shall perform the services and carry out their obligations with due diligence, efficiently and shall observe sound management practices. The Broker shall always act as faithful advisers to the Central Bank of Kenya. The broker shall be liable to the Central Bank of Kenya for any loss or damage suffered by the Bank arising from breach by the Broker of this Clause.

9 The Broker shall not make any changes to the accepted panel of underwriters without prior consultation with the Central Bank of Kenya.

10. The Broker shall ensure sums insured can be adjusted after valuations. The adjustments may involve refunds or additional payment of premiums.

11. The Central Bank of Kenya reserves the right at its discretion, to reject any insurance policy document or part thereof deemed to have not incorporated all items, terms and conditions set by the Bank. This right may be exercised at any time.

SECTION V: SCHEDULE OF REQUIREMENTS (TENDER POLICY SCHEDULES)

	INSURANCE TYPE	DESCRIPTION	SUM INSURED (in Kshs)
1.	FIRE & PERILS	1 CBK Headquarters	1,438,250,000
		2. CBK Mombasa Branch	800,000,000
		3. CBK Kisumu Branch	824,610,000
		4, K.S.M.S.(Ruaraka)	1,578,670,000
		TOTAL	KShs.4,641,530,000
		Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	
2.	FIRE & PERILS	On Office Equipment and Stationery and other Assorted items in storage.	KShs.103,000,000
3.	DOMESTIC PACKAGE (BANK HOUSES)	1. River Side Drive	15,000,000
		2. Nyali Senior Guest House	20,000,000
		3. Muthaiga House	30,000,000
		4. Kapsoya Eldoret (18 Houses)	14,100,000
		5. Manager's House Eldoret	6,500,000
		6. Manager's House - Kisumu	5,500,000
		TOTAL	KShs.91,100,000
		Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	
4.	DOMESTIC PACKAGE (STAFF HOUSES)	Number of Houses = 709 Situating at various locations. Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	KShs.5,089,223,000
5.	GROUP MORTGAGE PROTECTION	Number of Staff = 709 See schedule on Appendix XII The Underwriter for this cover should not be the same for cover Nos. 6, 7, 8 and 23.	KShs.2,621,078,703
6.	STAFF CAR LOAN PROTECTION	Number of Staff = 286 See schedule on Appendix XIII	KShs.252,402,348
7.	STAFF DEVELOPMENT LOAN PROTECTION	Number of Staff = 432 See schedule XIV	KShs.323,884,868
8.	STAFF PERSONAL LOANS PROTECTION	Number of Staff = 810 See schedule XV	KShs.176,439,165
9.	ALL RISKS	Indemnity of moveable Assets against loss or damage as a result of any cause.	KShs.1,790,669,503

		Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	
10.	COMPUTER / ELECTRONIC EQUIPMENT	Indemnity to the Electronic Equipment and accessories including Computers against loss or damage as a result of any cause other than those specifically excluded by the policy. Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	KShs.1,119,409,485
11.	PUBLIC LIABILITY	Indemnity on legal liability to members of the public for illness, injury, death or damage to property belonging to a third party including related expenses. Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	Anyone Accident – Kshs.800,000,000 Anyone Period – KShs.800,000,000
12.	STAFF GROUP PERSONAL ACCIDENT / WIBA	24 Hours cover for death or personal injury caused by accidental means to staff members while on duty and pleasure, including compensation for liability under the Work Injury Benefit Act 2007 in respect to illness / disease to employee arising out of and in the course of employment. Number of Employees = 1,413 Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	Death – 8 Years Earnings Permanent Total Disability – 8 Years Earnings Temporary Total Disability – NIL Medical Expenses – Kshs.1,000,000 Last Expense - NIL Annual Salary = Kshs.3,512,366,723
13.	CBK BOARD OF DIRECTORS GROUP PERSONAL ACCIDENT	24 Hours cover for death or personal injury caused by accidental means to board members while on duty and pleasure. Number of Directors = 8 Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	Death – Kshs.10,000,000 Permanent Total Disability – Kshs.10,000,000 Temporary Total Disability – Kshs.50,000 P/W. Medical Expenses – Kshs.1,000,000 Last Expense – NIL
14.	MOTOR PRIVATE POLICY (BANK VEHICLES)	Indemnity against loss or damage to Motor Vehicles, liability to third parties and passengers liability arising out of use of motor vehicle owned by the insured. Number of Units = 35 Inclusive of Terrorism, Political	KShs.136,564, 000

		Violence, Riot and Strike Cover. Incorporate Excess Protector	
15.	MOTOR COMMERCIAL POLICY (BANK VEHICLES)	<p>Indemnity against loss or damage to Motor Vehicles, liability to third parties and passengers liability arising out of use of motor vehicle owned by the insured.</p> <p>Number of Units = 35 Inclusive of Terrorism, Political Violence, Riot and Strike Cover. Incorporate Excess Protector</p>	KShs.146, 983, 863
16.	MOTOR CYCLES POLICY (BANK MOTOR CYCLES)	<p>Indemnity against loss or damage to Motor Cycles, liability to third parties and pillion passengers liability arising out of use of motor cycle owned by the insured.</p> <p>Number of Units = 5 Inclusive of Terrorism, Political Violence, Riot and Strike Cover.</p>	KShs.1,364,200
17.	MOTOR TRACTOR POLICY (BANK MOTOR TRACTOR)	<p>Indemnity against loss or damage to Motor Tractor, liability to third parties and passengers liability arising out of use of motor tractor owned by the insured.</p> <p>Number of Units = 1 Inclusive of Terrorism, Political Violence, Riot and Strike Cover.</p>	KShs.3,869,000
18.	MOTOR COMMERCIAL POLICY - FORK LIFT (BANK PROPERTY)	<p>Indemnity against loss or damage to Fork Lift, liability to third parties and passengers liability arising out of use of motor tractor owned by the insured.</p> <p>Number of Units = 2 Inclusive of Terrorism, Political Violence, Riot and Strike Cover.</p>	KShs.6,948,400
19.	MOTOR PRIVATE POLICY (STAFF VEHICLES)	<p>Indemnity against loss or damage to Motor Vehicles, liability to third parties and passengers liability arising out of use of motor vehicle owned by the insured.</p> <p>Number of Units = 271 Inclusive of Terrorism, Political Violence, Riot and Strike Cover. Incorporate Excess Protector</p>	KShs.423,429,000

20.	MOTOR COMMERCIAL POLICY (STAFF VEHICLES)	<p>Indemnity against loss or damage to Motor Vehicles, liability to third parties and passengers liability arising out of use of motor vehicle owned by the insured.</p> <p>Number of Units = 15 Inclusive of Terrorism, Political Violence, Riot and Strike Cover. Incorporate Excess Protector</p>	KShs.20,919,000
21.	BANKER'S BLANKET BOND COVER	<p>Indemnity against financial loss sustained by the Bank.</p>	<p>Infidelity of Employees – USD 10M Loss on Premises – USD 1M Loss in Transit – USD 1M Forgery or Alteration – USD 1M Office Contents – USD 1M Counterfeited currency – USD 1M Securities – USD 5M Legal Fees – USD 1M Extortion – Personal/Property – USD 1M Stop Payment Order – USD 1M Electronic Computer Crime – USD 25M</p>
22.	FIDELITY GUARANTEE	<p>Indemnity against all pecuniary loss and / or loss of stores, stocks and other property as a result of employees' infidelity.</p> <p>Number of Staff = 1,433</p>	<p>Anyone Claim – USD 50,000 Anyone Period – USD 50,000</p>
23.	STAFF GROUP LIFE ASSURANCE SCHEME	<p>To provide cover for Death in Service benefit and Critical Illness compensation for the insured members.</p> <p>Number of Staff = 1,413</p> <p>The Underwriter for this cover should not be the same for cover Nos. 5, 6, 7 and 8</p>	<p>Death Benefit – 4 Years' Salary Last Expense – KShs.100,000 Permanent Total Disability NOT as a result of Accidental means or Employment related – 2 Years' Salary Critical Illness – 30% of</p>

			Death Benefit Max. 5M. Free Cover Limit – KShs.20,000,000 Annual Salary – KShs. 3,512,366,723
24.	DIRECTORS LIABILITY COVER	Indemnity to directors in respect of legal liability for wrongful acts committed in their respective capacities as directors of the Bank. Number of Directors = 8	Anyone Claim – KShs.1,000,000,000 Anyone Period – KShs.1,000,000,000
25.	DIRECTORS TRAVEL COVER	Emergency medical cover whilst travelling abroad and payment of stated benefits under the policy.	
		BENEFIT	LIMIT US DOLLARS
		1. MEDICAL EXPENSES	
		(a) Medical Expenses	250,000
		(b) Follow up Treatment in Kenya	2,000
		(c) Evacuation Expenses	40,000
		(d) Repatriation / Burial Expenses	30,000
		(e) Coffin Expenses	1,300
		(f) Accompanying Family Member	2,000
		2. PERSONAL ACCIDENT	
		(a) Death, Disability or Injury	65,000
		(b) Spouse Accidental Death	3,500
		(c) Educational Fund Supplement – per child	1,000
		(d) Premature return in case of death of a relative	2,500
		(e) Legal Assistance	2,000
		3. ALTERNATIVE EMPLOYEE OR RESUMPTION OF ASSIGNMENT EXPENSES	3,500
		4. TRIP CANCELATION	
		(a) Lost Deposit	2,500
		(b) Cancellation	3,000
		5. LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY	

		& CREDIT CARDS	
		(a) Loss or Theft	2,500
		(b) Delay	250
		(c) Travel Delay	200
		6. PERSONAL LIABILITY	
		(a) Bodily Injury	380,000
		(b) Material Damage	380,000
		(c) Per event – Bodily Injury & Material Damage	400,000
		7. HIJACK, KIDNAP & WRONGFUL DETENTION	
		(a) Hi-jack	1,500
		(b) Kidnap & wrongful detention	1,000

PENSIONS SECRETARIAT

	INSURANCE TYPE	DESCRIPTION	SUM INSURED
1.	FIRE & PERILS	1. Motor Gallery Building on LR. NO. 209/4870 NRB.	Kshs. 235,000,000
		2. CBK Pensions Hse. LR. NO. 209/4976 & 4977 NRB.	Kshs. 525,000,000
		3. Timau Plaza on LR. NO. 1/375 KILIMANI NRB.	Kshs. 450,000,000
		TOTAL	KShs. 1,210,000,000
		Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	
2.	DOMESTIC PACKAGE	1. State House Crescent on LR. NO. 209/4207	Kshs. 780,000,000
		2. Twiga Hill Park on LR. NO. 2327/16 KAREN	Kshs. 155,000,000
		TOTAL	KShs. 935,000,000
		Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	
3.	TRUSTEE LIABILITY (DEFINED BENEFIT – DB)	Cover in respect of loss arising from Trustee's wrongful act, consequence of negligence, errors and omissions in their respective capacities as Trustees	Anyone Claim – KShs.50,000,000 Anyone Period – KShs.50,000,000

		of the Scheme. Trustee = 9 Total Fund Value = KShs.28,000,000,000	
4.	TRUSTEE LIABILITY (DEFINED CONTRIBUTION - DC)	Cover in respect of loss arising from Trustee's wrongful act, consequence of negligence, errors and omissions in their respective capacities as Trustees of the Scheme. Trustee = 6 Total Fund Value = KShs.1,190,000,000	Anyone Claim - KShs.20,000,000 Anyone Period - KShs.20,000,000
5.	PUBLIC LIABILITY	Indemnity on legal liability to members of the public for illness, injury, death or damage to property belonging to a third party including related expenses. Inclusive of Terrorism, Political Violence, Riot and Strike Cover.	Anyone Claim - KShs.300,000,000 Anyone Period - KShs.300,000,000

SUMMARY OF PRICE Schedule 2016/2017, 2017/2018

	Policy	Net Annual Premium (Including Taxes & Levies)	Broker Commission	Gross Annual Premium b+c	2 Year Total Gross Premium 2016/2018
	a)	b)	c)		
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

Pensions Secretariat Policies

1.					
2.					
3.					
4.					
5.					

SECTION VI: Technical Requirements

6.1 General Technical Requirements

The Insurance Broker shall be required:

- (i) To provide or negotiate and obtain Insurance Covers for the Bank's assets, employees and potential legal/contractual liabilities from reputable insurance Companies at competitive terms and conditions.
- (ii) Aggressively pursue claims arising out of the insured perils and ensure prompt and expeditious settlement.
- (iii) Provide prompt and satisfactory service on the general management of the policies, claims, reviews and other technical advice
- (iv) Advise the Bank on sources and options for premium financing on favourable terms and conditions, if so required.
- (v) Arrange the immediate placement of the Bank's risks with insurers/co-insurers and undertake a periodic technical rating of such insurers/co - insurers, and advise the Bank accordingly.
- (vi) Getting quotations from underwriters on the premium payable for the policy aforesaid and recommending to the Central Bank of Kenya the most suitable underwriter.
- (vii) Analyse, review and scrutinise the Policy Document and any Endorsements therein, and if the entire Policy Document is found to be satisfactory, such document shall be deposited with the Director, Governor's office not later than 15 days of inception.
- (viii) Ensure proper and efficient claims administration by fully co- coordinating prudent requirements between the Central Bank of Kenya and the selected Underwriter.
- (ix) Ensure that the sums insured under the policy will be adjustable accordingly by suitable means at the discretion of the Central Bank of Kenya from time to time.
- (x) Negotiating with qualified Underwriter any other pertinent aspects of the policy that may arise during the term of the policy.
- (xi) Provide such other services as may be related or ancillary to the due performance of the above work.

2.1.5 Minimum Technical Requirement/ Conditions to be Met by the Insurance Broker

The Insurance Broker Must meet the minimum technical requirements below to qualify to the next stage of evaluation

No.	Technical parameter	Bidder's respond	Compliance Yes/No
i	Must give a least 5 (five) reputable clients whose annual premium for each is above Kenya Shillings ten (10) million.		
ii	Must have done an annual premium turnover of Kenya Shillings Fifty (50) million.		
iii	Must have total number of management staff of at least 5 No. as stated in the company profile.		
iv	Brokers shall indicate the premium per policy, rates applied and applicable excesses/ deductibles.		

2.1.6 Minimum technical requirement/ Conditions to be Met by the Insurance Company(Underwriter) proposed by the Insurance Broker

No.	Technical parameter	Bidder's respond	Compliance Yes/No
i	Must have done annual gross premiums in 2015 of Kshs.500Million		
ii	Must provide a list of 5 (five) reputable clients whose annual premiums for each is above kshs. 100 Million		
iii	Must have total number of management staff of at least 10 No. As stated in the company profile		

SECTION VII - STANDARD FORMS

Notes on the standard Forms

7.1. Form of Tender - The form of Tender must be completed by the tenderer and submitted with the tender documents. It must also be duly signed by duly authorized representatives of the tenderer.

7.2 Contract Form - The contract form shall not be completed by the tenderer at the time of submitting the tender. The contract form shall be completed after contract award and should incorporate the accepted contract price.

7.3 Confidential Business Questionnaire Form - This form must be completed by the tenderer and submitted with the tender documents.

7.4 Tender Security Form - When required by the tender document the tenderer shall provide the tender security either in the form included hereinafter or in another format acceptable to the procuring entity.

7.5 Performance security Form - The performance security form should not be completed by the tenderer at the time of tender preparation. Only the successful tenderer will be required to provide performance security in the form provided herein or in another form acceptable to the procuring entity.

7.6 Broker's Reference - This form must be completed by the tenderer and submitted with the tender documents.

7.7 Letter of Notification of Award - This form should not be completed by the tenderer at the time of submitting the tender.

7.8 Form RB 1 - This form should not be completed by the tenderer at the time of submitting the tender.

7.9 Declaration Form - This form must be completed by the tenderer at the time of submitting the tender.

7.1 Form of Tender

To:

Name and address of procuring entity

Date

Tender No.

Tender Name

Gentlemen and/or Ladies:-

1. Having examined the Tender documents including Addenda No. (Insert numbers) the receipt of which is hereby duly acknowledged, we the undersigned, offer to provide Insurance Services under this tender in conformity with the said Tender document for the sum of

.....

.....[Total Tender amount in words and figures]

or such other sums as may be ascertained in accordance with the Schedule of Prices attached herewith and made part of this Tender.

2. We undertake, if our Tender is accepted, to provide the Insurance Cover Services in accordance with the conditions of the tender.

3. We agree to abide by this Tender for a period of[number] days from the date fixed for Tender opening of the Instructions to Tenderers, and it shall remain binding upon us and may be accepted at any time before the expiration of that period.

4. This Tender, together with your written acceptance thereof and your notification of award, shall constitute a Contract between us subject to the signing of the contract by both parties.

5. We understand that you are not bound to accept the lowest or any tender you may receive.

Dated this _____ day of _____ 2016

[Signature]

[In the capacity of]

Duly authorized to sign tender for and on behalf of _____

7.2 FORM OF CONTRACT

INSURANCE BROKERAGE SERVICES CONTRACT

This Contract is made the day of 2016 **BETWEEN Central Bank of Kenya** (hereinafter called “the Client”) of Post Office Box Number 60000 – 00200 Nairobi on **AND**of Post office Box Number Nairobi (hereinafter called “the Broker”).

WHEREAS:

- a. The Client has requested the Broker to provide certain insurance brokerage services as more particularly set forth in this Contract (hereinafter called “the services”).
- b. The Broker having represented to the Client that they have the required professional skills and personnel and technical resources have agreed to provide the services on the terms and conditions set forth in this Contract.

NOW THEREFORE the parties hereto hereby agree as follows:

1. SCOPE OF SERVICES

The Broker agrees, at the request of the Client, to assist the Client by providing the following Brokerage services:

- A. Work with and be responsive to the Client in all areas customarily related to placing insurance coverage as per the requirements of the Client.
- B. Develop (as needed) and implement strategy to generate and maintain competitive rates and benefits of insurance coverage from the available market.
- C. Advise and consult with the Client as to the type and format of data that needs to be collected and maintained to maximize cover, benefits and renewal of the coverage.
- D. Coordinate and assist with the preparation of coverage applications and related forms necessary for submission to underwriters/insurers.

