

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30TH JUNE, 2020



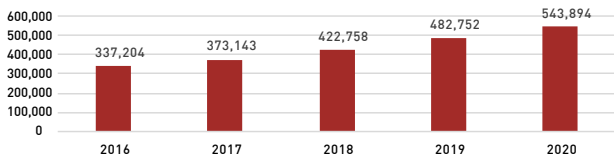
| UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES | EQUITY BANK (KENYA) LIMITED | | | | EQUITY GROUP HOLDINGS PLC | | | | | | | |
|--|-----------------------------|---------------------------|---------------------------|----------------------------|----------------------------|---------------------------|---------------------------|----------------------------|----------------------------|---------------------------|---------------------------|----------------------------|
| | BANK | | | | COMPANY | | | | GROUP | | | |
| | 30 th June 2019 | 31 st Dec 2019 | 31 st Mar 2020 | 30 th June 2020 | 30 th June 2019 | 31 st Dec 2019 | 31 st Mar 2020 | 30 th June 2020 | 30 th June 2019 | 31 st Dec 2019 | 31 st Mar 2020 | 30 th June 2020 |
| | Shs. '000' (Unaudited) | Shs. '000' (Audited) | Shs. '000' (Unaudited) | Shs. '000' (Unaudited) | Shs. '000' (Unaudited) | Shs. '000' (Audited) | Shs. '000' (Unaudited) | Shs. '000' (Unaudited) | Shs. '000' (Unaudited) | Shs. '000' (Audited) | Shs. '000' (Unaudited) | Shs. '000' (Unaudited) |
| STATEMENT OF FINANCIAL POSITION AS AT | | | | | | | | | | | | |
| A. ASSETS | | | | | | | | | | | | |
| 1. Cash (both local & foreign) | 8,462,848 | 10,294,829 | 10,691,593 | 8,345,301 | 286,588 | 12,693,971 | 13,056,741 | 9,619,088 | 20,329,565 | 25,499,983 | 24,702,503 | 26,188,046 |
| 2. Balances due from Central Bank of Kenya | 25,190,039 | 22,299,710 | 15,375,969 | 15,865,945 | - | - | - | - | 25,190,039 | 22,299,710 | 15,375,969 | 15,865,945 |
| 3. Kenya Government and other securities held for dealing purposes | - | - | - | - | - | - | - | - | - | - | - | - |
| 4. Financial assets at fair value through profit and loss | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. Investment securities | 167,028,154 | 154,964,387 | 173,241,943 | 198,148,184 | - | - | - | - | 179,619,474 | 172,208,187 | 189,878,441 | 216,385,915 |
| a) Held to maturity | 16,175,371 | 15,798,028 | 15,813,900 | 14,454,454 | - | - | - | - | 20,187,941 | 21,572,268 | 18,660,039 | 17,666,301 |
| a. Kenya Government securities | 15,564,544 | 15,183,690 | 15,196,620 | 14,454,454 | - | - | - | - | 15,564,544 | 15,183,690 | 15,196,620 | 14,454,454 |
| b. Other securities | 610,827 | 614,338 | 617,280 | - | - | - | - | - | 623,397 | 638,878 | 3,463,419 | 3,211,847 |
| b) Available for sale | 150,852,783 | 139,166,359 | 157,428,043 | 183,693,730 | - | - | - | - | 159,431,533 | 150,635,919 | 171,218,402 | 198,719,614 |
| a. Kenya Government securities | 130,381,996 | 123,389,271 | 142,385,141 | 166,460,811 | - | - | - | - | 130,381,996 | 123,389,271 | 142,385,141 | 166,790,196 |
