EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2025



Name Name Control Control Control Control A Market State			EQUITY	BANK (KENYA) L	IMITED	EQUITY GROUP HOLDINGS PLC						
- A SATE - A SATE - Control of a Long of All Market and Long - Al			BANK			COMPANY GROUP						
Johnson Barbard Barbard <t< td=""><td>STA</td><td>TEMENT OF FINANCIAL POSITION AS AT</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	STA	TEMENT OF FINANCIAL POSITION AS AT										
Bits Distance of the starting of the s			Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	
2) Second action and basis and draw of the second action act												
Second and a matrix and an starting but that the call by present of a second and second and a second and a second and a second and a secon	2.					- 17,035,500	22,147,017	- 22,033,062				
S Description Section Section Constraint Section Constraint Constraint <thconstraint< th=""> Constraint <</thconstraint<>	3.	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	
Interfield cale. 19:27.22 55.55.72 79:55.87 - - 20.27:100<			- 348.923.063	- 385.404.557	- 410.879.109	-	-	-	473.239.493	- 511.981.731	- 548.277.828	
In Difference		Amortised cost:	9,392,734	8,556,572	7,955,067	-	-	-	32,607,029	36,860,918	42,407,799	
bit bit Stratube Strade Strade Strade Strade Strade Strate Strat			9,392,734	8,556,572	7,955,067	-	-	-				
L. B. Ober seering 11,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,42 103,424,43 103,424,43 103,424,43 103,424,43 103,424,43 103,424,43 103,424,44 103,424,44 103,424,44 103,424,44 103,424,44 103,424,44 103,424,45 103,424,45 103,424,45 103,424,45 103,424,45 103,424,45 103,424,45 103,422,45 103,442,44 103,442,44,43 103,444,44 103,444,44 103,444,44 103,444,44 103,444,44 103,444,44 103,444,44 103,444,44 <	b)	Fair value through other comprehensive income (FVOCI):				-	-	-	440,632,464	475,120,813	505,870,029	
5 Descis are balances de rom balances 6601.00 6.4407.00 111.000 650.00.00 110.0000 110.0000 110.0000						-	-	-				
5. Torkey adder 19.407 2017,00 11.973,03 2.973,53 11.973,03 2.973,55 11.973,55 80.4292,00 11. Non-transmission to pathemes 1.027,04 2.714,01 1.027,04 2.714,01 1.973,05 81.972,02 1.973,05 81.972,02 1.973,05 81.972,02 1.973,05 81.972,02 1.973,05 81.972,02 1.973,05 81.972,02 1.973,0		Deposits and balances due from local banking institutions	6,051,630	4,460,726	7,112,000	-	-	-	55,697,618	80,238,029	100,074,848	
9. Loss and atomics to sustaining field 42:358.241 42:258.248 42:268.248 42:42:30 - - 77:228.53 01/23.758 08:4072.477 10. Inscription from grade 10:77 22:07.49 10:77 22:07.49 02:07.49			45,979,159		30,099,021	- 194 407	- 266-211	- 281 776				
11. Intermetels in associates 100,001 </td <td></td> <td></td> <td></td> <td></td> <td>421,462,120</td> <td></td> <td>- 200,211</td> <td>- 201,770</td> <td></td> <td></td> <td></td>					421,462,120		- 200,211	- 201,770				
Inc. Discussion in subsidiary companies Discussion in Subsidiary companies Discussion in Subsidiary (19) S25,249 - <th< td=""><td></td><td></td><td>1,122,798</td><td>3,714,172</td><td>1,038,772</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></th<>			1,122,798	3,714,172	1,038,772	-	-	-	-	-	-	
III. Instruments in join writings III. <			- 100,000	- 100,000	- 100,000	- 100,586,434	- 101,632,459	- 101,632,459	-	-	-	
15 Program sub program 4,919.345 B,000,000 8,000,000 8,000,000 8,000,000 8,000,000 8,000,000 8,000,000 10		Investments in joint ventures	-	· -	-	-	-	-	-	-	-	