- E. Solicit and provide the Client with competitive coverage options and alternatives from qualified insurers that fit within the overall mandatory limits and retentions.
- F. Serve as liaison between the Client and the selected insurance companies, keeping the Client fully apprised of any and all matters that materially impact the coverage.
- G. Advise and consult with the Client on any actual or proposed risk management issues that could impact on the coverage and the cost thereof.
- H. As requested by the Client, testify before courts of justice or other adjudication for a or provide assistance in connection with any legal proceedings in which the Client or its staff is a party in relation to the services provided under this Contract;
- I. As requested by the Client, provide other such services for which the Broker has the technical capability to render; and
- J. Maintain full and accurate records with respect to all matters covered under this Contract. Additionally, at the request of the Client, the Broker shall deliver such documents and work papers to Client within 30 days upon termination or completion of the contract.

2. CONTRACT TERM

- A. This Contract will run for Two years (2) from **1st July, 2016** to **30th June, 2018**.
- B. This Contract may be terminated by the Client, with or without cause, upon at least thirty (30) days prior written notice of intent to terminate.
- C. All records and information provided by the Client or through its staff to the Broker are the sole property of the Client and shall be returned to the Client, if so requested, within thirty (30) days of the termination date of this Contract. The Broker shall be entitled to retain and utilize data that have been captured, computed, or stored in the Broker's databases to the extent that such data cannot be identified or linked to the Client or an individual claimant.

3. CONSIDERATION

Client agrees to compensate the Broker for services approved by the Client and performed by the Broker under the terms of this Contract as follows:

- A. For contractual services rendered by the Broker.
- B. The flat fees and unit rates as applicable, listed in the Broker's responses to the Client's Request For Proposal for insurance brokerage services for the years **2016/2017 & 2017/2018** (RFP) which, for the avoidance of doubt, is part of this Contract shall constitute the entire compensation due to the Broker for services and all of the Broker's obligations hereunder regardless of the difficulty, materials, or equipment required. The listed fee or rate includes, but is not limited to, all applicable taxes, fees, general office expense, travel expenses, overhead, profit, and all other direct and indirect costs, incurred or to be incurred, by the Broker. No additional compensation will be provided by Client for any expense, cost, or fee not specifically authorized by this Contract.
- C. The fees and rates listed as stated in B of this Part are firm for the duration of this Contract and are not subject to escalation for any reason.
- D. The Broker shall submit all invoices, in a form acceptable to Client with all of the necessary supporting documentation, prior to any payment of allowable costs.
- E. The payment of an invoice by Client shall not prejudice Client's right to object or question any invoice or matter in relation thereto. Such payment by Client shall neither be construed as acceptance of any part of the work or service provided nor as an approval of any costs invoiced therein. Broker's invoice or payment shall be subject to reduction for amounts included in any invoice or payment theretofore made which are determined by Client, on the basis of audits, not to constitute allowable costs. Any payment shall be reduced for overpayment, or increased for underpayment on subsequent invoices.
- F. Client reserves the right to deduct from amounts that are or shall become due and payable to the Broker under this Contract between the parties any amounts which are or shall become due and payable to Client by the Broker. In the event of termination of this Contract for any reason, Broker shall be paid for services rendered and any allowable expenses incurred up to the effective date of termination.

- G. Unless otherwise agreed to in writing, the Client agrees to pay for all services in arrears, in either lump sum or incremental amounts, as requested by the Broker. The Broker agrees to accept all payments in Kenya Shillings through electronic payment or by cheque. Client agrees to make payments in a timely fashion and in any event, within forty-five (45) days of receipt of invoice, unless the amounts therein are disputed.

4. AVAILABILITY OF FUNDS

It is expressly understood and agreed that the obligation of Client to proceed under this Contract is conditioned upon the appropriation of funds by the Board of the Client. If the funds anticipated for the continuing fulfilment of this Contract are, at any time, not forthcoming or insufficient, either through the failure of the Board to provide or appropriate funds or the discontinuance or material alteration of the vote under which such funds were provided, or if funds are not otherwise available to the Client, the Client shall have the right upon thirty (30) working days written notice to the Broker, to terminate this Contract without damage, penalty, cost, or expenses to Client of any kind whatsoever. The effective date of termination shall be as specified in the notice of termination.

5. ACCESS TO RECORDS

- A. The Broker agrees that Client or any of its duly authorized representatives, at any time during the term of this Contract, shall have access to and the right to audit and examine any pertinent books, documents, papers, and records of the Broker related to the Broker's charges and performance under this Contract. The Broker shall retain such records for a period of six (6) years after final payment under this Contract, unless Client authorizes in writing their earlier disposition. The Broker agrees to refund to Client any overpayment disclosed by any such audit. However, if any litigation, claim, negotiation, audit, or other action involving the records has been started before the expiration of the six (6) year period, the records shall be retained until completion of the action and resolution of all issues that arise from it.
- B. Unless otherwise required by law, Client will not disseminate, sell, or license any proprietary information generated by the Broker to others without the Broker's prior written approval.
- C. The Broker recognizes that it may have access to certain confidential and proprietary information pertaining to the business of the Client. The Broker

agrees that it will not, at any time, directly or indirectly disclose such confidential or proprietary information to any other person or organization for any purpose except as may be required by law, or as reasonably relates to the services being provided by the Broker pursuant to this Contract, without the express, written approval of the Client.

6. APPLICABLE LAW & JURISDICTION

This Contract shall be governed by and construed in accordance with the laws of the Republic of Kenya, excluding its conflicts of laws provisions, and any litigation with respect thereto shall be brought in the courts of Kenya.

7. ASSIGNMENT

The Broker shall not assign or subcontract, in whole or in part, its rights, or obligations under this Contract without prior written consent of Client. Any attempted assignment without said consent shall be void and of no effect.

8. COMPLIANCE WITH LAWS

The Broker shall comply with, and all activities under this Contract shall be subject to, all applicable laws and regulations of the Republic of Kenya, as now existing and as may be amended or modified.

9. INDEPENDENT CONTRACTOR

The Broker shall perform all services as an independent contractor and shall at no time act as an agent for the Client. No act performed or representation made, whether oral or written, by the Broker with respect to third parties shall be binding to the Client.

10. MODIFICATION OR RENEGOTIATION

This Contract may be modified, altered, or changed only by written agreement signed by the parties hereto. The parties agree to renegotiate this Contract, other than for the upward review of the Contract sum, if significant events or circumstances arise subsequent to the execution of the Contract making changes in this Contract necessary.

11. REPRESENTATION REGARDING CONTINGENT FEES

The Broker represents that it has not retained a person to solicit or secure this contract upon an agreement or understanding for a commission, percentage,

brokerage, or contingent fee. Client will not pay any commissions and/or any brokerage, percentage, finder's service, or contingent fees for securing or executing any of the services outlined in this Contract.

12. TERMINATION FOR CONVENIENCE

- A. Termination. Client may, when its interests so require, terminate this Contract in whole or in part for the convenience of the Client. Client shall give written notification of the termination to the Broker specifying the part of the Contract terminated and when termination becomes effective.
 - i. Broker's Obligations. The Broker shall incur no further obligations in connection with the terminated Contract and on the date set in the notice of termination, the Broker will stop cover to the extent specified. The Broker shall also terminate outstanding policies and other work relating to the terminated work. The Broker shall settle the liabilities and claims arising out of and up to the date of termination of the Contract or the part thereof terminated. The Broker must still complete the work not terminated by the notice of termination and may incur obligations as are necessary to do so.

13 TERMINATION FOR DEFAULT

- A. Default. If the Broker refuses or fails to perform any of the provisions of this Contract with such diligence as will ensure its completion within the time specified within this Contract or any extension thereof or otherwise fails to timely satisfy the Contract provisions, or commits any other substantial breach of this contract, Client may notify the Broker in writing of the delay or non-performance and if not cured in ten days or any longer time specified in writing by Client may terminate the Broker's right to proceed with this Contract or such part of this Contract as to which there has been delay or failure to properly perform. In the event of termination in whole or in part, Client may procure similar services in a manner and upon the terms deemed appropriate by Client. The Broker shall continue performance of the Contract to the extent it is not terminated.
- B. Broker's Duties. Notwithstanding termination of this Contract and subject to any directions from Client, the Broker shall take timely, reasonable, and necessary action to protect and preserve property and information in the possession of the Broker in which the Client has an interest.

- ii. Compensation. Payment for completed services delivered and accepted by Client shall be at the Contract price. Client may withhold from amounts due the Broker such sums as Client deems to be necessary to protect Client against loss because of any outstanding claims or liens.
 - iii. Force Majeure. Except as herein provided, the Broker shall not be in default by reason of any failure in performance of this Contract in accordance with its terms (including any failure by the Broker to make progress in the prosecution of the work hereunder which endangers performance) if the Broker has notified Client within 15 days after the cause of the delay and the failure arises out of causes such as: acts of God; acts of the public enemy; acts of the State and any other governmental entity in its sovereign or contractual capacity; fires; floods; epidemics; quarantine restrictions; strikes or other labour disputes; freight embargoes; or unusually severe weather or other causes beyond the Broker's reasonable control. If the failure to perform is caused by the failure of a subcontractor to perform or make progress, and if such failure arises out of causes similar to those set forth above, the Broker shall not be deemed to be in default, unless the services to be furnished by the subcontractor were reasonably obtained from other sources in sufficient time to permit the Broker to meet the Contract requirements. If any failure to perform was occasioned by any one or more of the excusable clauses, and that, but for the excusable cause, the Broker's progress and performance would have met the terms of the Contract, the liability of the Broker shall, if any, be appropriated accordingly, subject to the rights of the Client under the clause of this Contract entitled "Termination for Convenience".
- E. Erroneous Termination for Default. If, after notice of termination of the Broker's right to proceed under the provisions of this clause, it is determined for any reason that the Contract was not in default under the provisions of this clause, or that the delay was excusable under the provisions of this clause, or that the delay was excusable under the provisions of Paragraph (D) of this clause, the rights and obligations of the parties shall be the same as if the notice of termination had been issued pursuant to the clause of this Contract entitled "Termination for Convenience".

- F. Additional Rights and Remedies. The rights and remedies provided under this clause are in addition to any other rights and remedies provided by law or under this Contract.

14. ORAL STATEMENTS

No oral statement of any person shall modify or otherwise affect the terms, conditions, or specifications stated in this Contract. All modifications to this Contract must be made in writing by Client.

15. OWNERSHIP OF DOCUMENTS AND WORK PAPERS

The Client shall own all documents, files, reports, work papers and working documentation, electronic or otherwise, created in connection with the services which are the subject of this Contract, except for the Broker's internal administrative and quality assurance files and internal correspondence. The Broker shall deliver such documents and work papers to the Client upon termination or completion of this Contract. The foregoing notwithstanding, the Broker shall be entitled to retain a set of such work papers for its files. The Broker shall be entitled to use such work papers only after receiving written permission from Client and subject to any copyright protections.

16. INDEMNIFICATION

To the fullest extent allowed by law, the Broker shall indemnify, defend, save and hold harmless, protect, and exonerate the Client, its Board Members, officers, employees, agents, and representatives from and against all claims, demands, liabilities, suits, actions, damages, losses, and costs of every kind and nature whatsoever, including, without limitation, court costs, investigative fees and expenses, and lawyers' fees, arising out of or caused by the Broker and/or its partners, principals, agents, employees, and/or subcontractors in the performance of or failure to perform this Contract.

17. INSURANCE

The Broker shall maintain, throughout the term of this Contract, at its own expense, professional and comprehensive general liability insurance. Such policy of insurance shall provide a minimum coverage in the amount of Kenya Shillings..... (Kshs) per occurrence and Kenya Shillings..... (Kshs.....) annual aggregate through a reputable insurance company duly licensed under the Laws of Kenya. The Broker shall annually provide the Client a current Certificate of Insurance.

18. THIRD PARTY ACTION NOTIFICATION

The Broker shall give Client prompt notice in writing of any action or suit filed, and prompt notice of any claim made against the Broker by any entity that may result in litigation related in any way to this Contract.

19. STANDARD OF CARE / REMEDIES

The Broker shall exercise reasonable care and due diligence consistent with standards in the industry in the performance of its obligations under this Contract. Each party shall have available to it all remedies available at law or equity.

20. NOTICES

All notices required or permitted to be given under this Contract must be in writing and personally delivered or sent by registered mail or courier, to the party to whom the notice should be given at the addresses set forth below. Notice shall be deemed given when actually received or when refused. The parties agree to promptly notify each other in writing of any change of address. The addresses to which notices are initially to be sent are as follows:-

(a) If to the Client: Director, Department of Procurement & Logistics Services Central Bank of Kenya PO Box 60000 - 00200 <u>NAIROBI</u> _____	(b) If to Broker: _____ _____ _____
---	--

IN WITNESS WHEREOF the **CLIENT** and the **BROKER** have executed this Contract the day and year first above written.

SEALED FOR AND ON BEHALF)
OF CENTRAL BANK OF KENYA)
in the presence of:-)
)
.....)
DEPUTY GOVERNOR)

.....)
)
DIRECTOR GOVERNORS OFFICE)

SEALED WITH THE COMMON)
SEAL OF THE BROKER)
in the presence of:-)

.....)
DIRECTOR)

.....)
DIRECTOR/SECRETARY)
)
)

7.3 CONFIDENTIAL BUSINESS QUESTIONNAIRE ((CONFIDENTIAL COMPANY PROFILE))

PART I: INSTRUCTIONS

- 1) You are requested to provide particulars as indicated in parts I - IX of this form as accurately as possible and where space provided is not sufficient, please use a separate sheet of paper and attach to this form.
 - 2) The Bank attaches great importance to correct information given. If the information given is found to be incorrect, the Broker's bid shall be rendered non – responsive.
 - 3) The Bank reserves the right to visit and inspect business premises of all the Brokers.
 - 4) All the information provided will be treated as confidential.
-

PART II: BIDDER DETAIL

The purpose of this section is to provide the required background information of the bidder organization.

	Provide documentary evidence of the registered name and number of your company and date of Registration.		
	Company Name	Company Registration Number	Registration Date
	Give full details of your Bankers.		

PART III: CONTACT PERSON(S) DETAIL

	Provide the contact person (s) name(s), addresses, phone numbers etc.	
	Contact Person Name	
	Landline Telephone Number	
	Cellular Telephone Number	
	Facsimile Telephone Number	
	E-mail	
	Postal Address	
	Physical Address	
	Please provide evidence of the registered street and postal addresses of the bidding organization	
	Registered Street Address	Registered Postal Address of your organisation
	LR No.	
	Please provide evidence of current registration with relevant regulatory body within your industry, if any.	

PART IV: BIDDER ORGANIZATION PROFILE

	Ownership: Who owns your organization? Provide details of the holding company and the
--	--

	<p>main shareholders indicating percentage of shares held.</p> <p><u>Details of the Directors</u></p> <table border="1"> <thead> <tr> <th><u>Name</u></th><th><u>Nationality</u></th><th><u>Citizenship</u></th><th><u>Qualifications</u></th><th><u>Shares</u></th><th><u>Details</u></th></tr> </thead> <tbody> <tr> <td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td></tr> <tr> <td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td></tr> <tr> <td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td></tr> <tr> <td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td><td>.....</td></tr> </tbody> </table>	<u>Name</u>	<u>Nationality</u>	<u>Citizenship</u>	<u>Qualifications</u>	<u>Shares</u>	<u>Details</u>
<u>Name</u>	<u>Nationality</u>	<u>Citizenship</u>	<u>Qualifications</u>	<u>Shares</u>	<u>Details</u>																										
.....																										
.....																										
.....																										
.....																										
	<p>What is your organisation's primary business activity? Provide a list with the estimated percentage of revenue earned from each of the primary business activities.</p>																														

PART V: BIDDING ORGANISATION'S CLIENT BASE

The purpose of this section is to get a view of the number and profile of customers that the bidding organization has.

The Bank intends to contact these customers when checking references. You shall be expected to state any objections. If not stated, you shall be deemed to have authorized the Bank to contact these customers.

8)	Please provide references from your major clients where you have successfully carried out similar or comparable assignment.
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PART VI: BIDDER'S STANDARD CONTRACTS

9)	Describe your approach to contracting and negotiation specifically relating to the availability and use of standard contracts and whether you consider any of the standard contracts or specific clause to be not negotiable.
10)	Provide details of the preferred payment plan if not contained in the standard contract supplied.

PART VII: VERIFICATION OF BUSINESS SUSTAINABILITY

11)	Can the Tenderer supply certified audited financial statements for the last three financial years? The supply of these financial statements will be mandatory for your tender to be considered responsive.		
12)	<p>Are you currently involved in any litigation or arbitration (or any other legal process which may result in legal or financial liability)?</p> <p>If yes, what is the financial exposure as a result of the litigation, arbitration or other legal process and on what basis has this financial exposure been calculated?</p> <p>If yes, what other exposure could result from the litigation, arbitration or other legal process and will this financial or other exposure materially prejudice the bidder's financial position or its ability to successfully and timely implement any contract which may be awarded to it pursuant to this Tender?</p>		
13)	Have you ever:		
	Question	Response	
		Yes	No
	Forfeited any payment on a contract?		
	Been declared in default of a contract?		
	Negotiated the premature termination of a contract?		
	Had an uncompleted contract assigned to another solution provider?		