| b. Other securities | 20,470,787 | 15,777,088 | 15,042,902 | 17,232,919 | - | - | - | - | 29,049,537 | 27,246,648 | 28,833,261 | 31,929,418 |
| 6. Deposits and balances due from local banking institutions | 6,114,400 | 4,000,974 | 2,579,500 | 809,849 | - | - | - | - | 11,507,782 | 7,202,000 | 15,472,363 | 13,157,199 |
| 7. Deposits and balances due from banking institutions abroad | 5,160,404 | 6,800,293 | 8,793,030 | 9,995,689 | - | - | - | - | 33,705,430 | 31,432,500 | 19,616,267 | 31,366,918 |
| 8. Tax recoverable | - | - | - | - | 41,612 | 36,935 | - | 8,923 | 152,696 | 152,696 | 115,701 | 110,843 |
| 9. Loans and advances to customers (net) | 240,595,173 | 276,863,043 | 284,234,137 | 293,741,008 | - | - | - | - | 320,886,253 | 366,440,456 | 379,215,389 | 391,633,218 |
| 10. Balances due from group companies | 869,192 | 925,602 | 4,688,379 | 1,283,328 | 94,912 | 60,535 | 92,861 | 41,530 | - | 19,100 | - | - |
| 11. Investments in associates | - | - | - | - | - | - | - | - | - | - | - | - |
| 12. Investments in subsidiary companies | - | - | - | - | 66,786,117 | 66,786,117 | 70,193,742 | 70,193,742 | - | - | - | - |
| 13. Investments in joint ventures | - | - | - | - | - | - | - | - | - | - | - | - |
| 14. Investment properties | - | - | - | - | - | - | - | - | - | - | - | - |
| 15. Property and equipment | 4,368,972 | 5,725,566 | 5,727,060 | 5,700,234 | - | 12,455 | 12,516 | 12,329 | 10,170,021 | 11,030,843 | 11,374,618 | 11,165,575 |
| 16. Prepaid lease rentals | 12,122 | - | - | - | - | - | - | - | 81,393 | - | - | - |
| 17. Intangible assets | 6,539,528 | 6,191,571 | 6,708,922 | 6,565,858 | - | - | - | - | 7,072,187 | 7,244,414 | 7,713,921 | 7,540,002 |
| 18. Deferred tax asset | 4,925,505 | 5,064,277 | 6,016,906 | 6,769,536 | 82,996 | 84,481 | 84,481 | 77,191 | 6,080,189 | 6,491,884 | 7,469,869 | 8,279,546 |
| 19. Retirement benefit asset | - | - | - | - | - | - | - | - | - | - | - | - |
| 20. Other assets | 13,443,084 | 14,394,985 | 12,628,819 | 14,786,211 | 193,384 | 159,065 | 155,239 | 156,450 | 23,867,546 | 23,661,136 | 22,250,654 | 24,775,866 |
| 21. TOTAL ASSETS | 482,709,421 | 507,525,237 | 530,686,258 | 562,011,143 | 67,485,609 | 79,833,559 | 83,595,580 | 80,109,253 | 638,662,575 | 673,682,541 | 693,185,695 | 746,469,073 |
| B. LIABILITIES | | | | | | | | | | | | |
| 22. Balances due to Central Bank of Kenya | - | - | - | - | - | - | - | - | - | - | - | - |
| 23. Customer deposits | 356,051,631 | 380,603,583 | 399,431,891 | 423,822,908 | - | - | - | - | 458,595,144 | 482,752,134 | 499,328,941 | 543,893,929 |
| 24. Deposits and balances due to local banking institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 25. Deposits and balances due to foreign banking institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 26. Other money market deposits | 4,070,945 | 534,216 | 5,026,430 | - | - | - | - | - | 4,461,640 | 113,414 | 2,513,660 | 343,150 |
