EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025

	EQUITY BANK (KENYA) LIMITED					EQUITY GROUP HOLDINGS PLC									
	BANK					COMPANY					GROUP				
STATEMENT OF FINANCIAL POSITION AS AT	30th Sep 2024 Shs. '000' (Un-Audited)	31st Dec 2024 Shs. '000' (Audited)	31st Mar 2025 Shs. '000' (Un-Audited)	30th Jun 2025 Shs. '000' (Un-Audited)	30th Sep 2025 Shs. '000' (Un-Audited)	30th Sep 2024 Shs. '000' (Un-Audited)	31st Dec 2024 Shs. '000' (Audited)	31st Mar 2025 Shs. '000' (Un-Audited)	30th Jun 2025 Shs. '000' (Un-Audited)	30th Sep 2025 Shs. '000' (Un-Audited)	30th Sep 2024 Shs. '000' (Un-Audited)	31st Dec 2024 Shs. '000' (Audited)	31st Mar 2025 Shs. '000' (Un-Audited)	30th Jun 2025 Shs. '000' (Un-Audited)	30th Sep 2025 Shs. '000' (Un-Audited)
A. ASSETS															
1. Cash (both local & foreign)	14,901,924	20,423,684	17,224,084	17,501,184	19,273,607	5,176,684	22,147,817	22,033,682	5,327,148	5,615,100	69,462,425	99,913,282	63,181,273	66,605,508	64,961,481
2. Balances due from Central Bank of Kenya	26,072,726	27,024,154	22,281,507	36,225,580	26,809,778	-	-	-	-	-	26,072,726	27,024,154	22,281,507	36,225,580	26,809,778
3. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Investment securities:	**350,028,142**	**385,404,557**	**410,879,109**	**402,852,684**	**391,355,708**	-	-	-	-	-	**468,135,893**	**511,981,731**	**548,277,828**	**540,923,921**	**533,429,080**
a) Amortised cost:	**9,154,507**	**8,556,572**	**7,955,067**	**7,933,495**	**7,907,585**	-	-	-	-	-	**36,234,069**	**36,860,918**	**42,407,799**	**45,241,288**	**56,692,384**
a. Kenya Government securities	9,154,507	8,556,572	7,955,067	7,933,495	7,907,585	-	-	-	-	-	26,635,070	29,708,958	31,037,518	33,573,160	35,039,113
b. Other securities	-	-	-	-	-	-	-	-	-	-	9,598,999	7,151,960	11,370,281	11,668,128	21,653,271
b) Fair value through other comprehensive income (FVOCI):	**340,873,635**	**376,847,985**	**402,924,042**	**394,919,189**	**383,448,123**	-	-	-	-	-	**431,901,824**	**475,120,813**	**505,870,029**	**495,682,633**	**476,736,696**
a. Kenya Government securities	231,925,425	271,197,534	297,672,780	287,297,941	275,360,084	-	-	-	-	-	232,245,563	271,197,534	297,986,333	287,642,384	275,360,084
b. Other securities	108,948,210	105,650,451	105,251,262	107,621,248	108,088,039	-	-	-	-	-	199,656,261	203,923,279	207,883,696	208,040,249	201,376,612
6. Deposits and balances due from local banking institutions	5,688,410	4,460,726	7,112,000	2,129,200	13,611,200	-	-	-	-	-	77,471,232	80,238,029	100,074,848	90,499,482	92,448,398
7. Deposits and balances due from banking institutions abroad	69,356,274	80,736,470	30,099,021	42,697,389	38,336,791	-	-	-	-	-	122,456,044	137,433,138	85,211,606	117,863,130	115,459,010
8. Tax recoverable	1,496,609	545,035	-	-	1,807,876	391,113	266,211	281,776	392,469	-	3,105,632	2,949,367	1,489,746	2,614,232	4,895,825
9. Loans and advances to customers (net)	423,197,110	422,258,658	421,462,120	414,484,104	406,874,996	-	-	-	-	-	800,139,984	819,235,956	804,692,347	825,098,611	859,818,102
10. Balances due from group companies	2,114,062	3,714,172	1,038,772	3,673,666	3,172,277	-	-	-	-	-	-	-	-	-	-
11. Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Investments in subsidiary companies	100,000	100,000	100,000	100,000	100,000	101,632,459	101,632,459	101,632,459	104,216,459	104,216,459	-	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Investment properties	-	-	-	-	-	-	-	-	-	-	6,011,534	6,087,403	6,050,133	5,973,514	5,948,000
15. Property and equipment	6,996,734	8,068,060	8,524,034	8,380,159	8,014,194	6,579	5,930	5,646	5,153	4,660	22,740,702	23,392,708	23,890,559	23,217,198	23,045,732
16. Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Intangible assets	12,993,338	12,362,632	12,438,837	12,255,010	11,309,939	-	-	-	-	-	15,373,172	14,907,894	13,271,718	13,841,515	13,477,212
18. Deferred tax asset	32,487,964	29,433,210	27,097,364	24,621,184	19,048,973	465,985	-	-	-	248,547	37,382,942	35,496,553	33,898,736	30,632,239	24,947,355
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets	39,954,995	33,148,372	35,056,349	32,547,832	38,427,709	2,120,811	4,017,321	3,959,121	3,203,851	2,267,709	54,762,120	45,964,213	46,860,024	45,424,433	51,775,910
21. TOTAL ASSETS	**985,388,288**	**1,027,679,730**	**993,313,197**	**997,467,992**	**978,143,048**	**109,793,631**	**128,069,738**	**127,912,684**	**113,145,080**	**112,352,475**	**1,703,114,406**	**1,804,624,428**	**1,749,180,325**	**1,798,919,363**	**1,817,015,883**
B. LIABILITIES															
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. Customer deposits	607,951,110	643,218,523	648,830,491	625,382,650	615,459,826	-	-	-	-	-	1,316,828,802	1,399,648,121	1,322,801,514	1,319,917,071	1,345,494,909
24. Deposits and balances due to local banking institutions	13,034	7,136	2,286	9,461	3,711	-	-	-	-	-	13,034	7,136	2,286	9,461	3,711
25. Deposits and balances due to foreign banking institutions	186,733,876	198,321,591	143,899,528	116,437,757	129,693,938	-	-	-	-	-	-	-	-	-	-
26. Other money market deposits	-	2,015,264	-	33,547,684	9,841	-	-	-	-	-	1,304,666	3,746,817	1,667,714	35,429,969	5,012,078
27. Borrowed funds	49,306,826	45,945,041	45,419,486	42,142,095	41,542,329	13,603,344	13,225,010	12,925,000	13,227,117	12,920,000	75,125,713	70,517,785	71,240,848	67,599,412	67,041,663
28. Balances due to group companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29. Tax payable	-	-	530,245	46,333	-	-	-	-	-	49,306	2,095,698	618,893	1,929,296	2,813,077	767,121
30. Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31. Deferred tax liability	-	-	-	-	-	-	83,749	92,350	378,945	-	2,850,986	3,295,990	3,605,368	3,868,323	3,676,367
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	1,858,717	2,163,083	2,005,303	2,082,047	2,035,535
33. Other liabilities	15,312,948	15,070,065	18,145,554	25,290,805	19,986,945	14,773,520	15,239,510	15,349,256	16,525,221	16,646,533	75,996,407	77,760,509	81,255,959	91,134,237	89,761,644
34. TOTAL LIABILITIES	**859,317,794**	**904,577,620**	**856,827,590**	**842,856,785**	**806,696,590**	**28,376,864**	**28,548,269**	**28,366,606**	**30,131,283**	**29,615,839**	**1,476,074,023**	**1,557,758,334**	**1,484,508,288**	**1,522,853,597**	**1,513,793,028**