PART VIII: TECHNICAL SUPPORT & CAPACITY BUILDING

	<p><u>MANPOWER</u></p> <p>a) Name & qualification of Chief Executive/Principal Officer</p> <p>b)</p> <p>c) Number of employees</p> <p>.....</p> <p>d) Number of Technical Staff & their qualifications</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
--	---

PART IX: CERTIFICATION

	<p>I/We do hereby certify that the above information is correct in all respects.</p> <p><i>FULL NAME:</i></p> <p><i>DESIGNATION/POSITION:</i></p> <p><i>SIGNATURE:</i></p> <p><i>DATE:</i></p> <p><i>COMPANY SEAL:</i></p> <p>.....</p>
--	---

7.4 TENDER SECURITY FORM

Whereas [*name of Bidder*] (hereinafter called <the tenderer> has submitted its bid dated [*date of submission of bid*] for the provision of insurance services (hereinafter called <the tender>

KNOW ALL PEOPLE by these presents that WE [*name of bank*] of [*name of country*], having our registered office at [*name of procuring entity*] (hereinafter called <the procuring entity> in the sum of [*state the amount*] for which payment well and truly to be made to the said procuring entity, the Bank binds itself, its successors, and assigns by these presents. Sealed with the Common Seal of the said Bank this _____ day of _____ 20 _____

THE CONDITIONS of this obligation are:-

1. If the tenderer withdraws its tender during the period of tender validity specified by the procuring entity on the Form; or
2. If the tender, having been notified of the acceptance of its tender by the procuring entity during the period of tender validity
 - (a) fails or refuses to execute the Contract Form, if required; or
 - (b) fails or refuses to furnish the performance security, in accordance with the Instructions to tenders.

We undertake to pay to the procuring entity up to the above amount upon receipt of its first written demand, without the procuring entity having to substantiate its demand, provided that in its demand the procuring entity will note that the amount claimed by it is due to it, owing to the occurrence of one or both of the conditions, specifying the occurred condition(s)

This tender guarantee will remain in force up to and including thirty (30) days after the period of tender validity, and any demand in respect thereof should reach the Bank not later than the above stated date.

[Authorized Signatories and official stamp of the Bank]

(Amend accordingly if provided by Insurance Company)

7.5 PERFORMANCE SECURITY FORM

To:
[Name of procuring entity]

WHEREAS [name of tenderer]
(Hereinafter called "the tenderer") has undertaken, in pursuance of Contract No. _____
[reference number of the contract] dated _____ 20 _____
_____ to supply
[description of insurance services] (Hereinafter called "the Contract")

AND WHEREAS it has been stipulated by you in the said Contract that the tenderer shall furnish you with a bank guarantee by a reputable bank for a sum specified therein as security for compliance with the Tenderer's performance obligations in accordance with the Contract

AND WHEREAS we have agreed to give the tenderer a guarantee:

THEREFORE WE hereby affirm that we are Guarantors and responsible to you, on behalf of the tenderer, up to a total of
[amount of the guarantee in words and figures], and we undertake to pay you, upon your first written demand declaring the tenderer to be in default under the Contract and without cavil or argument, any sum of money within the limits of
[Amount of guarantee] as aforesaid, without your needing to prove or to show grounds or reasons for your demand or the sum specified therein.

This guarantee is valid until the _____ day of _____ 20 ____

Signature and seal of the Guarantors

[Name of bank of financial institution]

[Address]

[Date]

(Amend accordingly if provided by Insurance Company)

7.6 BROKER'S REFERENCE

Relevant services carried out in the last three (3) years that best illustrate Qualifications

Using the format below, provide information on each reference assignment for which your Broker/Entity, either individually as a corporate entity or as one of the major companies within an association, was legally contracted.

Assignment Name:		Country:
Location within Country:		Professional Staff Provided by your Broker/entity (profiles):
Name of Client:		No. of Staff:
Address:		Duration of Assignment:
Start Date (Month/Year):	Completion Date (Month/Year):	Approx. Value of services (in Kshs.)
Name of Associated Brokers, if Any:		No. of Months of Professional Staff Provided by Associated Brokers:
Name of Senior staff involved and functions performed:		
Narrative Description of Services provided:		

Broker's Name: _____

7.7 LETTER OF NOTIFICATION OF AWARD

Address of Procuring Entity

To: _____

RE: Tender No. _____

Tender Name _____

This is to notify that the contract/s stated below under the above mentioned tender have been awarded to you.

1. Please acknowledge receipt of this letter of notification signifying your acceptance.
2. The contract/contracts shall be signed by the parties within 30 days of the date of this letter but not earlier than 14 days from the date of the letter.
3. You may contact the officer(s) whose particulars appear below on the subject matter of this letter of notification of award.

(FULL PARTICULARS) _____

SIGNED FOR ACCOUNTING OFFICER

7.8 FORM RB 1

REPUBLIC OF KENYA

PUBLIC PROCUREMENT ADMINISTRATIVE REVIEW BOARD

APPLICATION NO.....OF.....20.....

BETWEEN

.....APPLICANT

AND

.....RESPONDENT (*Procuring Entity*)

Request for review of the decision of the..... (*Name of the Procuring Entity*) of
.....dated the...day of20.....in the matter of Tender
No.....of20...

REQUEST FOR REVIEW

I/We.....,the above named Applicant(s), of address: Physical
address.....Fax No.....Tel. No.....Email, hereby request the
Public Procurement Administrative Review Board to review the whole/part of the
above mentioned decision on the following grounds , namely:-

- 1.
- 2.
- etc.

By this memorandum, the Applicant requests the Board for an order/orders that: 1.

- 2.
- etc

SIGNED(Applicant)

Dated on.....day of/...20...

FOR OFFICIAL USE ONLY

Lodged with the Secretary Public Procurement Administrative Review Board on
..... day of20.....

SIGNED Board Secretary

7.9 DECLARATION FORM

To _____ Date _____

The tenderer i.e. (name and address) _____
_____ declare the following:

- a) Has not been debarred from participating in public procurement.
- b) Has not been involved in and will not be involved in corrupt and fraudulent practices regarding public procurement.

Title

Signature

Date

(To be signed by authorized representative and officially stamped)

APPENDIX I: STAFF MORTGAGE PROTECTION SCHEME

House loan balance as at December 31, 2015			
NO	S/NO	AMOUNT	DATE OF BIRTH
1	1055	95,362.00	27/01/1956
2	1076	1,112,285.00	15/04/1958
3	1344	1,507,519.00	16/05/1958
4	1385	1,807,606.00	28/08/1959
5	1392	3,506,960.00	08/01/1962
6	1447	293,210.00	08/09/1956
7	1472	1,731,767.00	31/12/1959
8	1533	4,222,819.00	25/08/1959
9	1640	1,848,314.00	22/12/1958
10	1657	2,527,949.00	25/12/1959
11	1665	1,517,628.00	24/09/1962
12	1697	592,820.00	31/12/1962
13	1700	994,112.00	10/06/1960
14	1701	378,980.00	16/11/1957
15	1714	1,731,098.00	01/07/1960
16	1716	1,720,218.00	15/02/1960
17	1727	245,488.00	11/10/1961
18	1751	3,011,458.00	04/09/1961
19	1758	1,545,984.00	13/01/1961
20	1761	607,815.00	05/01/1957
21	1762	3,619,251.50	22/09/1961
22	1787	392,546.00	13/03/1957
23	1820	58,175.00	13/10/1961
24	1824	409,763.00	25/05/1964
25	1831	188,388.00	13/07/1961
26	1834	3,397,220.00	04/09/1958
27	1837	2,515,560.00	29/01/1957
28	1855	1,578,864.00	03/08/1964

29	1891	60,056.40	17/01/1966
30	1901	4,204,052.00	02/12/1959
31	1904	2,250,900.00	30/05/1966
32	1913	1,004,049.00	01/07/1962
33	1916	1,849,578.00	10/07/1957
34	1917	5,606,258.00	27/02/1965
35	1940	1,420,781.00	10/06/1957
36	1942	4,095,512.00	21/07/1961
37	1948	9,436,916.00	30/05/1966
38	1950	231,792.00	14/07/1962
39	1951	5,092,120.00	22/12/1962
40	1963	92,980.00	07/10/1964
41	1964	6,839,705.00	15/12/1961
42	1975	1,183,401.00	28/02/1966
43	1978	175,282.50	20/10/1963
44	1984	288,611.00	01/07/1962
45	1988	3,067,041.00	21/12/1961
46	1989	2,489,464.00	19/02/1961
47	1990	3,287,480.60	13/03/1962
48	1991	5,456,221.00	31/08/1968
49	1994	4,659,638.00	15/11/1965
50	1998	1,200,981.00	29/06/1966
51	2002	4,501,386.90	12/05/1965
52	2003	87,463.00	23/11/1964
53	2005	2,035,773.00	24/01/1962
54	2007	3,392,390.00	05/05/1968
55	2008	2,343,056.00	01/01/1967
56	2010	5,628,955.00	20/05/1967
57	2011	1,912,080.00	09/08/1966
58	2013	4,524,903.00	10/02/1965
59	2014	967,266.00	04/07/1965

60	2018	7,098,346.00	23/12/1964
61	2022	3,597,552.00	15/06/1968
62	2025	1,909,725.00	19/01/1967
63	2028	1,441,184.00	20/12/1959
64	2030	7,777,700.00	17/08/1968
65	2032	2,852,754.00	26/12/1964
66	2033	5,479,448.80	01/11/1968
67	2034	7,166,004.00	10/02/1964
68	2035	5,879,494.00	23/06/1967
69	2039	2,181,421.00	21/07/1963
70	2043	1,350,554.00	03/12/1958
71	2044	2,662,061.00	03/05/1966
72	2045	4,051,000.00	05/02/1963
73	2051	141,520.00	24/04/1968
74	2053	6,181,861.85	22/07/1966
75	2057	55,860.00	01/01/1962
76	2061	129,410.10	15/09/1963
77	2068	777,231.00	09/11/1968
78	2070	3,049,456.00	27/04/1967
79	2073	1,899,326.00	21/10/1967
80	2074	5,776,608.00	06/07/1967
81	2075	5,658,096.00	20/01/1966
82	2076	2,167,340.00	27/08/1965
83	2077	2,317,798.00	22/08/1962
84	2078	1,240,705.00	12/12/1965
85	2079	509,928.00	04/05/1964
86	2082	1,876,684.00	07/12/1965
87	2084	5,173,797.00	28/12/1963
88	2095	1,315,920.00	21/04/1963
89	2096	654,455.00	08/08/1963
90	2107	2,620,600.00	04/11/1960

91	2112	296,208.00	31/12/1961
92	2119	2,864,563.00	07/05/1959
93	2124	186,250.00	01/07/1961
94	2132	1,383,582.00	04/03/1963
95	2142	1,129,924.00	24/07/1963
96	2161	708,675.00	08/10/1963
97	2162	743,430.00	30/10/1963
98	2164	385,303.00	10/10/1967
99	2166	15,753.00	02/03/1965
100	2167	5,801,279.00	28/12/1963
101	2169	6,387,048.00	25/07/1966
102	2174	132,325.00	17/01/1960
103	2175	8,037,096.00	01/09/1969
104	2181	6,186,850.00	27/09/1968
105	2186	1,190,448.00	19/11/1956
106	2187	1,068,798.00	23/07/1970
107	2191	1,259,464.00	16/05/1968
108	2194	4,498,605.20	04/06/1966
109	2195	1,538,848.00	28/05/1966
110	2196	6,563,168.00	30/05/1971
111	2198	555,102.00	13/09/1971
112	2201	4,510.00	15/07/1963
113	2203	2,495,460.00	02/10/1965
114	2204	2,701,203.00	16/11/1969
115	2208	4,479,444.00	24/02/1968
116	2210	6,803,785.00	21/07/1965
117	2213	2,067,150.00	25/10/1959
118	2218	1,417,838.00	11/08/1970
119	2226	2,156,214.00	10/02/1966
120	2227	2,151,000.00	30/12/1965
121	2229	193,014.00	10/04/1962

122	2230	1,782,262.00	30/06/1958
123	2231	2,197,560.00	22/01/1960
124	2232	330,117.00	29/09/1962
125	2240	2,002,873.00	01/07/1968
126	2241	1,689,071.00	31/12/1964
127	2242	5,322,914.00	22/08/1964
128	2243	6,471,450.00	24/07/1964
129	2245	1,942,514.00	02/03/1968
130	2246	992,495.00	08/01/1969
131	2248	726,621.00	01/07/1962
132	2250	6,537,535.00	15/08/1969
133	2252	5,794,556.00	11/03/1967
134	2253	33,619.00	25/05/1961
135	2254	2,744,960.00	01/04/1964
136	2256	1,623,594.00	02/09/1961
137	2257	2,834,168.00	17/06/1967
138	2263	5,689,353.00	25/03/1969
139	2266	1,530,873.00	22/09/1958
140	2270	3,730,395.00	04/12/1970
141	2275	4,262,680.00	01/12/1965
142	2277	4,049,843.85	28/09/1970
143	2282	1,322,257.00	25/03/1967
144	2283	224,373.80	14/04/1965
145	2285	312,830.00	01/07/1966
146	2286	2,735,709.00	29/12/1962
147	2288	3,223,962.00	15/11/1964
148	2294	1,875,358.95	14/01/1972
149	2296	4,958,480.00	03/01/1968
150	2299	302,928.00	08/11/1967
151	2300	2,091,167.25	01/07/1962
152	2303	1,045,266.00	19/02/1964

153	2304	1,979,131.00	22/06/1969
154	2307	5,341,360.00	28/02/1967
155	2309	1,907,380.00	07/01/1969
156	2311	878,733.00	11/04/1969
157	2312	6,197,538.00	22/12/1968
158	2314	2,660,184.00	27/03/1962
159	2316	4,177,154.00	09/11/1962
160	2319	1,113,618.00	12/02/1967
161	2320	3,861,140.05	08/09/1965
162	2321	2,979,404.00	13/11/1964
163	2328	1,828,818.00	27/07/1968
164	2332	4,007,982.00	18/10/1962
165	2334	1,876,000.00	28/11/1966
166	2337	1,601,366.30	25/05/1969
167	2339	255,312.50	31/12/1966
168	2340	470,635.00	08/11/1965
169	2354	1,459,043.00	24/12/1966
170	2358	2,035,439.00	01/07/1969
171	2359	2,813,120.00	12/12/1966
172	2360	1,538,075.00	06/08/1967
173	2363	2,669,507.50	20/10/1965
174	2364	3,176,277.00	28/11/1967
175	2370	1,239,462.00	19/07/1966
176	2371	228,994.00	12/12/1963
177	2372	6,347,057.60	11/11/1972
178	2373	4,937,269.00	09/04/1965
179	2376	3,720,610.15	30/04/1962
180	2378	3,884,426.00	01/04/1964
181	2379	638,808.00	18/08/1969
182	2380	2,465,080.00	23/11/1967
183	2381	1,550,352.00	25/01/1958

184	2382	3,860,906.00	10/05/1964
185	2383	1,800,830.00	11/11/1960
186	2384	2,845,533.00	23/04/1960
187	2386	1,305,397.00	26/03/1968
188	2387	4,321,550.00	10/12/1963
189	2393	1,090,079.00	08/12/1964
190	2394	1,633,246.00	02/02/1965
191	2401	11,412,392.00	05/01/1968
192	2404	7,084,664.00	23/09/1969
193	2405	5,196,894.00	18/02/1970
194	2406	2,755,200.00	18/01/1968
195	2408	3,104,124.00	01/01/1965
196	2410	2,038,000.00	01/12/1967
197	2413	3,940,994.00	22/11/1968
198	2415	78,645.00	29/04/1961
199	2417	4,503,386.00	01/07/1969
200	2418	5,467,348.90	09/04/1969
201	2426	4,349,438.00	18/09/1968
202	2427	280,814.00	31/12/1961
203	2429	9,721,753.00	23/10/1965
204	2430	5,717,982.00	23/06/1969
205	2432	5,381,946.00	02/03/1964
206	2435	4,472,038.00	22/09/1967
207	2441	1,978,000.00	16/11/1970
208	2444	2,008,750.00	26/06/1970
209	2446	7,395,104.00	18/12/1964
210	2452	1,846,524.00	06/06/1969
211	2453	2,670,884.00	16/09/1966
212	2454	1,962,000.00	23/08/1963
213	2456	4,997,590.00	13/09/1971
214	2457	133,317.00	16/04/1969

215	2463	3,451,230.00	13/09/1965
216	2464	4,183,950.00	25/12/1961
217	2465	895,943.65	14/10/1957
218	2467	5,177,110.00	25/05/1968
219	2469	2,096,156.00	03/12/1963
220	2470	1,071,184.00	18/12/1972
221	2471	206,617.20	04/08/1965
222	2474	94,010.00	17/05/1963
223	2480	4,583,312.00	19/03/1965
224	2486	1,062,109.00	20/06/1964
225	2487	2,406,706.00	09/01/1967
226	2488	149,790.85	01/07/1963
227	2491	9,577,898.00	04/10/1970
228	2492	4,546,066.00	02/03/1969
229	2494	254,321.00	23/07/1968
230	2495	4,334,064.00	30/08/1969
231	2499	6,956,577.00	15/02/1971
232	2506	1,482,185.00	06/11/1958
233	2507	5,724,723.30	27/07/1972
234	2509	1,544,390.00	24/08/1965
235	2512	4,563,580.00	17/01/1961
236	2517	7,152,260.00	26/11/1966
237	2519	1,363,686.00	24/02/1970
238	2520	532,495.00	22/04/1966
239	2524	2,751,076.00	23/10/1969
240	2525	2,928,444.00	24/11/1963
241	2526	5,866,624.00	28/08/1968
242	2529	1,470,000.00	31/12/1968
243	2530	4,877,325.00	21/12/1966
244	2533	2,584,204.00	11/12/1967
245	2535	295,076.00	08/09/1961

246	2537	5,796,216.00	03/06/1962
247	2542	1,762,850.00	21/04/1957
248	2544	3,499,762.00	11/01/1963
249	2550	6,329,793.00	12/11/1969
250	2551	512,500.00	19/11/1966
251	2552	2,903,740.00	24/12/1963
252	2553	3,028,539.00	28/02/1960
253	2555	6,938,750.00	31/12/1972
254	2556	7,948,670.00	11/05/1961
255	2557	230,510.00	16/04/1966
256	2559	976,180.00	23/11/1967
257	2560	2,082,944.00	10/06/1969
258	2561	8,781,758.00	18/12/1962
259	2562	3,713,689.00	24/04/1969
260	2565	1,998,300.00	05/12/1959
261	2567	1,110,695.00	21/05/1958
262	2572	6,462,090.00	10/09/1965
263	2578	5,438,479.00	18/05/1966
264	2581	3,052,200.00	11/02/1973
265	2585	5,228,125.00	30/10/1972
266	2586	6,510,542.00	25/08/1970
267	2588	5,033,050.00	30/07/1966
268	2597	4,693,650.00	11/03/1971
269	2600	6,012,845.00	09/05/1960
270	2619	659,106.00	27/01/1957
271	2623	498,373.50	15/02/1968
272	2630	3,780,378.00	17/06/1973
273	2631	2,040,146.00	21/01/1972
274	2636	238,570.00	23/03/1970
275	2644	1,589,520.00	14/07/1969
276	2645	110,925.00	16/10/1962