| 27. Borrowed funds | 36,193,668 | 41,542,934 | 39,832,786 | 45,962,394 | - | - | - | - | 51,415,487 | 56,600,944 | 52,593,634 | 57,230,292 |
| 28. Balances due to group companies | 201,978 | 176,118 | 434,925 | 586,010 | 510,450 | 618,649 | 4,086,124 | 480,242 | 76,774 | - | 74,804 | 90,233 |
| 29. Tax payable | 553,345 | 1,257,482 | 3,355,773 | 443,305 | - | - | 38,789 | - | 843,411 | 1,928,201 | 4,169,437 | 815,083 |
| 30. Dividends payable | - | - | - | - | - | - | - | - | - | - | - | - |
| 31. Deferred tax liability | - | - | - | - | - | - | - | - | 59,331 | 149,708 | 138,590 | 25,564 |
| 32. Retirement benefit liability | - | - | - | - | - | - | - | - | - | - | - | - |
| 33. Other liabilities | 11,994,330 | 13,496,535 | 9,975,964 | 13,019,225 | 2,884 | 38,511 | 16,567 | 9,204 | 20,471,429 | 20,361,475 | 17,963,108 | 20,710,778 |
| 34. TOTAL LIABILITIES | 409,065,897 | 437,610,867 | 458,057,769 | 483,833,843 | 513,334 | 657,160 | 4,141,480 | 489,446 | 535,923,216 | 561,905,876 | 576,782,174 | 623,109,029 |
| C. SHAREHOLDERS' FUNDS | | | | | | | | | | | | |
| 35. Paid up / assigned capital | 30,000,000 | 30,000,000 | 30,000,000 | 30,000,000 | 1,886,837 | 1,886,837 | 1,886,837 | 1,886,837 | 1,886,837 | 1,886,837 | 1,886,837 | 1,886,837 |
| 36. Share premium (discount) | 9,964,132 | 9,964,132 | 9,964,132 | 9,964,132 | 16,062,607 | 16,062,607 | 16,062,607 | 16,062,607 | 16,062,607 | 16,062,607 | 16,062,607 | 16,062,607 |
| 37. Revaluation reserve | 3,158,143 | 2,380,913 | 1,246,547 | 3,470,579 | - | - | - | - | (5,704,094) | (7,118,600) | (7,816,667) | (4,612,324) |
| 38. Retained earnings / accumulated losses | 30,521,249 | 27,569,325 | 31,417,810 | 34,742,590 | 49,022,831 | 61,226,956 | 61,504,656 | 61,670,363 | 89,405,901 | 99,149,659 | 104,433,749 | 108,171,776 |
| 39. Statutory loan loss reserve | - | - | - | - | - | - | - | - | 117,192 | 738,780 | 738,780 | 738,780 |
| 40. Other reserves | - | - | - | - | - | - | - | - | - | - | - | - |
| 41. Proposed dividends | - | - | - | - | - | - | - | - | - | - | - | - |
| 42. Non controlling interests | - | - | - | - | - | - | - | - | 970,916 | 1,057,382 | 1,098,215 | 1,112,368 |
| 43. TOTAL SHAREHOLDERS' FUNDS | 73,643,524 | 69,914,370 | 72,628,489 | 78,177,301 | 66,972,275 | 79,176,399 | 79,454,100 | 79,619,807 | 102,739,359 | 111,776,665 | 116,403,521 | 123,360,044 |
| 44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS | 482,709,421 | 507,525,237 | 530,686,258 | 562,011,143 | 67,485,609 | 79,833,559 | 83,595,580 | 80,109,253 | 638,662,575 | 673,682,541 | 693,185,695 | 746,469,073 |
| STATEMENT OF COMPREHENSIVE INCOME | | | | | | | | | | | | |