C. SHAREHOLDERS' FUNDS															
35. Paid up/assigned capital	30,000,000	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	1,886,837	1,886,837
36. Share premium/(discount)	9,964,132	9,964,132	9,964,132	9,964,132	9,964,132	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264
37. Revaluation reserve	(28,771,016)	(17,752,033)	(12,900,293)	(5,737,549)	(500,448)	-	-	-	-	-	(42,642,811)	(32,662,142)	(30,197,822)	(22,046,347)	(14,411,990)
38. Retained earnings/accumulated losses	108,836,303	100,890,011	107,603,228	118,566,084	125,877,221	64,204,666	66,271,250	66,295,859	65,801,696	65,524,535	236,131,273	232,834,184	245,816,096	263,888,877	279,017,944
39. Statutory loan loss reserve	6,041,075	-	1,818,540	1,818,540	6,105,553	-	-	-	-	-	6,236,371	617,176	2,435,716	2,868,986	6,551,902
40. Other reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41. Proposed dividends	-	-	-	-	-	-	16,038,118	16,038,118	-	-	-	16,038,118	16,038,118	-	-
42. Non-controlling interests	-	-	-	-	-	-	-	-	-	-	10,103,449	12,826,657	13,367,828	14,142,149	14,852,898
43. TOTAL SHAREHOLDERS' FUNDS	**126,070,494**	**123,102,110**	**136,485,607**	**154,611,207**	**171,446,458**	**81,416,767**	**99,521,469**	**99,546,078**	**83,013,797**	**82,736,636**	**227,040,383**	**246,866,094**	**264,672,037**	**276,065,766**	**303,222,855**
44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**985,388,288**	**1,027,679,730**	**993,313,197**	**997,467,992**	**978,143,048**	**109,793,631**	**128,069,738**	**127,912,684**	**113,145,080**	**112,352,475**	**1,703,114,406**	**1,804,624,428**	**1,749,180,325**	**1,798,919,363**	**1,817,015,883**
STATEMENT OF COMPREHENSIVE INCOME															
1. INTEREST INCOME															
1.1 Loans and advances	45,677,308	60,841,576	14,243,678	27,357,734	43,696,412	-	-	-	-	-	79,392,916	107,672,324	25,158,206	49,681,346	77,811,207
1.2 Government securities	31,406,081	42,824,987	11,305,065	22,588,944	33,389,450	-	-	-	-	-	42,578,006	56,481,009	15,201,885	30,854,593	45,777,740
1.3 Deposits and placements with banking institutions	2,857,545	3,636,526	686,769	1,071,582	1,490,822	1,226,707	1,389,327	561,167	873,012	962,850	3,284,010	5,514,141	1,306,633	2,942,085	4,653,979
1.4 Other interest income	95,055	125,613	29,593	59,547	88,369	-	-	-	-	-	676,132	617,527	222,098	797,031	1,306,926
1.5 Total interest income	**80,035,989**	**107,428,702**	**26,265,105**	**51,077,807**	**78,665,053**	**1,226,707**	**1,389,327**	**561,167**	**873,012**	**962,850**	**125,931,064**	**170,285,001**	**41,888,822**	**84,275,055**	**129,549,852**
2. INTEREST EXPENSES															
2.1 Customer deposits	28,863,305	39,942,246	8,746,913	15,521,609	21,206,199	-	-	-	-	-	33,687,034	48,483,928	11,445,553	20,279,699	28,748,259
2.2 Deposits and placements from banking institutions	2,818,322	3,150,711	31,753	251,837	287,876	-	-	-	-	-	3,826,206	4,604,884	252,143	699,386	956,104
2.3 Other interest expense	6,310,470	7,846,433	1,143,146	2,525,027	3,577,647	1,116,088	1,416,290	352,161	661,263	994,497	7,832,175	8,486,418	1,620,639	3,992,235	6,261,907