277	2646	9,139,106.00	22/02/1965
278	2647	122,980.00	14/02/1970
279	2651	177,972.70	09/11/1972
280	2655	5,017,785.00	15/01/1969
281	2656	322,231.35	21/09/1964
282	2660	2,503,706.00	23/11/1969
283	2661	6,135,085.00	22/07/1971
284	2665	1,933,369.00	05/04/1969
285	2669	2,322,021.00	24/06/1965
286	2670	262,610.00	12/06/1965
287	2671	1,880,224.00	20/05/1974
288	2673	804,901.00	12/09/1972
289	2675	294,724.00	25/10/1966
290	2677	7,291,645.00	25/10/1970
291	2682	9,217,901.00	17/01/1972
292	2684	4,554,240.00	26/02/1971
293	2686	1,570,130.00	08/01/1958
294	2689	1,220,850.00	25/12/1970
295	2690	4,618,204.00	05/08/1972
296	2691	7,997,043.00	11/01/1974
297	2692	4,749,994.00	05/11/1973
298	2693	4,713,268.05	24/07/1973
299	2694	3,487,102.00	16/08/1974
300	2695	2,568,136.00	10/06/1965
301	2698	136,530.10	30/08/1970
302	2699	3,621,324.00	08/02/1972
303	2700	1,143,368.00	30/12/1959
304	2701	523,870.00	23/12/1962
305	2702	3,126,955.00	30/11/1975
306	2703	10,035,690.00	04/04/1968
307	2706	1,382,700.00	26/03/1971

308	2707	4,739,540.00	28/08/1971
309	2710	2,075,316.00	05/01/1960
310	2713	9,936,004.00	18/11/1966
311	2715	1,932,112.00	01/08/1963
312	2717	5,100,896.00	15/06/1970
313	2720	9,319,294.00	05/10/1964
314	2721	4,220,252.00	28/01/1975
315	2723	7,144,472.00	01/01/1971
316	2725	4,400,442.00	01/03/1973
317	2726	219,731.00	29/01/1969
318	2727	600,100.00	10/10/1966
319	2729	5,153,339.00	03/03/1975
320	2731	2,027,678.00	19/05/1975
321	2733	1,571,672.00	18/09/1970
322	2735	1,975,545.00	26/06/1973
323	2736	3,374,507.00	26/06/1974
324	2739	858,272.00	13/12/1965
325	2740	266,481.00	20/04/1972
326	2741	4,104,485.00	20/11/1968
327	2742	3,754,840.00	19/08/1963
328	2744	194,400.00	01/07/1974
329	2745	12,450,000.00	17/11/1969
330	2749	3,510,610.00	02/11/1966
331	2750	12,087,360.00	30/11/1969
332	2757	5,803,502.00	23/04/1969
333	2759	3,248,965.00	03/07/1976
334	2760	2,920,627.00	30/01/1970
335	2762	289,789.00	05/03/1969
336	2763	1,855,432.00	07/07/1968
337	2765	3,865,824.00	04/06/1974
338	2767	38,200.00	26/02/1961

339	2768	3,759,940.00	25/12/1970
340	2771	8,377,418.00	08/04/1971
341	2773	5,261,467.00	04/01/1966
342	2774	3,858,389.00	24/06/1967
343	2776	1,697,400.00	31/12/1972
344	2779	8,234,482.00	06/09/1971
345	2781	7,041,643.00	12/12/1970
346	2783	2,440,927.00	07/05/1971
347	2784	5,066,628.65	21/12/1970
348	2787	3,098,928.00	14/08/1972
349	2788	2,175,636.00	07/03/1972
350	2790	12,607,728.00	08/04/1972
351	2791	3,992,897.00	01/07/1976
352	2792	6,130,706.00	16/01/1976
353	2794	2,442,241.00	26/02/1972
354	2795	2,500,296.00	22/12/1965
355	2796	4,277,748.00	16/10/1974
356	2797	1,629,569.00	26/02/1975
357	2801	247,625.00	18/05/1976
358	2802	218,015.00	16/01/1976
359	2803	2,500,392.00	15/08/1959
360	2805	5,298,380.00	23/11/1969
361	2807	119,713.00	04/08/1962
362	2808	2,822,162.00	01/05/1974
363	2809	3,709,700.00	01/04/1976
364	2812	2,082,954.00	24/02/1974
365	2814	5,180,392.00	01/07/1974
366	2815	4,006,406.00	22/10/1976
367	2817	3,660,356.00	18/09/1977
368	2818	730,254.00	03/03/1975
369	2819	2,836,876.00	18/04/1977

370	2821	7,819,664.00	25/11/1964
371	2822	7,158,154.00	17/05/1965
372	2824	2,913,690.00	12/06/1974
373	2825	1,599,295.00	18/12/1967
374	2827	1,570,109.00	19/02/1958
375	2829	5,461,785.00	22/04/1975
376	2830	1,496,300.00	04/11/1965
377	2832	323,206.30	02/09/1967
378	2836	2,662,090.00	01/03/1971
379	2837	1,853,302.00	03/07/1966
380	2842	978,704.00	25/01/1966
381	2843	9,084,947.00	10/06/1972
382	2849	806,936.00	15/08/1978
383	2852	4,288,104.15	09/10/1966
384	2854	4,863,134.00	03/03/1977
385	2855	643,921.00	17/07/1978
386	2862	706,375.00	27/10/1971
387	2863	7,330,225.00	11/08/1973
388	2865	3,275,181.00	21/07/1973
389	2866	341,337.00	19/09/1965
390	2868	3,866,072.00	08/08/1971
391	2877	12,929,276.00	10/11/1973
392	2878	8,647,653.00	27/06/1972
393	2884	475,069.00	25/12/1965
394	2886	265,550.00	08/09/1963
395	2887	301,140.00	21/03/1964
396	2890	1,390,393.00	07/06/1970
397	2892	752,640.00	08/08/1965
398	2893	3,870,000.00	23/04/1967
399	2894	704,738.00	28/01/1964
400	2897	1,789,652.00	28/12/1967

401	2899	2,394,291.00	01/09/1965
402	2900	3,870,642.00	25/10/1968
403	2901	2,480,172.00	09/04/1976
404	2903	6,504,959.00	17/08/1974
405	2905	6,233,139.00	08/10/1968
406	2906	4,858,299.00	27/10/1972
407	2907	5,043,627.00	21/07/1963
408	2908	9,365,000.00	09/10/1975
409	2909	3,088,358.00	07/08/1969
410	2910	2,734,784.00	10/01/1966
411	2911	722,010.00	07/06/1966
412	2914	6,847,810.00	30/03/1969
413	2915	2,891,100.00	19/11/1968
414	2916	2,314,412.00	13/04/1978
415	2917	461,538.00	23/11/1971
416	2918	5,308,082.00	19/02/1966
417	2921	3,695,300.00	25/05/1972
418	2927	2,318,750.00	13/12/1966
419	2930	3,465,951.80	07/04/1974
420	2933	8,354,711.00	14/10/1970
421	2935	11,923,792.00	12/11/1967
422	2936	729,302.00	27/10/1965
423	2937	2,493,120.00	24/11/1972
424	2938	2,365,560.00	13/11/1972
425	2939	12,093,464.00	12/11/1973
426	2940	963,588.00	21/06/1967
427	2945	874.00	18/03/1972
428	2946	5,392,525.00	23/06/1959
429	2949	1,676,088.00	03/02/1972
430	2950	1,391,284.00	17/01/1965
431	2952	2,940,780.00	08/11/1969

432	2953	5,654,172.00	21/05/1966
433	2954	575,110.00	01/07/1967
434	2955	629,672.00	04/09/1969
435	2958	6,457,845.00	09/11/1966
436	2960	2,889,525.00	05/10/1978
437	2961	6,325,890.00	18/11/1968
438	2966	3,373,296.00	12/11/1980
439	2968	3,808,112.00	07/03/1973
440	2973	14,865,470.00	28/06/1974
441	2974	8,436,263.00	13/03/1974
442	2976	3,426,726.00	06/06/1977
443	2981	2,039,184.00	02/06/1965
444	2986	510,720.00	06/06/1965
445	2993	1,492,650.00	06/04/1971
446	2995	10,182,080.00	12/02/1976
447	2998	6,874,975.00	29/04/1972
448	3000	3,079,990.00	23/12/1962
449	3001	7,434,318.00	07/11/1975
450	3003	4,278,822.00	26/03/1978
451	3004	2,229,550.00	21/08/1971
452	3006	4,666,168.00	19/07/1971
453	3007	11,245,014.60	07/12/1974
454	3008	8,948,548.00	26/11/1979
455	3009	993,000.00	09/11/1976
456	3010	868,357.00	21/06/1967
457	3011	3,189,040.00	26/08/1968
458	3012	5,523,728.00	09/05/1980
459	3013	2,019,700.00	24/07/1974
460	3015	2,738,100.00	13/02/1973
461	3019	6,429,251.00	08/01/1971
462	3025	1,173,018.00	05/11/1963

463	3029	6,858,434.00	03/01/1970
464	3030	3,209,950.00	11/03/1961
465	3032	2,890,534.00	17/09/1962
466	3034	9,880,368.00	30/11/1962
467	3035	3,068,130.00	14/04/1970
468	3040	2,829,180.00	12/01/1969
469	3041	2,124,523.00	30/10/1966
470	3044	500,830.00	05/11/1976
471	3045	1,961,094.00	16/11/1971
472	3046	2,663,000.00	02/12/1971
473	3050	4,571,305.00	13/11/1971
474	3052	2,463,270.00	23/01/1969
475	3054	2,408,029.00	31/08/1968
476	3056	2,816,538.15	27/08/1975
477	3059	1,394,150.00	19/04/1967
478	3060	1,355,308.00	03/05/1965
479	3062	1,982,425.00	12/08/1979
480	3063	11,265,058.00	19/10/1975
481	3064	2,008,072.00	29/11/1973
482	3065	3,855,626.00	19/12/1971
483	3068	6,042,916.70	14/06/1976
484	3069	10,796,152.00	29/05/1965
485	3070	2,772,430.00	10/01/1980
486	3073	3,404,110.00	24/10/1978
487	3075	2,814,618.00	13/08/1961
488	3076	1,384,270.00	04/07/1970
489	3079	625,671.00	22/02/1965
490	3082	1,727,385.00	02/12/1979
491	3083	10,282,371.00	18/11/1973
492	3084	3,996,492.00	18/05/1967
493	3086	6,442,564.00	05/02/1981

494	3088	3,470,047.00	26/04/1974
495	3089	7,954,974.00	24/02/1964
496	3090	5,674,741.00	06/12/1969
497	3091	3,982,335.00	07/02/1973
498	3099	2,066,508.00	10/05/1970
499	3100	3,953,240.00	31/12/1978
500	3113	4,844,000.00	15/10/1976
501	3118	3,157,703.00	03/12/1970
502	3120	6,921,844.00	16/10/1965
503	3121	6,689,685.00	17/11/1980
504	3122	4,644,006.00	19/11/1979
505	3123	4,348,264.00	03/02/1979
506	3124	7,108,757.00	13/09/1979
507	3125	4,389,530.00	05/05/1979
508	3126	4,238,628.00	02/05/1979
509	3127	4,835,159.00	01/09/1980
510	3129	5,036,512.00	13/07/1980
511	3130	5,576,076.00	21/01/1981
512	3132	3,174,906.00	10/04/1979
513	3134	3,602,648.00	11/02/1979
514	3135	4,547,314.00	13/05/1983
515	3136	2,358,816.00	02/05/1970
516	3137	3,329,120.00	28/08/1975
517	3138	2,258,382.00	13/04/1966
518	3139	3,462,129.00	28/01/1971
519	3141	2,626,824.00	28/02/1978
520	3143	2,195,568.00	16/07/1971
521	3144	2,516,875.00	01/07/1973
522	3146	3,300,938.00	18/02/1975
523	3147	2,154,494.00	22/02/1967
524	3149	2,315,700.00	10/04/1977

525	3151	4,876,960.00	09/04/1980
526	3152	1,745,339.00	14/09/1968
527	3153	1,843,626.00	13/12/1970
528	3156	2,983,112.00	22/12/1969
529	3157	3,505,830.00	21/03/1973
530	3158	1,832,242.00	20/09/1969
531	3159	2,422,500.00	14/03/1972
532	3160	3,162,475.00	19/09/1976
533	3161	3,169,493.00	06/12/1974
534	3162	1,240,946.00	04/11/1965
535	3163	3,238,400.00	20/10/1969
536	3165	3,169,493.00	04/12/1969
537	3167	5,487,654.00	18/09/1975
538	3168	4,225,566.00	30/12/1982
539	3171	2,154,994.10	26/02/1974
540	3172	4,355,255.00	14/02/1974
541	3174	2,197,952.00	30/05/1976
542	3175	2,330,736.00	20/09/1969
543	3176	4,773,534.00	19/09/1971
544	3177	5,035,092.00	02/03/1980
545	3178	6,639,928.00	13/06/1978
546	3179	2,511,783.00	01/09/1983
547	3181	5,002,294.00	15/11/1979
548	3182	2,544,540.00	21/01/1967
549	3183	4,063,720.00	02/10/1979
550	3187	4,719,076.00	14/02/1971
551	3199	6,320,365.00	01/08/1977
552	3201	9,599,066.00	20/04/1970
553	3205	5,363,630.00	29/11/1973
554	3210	7,857,980.00	11/04/1966
555	3211	4,359,780.00	17/08/1971

556	3213	7,727,548.00	19/07/1978
557	3214	5,172,824.00	10/04/1969
558	3216	6,563,662.00	09/02/1975
559	3219	2,490,982.00	26/12/1975
560	3222	1,620,538.00	07/09/1975
561	3226	2,182,667.00	23/12/1973
562	3227	2,294,674.00	20/08/1974
563	3228	2,710,837.00	02/01/1976
564	3229	2,396,496.00	27/10/1975
565	3231	2,151,697.00	12/12/1974
566	3232	2,893,702.00	19/08/1976
567	3233	2,021,344.00	20/08/1974
568	3237	2,371,750.00	27/11/1973
569	3240	1,796,600.00	16/07/1974
570	3242	2,243,194.00	08/11/1974
571	3243	3,543,764.00	16/09/1973
572	3245	2,243,194.00	12/04/1978
573	3247	2,802,130.00	20/10/1974
574	3252	2,732,953.00	18/09/1973
575	3255	2,989,160.00	09/09/1976
576	3256	2,663,250.00	20/12/1973
577	3261	4,352,520.00	05/09/1976
578	3262	1,662,496.00	25/12/1976
579	3263	2,938,188.00	12/08/1975
580	3264	2,374,713.00	20/07/1974
581	3266	2,160,166.00	18/10/1977
582	3267	2,906,816.00	05/05/1974
583	3271	10,677,935.00	01/12/1971
584	3273	2,685,720.00	04/08/1969
585	3274	2,416,619.00	06/06/1968
586	3275	57,505.90	17/12/1973

587	3277	2,004,130.00	26/01/1975
588	3279	2,877,834.00	12/09/1978
589	3281	5,155,182.00	22/02/1984
590	3283	3,263,073.00	30/12/1964
591	3286	5,414,344.00	09/02/1982
592	3289	4,031,890.00	30/11/1986
593	3291	9,387,636.00	15/06/1965
594	3292	6,172,747.00	26/12/1969
595	3297	5,212,600.00	02/02/1983
596	3300	4,920,293.00	11/12/1980
597	3302	9,316,671.90	17/05/1971
598	3304	3,005,208.85	08/02/1980
599	3305	2,216,219.00	22/02/1968
600	3312	2,029,363.00	05/05/1967
601	3316	5,537,900.00	17/02/1978
602	3318	7,399,664.00	07/08/1973
603	3320	6,680,987.00	02/11/1973
604	3324	7,265,992.00	01/03/1976
605	3326	8,627,000.00	10/07/1980
606	3328	6,407,477.00	07/11/1982
607	3329	5,915,050.00	14/02/1978
608	3330	4,759,965.00	26/07/1981
609	3331	5,801,512.00	13/08/1980
610	3332	2,984,064.00	22/03/1983
611	3334	3,819,952.00	04/01/1978
612	3335	5,103,347.00	08/08/1982
613	3337	6,269,986.00	21/03/1979
614	3338	7,702,495.00	05/09/1974
615	3340	4,617,504.00	05/05/1977
616	3341	4,671,875.00	06/12/1978
617	3344	5,397,469.00	04/10/1976

618	3345	11,949,559.00	23/11/1981
619	3346	8,505,690.00	01/01/1982
620	3347	4,705,590.00	15/04/1986
621	3350	5,007,945.00	09/03/1977
622	3351	5,738,147.00	31/12/1974
623	3352	4,409,605.00	15/07/1982
624	3354	4,787,860.00	12/05/1982
625	3355	4,117,662.00	06/04/1984
626	3356	5,247,000.00	01/03/1981
627	3357	5,264,606.00	13/11/1980
628	3358	5,147,578.00	11/07/1983
629	3359	3,954,462.00	18/08/1986
630	3360	3,947,141.00	02/01/1987
631	3361	10,826,008.00	15/08/1966
632	3369	5,229,698.00	20/02/1982
633	3370	5,086,960.85	12/06/1981
634	3374	5,164,240.00	07/09/1983
635	3376	4,959,891.00	25/07/1986
636	3377	5,100,405.00	16/03/1980
637	3378	10,836,308.00	01/01/1980
638	3380	6,387,684.00	18/11/1977
639	3381	4,371,142.00	20/09/1980
640	3382	2,904,870.80	29/03/1980
641	3389	2,709,430.00	22/02/1980
642	3392	3,156,950.00	26/08/1979
643	3399	2,780,604.85	27/11/1983
644	3402	3,356,114.00	12/12/1981
645	3403	2,984,383.00	03/12/1979
646	3404	1,878,285.00	12/10/1980
647	3411	2,068,770.00	01/07/1975
648	3413	8,374,987.00	16/09/1976