| 1. INTEREST INCOME | | | | | | | | | | | | |
| 1.1 Loans and advances | 12,723,442 | 28,835,285 | 7,293,372 | 15,578,001 | - | - | - | - | 18,629,410 | 41,458,529 | 10,767,246 | 22,510,277 |
| 1.2 Government securities | 7,956,428 | 15,658,672 | 4,156,241 | 8,961,727 | - | - | - | - | 8,506,301 | 16,872,322 | 4,516,558 | 9,763,685 |
| 1.3 Deposits and placements with banking institutions | 101,196 | 799,441 | 106,398 | 155,403 | 167,482 | 181,752 | 255,095 | 403,350 | 507,702 | 1,201,517 | 119,210 | 379,235 |
| 1.4 Other interest income | 33,149 | 190,439 | 16,386 | 31,801 | - | - | - | - | 36,957 | 190,439 | 20,198 | 143,049 |
| 1.5 Total interest income | 20,814,215 | 45,483,837 | 11,572,397 | 24,726,932 | 167,482 | 181,752 | 255,095 | 403,350 | 27,680,371 | 59,722,807 | 15,423,212 | 32,796,246 |
| 2. INTEREST EXPENSES | | | | | | | | | | | | |
| 2.1 Customer deposits | 3,787,015 | 7,908,835 | 2,443,905 | 5,049,348 | - | - | - | - | 5,203,448 | 11,072,280 | 2,821,123 | 6,123,976 |
| 2.2 Deposits and placements from banking institutions | 85,705 | 139,496 | 7,101 | 23,751 | - | - | - | - | 363,002 | 698,524 | 130,191 | 263,122 |
| 2.3 Other interest expense | 1,036,631 | 3,020,094 | 747,591 | 1,449,311 | - | - | - | - | 1,034,670 | 2,969,642 | 926,737 | 1,773,927 |
| 2.4 Total interest expenses | 4,909,351 | 11,068,425 | 3,198,597 | 6,522,410 | - | - | - | - | 6,601,120 | 14,740,446 | 3,878,051 | 8,161,025 |
| 3. NET INTEREST INCOME | 15,904,864 | 34,415,412 | 8,373,800 | 18,204,522 | 167,482 | 181,752 | 255,095 | 403,350 | 21,079,251 | 44,982,361 | 11,545,161 | 24,635,221 |
| 4. NON-INTEREST INCOME | | | | | | | | | | | | |
| 4.1 Fees and commissions income on loans & advances | 2,464,724 | 5,017,215 | 1,284,960 | 2,198,564 | - | - | - | - | 2,753,974 | 5,596,635 | 1,401,477 | 2,457,713 |
| 4.2 Other fees and commissions income | 4,894,965 | 10,371,202 | 2,664,907 | 4,323,723 | - | - | - | - | 7,275,575 | 15,608,742 | 4,002,812 | 6,765,169 |
| 4.3 Foreign exchange trading income | 1,161,139 | 2,312,072 | 695,548 | 1,547,446 | - | - | - | - | 1,859,139 | 3,503,661 | 1,094,954 | 2,230,993 |
| 4.4 Dividend income | - | - | - | - | - | 12,500,000 | 100,000 | 206,800 | - | - | - | - |
| 4.5 Other income | 1,521,600 | 3,032,367 | 1,006,254 | 2,215,493 | 27,511 | 58,586 | 32,326 | 32,326 | 4,654,646 | 6,071,015 | 1,813,918 | 2,946,358 |
| 4.6 Total non-interest income | 10,042,428 | 20,732,856 | 5,651,669 | 10,285,226 | 27,511 | 12,558,586 | 132,326 | 239,126 | 16,543,334 | 30,780,053 | 8,313,161 | 14,400,233 |
| 5. TOTAL OPERATING INCOME | 25,947,292 | 55,148,268 | 14,025,469 | 28,489,748 | 194,993 | 12,740,338 | 387,421 | 642,476 | 37,622,585 | 75,762,414 | 19,858,372 | 39,035,454 |