Ins. Propulations contains T2 2952 ST 22.202 T2 202.202 T2 202.202 <tht2 202.202<="" th=""> T2 202.202</tht2>			- 6.919.345	- 8.068.060	- 8.524.034	- 7.390	- 5.930	- 5.646				
Is. Define data sest 94.1377.02 24.337.02 23.054.07 23.057.07 <td>16.</td> <td>Prepaid lease rentals</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	16.	Prepaid lease rentals	-	-	-	-	-	-	-	-	-	
19. Bit immediate 20.04/2018 31.04/2018 21.02/2018 21.02/2018<						- 344 804	-	-				
1. 1. TOTAL ASSETS 940.930,766 1.227,277,729 943.313,177 123.153.477	19.	Retirement benefit asset	-	-	-	-	-	-	-	-	-	
B. Laburtines Statutines 10 Statut					35,056,349 993-313 197							
12. Balances due la Cartor lativist instructions 57,50.1 643,201.5 643,201.5 643,201.5 643,201.5 643,201.5 643,201.5 643,201.5 1,223,201.6 1,223,201.				,,0,,,,00			0,007,700		.,	.,	,,,	
24. Departs and balances due to local banking institutions 28.09 7,136 2.285 - - 28.092 7,136 2.285 Departs and balances due to local banking institutions 28.097,279 19.217,214 13.097,201 13.077,214 13.097,201 13.077,201	22.	Balances due to Central Bank of Kenya		-	-	-	-	-	1 00/ 0/5 1//	-	-	
15. Deports and balances due to foreign banking institutions 152,475,229 183,21,591 143,397,523 - - - 152,757,203 77,248,45 20. Differ momentand 80,407,31 2,212,24 45,417,646 13,180,000 13,225,010 15,275,020 15,275,735 77,248,45 20. Differ momentand 80,407,31 2,217,175 55,02,245 - - 81,746,526 618,863 1,329,236 20. Didenting issues 15,377,973 15,377,973 15,377,973 15,377,973 1,328,257 15,377,973 1,328,257 15,377,973 1,328,257 1,328,258 1,328,257 1,328,258 1,328,258 1,328,377 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td>						-	-	-				
12. Barrowsek inds 80,807,388 45,949,84 13,10,000 12,225,000 12,225,000 12,925,000 19,941,885 75,177,285 71,248,84 23. Tap space 2,717,193 530,245 - - 6,196,055 6,196,055 6,197,305 71,927,285 71,248,284 23. Tap space 2,717,193 - 530,245 - - 6,196,055 6,196,035 6,196,035 6,196,035 6,196,035 6,196,035 6,196,035 1,982,437 1,982,437 1,982,437 1,982,437 1,982,437 1,984,437 1,984,438 72,01,982 1,484,639,24 1,984,438 72,01,983 1,984,537 1,984,437 1,984,437 1,984,438 72,01,983 1,984,537 1,984,437 1,984,438 72,01,983 1,984,537 1,984,937 <t< td=""><td>25.</td><td>Deposits and balances due to foreign banking institutions</td><td>152,679,229</td><td>198,321,591</td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></t<>	25.	Deposits and balances due to foreign banking institutions	152,679,229	198,321,591		-	-	-	-	-	-	
128 Balances due to group companies 2.717.13 530.245 -<					- 45 419 484	- 13 150 000	- 13 225 010	- 12 925 000				
130. Dividends, popuble 1	28.	Balances due to group companies	-	43,743,041	-	-		-	-	-	-	
11. Deferred tax liability - </td <td></td> <td></td> <td>2,717,193</td> <td>-</td> <td>530,245</td> <td>-</td> <td>-</td> <td>-</td> <td>8,196,055</td> <td>618,893</td> <td>1,929,296</td>			2,717,193	-	530,245	-	-	-	8,196,055	618,893	1,929,296	
13. Other lubbilities 15,270,933 15,070,965 16,4255,42 15,229,510 15,229,510 15,229,510 15,229,264 72,740,509 12,856,827 24. TOTAL ListILITES 96,755,116 96,94,773,20 96,827,551 16,86,837 1,887,837 1,886,837 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,887,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,847 1,837,8487 1,837,837 1,8		Deferred tax liability	-	-	-	-	- 83,749	- 92,350	2,567,942	- 3,295,990	3,605,368	
Ja. OTAL LABLITES 96,757,165 96,627,020 86,627,020 28,646,06 1,467,098,441 1,567,753,43 1,468,587 JS. Pad up/assigned capital 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 30,000,000 1,885,837 1,886,837			15 050 000	-			-					
