EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2026

EQUITY

		EQUITY BANK (KENYA) LIMITED					EQUITY GROUP HOLDINGS PLC									
		BANK					COMPANY					GROUP				
I.	STATEMENT OF FINANCIAL POSITION	30 Sep 2026 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 Sep 2025 Shs. '000' Unaudited	30 Sep 2026 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 Sep 2025 Shs. '000' Unaudited	30 Sep 2026 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 Sep 2025 Shs. '000' Unaudited
A.	**ASSETS**															
1.	Cash (both local & foreign)	20,405,130	19,346,200	19,702,714	19,229,402	19,273,607	16,784,284	28,043,886	37,285,848	51,931,366	5,615,100	76,136,009	67,778,440	69,075,566	74,384,730	64,961,481
2.	Balances due from Central Bank of Kenya	40,691,637	32,331,562	49,949,773	63,265,776	26,809,778	-	-	-	-	-	40,691,637	32,331,562	49,949,773	63,265,776	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:**	**418,517,431**	**452,334,535**	**420,047,901**	**410,922,743**	**391,355,708**	-	-	-	-	-	**612,208,684**	**643,155,333**	**615,070,543**	**577,782,541**	**533,429,080**
a)	**Amortised cost:**	**7,794,520**	**7,832,861**	**7,847,726**	**7,872,079**	**7,907,585**	-	-	-	-	-	**75,740,015**	**73,538,321**	**72,012,749**	**84,634,324**	**56,692,384**
	a. Kenya Government securities	7,794,520	7,832,861	7,847,726	7,872,079	7,907,585	-	-	-	-	-	40,577,011	39,051,911	40,077,741	36,048,213	35,039,113
	b. Other securities	-	-	-	-	-	-	-	-	-	-	35,163,004	34,486,410	31,935,008	48,586,111	21,653,271
b)	**Fair value through other comprehensive income (FVOCI):**	**410,722,911**	**444,501,674**	**412,200,175**	**403,050,664**	**383,448,123**	-	-	-	-	-	**536,468,669**	**569,617,012**	**543,057,794**	**493,148,217**	**476,736,696**
	a. Kenya Government securities	279,333,099	303,634,329	313,581,567	299,245,918	275,360,084	-	-	-	-	-	279,726,673	303,652,929	313,601,640	299,265,695	275,360,084
	b. Other securities	131,389,812	140,867,345	98,618,608	103,804,746	108,088,039	-	-	-	-	-	256,741,996	265,964,083	229,456,154	193,882,522	201,376,612
6.	Deposits and balances due from local banking institutions	8,692,500	6,800,000	11,270,000	3,870,000	13,611,200	-	-	-	-	-	12,079,478	9,169,753	13,662,474	7,067,563	13,611,200
7.	Deposits and balances due from banking institutions abroad	36,949,360	98,715,570	70,322,131	55,024,672	38,336,791	-	-	-	-	-	275,972,215	294,324,537	290,095,668	244,644,291	194,296,208
8.	Tax recoverable	3,552,192	4,512,294	-	3,029,398	1,807,876	392,301	444,867	-	-	-	5,254,927	6,086,913	1,539,329	4,287,953	4,895,825
9.	Loans and advances to customers (net)	455,241,086	447,336,017	401,698,537	409,447,447	406,874,996	-	-	-	-	-	1,007,748,276	981,035,800	873,494,177	882,457,036	859,818,102
10.	Balances due from group companies	4,396,630	4,311,020	2,931,908	2,924,377	3,172,277	-	-	-	-	-	-	-	-	-	-
11.	Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.	Investments in subsidiary companies	100,000	100,000	100,000	100,000	100,000	104,216,459	104,216,459	104,216,459	104,216,459	104,216,459	-	-	-	-	-
13.	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.	Investment properties	-	-	-	-	-	-	-	-	-	-	5,842,982	5,858,094	5,917,301	5,897,305	5,948,000
15.	Property and equipment	7,972,123	8,225,286	8,217,368	8,159,307	8,014,194	2,992	3,496	4,000	4,167	4,660	24,881,668	24,983,076	25,248,580	24,995,970	23,045,732