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR PERIOD ENDED 30TH JUNE, 2020

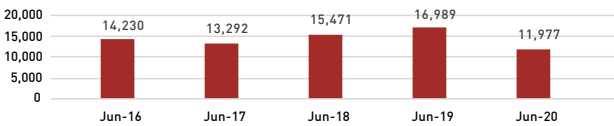


| UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES | EQUITY BANK (KENYA) LIMITED | | | | EQUITY GROUP HOLDINGS PLC | | | | | | | |
|--|---|--|--|---|---|--|--|---|---|--|--|---|
| | BANK | | | | COMPANY | | | | GROUP | | | |
| STATEMENT OF COMPREHENSIVE INCOME (continued) | 30 th June 2019 Shs. '000' (Unaudited) | 31 st Dec 2019 Shs. '000' (Audited) | 31 st Mar 2020 Shs. '000' (Unaudited) | 30 th June 2020 Shs. '000' (Unaudited) | 30 th June 2019 Shs. '000' (Unaudited) | 31 st Dec 2019 Shs. '000' (Audited) | 31 st Mar 2020 Shs. '000' (Unaudited) | 30 th June 2020 Shs. '000' (Unaudited) | 30 th June 2019 Shs. '000' (Unaudited) | 31 st Dec 2019 Shs. '000' (Audited) | 31 st Mar 2020 Shs. '000' (Unaudited) | 30 th June 2020 Shs. '000' (Unaudited) |
| EARNINGS PER SHARE- BASIC & DILUTED | 323.19 | 624.79 | 128.29 | 239.11 | 0.02 | 3.25 | 0.07 | 0.12 | 3.18 | 5.93 | 1.41 | 2.39 |
| DIVIDEND PER SHARE-DECLARED | - | 400.00 | - | - | - | - | - | - | - | - | - | - |
| OTHER DISCLOSURES | | | | | | | | | | | | |
| 1) NON PERFORMING LOANS AND ADVANCES | | | | | | | | | | | | |
| a) Gross non performing loans and advances | 22,241,301 | 26,184,843 | 32,166,812 | 32,793,328 | - | - | - | - | 29,243,130 | 36,273,992 | 44,648,014 | 45,550,316 |
| b) Less interest in suspense | 3,075,505 | 3,595,537 | 4,512,192 | 4,720,396 | - | - | - | - | 3,579,769 | 4,299,222 | 5,381,185 | 5,783,140 |
| c) Total non-performing loans and advances (a-b) | 19,165,796 | 22,589,306 | 27,654,620 | 28,072,932 | - | - | - | - | 25,663,361 | 31,974,770 | 39,266,829 | 39,767,176 |
| d) Less loan loss provision | 6,902,112 | 10,105,423 | 11,621,681 | 12,372,202 | - | - | - | - | 9,449,135 | 12,937,708 | 15,078,139 | 16,319,141 |
| e) Net non-performing loans (c-d) | 12,263,684 | 12,483,883 | 16,032,939 | 15,700,730 | - | - | - | - | 16,214,226 | 19,037,062 | 24,188,690 | 23,448,035 |
| f) Discounted value of securities | 11,262,340 | 11,341,973 | 14,834,534 | 14,382,064 | - | - | - | - | 15,168,999 | 17,897,872 | 22,082,387 | 22,879,863 |
| g) Net NPLs exposure (e-f) | 1,001,344 | 1,141,910 | 1,198,405 | 1,318,666 | - | - | - | - | 1,045,227 | 1,139,190 | 2,106,303 | 568,172 |
| 2) INSIDER LOANS AND ADVANCES | | | | | | | | | | | | |
| a) Directors, shareholders and associates | 2,195,793 | 3,001,441 | 3,180,962 | 4,480,269 | - | - | - | - | 2,380,740 | 3,188,958 | 3,366,758 | 4,661,838 |
| b) Employees | 4,847,285 | 4,997,039 | 4,997,314 | 5,080,736 | - | - | - | - | 6,207,466 | 6,484,656 | 6,503,435 | 6,769,370 |
| c) Total insider loans and advances and other facilities | 7,043,078 | 7,998,480 | 8,178,276 | 9,561,005 | - | - | - | - | 8,588,186 | 9,673,614 | 9,870,193 | 11,431,208 |
| 3) OFF BALANCE SHEET ITEMS | | | | | | | | | | | | |
| a) Letter of credit, guarantees and acceptances | 67,050,258 | 72,277,376 | 76,635,876 | 66,896,074 | - | - | - | - | 81,404,282 | 83,225,929 | 93,159,724 | 84,934,376 |
| b) Forwards, swaps and options | 23,361,463 | 32,137,299 | 40,321,292 | 40,267,371 | - | - | - | - | 23,361,462 | 32,809,333 | 40,321,292 | 40,267,371 |