2.4 Total interest expenses	**37,992,097**	**50,939,390**	**9,921,812**	**18,298,473**	**25,071,722**	**1,116,088**	**1,416,290**	**352,161**	**661,263**	**994,497**	**45,345,415**	**61,575,230**	**13,318,335**	**24,971,320**	**35,966,270**
3. NET INTEREST INCOME	**42,043,892**	**56,489,312**	**16,343,293**	**32,779,334**	**53,593,331**	**110,619**	**(26,963)**	**209,006**	**211,749**	**(31,647)**	**80,585,649**	**108,709,771**	**28,570,487**	**59,303,735**	**93,583,582**
4. NON-INTEREST INCOME															
4.1 Fees and commissions income on loans & advances	6,630,805	8,741,365	2,330,617	4,714,276	7,047,863	-	-	-	-	-	8,247,866	10,559,291	2,679,983	5,371,602	8,160,567
4.2 Other fees and commissions income	9,697,899	13,457,526	3,115,817	6,707,794	9,969,483	-	-	-	-	-	31,758,370	44,821,260	10,759,468	22,449,469	34,879,273
4.3 Foreign exchange trading income	3,073,960	3,960,235	669,974	1,309,764	2,006,089	-	-	-	-	-	9,237,006	12,587,386	2,692,302	5,199,945	8,755,708
4.4 Dividend income	-	300,000	-	-	-	1,046,025	20,464,158	-	-	-	-	-	-	-	-
4.5 Other income	4,402,888	6,323,071	1,448,980	4,399,339	7,609,841	2,248,932	2,201,343	(47,394)	(74,805)	(81,613)	11,908,336	17,104,390	3,477,596	7,875,658	10,889,936
4.6 Total non-interest income	**23,805,552**	**32,782,197**	**7,565,388**	**17,131,173**	**26,633,276**	**3,294,957**	**22,665,501**	**(47,394)**	**(74,805)**	**(81,613)**	**61,151,578**	**85,072,327**	**19,609,349**	**40,896,674**	**62,685,484**
5. TOTAL OPERATING INCOME	**65,849,444**	**89,271,509**	**23,908,681**	**49,910,507**	**80,226,607**	**3,405,576**	**22,638,538**	**161,612**	**136,944**	**(113,260)**	**141,737,227**	**193,782,098**	**48,179,836**	**100,200,409**	**156,269,066**
6. OPERATING EXPENSES															
6.1 Loan loss provision	4,589,316	8,498,192	1,891,797	4,001,879	7,396,901	-	-	-	-	-	12,682,913	20,176,301	3,371,091	6,891,268	11,637,143
6.2 Staff costs	13,019,112	17,564,722	4,606,269	9,169,684	14,931,815	74,985	81,072	21,149	6,500	9,737	23,950,651	33,269,806	8,696,466	17,633,588	28,567,248
6.3 Directors' emoluments	78,580	87,058	8,483	29,612	58,474	64,797	87,247	15,325	38,924	57,990	307,060	395,741	61,799	177,117	287,524
6.4 Rental charges	235,284	310,187	96,780	164,469	258,880	2,449	1,578	1,574	553	922	559,599	366,347	127,640	235,853	391,141
6.5 Depreciation on property and equipment	1,928,668	2,645,746	770,863	1,594,148	2,446,449	1,460	1,947	489	982	1,475	4,425,877	5,961,012	1,643,813	3,326,521	5,192,750
6.6 Amortisation charges	1,110,085	1,516,457	410,073	810,926	1,385,174	-	-	-	-	-	1,582,025	2,179,079	595,663	1,180,069	1,935,465
6.7 Other operating expenses	21,408,632	31,988,321	6,251,859	12,361,450	18,455,800	556,206	983,790	87,754	262,231	401,691	47,206,619	70,693,857	15,003,308	29,213,779	42,673,338
6.8 Total operating expenses	**42,369,677**	**62,610,683**	**14,036,124**	**28,132,168**	**44,933,493**	**699,897**	**1,155,634**	**126,291**	**309,190**	**471,815**	**90,714,744**	**133,042,143**	**29,499,780**	**58,658,195**	**90,684,609**