649	3417	2,820,624.00	25/10/1974
650	3418	2,589,775.00	25/08/1973
651	3421	6,152,851.00	13/11/1973
652	3428	570,040.00	12/01/1976
653	3430	3,734,080.00	19/05/1975
654	3431	7,382,943.00	17/09/1982
655	3433	2,931,665.00	26/11/1982
656	3437	3,262,503.00	16/04/1981
657	3449	3,110,263.00	31/05/1986
658	3451	4,523,210.00	20/12/1982
659	3452	2,929,094.00	30/12/1975
660	3453	5,850,000.00	23/10/1984
661	3455	4,614,956.00	28/07/1981
662	3458	4,952,739.00	29/07/1985
663	3461	5,670,538.00	11/05/1984
664	3462	4,705,590.00	14/08/1987
665	3463	3,834,163.00	16/01/1983
666	3464	5,046,354.00	27/09/1969
667	3467	4,958,567.00	02/12/1984
668	3468	5,147,272.00	17/11/1972
669	3469	5,003,494.00	01/09/1983
670	3470	4,565,440.00	18/07/1983
671	3476	5,076,584.00	31/12/1977
672	3477	2,394,137.00	18/08/1975
673	3480	4,697,678.00	27/09/1987
674	3482	5,699,754.00	28/10/1986
675	3484	5,539,460.00	15/10/1979
676	3485	9,196,362.50	07/09/1980
677	3488	8,408,336.00	10/05/1973
678	3489	7,316,665.00	22/08/1978
679	3490	6,634,201.00	10/01/1977

680	3491	5,208,659.00	27/08/1980
681	3494	3,350,113.00	31/05/1980
682	3495	3,732,096.10	02/02/1984
683	3502	5,285,845.00	18/01/1983
684	3507	4,082,292.00	14/11/1980
685	3513	4,086,132.00	05/11/1982
686	3514	4,290,000.00	18/09/1979
687	3515	3,137,468.70	05/11/1983
688	3520	9,213,955.00	21/06/1985
689	3522	6,064,660.00	27/01/1983
690	3524	10,796,523.00	01/11/1979
691	3528	9,263,168.00	26/08/1978
692	3538	5,157,844.00	17/06/1979
693	3539	6,125,593.30	23/07/1984
694	3547	5,173,990.00	04/05/1987
695	3549	5,148,727.00	05/06/1983
696	3554	5,568,026.00	01/12/1983
697	3556	6,541,193.00	24/04/1978
698	3562	6,140,987.70	11/08/1982
699	3563	4,994,543.00	03/03/1983
700	3564	5,577,200.00	10/07/1990
701	3572	5,615,830.00	08/10/1982
702	3580	7,643,808.30	06/02/1985
703	3581	8,625,000.00	01/07/1977
704	3591	9,946,319.00	21/04/1974
705	3597	7,518,703.00	19/01/1977
706	3602	7,597,154.70	01/12/1977
707	3604	6,542,543.00	09/01/1978
708	3605	9,869,219.00	23/10/1974
709	3670	9,786,533.00	03/07/1977
		2,621,078,703.30	

APPENDIX II: STAFF CAR LOAN PROTECTION SCHEME

CAR LOAN BALANCE AS AT 31 DECEMBER 2015			
NO	S/NO	AMOUNT	DATE OF BIRTH
1	837	181,988.00	24/10/1956
2	846	682,776.00	06/11/1956
3	1064	161,620.00	01/01/1957
4	1100	294,600.00	01/07/1957
5	1106	112,309.00	04/03/1959
6	1144	948,747.00	31/12/1958
7	1279	128,958.00	25/06/1957
8	1302	320,905.00	20/01/1957
9	1323	222,788.00	30/12/1958
10	1330	252,000.00	30/01/1957
11	1357	30,394.00	21/02/1956
12	1366	165,438.00	09/10/1956
13	1368	158,512.00	31/12/1956
14	1377	1,203,999.00	27/07/1959
15	1394	1,701,041.00	01/07/1962
16	1447	328,525.00	08/09/1956
17	1451	1,178,989.00	13/12/1959
18	1472	511,921.00	31/12/1959
19	1473	1,818,511.00	04/12/1959
20	1478	953,324.00	06/11/1961
21	1486	1,069,435.00	12/08/1960
22	1513	1,200,000.00	24/12/1958
23	1531	342,820.00	17/06/1960
24	1567	233,312.00	22/10/1956
25	1662	237,728.00	24/02/1960
26	1696	1,038,864.00	17/12/1959
27	1702	224,135.00	25/01/1958
28	1729	338,450.00	12/01/1957
29	1770	256,632.00	22/07/1958

30	1771	213,876.00	30/05/1960
31	1776	2,090,890.00	28/12/1959
32	1822	181,000.00	12/10/1957
33	1825	673,195.00	23/07/1958
34	1830	590,652.10	24/03/1960
35	1850	3,683,000.00	30/12/1960
36	1854	316,649.00	21/08/1960
37	1883	342,205.00	30/03/1957
38	1891	129,493.00	17/01/1966
39	1903	150,513.00	09/05/1956
40	1913	434,565.00	01/07/1962
41	1946	859,195.00	13/04/1960
42	1951	2,350,585.00	22/12/1962
43	1962	2,864,845.00	02/06/1960
44	1963	1,374,979.00	07/10/1964
45	1971	14,143.00	10/05/1965
46	1977	616,655.00	11/03/1961
47	1978	763,887.00	20/10/1963
48	1981	1,844,261.00	17/01/1965
49	1984	1,940,000.00	01/07/1962
50	1989	443,046.00	19/02/1961
51	1993	1,520,685.00	28/11/1960
52	1998	1,724,116.00	29/06/1966
53	2001	157,425.00	14/03/1963
54	2002	566,664.00	12/05/1965
55	2005	484,590.00	24/01/1962
56	2007	437,628.00	05/05/1968
57	2014	2,222,643.00	04/07/1965
58	2018	45,818.00	23/12/1964
59	2037	1,440,268.00	24/03/1967
60	2047	857,635.00	06/06/1961

61	2049	572,882.00	23/08/1962
62	2054	1,208,332.00	28/02/1961
63	2056	1,338,825.00	23/03/1961
64	2064	56,204.00	02/03/1963
65	2067	189,973.00	22/08/1967
66	2072	687,500.00	17/09/1965
67	2078	394,712.00	12/12/1965
68	2090	488,864.00	15/10/1965
69	2107	1,826,205.00	04/11/1960
70	2115	2,609,884.00	22/02/1960
71	2126	1,227,807.00	12/12/1958
72	2130	89,871.00	13/06/1957
73	2132	315,512.00	04/03/1963
74	2141	515,160.00	17/07/1957
75	2151	3,221,428.00	01/03/1963
76	2154	851,652.00	01/11/1957
77	2161	77,743.00	08/10/1963
78	2163	591,024.00	29/12/1962
79	2164	1,343,068.00	10/10/1967
80	2166	2,058,888.00	02/03/1965
81	2180	481,483.00	19/06/1965
82	2201	849,993.00	15/07/1963
83	2203	158,292.00	02/10/1965
84	2210	967,261.00	21/07/1965
85	2217	1,368,914.00	31/12/1959
86	2223	1,186,104.00	01/08/1961
87	2236	631,129.00	30/11/1957
88	2239	697,600.00	04/06/1967
89	2247	1,150,000.00	23/11/1959
90	2254	704,152.00	01/04/1964
91	2256	377,760.00	02/09/1961

92	2264	193,881.00	01/07/1964
93	2266	707,836.00	22/09/1958
94	2270	102,825.00	04/12/1970
95	2278	179,952.00	17/03/1957
96	2279	1,631,576.00	01/09/1958
97	2306	797,205.00	01/07/1959
98	2309	952,380.00	07/01/1969
99	2313	130,211.00	18/11/1956
100	2318	137,093.70	07/03/1963
101	2324	640,000.00	04/01/1967
102	2333	4,094.00	05/11/1961
103	2337	858,511.00	25/05/1969
104	2351	1,811,158.00	31/12/1961
105	2355	461,346.65	09/07/1961
106	2381	264,560.00	25/01/1958
107	2401	784,782.00	05/01/1968
108	2415	27,852.00	29/04/1961
109	2421	1,137,608.00	12/12/1961
110	2422	507,590.00	21/06/1965
111	2423	574,141.00	04/08/1968
112	2427	225,000.00	31/12/1961
113	2438	982,118.00	10/10/1963
114	2444	1,060,704.00	26/06/1970
115	2445	1,144,759.00	07/07/1966
116	2449	837,000.00	08/09/1958
117	2459	609,980.00	27/09/1972
118	2464	692,097.00	25/12/1961
119	2469	588,185.00	03/12/1963
120	2487	249,986.00	09/01/1967
121	2492	477,752.00	02/03/1969
122	2505	1,435,402.00	29/07/1962

123	2511	1,698,912.00	25/07/1967
124	2512	1,624,976.00	17/01/1961
125	2516	725,920.00	01/05/1957
126	2517	1,490,814.00	26/11/1966
127	2518	153,032.00	17/07/1959
128	2533	534,210.00	11/12/1967
129	2535	1,061,169.00	08/09/1961
130	2538	203,300.00	03/03/1967
131	2549	361,088.00	31/12/1958
132	2551	645,798.00	19/11/1966
133	2554	441,088.00	08/03/1958
134	2557	195,387.00	16/04/1966
135	2559	251,221.00	23/11/1967
136	2560	69,410.00	10/06/1969
137	2564	1,570,553.00	02/02/1968
138	2567	875,000.00	21/05/1958
139	2568	56,270.00	06/02/1956
140	2581	637,522.00	11/02/1973
141	2582	1,747,756.00	30/05/1968
142	2587	379,030.00	26/04/1957
143	2588	920,824.00	30/07/1966
144	2611	110,792.00	04/07/1960
145	2613	1,530,554.00	01/07/1961
146	2625	62,478.00	27/03/1962
147	2628	1,047,750.00	01/07/1960
148	2637	1,368,282.00	12/02/1958
149	2645	989,094.00	16/10/1962
150	2646	3,813,332.00	22/02/1965
151	2652	745,135.00	18/04/1974
152	2658	768,035.00	20/09/1965
153	2677	718,750.00	25/10/1970

154	2681	3,297,338.00	07/12/1967
155	2682	211,616.00	17/01/1972
156	2702	478,125.00	30/11/1975
157	2704	432,134.00	15/01/1967
158	2705	1,366,557.00	03/02/1975
159	2706	495,688.00	26/03/1971
160	2708	1,312,500.00	13/10/1957
161	2710	1,982,334.00	05/01/1960
162	2714	1,166,660.00	20/04/1973
163	2715	950,554.00	01/08/1963
164	2716	789,432.00	23/03/1974
165	2720	2,065,641.00	05/10/1964
166	2721	300,000.00	28/01/1975
167	2734	1,179,106.00	24/11/1967
168	2753	1,760,412.00	02/09/1962
169	2761	646,515.00	04/08/1964
170	2767	1,287,690.00	26/02/1961
171	2773	136,336.00	04/01/1966
172	2775	1,165,590.00	02/04/1960
173	2781	1,488,092.00	12/12/1970
174	2782	903,388.00	26/06/1970
175	2783	1,766,654.00	07/05/1971
176	2787	3,711,138.00	14/08/1972
177	2788	1,092,495.00	07/03/1972
178	2805	401,778.00	23/11/1969
179	2810	271,736.00	15/11/1956
180	2825	2,583,322.00	18/12/1967
181	2830	118,028.00	04/11/1965
182	2831	1,027,081.00	28/11/1963
183	2832	2,204,881.00	02/09/1967
184	2836	401,372.00	01/03/1971

185	2837	1,161,108.00	03/07/1966
186	2842	978,300.00	25/01/1966
187	2849	998,560.00	15/08/1978
188	2852	143,750.00	09/10/1966
189	2858	555,210.00	27/03/1963
190	2861	1,412,976.00	22/08/1965
191	2862	169,270.00	27/10/1971
192	2876	1,784,181.00	26/11/1972
193	2878	369,418.00	27/06/1972
194	2886	816,772.00	08/09/1963
195	2902	1,156,244.00	15/07/1961
196	2903	299,982.00	17/08/1974
197	2907	757,126.00	21/07/1963
198	2909	124,120.00	07/08/1969
199	2910	892,496.00	10/01/1966
200	2913	338,593.00	03/03/1957
201	2914	408,000.00	30/03/1969
202	2915	3,058,109.00	19/11/1968
203	2919	964,245.00	05/07/1968
204	2925	338,573.00	03/03/1958
205	2936	1,996,272.00	27/10/1965
206	2938	921,411.00	13/11/1972
207	2954	519,569.00	01/07/1967
208	2958	2,100,000.00	09/11/1966
209	2968	540,536.00	07/03/1973
210	2971	367,500.00	10/07/1977
211	2977	2,252,083.00	14/08/1977
212	2993	516,657.00	06/04/1971
213	2997	1,760,000.00	06/03/1979
214	2998	1,334,600.00	29/04/1972
215	3004	766,066.00	21/08/1971

216	3009	443,736.00	09/11/1976
217	3010	379,141.00	21/06/1967
218	3014	609,553.00	28/04/1974
219	3015	1,387,003.00	13/02/1973
220	3016	140,833.00	20/10/1961
221	3017	1,583,150.00	13/12/1959
222	3030	1,062,476.00	11/03/1961
223	3040	1,008,300.00	12/01/1969
224	3041	1,230,280.00	30/10/1966
225	3050	655,940.00	13/11/1971
226	3052	127,325.00	23/01/1969
227	3055	601,994.00	28/02/1960
228	3069	261,870.00	29/05/1965
229	3070	740,800.00	10/01/1980
230	3082	776,800.00	02/12/1979
231	3089	199,468.00	24/02/1964
232	3100	761,874.00	31/12/1978
233	3114	650,000.00	13/12/1971
234	3140	1,034,994.00	13/06/1973
235	3149	592,220.00	10/04/1977
236	3171	94,668.00	26/02/1974
237	3175	544,424.00	20/09/1969
238	3176	249,375.00	19/09/1971
239	3183	534,714.00	02/10/1979
240	3186	735,000.00	08/01/1972
241	3198	1,607,138.00	31/01/1971
242	3202	1,397,776.00	01/02/1964
243	3208	1,566,650.00	07/11/1973
244	3211	1,720,829.00	17/08/1971
245	3295	733,328.00	09/05/1975
246	3301	123,513.00	01/07/1962

247	3313	185,827.00	12/02/1972
248	3316	1,010,552.00	17/02/1978
249	3321	733,324.00	09/11/1967
250	3335	495,107.00	08/08/1982
251	3342	947,048.00	03/12/1978
252	3367	544,428.00	04/02/1981
253	3381	854,988.00	20/09/1980
254	3398	811,438.00	05/05/1972
255	3404	704,272.00	12/10/1980
256	3408	683,312.00	02/11/1973
257	3414	722,220.00	19/07/1977
258	3421	624,049.00	13/11/1973
259	3422	1,104,197.00	09/09/1970
260	3425	1,163,190.00	06/03/1982
261	3427	1,933,328.00	28/09/1978
262	3431	318,799.00	17/09/1982
263	3448	1,114,443.00	22/12/1980
264	3457	901,246.00	01/07/1978
265	3475	876,880.00	29/05/1973
266	3477	392,896.00	18/08/1975
267	3479	3,013,880.00	28/04/1979
268	3496	647,351.00	10/02/1982
269	3506	868,393.00	10/05/1973
270	3509	948,523.00	05/03/1970
271	3511	839,274.00	05/09/1986
272	3514	2,077,776.00	18/09/1979
273	3523	1,016,101.00	07/07/1977
274	3531	363,628.00	01/02/1968
275	3532	949,995.00	27/09/1980
276	3533	1,031,249.00	07/12/1980
277	3536	1,225,000.00	01/02/1980

278	3548	918,324.00	11/08/1983
279	3568	1,159,568.00	19/02/1991
280	3569	1,308,880.00	19/11/1970
281	3570	1,022,216.00	17/02/1987
282	3575	1,151,171.00	28/01/1988
283	3582	1,237,635.00	27/03/1986
284	3588	1,291,664.00	26/09/1990
285	3598	1,152,012.00	27/12/1987
286	3600	829,956.00	02/04/1991
		252,402,348.45	

APPENDIX III : STAFF DEVELOPMENT LOAN PROTECTION SCHEME

Development loans as at 31st December 2015			
NO	S/NO	AMOUNT	DATE OF BIRTH
1	826	288,275.00	01/05/1956
2	836	1,720,000.00	09/01/1958
3	837	254,012.00	24/10/1956
4	846	270,132.00	06/11/1956
5	931	358,600.00	26/06/1956
6	1064	33,200.00	01/01/1957
7	1076	596,100.00	15/04/1958
8	1091	259,984.00	29/12/1956
9	1106	458,296.00	04/03/1959
10	1144	1,150,714.00	31/12/1958
11	1168	132,400.00	31/12/1956
12	1176	101,636.00	01/07/1956
13	1266	544,420.00	18/02/1959
14	1279	187,500.00	25/06/1957
15	1293	738,994.00	08/04/1959
16	1296	120,492.00	21/04/1956
17	1302	337,136.00	20/01/1957