16.	Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.	Intangible assets	10,399,876	10,768,663	10,900,936	11,096,139	11,309,939	-	-	-	-	-	20,727,763	20,387,250	20,192,182	19,689,309	13,477,212
18.	Deferred tax asset	18,800,754	16,011,803	18,613,218	16,065,743	19,048,973	160,995	209,132	268,719	168,558	248,547	24,207,261	21,765,183	23,486,828	21,222,956	24,947,355
19.	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.	Other assets	23,680,167	31,037,765	32,910,117	37,477,235	38,427,709	2,191,471	3,341,188	3,353,375	3,051,003	2,267,709	43,225,836	48,671,688	48,814,711	45,296,813	51,775,910
21.	**TOTAL ASSETS**	**1,049,398,886**	**1,131,830,715**	**1,046,664,603**	**1,040,612,239**	**978,143,048**	**123,748,502**	**136,259,028**	**145,128,401**	**159,371,553**	**112,352,475**	**2,148,976,736**	**2,155,547,629**	**2,036,547,132**	**1,970,992,243**	**1,817,015,883**
B.	**LIABILITIES**															
22.	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23.	Customer deposits	671,738,819	698,647,347	691,110,717	705,877,298	615,459,826	-	-	-	-	-	1,583,924,815	1,589,419,802	1,480,204,369	1,443,458,895	1,345,494,909
24.	Deposits and balances due to local banking institutions	3,243,750	-	-	-	3,711	-	-	-	-	-	3,243,750	-	-	-	3,711
25.	Deposits and balances due to foreign banking institutions	145,508,762	217,704,683	154,721,180	143,279,980	129,693,938	-	-	-	-	-	10,483,359	24,880,122	18,370,641	11,683,116	-
26.	Other money market deposits	-	-	-	-	9,841	-	-	-	-	-	10,312,750	7,498,916	10,813,598	4,504,583	5,012,078
27.	Borrowed funds	38,978,209	34,858,748	38,534,500	38,124,455	41,542,329	8,650,000	8,823,601	8,666,667	13,194,086	12,920,000	59,785,602	55,622,639	75,862,993	80,258,356	67,041,663
28.	Balances due to group companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29.	Tax payable	-	-	128,393	-	-	-	-	151,354	125,976	49,306	4,035,174	6,038,810	4,414,030	1,892,382	767,121
30.	Dividends payable	-	-	-	-	-	-	12,196,875	-	-	-	-	12,196,875	-	-	-
31.	Deferred tax liability	-	-	-	-	-	-	-	-	-	-	5,417,551	5,223,753	5,063,386	4,841,418	3,676,367
32.	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	2,732,318	2,702,446	2,670,744	2,604,430	2,035,535
33.	Other liabilities	17,372,989	18,894,995	17,991,452	17,125,258	19,986,945	8,109,958	7,847,296	6,948,896	16,485,872	16,646,533	99,339,992	101,606,291	95,490,027	95,645,862	89,761,644
34.	**TOTAL LIABILITIES**	**876,842,529**	**970,105,773**	**902,486,242**	**904,406,991**	**806,696,590**	**16,759,958**	**28,867,772**	**15,766,917**	**29,805,934**	**29,615,839**	**1,779,275,311**	**1,805,189,654**	**1,692,889,788**	**1,644,889,042**	**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	(2,158,325)	2,016,684	(161,568)	2,172,269	(500,448)	-	-	-	-	-	(19,383,125)	(12,592,138)	(14,455,582)	(13,124,860)	(14,411,990)
38.	Retained earnings / accumulated losses	124,624,997	110,618,573	97,250,245	88,868,848	125,877,221	89,776,443	90,179,155	90,448,883	90,653,018	65,524,535	342,547,620	318,269,625	294,920,402	278,516,115	279,017,944
39.	Statutory loan loss reserve	10,125,553	9,125,553	7,125,552	5,199,999	6,105,553	-	-	-	-	-	10,125,553	9,125,553	7,125,553	5,199,999	6,551,902
40.	Other reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41.	Proposed dividends	-	-	-	-	-	-	-	21,700,500	21,700,500	-	-	-	21,700,500	21,700,500	-