7.0 Profit/(loss) before tax and exceptional items	**23,479,767**	**26,660,826**	**9,872,557**	**21,778,339**	**35,293,114**	**2,705,679**	**21,482,904**	**35,321**	**(172,246)**	**(585,075)**	**51,022,483**	**60,739,955**	**18,680,056**	**41,542,214**	**65,584,457**

EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER, 2025

EQUITY

	EQUITY BANK (KENYA) LIMITED					EQUITY GROUP HOLDINGS PLC									
	BANK					COMPANY					GROUP				
STATEMENT OF COMPREHENSIVE INCOME (continued)	30th Sep 2024 Shs. '000' (Un-Audited)	31st Dec 2024 Shs. '000' (Audited)	31st Mar 2025 Shs. '000' (Un-Audited)	30th Jun 2025 Shs. '000' (Un-Audited)	30th Sep 2025 Shs. '000' (Un-Audited)	30th Sep 2024 Shs. '000' (Un-Audited)	31st Dec 2024 Shs. '000' (Audited)	31st Mar 2025 Shs. '000' (Un-Audited)	30th Jun 2025 Shs. '000' (Un-Audited)	30th Sep 2025 Shs. '000' (Un-Audited)	30th Sep 2024 Shs. '000' (Un-Audited)	31st Dec 2024 Shs. '000' (Audited)	31st Mar 2025 Shs. '000' (Un-Audited)	30th Jun 2025 Shs. '000' (Un-Audited)	30th Sep 2025 Shs. '000' (Un-Audited)
8.0 Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.0 Profit/(loss) after exceptional items	**23,479,767**	**26,660,826**	**9,872,557**	**21,778,339**	**35,293,114**	**2,705,679**	**21,482,904**	**35,321**	**(172,246)**	**(585,075)**	**51,022,483**	**60,739,955**	**18,680,056**	**41,542,214**	**65,584,457**
10. Current tax	(2,750,886)	(4,075,715)	(1,084,272)	(2,620,765)	(1,209,650)	-	-	-	-	(491,824)	(8,647,244)	(12,139,693)	(2,965,912)	(6,636,289)	(8,219,882)
11. Deferred tax	(169,635)	1,486,769	(256,529)	337,038	(2,990,700)	(497,896)	(1,170,536)	(10,597)	(297,192)	330,300	(1,433,682)	223,096	(366,233)	(279,551)	(3,240,962)
12. Profit/(loss) after tax and exceptional items	**20,559,246**	**24,071,880**	**8,531,756**	**19,494,612**	**31,092,764**	**2,207,783**	**20,312,368**	**24,724**	**(469,438)**	**(746,599)**	**40,941,557**	**48,823,358**	**15,347,911**	**34,626,374**	**54,123,613**
12.1 Minority Interest	-	-	-	-	-	-	-	-	-	-	(1,654,423)	(2,273,839)	(547,459)	(1,319,869)	(2,004,916)
13. Profit/(loss) after tax and exceptional items and minority interest	**20,559,246**	**24,071,880**	**8,531,756**	**19,494,612**	**31,092,764**	**2,207,783**	**20,312,368**	**24,724**	**(469,438)**	**(746,599)**	**39,287,134**	**46,549,519**	**14,800,452**	**33,306,505**	**52,118,697**
14. Other comprehensive income															
14.1 Gains/(losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	(17,286,869)	(22,821,026)	(4,098,919)	(1,555,102)	(951,586)
14.2 Fair value changes in FVOCI	4,744,608	15,763,591	4,851,740	12,014,484	17,251,585	-	-	-	-	-	3,688,873	23,193,730	9,376,056	17,386,961	27,430,755
14.3 Remeasurement of defined benefit obligation	-	-	-	-	-	-	-	-	-	-	-	1,588,815	-	-	-
14.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	(6,958,119)	(2,812,817)	(5,216,088)	(8,229,227)
15. Other comprehensive income for the year net of tax	**4,744,608**	**15,763,591**	**4,851,740**	**12,014,484**	**17,251,585**	**-**	**-**	**-**	**-**	**-**	**(13,597,996)**	**(4,996,600)**	**2,464,320**	**10,615,771**	**18,249,942**