| c) Other contingent liabilities | - | - | - | - | - | - | - | - | - | - | - | - |
| d) Total contingent liabilities | 90,411,721 | 104,414,675 | 116,957,168 | 107,163,445 | - | - | - | - | 104,765,744 | 116,035,262 | 133,481,016 | 125,201,747 |
| 4) CAPITAL STRENGTH | | | | | | | | | | | | |
| a) Core capital | 60,711,963 | 62,469,024 | 63,440,715 | 64,350,476 | - | - | - | - | 92,168,739 | 107,504,675 | 109,148,317 | 110,200,576 |
| b) Minimum statutory capital | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 | - | - | - | - | 4,173,124 | 4,173,124 | 4,173,124 | 4,173,124 |
| c) Excess / (deficiency) | 59,711,963 | 61,469,024 | 62,440,715 | 63,350,476 | - | - | - | - | 87,995,615 | 103,331,551 | 104,975,193 | 106,027,452 |
| d) Supplementary capital | 10,240,000 | 20,270,000 | 21,060,000 | 21,330,000 | - | - | - | - | 10,357,193 | 21,032,684 | 21,843,884 | 22,153,778 |
| e) Total capital (a+d) | 70,951,963 | 82,739,024 | 84,500,715 | 85,680,476 | - | - | - | - | 102,525,932 | 128,537,359 | 130,992,201 | 132,354,354 |
| f) Total risk weighted assets | 423,466,456 | 475,759,743 | 503,597,408 | 524,264,379 | - | - | - | - | 526,167,924 | 601,744,216 | 623,443,415 | 653,898,060 |
| RATIOS | | | | | | | | | | | | |
| g) Core capital / total deposit liabilities | 17.1% | 16.4% | 15.9% | 15.2% | - | - | - | - | 20.1% | 22.3% | 21.9% | 20.3% |
| h) Minimum statutory ratio | 8.0% | 8.0% | 8.0% | 8.0% | - | - | - | - | 8.0% | 8.0% | 8.0% | 8.0% |
| i) Excess / (deficiency) (g-h) | 9.1% | 8.4% | 7.9% | 7.2% | - | - | - | - | 12.1% | 14.3% | 13.9% | 12.3% |
| j) Core capital / total risk weighted assets | 14.3% | 13.1% | 12.6% | 12.3% | - | - | - | - | 17.5% | 17.9% | 17.5% | 16.9% |
| k) Minimum statutory ratio | 10.5% | 10.5% | 10.5% | 10.5% | - | - | - | - | 10.5% | 10.5% | 10.5% | 10.5% |
| l) Excess / (deficiency) (j-k) | 3.8% | 2.6% | 2.1% | 1.8% | - | - | - | - | 7.0% | 7.4% | 7.0% | 6.4% |
| m) Total capital / total risk weighted assets | 16.8% | 17.4% | 16.8% | 16.3% | - | - | - | - | 19.5% | 21.4% | 21.0% | 20.2% |
| n) Minimum statutory ratio | 14.5% | 14.5% | 14.5% | 14.5% | - | - | - | - | 14.5% | 14.5% | 14.5% | 14.5% |
| o) Excess / (deficiency) (m-n) | 2.3% | 2.9% | 2.3% | 1.8% | - | - | - | - | 5.0% | 6.9% | 6.5% | 5.7% |
| (p) Adjusted core capital / total deposit liabilities* | 18.0% | 16.7% | 16.0% | 15.3% | - | - | - | - | 21.1% | 22.7% | 22.2% | 20.6% |
| (q) Adjusted core capital / total risk weighted assets* | 15.1% | 13.3% | 12.7% | 12.4% | - | - | - | - | 18.4% | 18.2% | 17.8% | 17.1% |
| (r) Adjusted total capital / total risk weighted assets* | 17.5% | 17.6% | 16.9% | 16.4% | - | - | - | - | 20.4% | 21.7% | 21.3% | 20.5% |
| 5) LIQUIDITY | | | | | | | | | | | | |
| a) Liquidity ratio | 61.6% | 54.7% | 54.9% | 59.4% | - | - | - | - | 56.5% | 52.1% | 51.6% | 54.2% |
| b) Minimum statutory ratio | 20.0% | 20.0% | 20.0% | 20.0% | - | - | - | - | 20.0% | 20.0% | 20.0% | 20.0% |
| c) Excess / (deficiency) (a-b) | 41.6% | 34.7% | 34.9% | 39.4% | - | - | - | - | 36.5% | 32.1% | 31.6% | 34.2% |