C. SHAREHOLDER'S FUNDS 30,000,000 1,866,837 1,867,847 1,867,847 1,867,847												
15. Paid up/assigned capital 30,000,000 30,000,000 1,886,837 1,88				,,	,,				.,,		.,,	
17. Revaluation reserve [26,400,08] [17,752,033] [12,752,033] [1	35.											
19. Pstained earnings/ecumulated bases 99,823,457 100,890,011 117,818,540 62,275,59 62,295,59 219,885,127 22,831,164 22,581,660 40. Other reserves - - 1,818,540 - - 61,717 2,435,716 41. Proposed dividends - - 15,094,697 16,038,118 <td></td> <td></td> <td></td> <td></td> <td></td> <td>15,325,264</td> <td>15,325,264</td> <td>15,325,264</td> <td></td> <td></td> <td></td>						15,325,264	15,325,264	15,325,264				
40. Other reserves -	38.	Retained earnings/accumulated losses			107,603,228	63,441,396	66,271,250	66,295,859	219,885,127	232,834,184	245,816,096	
14. Proposed dividends - - - 15,094,099 16,038,118 15,094,099 16,038,118 15,094,099 16,038,118 15,094,099 16,038,118 15,094,099 16,038,118 15,094,099 16,038,118 15,094,099 16,038,118 15,094,099 12,326,540 21,282,640 21,282,640 21,282,640 21,282,640 21,282,640 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,645,093 22,6158,025 26,643,193 11,014,045 21,255,64,044 24,914,032 25,151,111,103,045 11,104,045 11,104,045 11,104,045 11,104,045 11,104,045 11,104,045 11,104,045 11,104,045 11,23,753 11,244,016 10,752,324 25,158,001 11,257,31 10,752,324 25,158,001 11,257,31 10,752,324 25,158,001 11,257,31 10,752,324 25,158,001 11,257,31 10,752,324 25,158,001 11,257,31 11,245,018 11,257,31 10,752,324 25,158,31 11,245,573 11,245,018 11,257,51 11,257,510 4,46,438 </td <td></td> <td></td> <td>-</td> <td>-</td> <td>1,818,540</td> <td>-</td> <td>-</td> <td>-</td> <td>41,254</td> <td>617,176</td> <td>2,435,716</td>			-	-	1,818,540	-	-	-	41,254	617,176	2,435,716	
43. TOTAL SHAREHOLDERS' FUNDS 113,187,54/ 123,102,107 136,465,607 97,54,196 97,524,697 97,564,078 218,778,606 246,666,094 264,667,032 5XTEMENT OF COMPREHENSIVE INCOME 96,938,706 1,027,677,30 973,313,197 123,153,417 128,069,738 128,078,738 127,912,646 1,668,687,7047 1,804,622,428 25,158,206 11. Intrans and advances 15,632,125 60,84,157,645 14,243,478 - - 27,317,443 107,472,324 25,158,206 12. Government securities 15,632,125 60,84,157,035 14,203,478 - - 10,25,247 5,511,411 1,203,283 13. Total interest income 27,113,713 107,242,702 22,2518,206 656,937 1,389,327 561,167 43,046,016 70,226,47 222,908 10,25,96 017,527 222,908 10,25,96 01,527 222,908 10,25,96 04,642,484 222,163 10,25,96 04,864,827 11,455,53 222,908 10,267,978 31,52,97 1,389,327 561,167 43,046,404,408 222,168 22,158,206 10,455,758 10,25,968 61,145,290 32,161 11,067,378	41.	Proposed dividends	_	_	-	15,094,699	16,038,118	16,038,118				
44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS 960,738,706 1,027,679,730 993,313,197 123,153,617 128,069,738 127,912,464 1,665,877,047 1,806,624,428 1,749,180,325 STATEMENT OF COMPREHENSIVE INCOME 11. Loans and advances 12,632,125 60,841,576 14,243,678 - - 27,317,443 107,672,324 25,158,205 12. Boownment securities 10,684,842 42,824,979 11,305,065 - - - 27,317,443 107,672,324 25,158,205 13. Deposits and placements with banking institutions 13,368,622 68,6769 568,937 1,389,327 561,167 43,064,016 170,2850,001 41,888,822 2. Interest income 22,193,113 107,428,202 82,65,105 568,937 1,389,327 561,167 43,064,016 170,2850,001 41,888,822 2. Interest expenses 31,319,711 317,93 1,242,833 1,318,315 - 11,067,378 48,443,928 11,425,533 309,711 314,62,903 325,161 52,0459 1,126,253,208			-	-	-	-	-	-				