42.	Non-controlling interests	-	-	-	-	-	-	-	-	-	-	19,199,276	18,342,834	17,154,370	16,599,346	14,852,898
43.	**TOTAL SHARE HOLDERS' FUNDS**	**172,556,357**	**161,724,942**	**144,178,361**	**136,205,248**	**171,446,458**	**106,988,544**	**107,391,256**	**129,361,484**	**129,565,619**	**82,736,636**	**369,701,425**	**350,357,975**	**343,657,344**	**326,103,201**	**303,222,855**
44.	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**1,049,398,886**	**1,131,830,715**	**1,046,664,603**	**1,040,612,239**	**978,143,048**	**123,748,502**	**136,259,028**	**145,128,401**	**159,371,553**	**112,352,475**	**2,148,976,736**	**2,155,547,629**	**2,036,547,132**	**1,970,992,243**	**1,817,015,883**
II.	STATEMENT OF COMPREHENSIVE INCOME															
1.	**INTEREST INCOME**															
1.1	Loans and advances	44,698,832	28,860,008	14,048,499	58,228,059	43,696,412	-	-	-	-	-	85,625,407	55,222,839	26,921,551	106,593,239	78,286,732
1.2	Government securities	34,757,706	22,939,888	10,564,822	43,997,577	33,389,450	-	-	-	-	-	50,488,218	33,222,627	15,569,979	60,964,125	45,777,740
1.3	Deposits and placements with banking institutions	2,737,866	2,143,118	967,592	2,267,049	1,490,822	1,045,269	870,045	488,391	1,265,121	962,850	4,165,108	2,699,433	1,277,860	5,963,506	4,653,979
1.4	Other interest income	138,104	52,874	27,515	116,741	88,369	-	-	-	-	-	138,706	53,389	27,527	117,501	831,401
1.5	**Total interest income**	**82,332,508**	**53,995,888**	**25,608,428**	**104,609,426**	**78,665,053**	**1,045,269**	**870,045**	**488,391**	**1,265,121**	**962,850**	**140,417,439**	**91,198,288**	**43,796,917**	**173,638,371**	**129,549,852**
2.	**INTEREST EXPENSES**															
2.1	Customer deposits	16,897,783	11,857,322	5,892,577	27,135,459	21,206,199	-	-	-	-	-	24,528,394	16,274,764	8,062,613	35,684,273	28,748,259
2.2	Deposits and placements from banking institutions	38,907	16,928	8,247	305,587	287,876	-	-	-	-	-	1,698,269	1,182,035	578,531	1,415,545	956,104
2.3	Other interest expense	2,762,904	1,880,504	969,301	4,633,609	3,577,647	705,621	504,843	311,362	1,291,783	994,497	6,495,104	4,464,497	2,134,721	9,599,295	6,261,907
2.4	**Total interest expenses**	**19,699,594**	**13,754,754**	**6,870,125**	**32,074,655**	**25,071,722**	**705,621**	**504,843**	**311,362**	**1,291,783**	**994,497**	**32,721,767**	**21,921,296**	**10,775,865**	**46,699,113**	**35,966,270**
3.	**NET INTEREST INCOME**	**62,632,914**	**40,241,134**	**18,738,303**	**72,534,771**	**53,593,331**	**339,648**	**365,202**	**177,029**	**(26,662)**	**(31,647)**	**107,695,672**	**69,276,992**	**33,021,052**	**126,939,258**	**93,583,582**
4.	**NON-INTEREST INCOME**															
4.1	Fees and commissions income on loans & advances	6,187,276	4,443,459	2,274,069	9,482,967	7,047,863	-	-	-	-	-	8,836,074	6,406,677	3,381,128	11,300,531	8,160,567
4.2	Other fees and commissions income	10,252,597	6,723,959	3,374,228	13,385,132	9,969,483	-	-	-	-	-	44,678,374	29,669,289	13,741,012	48,451,229	34,879,273
4.3	Foreign exchange trading income	2,551,066	1,702,804	892,301	2,643,250	2,006,089	-	-	-	-	-	12,132,966	7,299,343	3,331,253	15,651,129	8,755,708
4.4	Dividend income	-	-	-	340,425	-	-	-	-	47,575,154	-	-	-	-	-	-
4.5	Other income	12,280,143	8,068,055	1,878,795	10,206,590	7,609,841	(222,754)	(194,992)	(219,200)	(58,978)	(81,613)	18,706,210	12,217,639	1,836,638	15,397,738	10,889,936