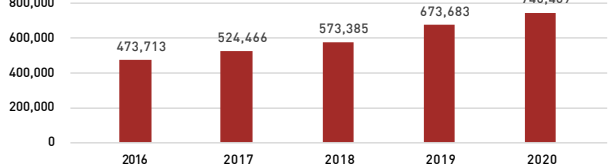
GROWTH IN DEPOSITS
(In Kshs Millions)



GROWTH IN PBT
(In Kshs Millions)

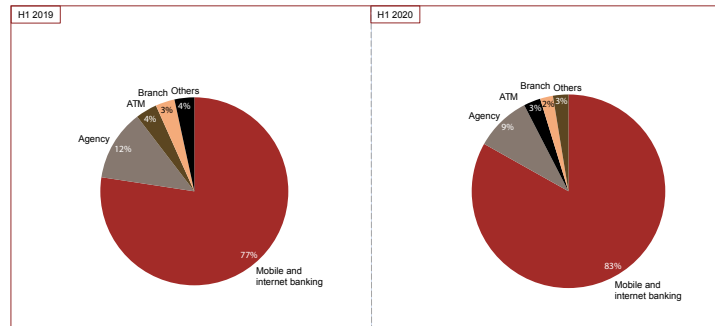


GROWTH IN TOTAL ASSETS
(In Kshs Millions)

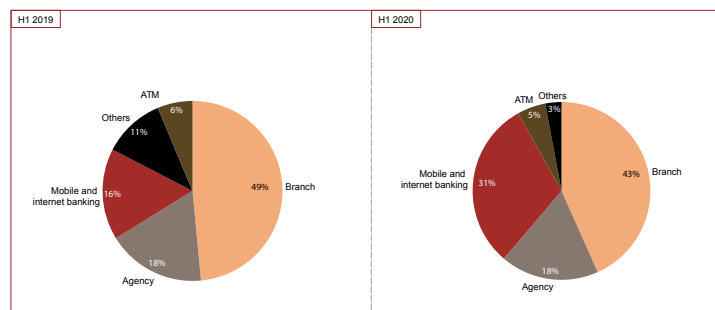


FINTECH INNOVATION AND DIGITIZATION

98% of our transactions outside the branch



57% of our transactions value outside the branch



- Best Bank in Africa
- Best Digital Bank in Africa
- Excellence in Leadership in Africa

The Banker
TOP 1000
WORLD BANKS 2020

- Position 20 globally on Return on Assets (Capital Assets Ratio)
- Position 62 globally on Soundness (Capital Assets Ratio)
- Position 55 globally on Profits on Capitals
- Position 754 largest bank globally

The Banker



- Bank of the Year - Kenya
- Bank of the Year - Uganda
- Bank of the Year - South Sudan



Africa's SME Bank of the Year, 2018 & 2019

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS 9. These financial statements are extracts from the books of the institution. The complete set of financial statements, statutory and qualitative disclosures can be accessed on the Institution's website, www.equitygroup Holdings.com. They may also be accessed at the institution's head office located at Equity Centre, 9th floor, Hospital Road Upper Hill.

Signed: Dr. James Mwangi, CBS
Group CEO & Managing Director

Signed: Mary Wamae
Group Executive Director