18	1307	99,983.00	04/09/1956
19	1310	444,444.00	01/07/1957
20	1323	757,620.00	30/12/1958
21	1325	1,333,332.00	12/10/1958
22	1327	1,277,772.00	17/12/1957
23	1330	218,720.00	30/01/1957
24	1344	627,896.00	16/05/1958
25	1368	222,927.00	31/12/1956
26	1369	346,227.00	16/07/1958
27	1377	390,614.00	27/07/1959
28	1378	120,356.00	15/04/1956
29	1385	630,482.00	28/08/1959
30	1447	320,000.00	08/09/1956
31	1469	449,987.00	13/03/1958
32	1472	503,100.00	31/12/1959
33	1473	619,740.00	04/12/1959
34	1486	535,264.00	12/08/1960
35	1487	1,039,999.30	12/03/1959
36	1488	831,036.00	01/07/1958
37	1495	1,036,720.00	16/07/1958
38	1498	1,044,425.00	01/12/1959
39	1506	897,918.00	10/08/1958
40	1513	496,760.00	24/12/1958
41	1516	799,976.00	27/02/1958
42	1529	1,245,255.00	05/02/1958
43	1533	606,918.00	25/08/1959
44	1564	381,813.00	26/04/1957
45	1567	235,650.00	22/10/1956
46	1588	30,500.00	05/03/1956
47	1605	376,300.00	09/03/1958
48	1625	139,312.00	04/05/1956

49	1640	206,250.00	22/12/1958
50	1658	319,886.00	16/01/1960
51	1696	343,729.00	17/12/1959
52	1697	812,478.00	31/12/1962
53	1702	272,698.00	25/01/1958
54	1704	753,952.00	30/12/1958
55	1718	465,456.00	01/07/1959
56	1727	569,441.00	11/10/1961
57	1728	1,195,764.00	21/06/1961
58	1751	1,325,642.00	04/09/1961
59	1768	406,624.00	11/11/1959
60	1771	458,624.00	30/05/1960
61	1782	1,507,772.00	02/05/1961
62	1820	1,225,776.00	13/10/1961
63	1821	980,848.15	25/12/1961
64	1822	256,000.00	12/10/1957
65	1826	884,722.00	22/01/1965
66	1830	612,233.95	24/03/1960
67	1831	2,583,330.00	13/07/1961
68	1832	400,000.00	02/11/1956
69	1834	1,454,530.00	04/09/1958
70	1837	1,184,220.00	29/01/1957
71	1850	1,079,755.95	30/12/1960
72	1855	1,533,328.00	03/08/1964
73	1862	1,175,544.00	30/12/1965
74	1883	333,625.00	30/03/1957
75	1901	1,222,216.00	02/12/1959
76	1903	49,148.00	09/05/1956
77	1904	550,000.00	30/05/1966
78	1916	657,202.00	10/07/1957
79	1920	80,300.00	17/03/1956

80	1933	704,000.00	23/07/1958
81	1939	1,450,000.00	13/07/1958
82	1940	583,276.00	10/06/1957
83	1942	613,872.00	21/07/1961
84	1943	922,611.10	31/08/1961
85	1946	894,430.00	13/04/1960
86	1951	1,000,000.00	22/12/1962
87	1963	1,916,658.00	07/10/1964
88	1966	1,118,035.00	09/05/1961
89	1975	719,425.00	28/02/1966
90	1977	373,320.00	11/03/1961
91	1978	366,632.00	20/10/1963
92	1981	909,984.00	17/01/1965
93	1984	1,041,651.00	01/07/1962
94	1988	893,600.00	21/12/1961
95	1990	655,777.00	13/03/1962
96	1991	570,000.00	31/08/1968
97	1993	628,091.00	28/11/1960
98	1998	1,409,716.00	29/06/1966
99	1999	465,000.00	12/08/1967
100	2002	658,899.00	12/05/1965
101	2003	578,125.00	23/11/1964
102	2005	916,666.00	24/01/1962
103	2013	741,112.00	10/02/1965
104	2014	409,630.25	04/07/1965
105	2016	106,228.00	23/12/1964
106	2022	768,054.00	15/06/1968
107	2025	392,686.00	19/01/1967
108	2027	1,173,958.00	21/04/1967
109	2033	608,152.00	01/11/1968
110	2034	571,675.00	10/02/1964

111	2043	638,705.00	03/12/1958
112	2044	534,714.00	03/05/1966
113	2049	439,210.00	23/08/1962
114	2051	550,000.00	24/04/1968
115	2052	854,146.00	14/08/1963
116	2055	1,019,601.00	06/09/1959
117	2056	830,645.00	23/03/1961
118	2057	315,000.00	01/01/1962
119	2061	279,022.00	15/09/1963
120	2070	506,068.00	27/04/1967
121	2073	1,370,000.00	21/10/1967
122	2075	499,855.00	20/01/1966
123	2076	1,497,124.00	27/08/1965
124	2078	425,000.00	12/12/1965
125	2082	502,460.00	07/12/1965
126	2083	435,395.00	19/02/1967
127	2085	541,652.00	14/03/1960
128	2089	282,629.00	01/12/1966
129	2090	304,430.00	15/10/1965
130	2095	1,662,499.00	21/04/1963
131	2096	949,995.00	08/08/1963
132	2112	889,666.55	31/12/1961
133	2115	1,208,319.00	22/02/1960
134	2119	1,180,485.00	07/05/1959
135	2124	649,984.00	01/07/1961
136	2128	1,142,555.00	01/12/1962
137	2129	327,527.00	23/12/1959
138	2130	588,228.00	13/06/1957
139	2154	302,061.00	01/11/1957
140	2161	1,080,615.00	08/10/1963
141	2162	1,222,209.00	30/10/1963

142	2166	868,722.00	02/03/1965
143	2169	415,691.00	25/07/1966
144	2174	979,150.00	17/01/1960
145	2180	1,317,700.00	19/06/1965
146	2187	1,334,720.00	23/07/1970
147	2191	503,080.00	16/05/1968
148	2195	647,777.25	28/05/1966
149	2198	762,316.00	13/09/1971
150	2201	900,175.00	15/07/1963
151	2203	477,752.00	02/10/1965
152	2205	1,262,500.00	15/07/1959
153	2208	1,149,999.00	24/02/1968
154	2210	1,388,864.00	21/07/1965
155	2213	598,864.00	25/10/1959
156	2218	970,137.00	11/08/1970
157	2220	149,313.00	07/06/1957
158	2221	534,362.00	14/02/1959
159	2222	383,278.15	25/03/1958
160	2226	1,053,399.00	10/02/1966
161	2227	1,126,040.00	30/12/1965
162	2229	1,028,000.00	10/04/1962
163	2232	562,500.00	29/09/1962
164	2240	493,072.00	01/07/1968
165	2241	1,215,249.00	31/12/1964
166	2243	2,458,329.00	24/07/1964
167	2245	552,450.00	02/03/1968
168	2246	628,026.00	08/01/1969
169	2248	1,170,000.00	01/07/1962
170	2253	603,849.65	25/05/1961
171	2254	1,002,044.00	01/04/1964
172	2256	1,229,158.00	02/09/1961

173	2266	533,320.00	22/09/1958
174	2277	1,538,333.00	28/09/1970
175	2279	1,067,348.00	01/09/1958
176	2281	995,944.00	10/10/1970
177	2282	393,872.00	25/03/1967
178	2283	754,432.00	14/04/1965
179	2285	464,418.00	01/07/1966
180	2292	970,675.00	04/03/1967
181	2300	279,990.00	01/07/1962
182	2303	407,250.00	19/02/1964
183	2309	333,296.00	07/01/1969
184	2311	874,720.00	11/04/1969
185	2314	427,530.00	27/03/1962
186	2319	288,848.00	12/02/1967
187	2321	166,450.00	13/11/1964
188	2322	308,294.00	08/10/1960
189	2323	323,773.00	16/02/1958
190	2334	525,521.00	28/11/1966
191	2339	940,750.00	31/12/1966
192	2340	279,988.00	08/11/1965
193	2347	586,760.00	02/05/1957
194	2351	499,986.00	31/12/1961
195	2354	1,483,610.00	24/12/1966
196	2358	283,308.00	01/07/1969
197	2360	1,217,776.00	06/08/1967
198	2368	333,296.00	20/10/1966
199	2370	493,148.00	19/07/1966
200	2374	786,112.00	06/06/1957
201	2378	582,040.00	01/04/1964
202	2379	583,666.55	18/08/1969
203	2381	518,516.00	25/01/1958

204	2383	348,891.00	11/11/1960
205	2386	355,520.00	26/03/1968
206	2393	791,319.55	08/12/1964
207	2394	674,755.00	02/02/1965
208	2395	387,500.00	01/07/1959
209	2396	327,555.00	11/04/1964
210	2402	751,111.00	28/09/1963
211	2405	287,500.00	18/02/1970
212	2406	404,658.00	18/01/1968
213	2413	1,197,914.00	22/11/1968
214	2415	427,065.00	29/04/1961
215	2417	385,397.00	01/07/1969
216	2422	875,997.00	21/06/1965
217	2426	330,536.00	18/09/1968
218	2429	1,515,550.00	23/10/1965
219	2435	474,432.00	22/09/1967
220	2438	353,620.00	10/10/1963
221	2441	414,440.00	16/11/1970
222	2442	122,295.00	22/08/1956
223	2444	359,320.00	26/06/1970
224	2449	266,652.00	08/09/1958
225	2452	1,672,219.00	06/06/1969
226	2456	983,332.00	13/09/1971
227	2457	673,634.00	16/04/1969
228	2463	900,175.00	13/09/1965
229	2470	633,856.00	18/12/1972
230	2484	1,666,656.00	14/06/1962
231	2486	1,624,989.00	20/06/1964
232	2487	1,619,436.00	09/01/1967
233	2488	282,778.45	01/07/1963
234	2491	883,327.00	04/10/1970

235	2495	763,887.00	30/08/1969
236	2506	777,620.00	06/11/1958
237	2509	805,554.00	24/08/1965
238	2514	2,890,908.00	02/07/1960
239	2519	714,290.00	24/02/1970
240	2524	949,823.00	23/10/1969
241	2529	451,798.00	31/12/1968
242	2530	1,511,104.00	21/12/1966
243	2535	689,783.00	08/09/1961
244	2536	344,800.00	11/09/1956
245	2540	617,432.00	02/10/1959
246	2545	671,250.00	15/12/1960
247	2546	872,706.00	23/06/1957
248	2549	399,977.00	31/12/1958
249	2551	1,464,560.00	19/11/1966
250	2552	736,669.00	24/12/1963
251	2554	2,117,139.00	08/03/1958
252	2556	999,984.00	11/05/1961
253	2559	466,702.00	23/11/1967
254	2564	1,397,776.00	02/02/1968
255	2568	103,696.00	06/02/1956
256	2569	310,275.00	30/09/1956
257	2579	967,202.00	01/01/1962
258	2584	93,806.00	11/07/1956
259	2597	291,634.00	11/03/1971
260	2600	103,822.00	09/05/1960
261	2603	455,156.00	15/11/1958
262	2608	796,841.00	07/08/1960
263	2609	766,658.00	08/08/1960
264	2613	743,864.00	01/07/1961
265	2616	327,229.00	20/10/1962

266	2621	184,650.00	02/03/1957
267	2625	494,985.00	27/03/1962
268	2628	797,316.00	01/07/1960
269	2631	539,202.00	21/01/1972
270	2636	679,410.00	23/03/1970
271	2641	1,466,666.00	29/11/1959
272	2644	418,500.00	14/07/1969
273	2645	1,208,319.00	16/10/1962
274	2646	1,062,500.00	22/02/1965
275	2651	362,787.00	09/11/1972
276	2653	262,042.00	26/09/1970
277	2656	1,283,324.00	21/09/1964
278	2658	1,133,332.75	20/09/1965
279	2660	997,486.00	23/11/1969
280	2665	487,790.00	05/04/1969
281	2670	374,982.00	12/06/1965
282	2673	348,400.00	12/09/1972
283	2675	233,302.00	25/10/1966
284	2684	2,394,164.00	26/02/1971
285	2689	836,110.00	25/12/1970
286	2693	656,888.00	24/07/1973
287	2698	368,880.00	30/08/1970
288	2700	532,074.00	30/12/1959
289	2701	283,292.00	23/12/1962
290	2702	423,542.00	30/11/1975
291	2704	1,322,208.00	15/01/1967
292	2706	1,487,492.00	26/03/1971
293	2714	443,180.00	20/04/1973
294	2715	652,775.00	01/08/1963
295	2718	573,322.00	04/12/1966
296	2723	1,226,648.00	01/01/1971

297	2727	755,552.00	10/10/1966
298	2730	1,050,331.00	20/10/1974
299	2733	284,366.00	18/09/1970
300	2735	277,500.00	26/06/1973
301	2739	686,560.00	13/12/1965
302	2742	566,646.00	19/08/1963
303	2743	910,625.00	18/12/1960
304	2744	819,443.00	01/07/1974
305	2753	2,050,000.00	02/09/1962
306	2756	875,000.00	11/11/1960
307	2757	583,288.00	23/04/1969
308	2759	445,796.00	03/07/1976
309	2760	1,583,322.00	30/01/1970
310	2762	309,345.00	05/03/1969
311	2763	896,875.00	07/07/1968
312	2765	265,594.00	04/06/1974
313	2776	562,675.00	31/12/1972
314	2781	2,175,000.00	12/12/1970
315	2782	766,624.00	26/06/1970
316	2784	918,634.65	21/12/1970
317	2787	911,438.00	14/08/1972
318	2788	756,818.00	07/03/1972
319	2795	205,375.00	22/12/1965
320	2797	724,375.00	26/02/1975
321	2801	283,500.00	18/05/1976
322	2810	266,515.00	15/11/1956
323	2812	232,460.00	24/02/1974
324	2815	234,888.00	22/10/1976
325	2818	480,000.00	03/03/1975
326	2822	1,127,776.00	17/05/1965
327	2830	349,986.00	04/11/1965

328	2836	741,092.00	01/03/1971
329	2856	420,700.00	22/09/1976
330	2857	910,000.00	29/09/1969
331	2858	930,222.00	27/03/1963
332	2861	373,300.00	22/08/1965
333	2862	562,500.00	27/10/1971
334	2863	1,821,662.00	11/08/1973
335	2867	269,772.00	24/02/1965
336	2868	1,048,910.00	08/08/1971
337	2877	1,233,328.00	10/11/1973
338	2878	766,650.00	27/06/1972
339	2879	686,836.75	23/07/1973
340	2884	336,104.95	25/12/1965
341	2886	402,773.00	08/09/1963
342	2887	262,465.00	21/03/1964
343	2889	999,996.00	23/10/1965
344	2890	407,592.00	07/06/1970
345	2897	466,648.00	28/12/1967
346	2899	1,172,496.00	01/09/1965
347	2900	606,458.00	25/10/1968
348	2901	583,666.55	09/04/1976
349	2907	736,109.00	21/07/1963
350	2908	1,907,776.00	09/10/1975
351	2913	262,500.00	03/03/1957
352	2914	968,750.00	30/03/1969
353	2921	1,933,328.00	25/05/1972
354	2922	222,209.00	15/12/1956
355	2933	1,418,300.00	14/10/1970
356	2934	1,437,500.00	12/05/1964
357	2938	1,102,050.00	13/11/1972
358	2940	2,708,331.00	21/06/1967

359	2946	1,967,212.65	23/06/1959
360	2952	708,328.00	08/11/1969
361	2953	350,412.00	21/05/1966
362	2955	364,085.00	04/09/1969
363	2960	505,554.00	05/10/1978
364	2968	378,328.00	07/03/1973
365	2976	473,938.00	06/06/1977
366	2977	2,291,111.00	14/08/1977
367	2998	666,624.00	29/04/1972
368	3003	1,696,111.00	26/03/1978
369	3006	1,223,994.00	19/07/1971
370	3013	1,128,760.00	24/07/1974
371	3017	1,697,200.00	13/12/1959
372	3027	575,000.00	21/02/1960
373	3030	666,648.00	11/03/1961
374	3032	436,510.00	17/09/1962
375	3035	1,404,000.00	14/04/1970
376	3040	1,437,500.00	12/01/1969
377	3043	637,500.00	15/04/1960
378	3046	923,596.00	02/12/1971
379	3052	1,541,655.00	23/01/1969
380	3053	1,128,746.00	29/04/1973
381	3054	1,976,526.00	31/08/1968
382	3060	1,415,133.00	03/05/1965
383	3070	761,457.40	10/01/1980
384	3079	388,875.00	22/02/1965
385	3084	431,710.00	18/05/1967
386	3099	522,200.00	10/05/1970
387	3121	829,580.00	17/11/1980
388	3123	1,466,662.00	03/02/1979
389	3125	825,000.00	05/05/1979

390	3130	256,656.00	21/01/1981
391	3132	874,999.00	10/04/1979
392	3134	826,037.00	11/02/1979
393	3137	346,500.00	28/08/1975
394	3138	671,104.00	13/04/1966
395	3143	509,588.00	16/07/1971
396	3146	402,160.00	18/02/1975
397	3147	409,710.00	22/02/1967
398	3151	516,797.00	09/04/1980
399	3160	364,165.00	19/09/1976
400	3161	197,905.00	06/12/1974
401	3162	206,107.00	04/11/1965
402	3163	270,408.00	20/10/1969
403	3165	434,444.00	04/12/1969
404	3176	1,488,864.00	19/09/1971
405	3179	590,824.00	01/09/1983
406	3187	286,236.00	14/02/1971
407	3213	901,731.00	19/07/1978
408	3240	50,000.00	16/07/1974
409	3247	244,999.00	20/10/1974
410	3262	325,125.00	25/12/1976
411	3277	364,381.95	26/01/1975
412	3290	684,684.00	20/06/1970
413	3317	931,663.00	31/07/1972
414	3320	1,069,164.00	02/11/1973
415	3332	843,750.00	22/03/1983
416	3334	1,485,000.00	04/01/1978
417	3338	739,790.00	05/09/1974
418	3346	1,183,333.00	01/01/1982
419	3350	2,722,222.00	09/03/1977
420	3357	300,764.00	13/11/1980