16. Total comprehensive income for the year	**25,303,854**	**39,835,471**	**13,383,496**	**31,509,096**	**48,344,349**	**2,207,783**	**20,312,368**	**24,724**	**(469,438)**	**(746,599)**	**25,689,138**	**43,826,758**	**17,812,231**	**45,242,145**	**72,373,555**
Earnings per share - basic & diluted	**685.31**	**802.40**	**284.39**	**649.82**	**1,036.43**	**0.59**	**5.38**	**0.01**	**(0.12)**	**(0.20)**	**10.41**	**12.34**	**3.92**	**8.83**	**13.81**
Dividend per share - declared	**-**	**583.33**	**-**	**-**	**-**	**-**	**4.25**	**-**	**-**	**-**	**-**	**4.25**	**-**	**-**	**-**
OTHER DISCLOSURES															
1) NON-PERFORMING LOANS AND ADVANCES															
a) Gross non-performing loans and advances	91,845,241	92,985,027	99,269,841	109,445,991	98,271,851	-	-	-	-	-	125,320,633	121,997,045	132,787,649	139,356,060	129,172,731
b) Less interest in suspense	19,641,468	21,483,288	23,911,991	27,158,700	27,014,134	-	-	-	-	-	25,159,893	26,039,630	29,081,207	29,400,080	28,559,215
c) Total non-performing loans and advances (a-b)	**72,203,773**	**71,501,739**	**75,357,850**	**82,287,291**	**71,257,717**	**-**	**-**	**-**	**-**	**-**	**100,160,740**	**95,957,415**	**103,706,442**	**109,955,980**	**100,613,516**
d) Less loan loss provision	33,364,845	35,044,570	36,017,983	37,882,662	38,776,772	-	-	-	-	-	45,999,866	51,661,585	51,287,667	57,511,806	63,340,717
e) Net non-performing loans (c-d)	**38,838,928**	**36,457,169**	**39,339,867**	**44,404,629**	**32,480,945**	**-**	**-**	**-**	**-**	**-**	**54,160,874**	**44,295,830**	**52,418,775**	**52,444,174**	**37,272,799**
f) Discounted value of securities	36,421,706	35,686,339	36,736,619	41,200,887	29,417,781	-	-	-	-	-	51,688,276	43,525,000	49,182,496	48,477,525	34,141,776
g) Net NPLs exposure (e-f)	**2,417,222**	**770,830**	**2,603,248**	**3,203,742**	**3,063,164**	**-**	**-**	**-**	**-**	**-**	**2,472,598**	**770,830**	**3,236,279**	**3,966,649**	**3,131,023**
2) INSIDER LOANS AND ADVANCES															
a) Directors, shareholders and associates	6,702,362	6,642,766	6,630,754	6,297,462	6,036,539	-	-	-	-	-	8,452,031	8,317,725	8,316,190	7,932,404	9,181,179
b) Employees	9,160,541	9,158,521	9,278,271	8,804,074	8,712,669	-	-	-	-	-	18,155,661	19,089,037	18,254,145	18,589,332	18,994,916
c) Total insider loans and advances and other facilities	**15,862,903**	**15,801,287**	**15,909,025**	**15,101,536**	**14,749,208**	**-**	**-**	**-**	**-**	**-**	**26,607,692**	**27,406,762**	**26,570,335**	**26,521,736**	**28,176,095**
3) OFF BALANCE SHEET ITEMS															
a) Letter of credit, guarantees and acceptances	86,684,042	75,275,933	66,871,960	79,542,580	100,134,070	-	-	-	-	-	141,387,540	133,158,381	187,992,912	177,155,618	178,733,499
b) Forwards, swaps and options	15,448,816	2,667,361	8,930,951	7,913,014	8,806,812	-	-	-	-	-	32,086,764	53,911,356	36,180,270	43,389,999	46,973,966
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) Total contingent liabilities	**102,132,858**	**77,943,294**	**75,802,911**	**87,455,594**	**108,940,882**	**-**	**-**	**-**	**-**	**-**	**173,474,304**	**187,069,737**	**224,173,182**	**220,545,617**	**225,707,465**
4) CAPITAL STRENGTH															