STATEMENT OF COMPREHENSIVE INCOME INTERST INCOME Z7,317,443 107,672,324 25,158,206 1.1 Loans and advances 10,684,842 42,824,878 - - - 27,317,443 107,672,324 25,158,206 1.2 Government securities 10,684,842 42,824,978 11,305,065 - - 14,557,730 564,110 13,267,730 554,141 13,206,333 1.4 Other interest income 27,193,113 107,428,702 25,262,106 568,937 1,389,327 551,167 132,696 617,527 222,098 2.1 Outsomer deposits 9,581,567 9,942,226 8,746,913 - - 1,067,378 48,483,928 11,455,553 2.1 Outsomer deposits 1,245,752 50,393,930 9,721,812 406,546 1,416,290 352,161 15,204,576 61,575,230 13,31,335 2.3 Other interest expenses 13,245,752 50,393,930 9,721,812 406,546 1,416,290 352,161 15,204,576 61,575,230 13,31,335												
1.1 Loans and advances 15, 6/32, 125 60, 8/4, 1576 14, 243, 678 - - 2, 73, 74, 473 107, 672, 324 25, 188, 206 1.2 Government securities 10, 8/4, 8/4, 8/4 42, 8/4, 9/7 11, 305, 6/3, 6/5, 6/8, 9/3 1, 389, 327 561, 167 11, 305, 6/2, 77 222, 72, 72, 72, 72, 72, 72, 72, 72, 72,								, ,	, , ,		, , , ,	
1.2 Governmentseurities 10,648,642 42,249,897 11,305,065 - - - 14,557,730 56,481,009 15,201,863 1.3 Deposits and placements with banking institutions 33,733 125,513 29,593 - - - 132,596 617,527 222,098 1.5 Total interest income 27,193,713 107,428,702 264,265,105 566,927 1,389,327 561,167 43,044,016 14,888,822 2.1 Customer deposits 9,581,569 39,150,711 31,753 - - 1,157,716 46,4848 282,123 2.2 Deposits and placements from banking institutions 1,284,283 3,150,717 31,753 - - 1,577,610 46,4848 282,104 2.4 Total interest expenses 13,245,752 50,939,390 9,221,812 406,546 1,416,220 352,161 15,204,596 61,575,201 13,247,976,484 4.4 Dividend income 13,247,782 3,64,033 1,43,5752 3,115,817 - - 2,575,4816 10,559,297 2,679,983 4.5 Other income 12,4	1.	INTEREST INCOME	15 (00 105		1/ 0/0 / 70				07 017 //0	107 / 70 00 /	25 150 20/	
1.3 Deposits and placements with banking institutions 843,010 3,336,252 668,769 568,937 1,389,327 561,167 1,036,247 5,514,141 1,045,278 1,451,257 1,61,402 3,514,147 1,62,301 1,614,201 3,514,116 1,62,69,1146 <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td>						-	-	-				
1.5 Total interest income 27,193,713 107,428,702 26,265,105 568,937 1,389,327 561,167 43,044,016 170,285,001 41,888,822 2. INTEREST EXPENSES 9,581,569 39,942,246 8,746,913 - </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1,389,327</td> <td>561,167</td> <td>1,036,247</td> <td></td> <td></td>							1,389,327	561,167	1,036,247			
2. INTEREST EXPENSES 9,581,569 39,942,246 8,746,913 - - - 11,067,378 48,483,928 11,445,553 2.1 Customer deposits 1,284,283 3,150,711 31,753 - - 1,1067,378 48,483,928 1,245,253 2.3 Other interest expense 2,379,000 7,846,433 1,1141,146 406,546 1,416,290 352,161 15,204,596 61,575,230 13,218,335 3. NET INTEREST INCOME 13,245,752 50,939,390 9,921,812 406,546 1,416,290 352,161 15,204,596 61,575,230 13,318,335 4. NON-INTEREST INCOME 13,447,961 15,469,312 16,43,293 126,963 209,006 2,754,816 10,559,291 2,679,883 4.0 Trees and commissions income on loans & advances 2,145,875 8,741,365 2,330,617 - - 2,754,816 10,559,291 2,679,883 4.2 Other frees and commissions income 3,447,798 13,457,526 3,1158,117 - - - <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>- 1,389,327</td><td>- 561,167</td><td></td><td></td><td></td></t<>							- 1,389,327	- 561,167				
2.2 Deposits and placements from banking institutions 1,284,283 3,10711 31,753 - - 1,757,610 4,604,884 252,143 2.3 Other interest expenses 2,379,900 7,846,433 1,143,146 406,546 1,416,290 352,161 1,257,510 4,604,884 252,143 2.4 Total interest expenses 13,245,752 50,939,390 9,921,812 406,546 1,416,290 352,161 15,204,594 61,575,230 13,318,335 3. NET INTEREST INCOME 13,947,961 56,489,312 16,343,293 162,391 (26,963) 209,006 27,839,420 108,709,771 28,570,487 4. Frees and commissions income on loans & advances 2,145,875 8,741,365 2,300,617 - - 2,754,816 10,579,291 2,679,983 4.2 Other frees and commissions income 1,240,628 3,960,235 669,974 - - - 3,843,003 12,587,386 2,692,302 4.4 Dividend income 1,240,628 3,960,235 66,974 - - - 3,843,003 12,587,386 2,692,302							, ,	,	, ,	,	, , ,	