421	3360	1,322,220.00	02/01/1987
422	3402	169,630.00	12/12/1981
423	3411	442,610.00	01/07/1975
424	3418	311,062.00	25/08/1973
425	3451	300,565.00	20/12/1982
426	3457	484,014.00	01/07/1978
427	3464	431,660.00	27/09/1969
428	3470	126,666.30	18/07/1983
429	3476	179,600.00	31/12/1977
430	3477	453,250.00	18/08/1975
431	3534	650,000.00	09/10/1978
432	3606	2,791,665.00	08/07/1979
		323,884,868.80	

APPENDIX IV: SCHEDULE FOR PERSONAL LOANS SCHEME

Staff Personal Loans as at 31st December 2015			
No	S/NO	AMOUNT	DATE OF BIRTH
1	837	157,500.00	24/10/1956
2	872	71,730.00	03/11/1957
3	885	36,704.00	07/03/1956
4	931	66,660.00	26/06/1956
5	1064	240,496.00	01/01/1957
6	1077	85,404.00	31/12/1957
7	1091	137,072.00	29/12/1956
8	1097	59,050.00	09/03/1956
9	1099	237,500.00	28/06/1957
10	1100	143,328.00	01/07/1957
11	1106	293,328.00	04/03/1959
12	1110	367,500.00	30/05/1956
13	1144	200,000.00	31/12/1958
14	1176	107,550.00	01/07/1956
15	1199	117,750.00	14/06/1956
16	1257	80,000.00	01/07/1957
17	1264	254,998.00	19/07/1957
18	1266	350,000.00	18/02/1959
19	1279	220,908.00	25/06/1957
20	1281	64,500.00	15/12/1957
21	1293	367,500.00	08/04/1959

22	1296	70,708.00	21/04/1956
23	1302	141,420.00	20/01/1957
24	1307	161,538.00	04/09/1956
25	1310	168,750.00	01/07/1957
26	1323	430,000.00	30/12/1958
27	1325	240,000.00	12/10/1958
28	1327	255,000.00	17/12/1957
29	1330	228,593.00	30/01/1957
30	1344	390,830.00	16/05/1958
31	1357	39,250.00	21/02/1956
32	1366	71,654.00	09/10/1956
33	1368	514,000.00	31/12/1956
34	1369	235,013.00	16/07/1958
35	1376	96,380.00	06/07/1958
36	1377	402,500.00	27/07/1959
37	1378	99,994.00	15/04/1956
38	1385	275,000.00	28/08/1959
39	1394	219,992.00	01/07/1962
40	1447	684,631.00	08/09/1956
41	1469	430,000.00	13/03/1958
42	1472	130,490.00	31/12/1959
43	1473	255,000.00	04/12/1959
44	1486	367,499.75	12/08/1960
45	1487	239,160.00	12/03/1959
46	1488	508,581.00	01/07/1958
47	1495	331,500.00	16/07/1958
48	1502	213,322.00	11/07/1960
49	1506	146,656.00	10/08/1958
50	1529	628,249.00	05/02/1958
51	1533	288,000.00	25/08/1959
52	1564	300,000.00	26/04/1957
53	1567	172,495.00	22/10/1956
54	1588	42,348.00	05/03/1956
55	1605	269,165.00	09/03/1958
56	1615	89,577.00	20/05/1960
57	1625	10,818.00	04/05/1956
58	1640	402,500.00	22/12/1958
59	1654	197,915.00	01/01/1960
60	1657	75,000.00	25/12/1959
61	1664	87,267.00	19/02/1956
62	1665	41,660.00	24/09/1962
63	1670	258,750.00	29/10/1960

64	1685	392,268.00	28/10/1957
65	1697	358,748.00	31/12/1962
66	1699	258,750.00	12/12/1957
67	1700	202,500.00	10/06/1960
68	1701	225,000.00	16/11/1957
69	1702	90,000.00	25/01/1958
70	1704	157,500.00	30/12/1958
71	1718	225,580.00	01/07/1959
72	1728	101,250.00	21/06/1961
73	1729	131,250.00	12/01/1957
74	1738	224,250.00	16/02/1960
75	1748	226,330.00	30/12/1960
76	1758	420,000.00	13/01/1961
77	1761	66,654.00	05/01/1957
78	1768	28,326.00	11/11/1959
79	1770	329,666.00	22/07/1958
80	1771	102,488.00	30/05/1960
81	1776	371,250.00	28/12/1959
82	1780	348,329.00	08/03/1961
83	1782	306,664.00	02/05/1961
84	1785	530,000.00	25/10/1959
85	1787	137,500.00	13/03/1957
86	1820	344,000.00	13/10/1961
87	1824	344,000.00	25/05/1964
88	1826	171,992.00	22/01/1965
89	1827	311,248.00	01/05/1963
90	1829	186,843.00	28/11/1963
91	1830	588,000.00	24/03/1960
92	1837	419,999.00	29/01/1957
93	1846	293,494.00	11/06/1957
94	1854	300,000.00	21/08/1960
95	1855	450,261.00	03/08/1964
96	1862	260,000.00	30/12/1965
97	1883	287,776.00	30/03/1957
98	1898	449,166.00	16/06/1958
99	1903	106,000.00	09/05/1956
100	1904	124,996.00	30/05/1966
101	1910	385,745.00	01/07/1958
102	1913	1,171,496.00	01/07/1962
103	1916	375,000.00	10/07/1957
104	1920	58,000.00	17/03/1956
105	1933	420,000.00	23/07/1958

106	1937	137,500.00	03/01/1961
107	1940	382,500.00	10/06/1957
108	1942	478,330.00	21/07/1961
109	1943	371,328.00	31/08/1961
110	1946	225,000.00	13/04/1960
111	1963	1,056,250.00	07/10/1964
112	1964	845,000.00	15/12/1961
113	1966	935,833.00	09/05/1961
114	1971	352,290.00	10/05/1965
115	1975	317,998.00	28/02/1966
116	1977	37,913.00	11/03/1961
117	1978	89,375.00	20/10/1963
118	1980	210,833.00	27/07/1958
119	1981	333,328.00	17/01/1965
120	1983	824,996.00	14/12/1962
121	1988	225,000.00	21/12/1961
122	1989	231,625.00	19/02/1961
123	1990	28,324.00	13/03/1962
124	1992	187,500.00	21/09/1967
125	1993	216,663.00	28/11/1960
126	1999	134,581.00	12/08/1967
127	2000	301,787.00	01/07/1968
128	2001	330,573.00	14/03/1963
129	2003	280,619.00	23/11/1964
130	2008	200,660.00	01/01/1967
131	2010	250,000.00	20/05/1967
132	2013	172,495.00	10/02/1965
133	2018	275,000.00	23/12/1964
134	2021	199,996.00	09/07/1960
135	2024	300,998.00	31/12/1962
136	2025	27,077.00	19/01/1967
137	2027	286,664.00	21/04/1967
138	2028	150,000.00	20/12/1959
139	2032	280,000.00	26/12/1964
140	2037	256,244.00	24/03/1967
141	2043	139,999.00	03/12/1958
142	2045	63,740.00	05/02/1963
143	2052	557,990.00	14/08/1963
144	2054	283,331.00	28/02/1961
145	2055	81,250.00	06/09/1959
146	2056	374,996.00	23/03/1961
147	2057	67,500.00	01/01/1962

148	2060	166,664.00	27/04/1958
149	2062	183,332.00	12/12/1963
150	2064	199,996.00	02/03/1963
151	2066	172,122.00	24/12/1961
152	2067	141,700.00	22/08/1967
153	2071	143,328.00	12/02/1967
154	2072	124,994.00	17/09/1965
155	2076	63,750.00	27/08/1965
156	2077	325,000.00	22/08/1962
157	2078	187,500.00	12/12/1965
158	2081	141,994.00	12/06/1956
159	2082	354,375.00	07/12/1965
160	2083	193,955.00	19/02/1967
161	2084	316,322.00	28/12/1963
162	2085	127,500.00	14/03/1960
163	2087	266,664.00	19/09/1960
164	2095	54,164.00	21/04/1963
165	2096	226,662.00	08/08/1963
166	2112	247,910.00	31/12/1961
167	2119	91,238.00	07/05/1959
168	2124	134,160.00	01/07/1961
169	2128	266,664.00	01/12/1962
170	2129	200,660.00	23/12/1959
171	2130	137,494.00	13/06/1957
172	2132	204,160.00	04/03/1963
173	2141	855,000.00	17/07/1957
174	2142	363,720.00	24/07/1963
175	2147	700,000.00	18/04/1959
176	2151	218,749.00	01/03/1963
177	2154	262,500.00	01/11/1957
178	2161	297,990.00	08/10/1963
179	2162	412,496.45	30/10/1963
180	2163	479,166.00	29/12/1962
181	2164	290,412.00	10/10/1967
182	2174	412,125.00	17/01/1960
183	2180	262,495.00	19/06/1965
184	2185	405,410.00	18/04/1963
185	2187	292,000.00	23/07/1970
186	2191	315,332.00	16/05/1968
187	2193	341,492.00	20/10/1966
188	2194	116,660.00	04/06/1966
189	2196	34,179.00	30/05/1971

190	2203	63,250.00	02/10/1965
191	2204	390,000.00	16/11/1969
192	2205	477,582.00	15/07/1959
193	2210	83,324.00	21/07/1965
194	2212	613,333.00	18/11/1963
195	2217	269,162.00	31/12/1959
196	2218	240,332.00	11/08/1970
197	2220	150,000.00	07/06/1957
198	2222	191,125.00	25/03/1958
199	2223	174,625.00	01/08/1961
200	2225	342,124.00	28/08/1968
201	2226	311,666.00	10/02/1966
202	2229	34,632.00	10/04/1962
203	2230	33,287.00	30/06/1958
204	2231	373,750.00	22/01/1960
205	2233	183,331.00	28/12/1959
206	2240	72,500.00	01/07/1968
207	2241	231,656.00	31/12/1964
208	2242	102,915.00	22/08/1964
209	2243	573,124.00	24/07/1964
210	2247	173,750.00	23/11/1959
211	2248	283,332.00	01/07/1962
212	2253	174,158.00	25/05/1961
213	2254	297,916.00	01/04/1964
214	2255	300,830.00	20/11/1969
215	2264	344,000.00	01/07/1964
216	2270	275,000.00	04/12/1970
217	2275	175,000.00	01/12/1965
218	2278	197,368.00	17/03/1957
219	2283	191,666.00	14/04/1965
220	2285	112,500.00	01/07/1966
221	2292	190,500.00	04/03/1967
222	2293	150,000.00	27/04/1968
223	2294	247,500.00	14/01/1972
224	2295	334,000.00	17/06/1963
225	2300	105,584.00	01/07/1962
226	2303	301,875.00	19/02/1964
227	2304	52,490.00	22/06/1969
228	2309	289,706.00	07/01/1969
229	2311	340,000.00	11/04/1969
230	2313	104,210.00	18/11/1956
231	2315	315,000.00	25/09/1962

232	2318	272,330.00	07/03/1963
233	2320	206,250.00	08/09/1965
234	2322	196,213.00	08/10/1960
235	2323	86,240.00	16/02/1958
236	2324	344,000.00	04/01/1967
237	2325	200,000.00	30/06/1966
238	2328	349,999.00	27/07/1968
239	2332	87,499.00	18/10/1962
240	2333	420,000.00	05/11/1961
241	2334	408,330.00	28/11/1966
242	2337	210,833.00	25/05/1969
243	2339	208,249.00	31/12/1966
244	2342	37,008.00	14/06/1960
245	2348	89,245.00	01/07/1960
246	2350	344,000.00	01/07/1960
247	2354	154,912.00	24/12/1966
248	2355	381,500.00	09/07/1961
249	2359	317,687.00	12/12/1966
250	2360	143,750.00	06/08/1967
251	2363	166,664.00	20/10/1965
252	2365	284,000.00	19/12/1962
253	2367	385,000.00	23/06/1958
254	2368	241,500.00	20/10/1966
255	2370	109,996.00	19/07/1966
256	2371	230,000.00	12/12/1963
257	2373	52,077.00	09/04/1965
258	2374	209,998.00	06/06/1957
259	2379	178,332.00	18/08/1969
260	2380	202,500.00	23/11/1967
261	2382	158,330.00	10/05/1964
262	2391	83,324.00	23/11/1967
263	2392	15,000.00	22/06/1963
264	2393	147,700.00	08/12/1964
265	2394	215,408.00	02/02/1965
266	2395	89,328.00	01/07/1959
267	2396	147,000.00	11/04/1964
268	2398	216,664.00	28/12/1957
269	2402	114,992.00	28/09/1963
270	2404	96,248.00	23/09/1969
271	2417	39,000.00	01/07/1969
272	2421	453,750.00	12/12/1961
273	2422	668,744.00	21/06/1965

274	2423	325,000.00	04/08/1968
275	2424	272,965.00	24/12/1968
276	2427	250,000.00	31/12/1961
277	2436	160,410.00	01/05/1970
278	2438	58,322.00	10/10/1963
279	2440	237,494.00	18/09/1970
280	2442	65,880.00	22/08/1956
281	2445	289,184.00	07/07/1966
282	2449	110,000.00	08/09/1958
283	2451	253,332.00	08/12/1969
284	2453	286,664.00	16/09/1966
285	2457	199,996.00	16/04/1969
286	2459	349,999.00	27/09/1972
287	2460	79,164.00	19/05/1969
288	2463	247,164.00	13/09/1965
289	2468	96,365.00	31/12/1956
290	2469	520,000.00	03/12/1963
291	2471	240,000.00	04/08/1965
292	2474	300,811.30	17/05/1963
293	2484	570,000.00	14/06/1962
294	2486	75,000.00	20/06/1964
295	2487	134,166.00	09/01/1967
296	2488	113,750.00	01/07/1963
297	2497	74,998.00	12/09/1964
298	2499	98,708.00	15/02/1971
299	2503	466,664.00	30/08/1965
300	2505	102,077.00	29/07/1962
301	2506	650,708.00	06/11/1958
302	2511	783,750.00	25/07/1967
303	2512	133,328.00	17/01/1961
304	2514	480,660.00	02/07/1960
305	2516	935,000.00	01/05/1957
306	2518	50,408.00	17/07/1959
307	2520	391,376.00	22/04/1966
308	2525	91,666.00	24/11/1963
309	2526	145,000.00	28/08/1968
310	2530	37,500.00	21/12/1966
311	2533	43,354.15	11/12/1967
312	2536	367,500.00	11/09/1956
313	2537	700,000.00	03/06/1962
314	2538	143,324.00	03/03/1967
315	2540	349,999.00	02/10/1959

316	2541	779,000.00	31/03/1965
317	2542	384,000.00	21/04/1957
318	2544	124,994.00	11/01/1963
319	2545	525,000.00	15/12/1960
320	2546	315,000.00	23/06/1957
321	2549	236,664.00	31/12/1958
322	2551	770,000.00	19/11/1966
323	2555	59,579.00	31/12/1972
324	2556	399,995.00	11/05/1961
325	2557	385,000.00	16/04/1966
326	2560	17,500.00	10/06/1969
327	2562	69,998.00	24/04/1969
328	2564	66,664.00	02/02/1968
329	2565	341,250.00	05/12/1959
330	2568	258,820.00	06/02/1956
331	2569	137,001.00	30/09/1956
332	2572	92,081.00	10/09/1965
333	2578	7,500.00	18/05/1966
334	2579	375,000.00	01/01/1962
335	2580	163,332.00	16/04/1965
336	2581	210,833.00	11/02/1973
337	2582	690,375.00	30/05/1968
338	2584	54,442.00	11/07/1956
339	2585	86,664.00	30/10/1972
340	2586	31,250.00	25/08/1970
341	2588	91,664.00	30/07/1966
342	2599	62,492.00	05/05/1965
343	2603	300,998.00	15/11/1958
344	2611	141,664.00	04/07/1960
345	2613	83,951.00	01/07/1961
346	2616	150,000.00	20/10/1962
347	2619	144,736.00	27/01/1957
348	2621	178,750.00	02/03/1957
349	2624	24,352.00	01/09/1956
350	2625	308,332.00	27/03/1962
351	2628	227,332.00	01/07/1960
352	2635	130,385.00	04/04/1960
353	2636	147,746.00	23/03/1970
354	2637	847,000.00	12/02/1958
355	2639	174,998.00	10/02/1970
356	2640	810,000.00	02/08/1970
357	2645	726,000.00	16/10/1962

358	2646	553,000.00	22/02/1965
359	2648	247,912.00	24/08/1960
360	2652	73,328.00	18/04/1974
361	2653	183,580.00	26/09/1970
362	2655	39,574.00	15/01/1969
363	2656	521,705.00	21/09/1964
364	2660	31,000.00	23/11/1969
365	2663	66,664.00	26/04/1971
366	2665	100,000.00	05/04/1969
367	2666	149,456.00	29/05/1966
368	2667	92,076.00	12/10/1963
369	2668	24,000.00	01/07/1957
370	2669	89,829.00	24/06/1965
371	2673	225,000.00	12/09/1972
372	2675	98,596.00	25/10/1966
373	2676	311,666.00	27/12/1969
374	2681	177,081.00	07/12/1967
375	2686	683,200.00	08/01/1958
376	2687	277,080.00	01/07/1957
377	2690	19,152.00	05/08/1972
378	2694	124,994.00	16/08/1974
379	2695	250,000.00	10/06/1965
380	2696	137,500.00	15/12/1973
381	2699	225,000.00	08/02/1972
382	2701	139,574.00	23/12/1962
383	2702	52,498.00	30/11/1975
384	2704	603,166.00	15/01/1967
385	2705	344,000.00	03/02/1975
386	2710	275,000.00	05/01/1960
387	2718	149,996.00	04/12/1966
388	2720	369,992.00	05/10/1964
389	2721	250,000.00	28/01/1975
390	2723	517,500.00	01/01/1971
391	2725	80,832.00	01/03/1973
392	2726	25,000.00	29/01/1969
393	2727	180,248.00	10/10/1966
394	2730	154,000.00	20/10/1974
395	2733	38,888.00	18/09/1970
396	2734	950,000.00	24/11/1967
397	2735	80,000.00	26/06/1973
398	2736	89,850.00	26/06/1974
399	2739	344,000.00	13/12/1965