4.6	**Total non-interest income**	**31,271,082**	**20,938,277**	**8,419,393**	**36,058,364**	**26,633,276**	**(222,754)**	**(194,992)**	**(219,200)**	**47,516,176**	**(81,613)**	**84,353,624**	**55,592,948**	**22,290,031**	**90,800,627**	**62,685,484**

		EQUITY BANK (KENYA) LIMITED					EQUITY GROUP HOLDINGS PLC									
		BANK					COMPANY					GROUP				
II.	STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)	30 Sep 2026 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 Sep 2025 Shs. '000' Unaudited	30 Sep 2026 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 Sep 2025 Shs. '000' Unaudited	30 Sep 2026 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 Sep 2025 Shs. '000' Unaudited
5.	**TOTAL OPERATING INCOME**	**93,903,996**	**61,179,411**	**27,157,696**	**108,593,135**	**80,226,607**	**116,894**	**170,210**	**(42,171)**	**47,489,514**	**(113,260)**	**192,049,296**	**124,869,940**	**55,311,083**	**217,739,885**	**156,269,066**
6.	**OPERATING EXPENSES**															
6.1	Loan loss provision	6,509,982	4,420,015	1,920,100	10,871,869	7,396,901	-	-	-	-	-	10,212,117	6,468,004	2,799,281	14,485,766	11,637,143
6.2	Staff costs	17,172,569	11,351,733	5,617,665	20,523,379	14,931,815	13,511	8,503	4,506	59,673	9,737	35,612,570	23,820,408	11,710,483	39,564,847	28,567,248
6.3	Directors' emoluments	76,440	60,763	42,641	80,864	58,474	176,071	70,154	31,665	88,855	57,990	495,246	303,492	177,570	421,467	287,524
6.4	Rental charges	245,624	161,081	79,863	375,564	258,880	977	660	330	1,291	922	350,333	192,409	74,179	562,907	391,141
6.5	Depreciation on property and equipment	2,592,145	1,689,969	836,647	3,260,484	2,446,449	1,511	1,007	504	1,968	1,475	5,500,091	3,639,860	1,783,009	7,104,174	5,192,750
6.6	Amortisation charges	1,638,870	1,072,388	536,888	1,898,973	1,385,174	-	-	-	-	-	2,135,169	1,382,439	691,383	2,671,986	1,935,465
6.7	Other operating expenses	19,784,301	13,017,089	6,192,651	27,551,432	18,455,800	498,482	361,535	132,735	937,160	401,691	47,900,041	31,311,043	13,558,961	60,814,088	42,673,338
6.8	**Total operating expenses**	**48,019,931**	**31,773,038**	**15,226,455**	**64,562,565**	**44,933,493**	**690,552**	**441,859**	**169,740**	**1,088,947**	**471,815**	**102,205,567**	**67,117,655**	**30,794,866**	**125,625,235**	**90,684,609**
7.0	**Profit / (loss) before tax and exceptional items**	**45,884,065**	**29,406,373**	**11,931,241**	**44,030,570**	**35,293,114**	**(573,658)**	**(271,649)**	**(211,911)**	**46,400,567**	**(585,075)**	**89,843,729**	**57,752,285**	**24,516,217**	**92,114,650**	**65,584,457**
8.0	Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.0	**Profit / (loss) after exceptional items**	**45,884,065**	**29,406,373**	**11,931,241**	**44,030,570**	**35,293,114**	**(573,658)**	**(271,649)**	**(211,911)**	**46,400,567**	**(585,075)**	**89,843,729**	**57,752,285**	**24,516,217**	**92,114,650**	**65,584,457**
10.	Current tax	(6,081,402)	(3,610,473)	(3,171,548)	(7,253)	(1,209,650)	(295,354)	(242,788)	(92,385)	(568,493)	(491,824)	(18,578,427)	(11,869,469)	(6,799,862)	(12,388,870)	(8,219,882)
11.	Deferred tax	879,042	(120,619)	1,547,259	(4,828,481)	(2,990,700)	(7,563)	40,574	100,161	250,311	330,300	192,706	(364,991)	1,337,279	(4,177,798)	(3,240,962)