2.3 Other interest expense 2,379,000 7,846,433 1,143,146 406,546 1,416,290 352,161 2,379,008 8,466,418 1,420,639 2.4 Total interest expenses 13,245,752 50,939,900 9,221,812 406,546 1,416,290 352,161 15,204,596 61,575,230 13,83,359 3. NET INTEREST INCOME 13,947,961 56,489,312 16,343,293 162,391 126,963 209,016 10,870,9771 28,570,487 4. NON-INTEREST INCOME 2,145,875 8,741,365 2,330,617 - - 2,754,816 10,579,791 2,679,983 4.2 Other fees and commissions income 3,143,798 13,457,526 3,115,817 - - 3,843,003 12,587,386 2,679,983 4.3 Foreign exchange trading income 1,240,628 3,960,235 669,974 - - 3,843,003 12,587,386 2,672,302 10,759,468 4.5 Other income (625,308) 6,323,071 1,448,980 2,079,794 22,013,434 4,766,769 17,104,390 3,477,576 5. TOTAL OPERATING INCOME	2.1	Customer deposits				-	-	-				
2.4 Total interest expenses 13,245,752 50,939,390 9,921,812 406,546 1,416,290 352,161 15,204,596 61,575,230 13,318,335 3. NET INTEREST INCOME 13,947,961 56,489,312 16,343,293 162,391 126,963 209,006 27,839,420 108,709,771 28,570,487 4. NON-INTEREST INCOME 2,145,875 8,741,365 2,330,617 - - 2,754,816 10,559,291 2,679,983 4.2 Other fees and commissions income 3,413,798 13,457,526 3,115,817 - - - 2,754,816 10,559,291 2,679,983 4.3 Foreign exchange trading income 3,413,798 13,457,526 3,115,817 - - - 3,843,003 12,587,386 2,692,302 4.4 Dividend income - 300,000 - - 20,464,158 - - 3,843,003 12,587,386 2,697,394 2,221,854 85,072,327 19,609,349 2,245,155 85,072,327 19,609,349 2,241,854 85,072,327 19,609,349 2,241,854 85,072,327 19,609,349 2,224,1854<						- 406,546	- 1,416,290	- 352,161				
4. NON-INTEREST INCOME 2,145,875 8,741,365 2,330,617 - - 2,754,816 10,559,291 2,679,983 4.2 Other fees and commissions income 3,413,798 13,457,526 3,115,817 - - - 10,877,266 44,821,260 10,759,468 4.3 Foreign exchange trading income 3,413,798 13,457,526 3,115,817 - - - 10,877,266 44,821,260 10,759,468 4.4 Dividend income - - - 20,464,158 -	2.4	Total interest expenses	13,245,752	50,939,390	9,921,812	406,546	1,416,290	352,161	15,204,596	61,575,230	13,318,335	
4.1 Fees and commissions income on loans & advances 2,145,875 8,741,365 2,330,617 - - - 2,754,816 10,559,291 2,679,883 4.2 Other fees and commissions income 3,413,798 13,457,526 3,115,817 - - - 10,877,266 44,821,260 10,759,468 4.3 Foreign exchange trading income 1,240,628 3,960,235 669,974 - - - 3,843,003 12,887,386 2,692,302 4.4 Dividend income 1,240,628 3,960,235 669,974 -			13,947,961	56,489,312	16,343,293	162,391	(26,963)	209,006	27,839,420	108,709,771	28,570,487	
4.2 Other fees and commissions income 3,413,798 13,457,526 3,115,817 - - 10,877,266 44,821,260 10,759,468 4.3 Foreign exchange trading income 1,240,628 3,960,235 669,974 - - 20,464,158 - - 3,843,003 12,587,386 2,692,302 4.4 Dividend income -<			2.145 875	8,741,365	2,330,617	-	_	_	2,754 816	10.559 291	2,679,983	
4.4Dividend income300,00020,24,44,158<	4.2	Other fees and commissions income	3,413,798	13,457,526	3,115,817	-	-	-	10,877,266	44,821,260	10,759,468	
4.5Other income(625,308)6,323,0711,448,9802,079,7942,201,343(47,394)4,766,76917,104,3903,477,5964.6Total non-interest income6,174,99332,782,1977,565,3882,079,79422,665,501(47,394)22,241,85485,072,32719,609,3495.TOTAL OPERATING INCOME20,122,95489,271,50923,908,6812,242,18522,638,538161,61250,081,274193,782,09848,179,8366.OPERATING EXPENSES2,485,5608,498,1921,891,7976,065,62620,176,3013,371,0916.2Staff costs3,914,61717,564,7224,606,26918,94881,07221,1497,850,88933,269,8068,696,4666.3Directors' emoluments3,724287,0588,48322,11187,24715,325139,612395,74161,7696.4Rental charges145,953310,18796,7801,4241,5781,574195,467366,34712,7996.5Depreciation on property and equipment629,8862,645,746770,8634470,7364871,574195,467366,34712,6215,91,0121,643,8136.4Ammortisation charges32,01221,516,457410,073399,6232,179,079595,6636.5Depreciation on property and equipment629,8862,645,746770,863410,073399,6232,179,079595,6636.7<			1,240,628		669,974	-	- 20 464 158	-	3,843,003	12,587,386 -	2,692,302	