a) Core capital	**132,014,104**	**132,336,448**	**135,257,431**	**140,448,543**	**145,517,767**	**-**	**-**	**-**	**-**	**-**	**222,158,956**	**251,503,364**	**240,782,549**	**250,102,305**	**256,445,223**
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	4,173,124	4,173,124	4,173,124	4,173,124	4,173,124
c) Excess/(deficiency)	**131,014,104**	**131,336,448**	**134,257,431**	**139,448,543**	**144,517,767**	**-**	**-**	**-**	**-**	**-**	**217,985,832**	**247,330,240**	**236,609,425**	**245,929,181**	**252,272,099**
d) Supplementary capital	23,967,127	16,885,716	17,652,550	16,583,445	19,795,798	-	-	-	-	-	32,497,256	25,200,447	25,321,032	24,043,647	26,005,902
e) Total capital (a+d)	**155,981,231**	**149,222,164**	**152,909,981**	**157,031,988**	**165,313,565**	**-**	**-**	**-**	**-**	**-**	**254,656,212**	**276,703,811**	**266,103,581**	**274,145,952**	**282,451,125**
f) Total risk weighted assets	**833,715,809**	**846,170,962**	**844,186,383**	**850,058,371**	**853,178,838**	**-**	**-**	**-**	**-**	**-**	**1,394,158,326**	**1,453,481,084**	**1,456,877,878**	**1,511,861,258**	**1,541,445,244**
Ratios															
g) Core capital/total deposit liabilities	**16.6%**	**15.7%**	**17.1%**	**18.9%**	**19.5%**	**-**	**-**	**-**	**-**	**-**	**16.9%**	**18.0%**	**18.2%**	**18.9%**	**19.1%**
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	8.0%	-	-	-	-	-	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(deficiency) (g-h)	**8.6%**	**7.7%**	**9.1%**	**10.9%**	**11.5%**	**-**	**-**	**-**	**-**	**-**	**8.9%**	**10.0%**	**10.2%**	**10.9%**	**11.1%**
j) Core capital/total risk weighted assets	**15.8%**	**15.6%**	**16.0%**	**16.5%**	**17.1%**	**-**	**-**	**-**	**-**	**-**	**15.9%**	**17.3%**	**16.5%**	**16.5%**	**16.6%**
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%	-	-	-	-	-	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(deficiency) (j-k)	**5.3%**	**5.1%**	**5.5%**	**6.0%**	**6.6%**	**-**	**-**	**-**	**-**	**-**	**5.4%**	**6.8%**	**6.0%**	**6.0%**	**6.1%**
m) Total capital/total risk weighted assets	**18.7%**	**17.6%**	**18.1%**	**18.5%**	**19.4%**	**-**	**-**	**-**	**-**	**-**	**18.3%**	**19.0%**	**18.3%**	**18.1%**	**18.3%**
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	-	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess/(deficiency) (m-n)	**4.2%**	**3.1%**	**3.6%**	**4.0%**	**4.9%**	**-**	**-**	**-**	**-**	**-**	**3.8%**	**4.5%**	**3.8%**	**3.6%**	**3.8%**
5) LIQUIDITY															
a) Liquidity ratio	**76.1%**	**79.7%**	**74.4%**	**70.9%**	**78.4%**	**-**	**-**	**-**	**-**	**-**	**55.0%**	**57.4%**	**58.5%**	**58.6%**	**61.0%**
b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	20.0%	-	-	-	-	-	20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess/(deficiency) (a-b)	**56.1%**	**59.7%**	**54.4%**	**50.9%**	**58.4%**	**-**	**-**	**-**	**-**	**-**	**35.0%**	**37.4%**	**38.5%**	**38.6%**	**41.0%**

These financial statements are extracts from the books of the institution. 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.

Signed...

Prof. Isaac Macharia
Group Chairman

Signed...

Dr. James Mwangi, CBS
Group Managing Director & CEO