12.	**Profit / (loss) after tax and exceptional items**	**40,681,705**	**25,675,281**	**10,306,952**	**39,194,836**	**31,092,764**	**(876,575)**	**(473,863)**	**(204,135)**	**46,082,385**	**(746,599)**	**71,458,008**	**45,517,825**	**19,053,634**	**75,547,982**	**54,123,613**
12.1	Minority Interest	-	-	-	-	-	-	-	-	-	-	(2,689,994)	(1,718,948)	(723,678)	(3,584,174)	(2,004,916)
13.	**Profit / (loss) after tax and exceptional items and minority interest**	**40,681,705**	**25,675,281**	**10,306,952**	**39,194,836**	**31,092,764**	**(876,575)**	**(473,863)**	**(204,135)**	**46,082,385**	**(746,599)**	**68,768,014**	**43,798,877**	**18,329,956**	**71,963,808**	**52,118,697**
14.	**Other comprehensive income**															
14.1	Gains / (losses) from translating the financial statements of foreign operations	-	-	-		-	-	-	-	-	-	(2,755,108)	(623,717)	2,612,582	(3,134,856)	(951,586)
14.2	Fair value changes in FVOCI	(4,330,594)	(155,585)	(2,333,837)	19,924,302	17,251,585	-	-	-	-	-	(5,135,114)	1,513,786	(5,633,292)	33,077,336	27,430,755
14.3	Remeasurement of defined benefit obligation	-	-	-		-	-	-	-	-	-	-	-	-	(417,638)	-
14.4	Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	1,540,534	(454,136)	1,689,988	(9,797,909)	(8,229,227)
15.	**Other comprehensive income for the year net of tax**	**(4,330,594)**	**(155,585)**	**(2,333,837)**	**19,924,302**	**17,251,585**	**-**	**-**	**-**	**-**	**-**	**(6,349,688)**	**435,933**	**(1,330,722)**	**19,726,933**	**18,249,942**
16.	**Total comprehensive income for the year**	**36,351,111**	**25,519,696**	**7,973,115**	**59,119,138**	**48,344,349**	**(876,575)**	**(473,863)**	**(204,135)**	**46,082,385**	**(746,599)**	**65,108,320**	**45,953,758**	**17,722,912**	**95,274,915**	**72,373,555**
	Earnings per share-basic & diluted	**1,356.06**	**855.84**	**343.57**	**1,306.49**	**1,036.43**	**(0.23)**	**(0.13)**	**(0.05)**	**12.21**	**(0.20)**	**18.22**	**11.61**	**4.86**	**19.07**	**13.81**
	Dividend per share -declared	**-**	**-**	**-**	**1,533.87**	**-**	**-**	**-**	**-**	**5.75**	**-**	**-**	**-**	**-**	**5.75**	**-**
III.	OTHER DISCLOSURES															
1.	**NON PERFORMING LOANS AND ADVANCES**															
a)	Gross non performing loans and advances	83,864,794	83,209,305	82,670,980	84,695,926	98,271,851	-		-	-	-	110,521,625	108,368,912	109,549,754	110,096,968	129,172,731
b)	Less: interest in suspense	25,417,721	23,573,367	22,299,751	21,556,126	27,014,134	-		-	-	-	28,497,251	26,703,887	25,720,374	25,795,534	28,559,215
c)	**Total non-performing loans and advances (a-b)**	**58,447,073**	**59,635,938**	**60,371,229**	**63,139,800**	**71,257,717**	**-**		**-**	**-**	**-**	**82,024,374**	**81,665,025**	**83,829,380**	**84,301,434**	**100,613,516**
d)	Less: loan loss provision	37,493,523	35,343,788	34,111,651	31,486,542	38,776,772	-		-	-	-	51,619,387	50,859,398	49,279,596	47,754,923	63,340,717
e)	**Net non- performing loans (c-d)**	**20,953,550**	**24,292,150**	**26,259,578**	**31,653,258**	**32,480,945**	**-**		**-**	**-**	**-**	**30,404,987**	**30,805,627**	**34,549,784**	**36,546,511**	**37,272,799**
f)	Discounted value of securities	18,374,938	21,164,431	22,379,040	27,773,749	29,417,781	-		-	-	-	27,064,609	27,644,514	30,379,695	32,667,002	34,141,776
g)	**Net NPLs exposure (e-f)**	**2,578,612**	**3,127,719**	**3,880,538**	**3,879,509**	**3,063,164**	**-**		**-**	**-**	**-**	**3,340,378**	**3,161,113**	**4,170,089**	**3,879,509**	**3,131,023**
2)	**INSIDER LOANS AND ADVANCES**															