5. TOTAL OPERATING INCOME 20,122,954 89,271,509 23,908,681 2,242,185 22,638,538 161,612 50,081,274 193,782,098 48,179,836 6. OPERATING EXPENSES	4.5	Other income		6,323,071			2,201,343					
6.OPERATING EXPENSES2,485,5608,498,1921,891,7976,065,62620,176,3013,371,0916.1Loan loss provision2,485,5608,498,1921,891,7976,065,62620,176,3013,371,0916.2Staff costs3,914,61717,564,7224,606,26918,94881,07221,1497,850,88933,269,8068,696,4666.3Directors' emoluments37,24287,0588,48322,11187,24715,325139,612395,74161,7996.4Rental charges145,953310,18796,7801,4241,5781,574195,467366,347127,6406.5Depreciation on property and equipment629,8862,645,746770,8634871,9474891,512,6215,961,0121,643,8136.6Ammortisation charges320,1221,516,457410,073399,6232,179,079595,6636.7Other operating expenses6,023,57931,988,3216,251,859135,625983,79087,75413,503,73570,693,85715,003,3086.8Total operating expenses13,556,95962,610,68314,036,124178,5951,155,634126,29129,667,573133,042,14329,499,780												
6.1Loan loss provision2,485,5608,498,1921,891,7976,065,62620,176,3013,371,0916.2Staff costs3,914,61717,564,7224,606,26918,94881,07221,1497,850,88933,269,8068,696,4666.3Directors' emoluments37,24287,0588,48322,11187,24715,325139,612395,74161,7996.4Rental charges145,953310,18796,7801,4241,5781,574195,467366,347127,6406.5Depreciation on property and equipment629,8862,645,746770,8634871,9474891,512,6215,961,0121,643,8136.6Ammortisation charges320,1221,516,457410,073399,6232,179,079595,6636.7Other operating expenses6,023,57931,988,3216,251,859135,625983,79087,75413,503,73570,693,85715,003,3086.8Total operating expenses13,556,95962,610,68314,036,124178,5951,155,634126,29129,667,573133,042,14329,499,780			20,122,794	07,211,509	23,708,681	2,242,185	22,038,938	101,012	50,081,274	173,/82,098	40,179,836	
6.2Staff costs3,914,61717,564,7224,606,26918,94881,07221,1497,850,88933,269,8068,696,4666.3Directors' emoluments37,24287,0588,48322,11187,24715,325139,612395,74161,7996.4Rental charges145,953310,18796,7801,4241,5781,574195,467366,347127,6406.5Depreciation on property and equipment629,8862,645,746770,8634871,9474891,512,6215,961,0121,643,8136.6Ammortisation charges320,1221,516,457410,073399,6232,179,079595,6636.7Other operating expenses6,023,57931,988,3216,251,859135,625983,79087,75413,503,73570,693,85715,003,3086.8Total operating expenses13,556,95962,610,68314,036,124178,5951,155,634126,29129,667,573133,042,14329,499,780			2,485.560	8,498,192	1,891.797	-	-	-	6,065.626	20,176,301	3,371,091	
6.4Rental charges145,953310,18796,7801,4241,5781,574195,467366,347127,6406.5Depreciation on property and equipment629,8862,645,746770,8634871,9474891,512,6215,961,0121,643,8136.6Ammortisation charges320,1221,516,457410,073399,6232,179,079595,6636.7Other operating expenses6,023,57931,988,3216,251,859135,625983,79087,75413,503,73570,693,85715,003,3086.8Total operating expenses13,556,95962,610,68314,036,124178,5951,155,634126,29129,667,573133,042,14329,499,780	6.2	Staff costs	3,914,617	17,564,722	4,606,269				7,850,889	33,269,806	8,696,466	
6.5Depreciation on property and equipment629,8862,645,746770,8634871,9474891,512,6215,961,0121,643,8136.6Ammortisation charges320,1221,516,457410,073399,6232,179,079595,6636.7Other operating expenses6,023,57931,988,3216,251,859135,625983,79087,75413,503,73570,693,85715,003,3086.8Total operating expenses13,556,95962,610,68314,036,124178,5951,155,634126,29129,667,573133,042,14329,499,780												