400	2740	58,330.00	20/04/1972
401	2741	458,332.00	20/11/1968
402	2743	547,000.00	18/12/1960
403	2744	187,498.00	01/07/1974
404	2749	291,664.00	02/11/1966
405	2750	261,623.00	30/11/1969
406	2753	485,832.00	02/09/1962
407	2756	559,999.00	11/11/1960
408	2759	119,873.00	03/07/1976
409	2761	49,996.00	04/08/1964
410	2762	198,332.00	05/03/1969
411	2763	641,666.00	07/07/1968
412	2765	61,248.65	04/06/1974
413	2766	184,766.00	26/05/1971
414	2768	714,082.00	25/12/1970
415	2770	477,494.00	05/05/1971
416	2773	135,413.00	04/01/1966
417	2775	306,248.00	02/04/1960
418	2776	205,793.00	31/12/1972
419	2780	240,322.00	17/01/1970
420	2787	508,100.00	14/08/1972
421	2788	112,500.00	07/03/1972
422	2789	860,000.00	21/01/1970
423	2790	77,492.00	08/04/1972
424	2791	61,250.00	01/07/1976
425	2794	204,750.00	26/02/1972
426	2797	35,412.00	26/02/1975
427	2799	166,664.00	06/09/1975
428	2801	187,498.00	18/05/1976
429	2803	250,000.00	15/08/1959
430	2804	71,000.00	10/11/1975
431	2805	20,825.50	23/11/1969
432	2806	152,380.00	27/06/1973
433	2807	162,500.00	04/08/1962
434	2809	57,283.00	01/04/1976
435	2812	73,791.00	24/02/1974
436	2815	37,537.00	22/10/1976
437	2817	37,500.00	18/09/1977
438	2818	53,072.00	03/03/1975
439	2819	52,500.00	18/04/1977
440	2824	708,332.00	12/06/1974
441	2827	164,498.00	19/02/1958

442	2830	282,332.00	04/11/1965
443	2831	450,000.00	28/11/1963
444	2836	333,328.00	01/03/1971
445	2842	433,332.00	25/01/1966
446	2844	264,000.00	27/09/1976
447	2847	137,750.00	07/05/1977
448	2848	121,357.00	01/07/1974
449	2849	134,581.00	15/08/1978
450	2853	264,000.00	01/04/1977
451	2855	92,076.00	17/07/1978
452	2861	297,083.00	22/08/1965
453	2862	150,000.00	27/10/1971
454	2866	191,666.00	19/09/1965
455	2867	51,455.00	24/02/1965
456	2868	592,498.00	08/08/1971
457	2879	279,500.00	23/07/1973
458	2883	134,231.00	24/07/1956
459	2884	227,998.00	25/12/1965
460	2887	143,750.00	21/03/1964
461	2890	300,998.00	07/06/1970
462	2892	124,994.00	08/08/1965
463	2894	174,998.00	28/01/1964
464	2899	291,664.00	01/09/1965
465	2901	47,916.00	09/04/1976
466	2902	205,830.00	15/07/1961
467	2905	208,332.00	08/10/1968
468	2907	485,832.00	21/07/1963
469	2910	225,000.00	10/01/1966
470	2911	448,747.00	07/06/1966
471	2913	68,326.00	03/03/1957
472	2919	618,750.00	05/07/1968
473	2921	568,748.00	25/05/1972
474	2922	125,000.00	15/12/1956
475	2925	87,994.00	03/03/1958
476	2927	53,331.00	13/12/1966
477	2929	201,666.00	04/06/1959
478	2933	287,500.00	14/10/1970
479	2934	595,826.00	12/05/1964
480	2935	229,164.00	12/11/1967
481	2936	490,000.00	27/10/1965
482	2937	637,500.00	24/11/1972
483	2938	531,666.00	13/11/1972

484	2945	317,480.20	18/03/1972
485	2946	250,000.00	23/06/1959
486	2949	266,248.00	03/02/1972
487	2950	237,500.00	17/01/1965
488	2951	165,000.00	27/08/1968
489	2954	151,660.00	01/07/1967
490	2955	265,999.00	04/09/1969
491	2958	352,000.00	09/11/1966
492	2965	257,250.00	13/05/1966
493	2967	53,329.00	07/07/1981
494	2969	371,250.00	27/12/1972
495	2971	434,873.00	10/07/1977
496	2974	262,500.00	13/03/1974
497	2981	66,660.00	02/06/1965
498	2986	102,375.00	06/06/1965
499	2993	266,664.00	06/04/1971
500	2997	356,308.00	06/03/1979
501	3000	48,748.00	23/12/1962
502	3004	136,955.00	21/08/1971
503	3005	29,100.00	20/09/1979
504	3007	335,416.00	07/12/1974
505	3013	9,330.00	24/07/1974
506	3014	174,998.00	28/04/1974
507	3017	164,738.00	13/12/1959
508	3018	99,992.00	17/06/1962
509	3029	770,000.00	03/01/1970
510	3030	487,500.00	11/03/1961
511	3034	395,830.00	30/11/1962
512	3035	210,000.00	14/04/1970
513	3040	396,000.00	12/01/1969
514	3041	431,250.00	30/10/1966
515	3043	84,000.00	15/04/1960
516	3045	364,325.00	16/11/1971
517	3046	6,250.00	02/12/1971
518	3050	550,000.00	13/11/1971
519	3053	46,993.00	29/04/1973
520	3056	173,328.00	27/08/1975
521	3057	358,720.00	03/03/1967
522	3059	350,750.00	19/04/1967
523	3062	99,423.00	12/08/1979
524	3065	44,908.00	19/12/1971
525	3068	39,375.00	14/06/1976

526	3069	1,749,998.00	29/05/1965
527	3075	200,000.00	13/08/1961
528	3076	100,000.00	04/07/1970
529	3078	188,123.00	17/10/1965
530	3079	151,250.00	22/02/1965
531	3084	116,664.00	18/05/1967
532	3088	524,998.00	26/04/1974
533	3089	166,654.00	24/02/1964
534	3091	206,250.00	07/02/1973
535	3093	200,000.00	08/03/1957
536	3094	66,656.00	29/01/1963
537	3096	113,838.00	13/08/1969
538	3097	30,704.00	23/02/1958
539	3100	50,625.00	31/12/1978
540	3101	56,000.00	31/12/1969
541	3103	45,496.00	23/12/1962
542	3106	53,324.00	02/08/1962
543	3110	86,400.00	13/03/1974
544	3112	149,996.00	24/12/1975
545	3114	79,076.00	13/12/1971
546	3115	72,656.00	23/04/1963
547	3118	186,664.00	03/12/1970
548	3122	283,331.00	19/11/1979
549	3126	79,165.00	02/05/1979
550	3127	200,000.00	01/09/1980
551	3129	124,994.00	13/07/1980
552	3136	22,500.00	02/05/1970
553	3138	23,958.00	13/04/1966
554	3143	50,000.00	16/07/1971
555	3144	93,750.00	01/07/1973
556	3147	75,000.00	22/02/1967
557	3149	41,250.00	10/04/1977
558	3151	34,999.00	09/04/1980
559	3152	198,000.00	14/09/1968
560	3153	7,500.00	13/12/1970
561	3155	110,830.00	07/03/1967
562	3156	68,744.00	22/12/1969
563	3158	75,000.00	20/09/1969
564	3161	83,332.00	06/12/1974
565	3162	31,250.00	04/11/1965
566	3164	204,000.00	31/01/1979
567	3166	125,000.00	14/12/1968

568	3169	30,420.00	25/08/1972
569	3170	158,332.00	14/01/1973
570	3171	52,498.00	26/02/1974
571	3172	72,000.00	14/02/1974
572	3173	80,000.00	01/07/1973
573	3174	134,581.00	30/05/1976
574	3176	641,666.00	19/09/1971
575	3177	130,000.00	02/03/1980
576	3178	36,666.00	13/06/1978
577	3179	286,000.00	01/09/1983
578	3182	17,500.00	21/01/1967
579	3193	554,165.00	27/12/1976
580	3195	985,000.00	10/02/1958
581	3197	349,996.00	28/02/1971
582	3199	145,827.00	01/08/1977
583	3202	158,701.00	01/02/1964
584	3203	90,000.00	12/03/1976
585	3204	530,509.00	09/01/1971
586	3205	371,250.00	29/11/1973
587	3208	671,000.00	07/11/1973
588	3213	436,664.00	19/07/1978
589	3214	49,580.00	10/04/1969
590	3219	56,873.00	26/12/1975
591	3220	108,411.00	28/09/1973
592	3221	58,748.00	20/07/1974
593	3222	150,000.00	07/09/1975
594	3224	83,332.00	25/06/1978
595	3225	107,625.00	09/05/1978
596	3227	87,499.00	20/08/1974
597	3228	14,955.00	02/01/1976
598	3233	58,330.00	20/08/1974
599	3234	47,912.00	07/12/1973
600	3235	27,496.00	06/10/1976
601	3236	123,000.00	31/08/1978
602	3241	88,498.00	27/04/1977
603	3242	44,775.00	08/11/1974
604	3244	123,900.00	18/06/1977
605	3246	77,580.00	29/03/1977
606	3248	113,205.00	03/05/1974
607	3250	55,000.00	12/03/1974
608	3252	100,000.00	18/09/1973
609	3253	73,332.00	01/04/1975

610	3254	106,748.00	25/05/1978
611	3255	34,996.00	09/09/1976
612	3256	162,000.00	20/12/1973
613	3257	67,080.00	05/11/1975
614	3259	118,999.00	22/10/1976
615	3260	81,468.00	01/01/1975
616	3262	46,660.00	25/12/1976
617	3263	82,500.00	12/08/1975
618	3264	36,658.00	20/07/1974
619	3265	47,658.00	30/04/1974
620	3266	23,750.00	18/10/1977
621	3267	14,658.00	05/05/1974
622	3268	56,612.00	01/07/1975
623	3269	162,000.00	04/04/1977
624	3271	142,490.00	01/12/1971
625	3272	69,750.00	31/12/1978
626	3273	66,454.00	04/08/1969
627	3274	19,000.00	06/06/1968
628	3276	8,326.00	27/03/1976
629	3277	43,313.00	26/01/1975
630	3281	256,373.00	22/02/1984
631	3282	91,040.00	30/12/1972
632	3283	117,500.00	30/12/1964
633	3290	123,994.00	20/06/1970
634	3293	30,000.00	06/06/1973
635	3297	115,025.00	02/02/1983
636	3302	300,000.00	17/05/1971
637	3306	62,497.00	19/09/1978
638	3307	30,000.00	20/07/1973
639	3309	52,490.00	12/12/1970
640	3310	152,375.00	28/08/1979
641	3311	45,000.00	03/08/1977
642	3312	64,996.00	05/05/1967
643	3316	20,826.00	17/02/1978
644	3317	147,188.00	31/07/1972
645	3321	12,500.00	09/11/1967
646	3322	262,500.00	19/05/1974
647	3328	53,328.00	07/11/1982
648	3330	146,250.00	26/07/1981
649	3331	60,832.00	13/08/1980
650	3332	260,664.00	22/03/1983
651	3334	261,250.00	04/01/1978

652	3335	83,900.00	08/08/1982
653	3342	83,324.00	03/12/1978
654	3343	420,000.00	13/11/1977
655	3344	167,830.00	04/10/1976
656	3345	125,010.00	23/11/1981
657	3350	306,666.00	09/03/1977
658	3352	61,996.00	15/07/1982
659	3354	207,499.00	12/05/1982
660	3355	43,912.00	06/04/1984
661	3356	87,499.00	01/03/1981
662	3360	192,499.00	02/01/1987
663	3361	962,498.00	15/08/1966
664	3367	242,236.00	04/02/1981
665	3370	69,190.65	12/06/1981
666	3374	69,998.00	07/09/1983
667	3376	13,529.00	25/07/1986
668	3381	315,720.00	20/09/1980
669	3382	90,000.00	29/03/1980
670	3383	150,000.00	05/11/1977
671	3385	128,332.00	30/12/1976
672	3386	124,583.00	24/05/1976
673	3387	60,000.00	03/12/1984
674	3388	61,535.00	08/05/1981
675	3389	131,250.00	22/02/1980
676	3392	55,410.00	26/08/1979
677	3393	99,162.00	26/12/1980
678	3395	99,162.00	16/12/1974
679	3397	95,328.00	14/08/1981
680	3398	32,080.00	05/05/1972
681	3400	119,164.00	20/05/1983
682	3401	11,250.00	02/01/1980
683	3402	19,166.00	12/12/1981
684	3403	73,125.00	03/12/1979
685	3404	12,451.00	12/10/1980
686	3405	150,000.00	07/06/1979
687	3407	57,283.00	04/12/1976
688	3408	95,328.00	02/11/1973
689	3409	125,832.00	01/07/1972
690	3410	5,625.00	02/01/1970
691	3414	70,000.00	19/07/1977
692	3415	116,374.00	18/02/1973
693	3416	85,328.00	28/08/1978

694	3417	100,000.00	25/10/1974
695	3427	193,955.00	28/09/1978
696	3429	121,996.00	03/07/1987
697	3432	99,164.00	30/01/1989
698	3433	85,748.00	26/11/1982
699	3434	66,664.00	31/07/1982
700	3435	58,996.00	08/06/1987
701	3436	86,248.00	01/06/1987
702	3437	12,500.00	16/04/1981
703	3439	12,000.00	09/02/1984
704	3448	65,647.00	22/12/1980
705	3449	91,658.00	31/05/1986
706	3452	63,330.00	30/12/1975
707	3454	195,000.00	07/08/1985
708	3455	64,066.00	28/07/1981
709	3457	174,165.00	01/07/1978
710	3459	86,240.00	15/11/1988
711	3460	213,499.00	17/07/1982
712	3463	233,833.00	16/01/1983
713	3465	244,700.00	08/03/1988
714	3472	185,960.00	26/09/1976
715	3474	143,744.00	05/02/1985
716	3476	38,332.00	31/12/1977
717	3485	106,663.00	07/09/1980
718	3488	406,244.00	10/05/1973
719	3489	525,000.00	22/08/1978
720	3490	123,698.30	10/01/1977
721	3491	300,000.00	27/08/1980
722	3492	460,000.00	16/04/1981
723	3493	311,915.00	12/11/1974
724	3494	31,625.00	31/05/1980
725	3497	95,000.00	25/01/1976
726	3498	101,095.00	22/06/1976
727	3499	52,912.00	02/08/1972
728	3501	74,990.00	10/04/1978
729	3502	202,500.00	18/01/1983
730	3503	14,977.00	02/04/1969
731	3504	14,968.00	24/01/1980
732	3506	63,496.00	10/05/1973
733	3507	195,000.00	14/11/1980
734	3509	99,000.00	05/03/1970
735	3511	58,204.00	05/09/1986

736	3512	84,664.00	03/01/1977
737	3516	74,080.00	15/01/1979
738	3518	16,660.00	14/08/1979
739	3519	281,250.00	08/12/1979
740	3522	84,656.00	27/01/1983
741	3523	158,744.00	07/07/1977
742	3525	232,913.00	21/01/1983
743	3526	146,000.00	16/08/1978
744	3528	41,664.00	26/08/1978
745	3529	155,831.00	29/04/1984
746	3530	334,285.00	15/07/1984
747	3531	438,000.00	01/02/1968
748	3532	204,750.00	27/09/1980
749	3534	56,250.00	09/10/1978
750	3535	127,750.00	21/04/1975
751	3536	131,250.00	01/02/1980
752	3540	58,322.00	02/10/1984
753	3541	62,411.00	12/09/1981
754	3542	93,328.00	17/09/1984
755	3543	400,000.00	30/05/1985
756	3546	251,166.00	11/06/1983
757	3548	186,664.00	11/08/1983
758	3552	130,000.00	06/09/1979
759	3553	100,000.00	28/05/1984
760	3554	26,664.00	01/12/1983
761	3555	61,250.00	18/09/1986
762	3557	22,500.00	04/02/1986
763	3558	70,831.00	28/02/1983
764	3561	89,574.00	09/12/1987
765	3566	187,500.00	27/01/1986
766	3567	149,999.00	06/11/1984
767	3570	78,750.00	17/02/1987
768	3571	99,994.00	16/05/1965
769	3573	116,451.00	09/05/1987
770	3574	96,250.00	27/05/1989
771	3575	116,660.00	28/01/1988
772	3576	80,245.00	14/04/1982
773	3577	170,000.00	17/01/1974
774	3579	143,328.00	05/05/1987
775	3580	47,916.00	06/02/1985
776	3583	215,344.00	20/08/1980
777	3585	970,573.00	16/10/1972

778	3587	207,777.00	10/10/1988
779	3588	179,164.00	26/09/1990
780	3589	98,533.00	10/05/1989
781	3592	183,329.00	19/10/1972
782	3593	191,666.00	12/12/1988
783	3597	289,947.50	19/01/1977
784	3598	98,082.00	27/12/1987
785	3601	293,328.00	03/10/1979
786	3604	15,000.00	09/01/1978
787	3606	675,000.00	08/07/1979
788	3610	176,576.00	12/10/1980
789	3611	183,332.00	11/12/1990
790	3613	45,000.00	17/01/1991
791	3618	183,332.00	13/01/1988
792	3619	192,499.00	24/06/1988
793	3620	179,164.00	05/08/1991
794	3625	16,666.00	12/09/1982
795	3629	131,250.00	22/01/1983
796	3634	816,000.00	12/05/1980
797	3637	100,000.00	24/12/1980
798	3640	114,041.00	18/06/1972
799	3641	90,000.00	17/03/1980
800	3650	206,041.00	17/07/1986
801	3653	138,000.00	06/03/1980
802	3659	215,000.00	17/06/1989
803	3667	119,000.00	28/04/1979
804	3668	115,000.00	28/11/1983
805	3674	86,642.00	22/08/1977
806	3677	210,000.00	09/03/1990
807	3680	215,000.00	09/05/1988
808	3684	214,000.00	15/12/1990
809	3685	206,041.00	28/05/1985
810	3700	2,300,000.00	06/03/1958
		176,439,165.45	