6.7 Other operating expenses 6,023,579 31,988,321 6,251,859 135,625 983,790 87,754 13,503,735 70,693,857 15,003,308 6.8 Total operating expenses 13,556,959 62,610,683 14,036,124 178,595 1,155,634 126,291 29,667,573 133,042,143 29,499,780	6.5	Depreciation on property and equipment	629,886	2,645,746	770,863				1,512,621	5,961,012	1,643,813	
6.8 Total operating expenses 13,556,959 62,610,683 14,036,124 178,595 1,155,634 126,291 29,667,573 133,042,143 29,499,780						- 135 625	- 983 790	- 87 754				
7.0 Profit/(loss) before tax and exceptional items 6,565,995 26,660,826 9,872,557 2,063,590 21,482,904 35,321 20,413,701 60,739,955 18,680,056												
	7.0	Profit/(loss) before tax and exceptional items	6,565,995	26,660,826	9,872,557	2,063,590	21,482,904	35,321	20,413,701	60,739,955	18,680,056	

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND **OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2025**



	EQUITY BANK (KENYA) LIMITED		EQUITY GROUP HOLDINGS PLC						
	BANK			COMPANY		GROUP			
STATEMENT OF COMPREHENSIVE INCOME (continued)	31st Mar 2024	31st Dec 2024	31st Mar 2025	31st Mar 2024	31st Dec 2024	31st Mar 2025	31st Mar 2024	31st Dec 2024	31st Mar 2025
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
8.0 Exceptional items	(Un-Audited)	(Audited)	(Un-Audited) -	(Un-Audited)	(Audited)	(Un-Audited) -	(Un-Audited) -	(Audited) -	(Un-Audited)
9.0 Profit/(loss) after exceptional items	6,565,995	26,660,826	9,872,557	2,063,590	21,482,904	35,321	20,413,701	60,739,955	18,680,056
10. Current tax	(2,546,924)	(4,075,715)	(1,084,272)	-	-	-	(4,695,539)	(12,139,693)	(2,965,912)
11. Deferred tax	1,486,253	1,486,769	(256,529)	(619,077)	(1,170,536)	(10,597)	308,957	223,096	(366,233)
 Profit/(loss) after tax and exceptional items 12.1 Minority Interest 	5,505,324	24,071,880 -	8,531,756 -	1,444,513	20,312,368	24,724	16,027,119 (631,431)	48,823,358 (2,273,839)	15,347,911 (547,459)
13. Profit/(loss) after tax and exceptional items and minority interest	5,505,324	24,071,880	8,531,756	1,444,513	20,312,368	24,724	15,395,688	46,549,519	14,800,452
14. Other comprehensive income									
14.1 Gains/(losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	(18,655,974)	(22,821,026)	(4,098,919)
14.2 Fair value changes in FVOCI	6,915,576	15,763,591	4,851,740	-	-	-	6,339,622	23,193,730	9,376,056
14.3 Remeasurement of defined benefit obligation14.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	1,588,815 -	-
14.5 Income tax relating to components of other comprehensive income		-	-	-	-	-	-	[6,958,119]	(2,812,817)
 Other comprehensive income for the year net of tax Total comprehensive income for the year 	6,915,576 12,420,900	15,763,591 39,835,471	4,851,740 13,383,496	- 1,444,513	- 20,312,368	- 24,724	(12,316,352) 3,710,767	(4,996,600) 43,826,758	2,464,320 17,812,231
Earnings per share - basic & diluted Dividend per share - declared	183.51	802.40 583.33	284.39 -	0.38	5.38 4.25	0.01 -	4.08	12.34 4.25	3.92
OTHER DISCLOSURES									
1) NON-PERFORMING LOANS AND ADVANCES									
a) Gross non-performing loans and advancesb) Less interest in suspense	79,316,357 14,884,247	92,985,027 21,483,288	99,269,841 23,911,991	-	-	-	120,415,209 20,468,563	121,997,045 26.039.630	132,787,649 29,081,207
c) Total non-performing loans and advances (a-b)	64,432,110	71,501,739	75,357,850	-	-	-	99,946,646	95,957,415	103,706,442
 d) Less loan loss provision e) Net non-performing loans (c-d) 	28,199,064 36,233,046	35,044,570 36,457,169	36,017,983 39,339,867	-	-	-	49,715,203 50,231,443	51,661,585 44,295,830	51,287,667 52,418,775
f) Discounted value of securities	32,260,910	35,686,339	36,736,619	-	-	-	46,259,307	43,525,000	49,182,496
g) Net NPLs exposure (e-f)	3,972,136	770,830	2,603,248	-	-	-	3,972,136	770,830	3,236,279
 INSIDER LOANS AND ADVANCES Directors, shareholders and associates 	(002 55 (6,642,766	6,630,754				8,784,097	8,317,725	8,316,190
a) Directors, shareholders and associatesb) Employees	6,983,556 9,092,506	8,842,788 9,158,521	9,278,271	-	-	-	16,972,457	19,089,037	18,254,145
c) Total insider loans and advances and other facilities	16,076,062	15,801,287	15,909,025	-	-	-	25,756,554	27,406,762	26,570,335
 3) OFF BALANCE SHEET ITEMS a) Letter of credit, guarantees and acceptances 	100,062,702	75,275,933	66,871,960				205 501 202	133,158,381	187,992,912
a) Letter of credit, guarantees and acceptancesb) Forwards, swaps and options	38,478,248	2,667,361	8,930,951	-	-	-	205,581,282 54,838,530	53,911,356	36,180,270
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-
 d) Total contingent liabilities 4) CAPITAL STRENGTH 	138,540,950	77,943,294	75,802,911	-	-	-	260,419,812	187,069,737	224,173,182
4) CAPITAL STRENGTH a) Core capital	129,530,062	132,336,448	135,257,431	-	-	-	211,477,174	251,503,364	240,782,549
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	-	-	-	4,173,124	4,173,124	4,173,124
c) Excess / (deficiency) d) Supplementary capital	128,530,062 31,841,014	131,336,448 16,885,716	134,257,431 17,652,550	-	-	-	207,304,050 45,032,268	247,330,240 25,200,447	236,609,425 25,321,032
e) Total capital (a+d)	161,371,076	149,222,164	152,909,981	-	-	-	256,509,442	276,703,811	266,103,581
f) Total risk weighted assets	849,625,598	846,170,962	844,186,383	-	-	-	1,327,926,735	1,453,481,084	1,456,877,878
Ratios g) Core capital/total deposit liabilities	17.5%	15.7%	17.1%	_	_		17.1%	18.0%	18.2%
h) Minimum statutory ratio	8.0%	8.0%	8.0%	-	-	-	8.0%	8.0%	8.0%
i) Excess/(deficiency) (g-h)	9.5%	7.7%	9.1%	-	-	-	9.1%	10.0%	10.2%
 j) Core capital/total risk weighted assets k) Minimum statutory ratio 	15.2% 10.5%	15.6% 10.5%	16.0% 10.5%	-	-	-	15.9% 10.5%	17.3% 10.5%	16.5% 10.5%
l) Excess/(deficiency) (j-k)	4.7%	5.1%	5.5%	-	-	-	5.4%	6.8%	6.0%
 m) Total capital/total risk weighted assets n) Minimum statutory ratio 	19.0% 14.5%	17.6% 14.5%	18.1% 14.5%	-	-	-	19.3% 14.5%	19.0% 14.5%	18.3% 14.5%
o) Excess/(deficiency) (m-n)	4.5%	3.1%	3.6%	-	-	-	4.8%	4.5%	3.8%
5) LIQUIDITY									
a) Liquidity ratio	72.6%	79.7%	74.4%	-	-	-	52.1%	57.4%	58.5%
 b) Minimum statutory ratio c) Excess/(deficiency) (a-b) 	20.0% 52.6%	20.0% 59.7%	20.0% 54.4%	-	-	-	20.0% 32.1%	20.0% 37.4%	20.0% 38.5%
-,,,,,,,,,,,	02.070	571770	04.470	-			\$2.170	C7.470	00.070

These financial statements are extracts from the correct institution's books. The complete set of financial statements, including statutory and qualitative disclosures, can be accessed on the institution's website at www.equitygroupholdings.com. They may also be accessed at the institution's head office, located at Equity Centre, 9th Floor, Hospital Road, Upper Hill.

Equity Bank (Kenya) Limited and Equity Group Holdings Plc are regulated by the Central Bank of Kenya.

Most Admired Financial Service Brand in Africa-2024

Signed. Prof. Isaac Macharia

Group Chairman

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





Equity Life Assurance (K) Limited • Chief Executive Officer (CEO) of the Year • Life Insurer of the Year Category • Most Customer-Centric Underwriter - Life • Best Insurance Company in CSR Category iter - Life Think BUSINESS

CEO of the Year - Dr. James Mwangi (5 years running)
 Best Bank in Sustainable Corporate Social Responsibility-Winner (7 years running)
 Best Bank in Financing-Winner (8 years running)
 Best Bank in Mortgage Financing-Winner (8 years running)
 Secial Judges Award for Product Innovation-Winner (5 years running)
 Best Bank in Microfinance

Best Bank in Agency Banking-Winner (8 years running)

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