a)	Directors, shareholders and associates	5,476,253	5,337,838	5,758,219	5,861,604	6,036,539	-		-	-	-	10,225,512	9,881,664	10,080,503	9,250,730	9,181,179
b)	Employees	6,332,797	9,570,895	9,370,702	9,231,782	8,712,669	-		-	-	-	19,031,775	21,548,299	20,971,887	20,517,498	18,994,916
c)	**Total insider loans and advances and other facilities**	**11,809,050**	**14,908,733**	**15,128,921**	**15,093,386**	**14,749,208**	**-**		**-**	**-**	**-**	**29,257,287**	**31,429,963**	**31,052,390**	**29,768,228**	**28,176,095**
3)	**OFF BALANCE SHEET ITEMS**															
a)	Letter of credit, guarantees and acceptances	157,677,577	152,166,991	148,850,819	132,320,101	100,134,070	-		-	-	-	283,473,100	293,454,823	270,314,728	267,096,928	178,733,499
b)	Forwards,swaps and options	31,452,299	8,524,704	6,778,483	4,818,592	8,806,812	-		-	-	-	40,138,473	12,466,551	12,865,479	12,042,578	46,973,966
c)	Other contingent liabilities	-	-	-	-	-	-		-	-	-	-	-	-	-	-
d)	**Total contingent liabilities**	**189,129,876**	**160,691,695**	**155,629,302**	**137,138,693**	**108,940,882**	**-**		**-**	**-**	**-**	**323,611,573**	**305,921,374**	**283,180,207**	**279,139,506**	**225,707,465**
4)	**CAPITAL STRENGTH**															
a)	**Core capital**	**140,128,559**	**134,094,645**	**125,719,888**	**122,173,989**	**145,517,767**	**-**		**-**	**-**	**-**	**313,066,127**	**301,351,145**	**288,930,511**	**298,286,720**	**256,445,223**
b)	Minimum statutory capital	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000	-		-	-	-	3,000,000	3,000,000	3,000,000	3,000,000	4,173,124
c)	**Excess / (deficiency)**	**137,128,559**	**131,094,645**	**122,719,888**	**119,173,989**	**144,517,767**	**-**		**-**	**-**	**-**	**310,066,127**	**298,351,145**	**285,930,511**	**295,286,720**	**252,272,099**
d)	Supplementary capital	19,592,327	19,647,179	18,761,444	17,796,054	19,795,798	-		-	-	-	22,785,618	23,480,337	23,253,666	22,898,721	26,005,902
e)	**Total capital (a+d)**	**159,720,886**	**153,741,824**	**144,481,332**	**139,970,043**	**165,313,565**	**-**		**-**	**-**	**-**	**335,851,745**	**324,831,482**	**312,184,177**	**321,185,441**	**282,451,125**
f)	**Total risk weighted assets**	**895,830,120**	**916,287,838**	**871,277,644**	**850,486,505**	**853,178,838**	**-**		**-**	**-**	**-**	**1,724,230,455**	**1,737,835,059**	**1,636,092,624**	**1,564,832,050**	**1,541,445,244**
5)	**RATIOS**															
g)	**Core capital / total deposit liabilities**	**17.1%**	**14.6%**	**14.8%**	**14.4%**	**19.5%**	**-**		**-**	**-**	**-**	**19.8%**	**19.0%**	**19.5%**	**20.5%**	**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)**	**9.1%**	**6.6%**	**6.8%**	**6.4%**	**11.5%**	**-**		**-**	**-**	**-**	**11.8%**	**11.0%**	**11.5%**	**12.5%**	**11.1%**
j)	**Core capital / total risk weighted assets**	**15.6%**	**14.6%**	**14.4%**	**14.4%**	**17.1%**	**-**		**-**	**-**	**-**	**18.2%**	**17.3%**	**17.7%**	**19.1%**	**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)**	**5.1%**	**4.1%**	**3.9%**	**3.9%**	**6.6%**	**-**		**-**	**-**	**-**	**7.7%**	**6.8%**	**7.2%**	**8.6%**	**6.1%**
m)	**Total capital/ total risk weighted assets**	**17.8%**	**16.8%**	**16.6%**	**16.5%**	**19.4%**	**-**		**-**	**-**	**-**	**19.5%**	**18.7%**	**19.1%**	**20.5%**	**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)**	**3.3%**	**2.3%**	**2.1%**	**2.0%**	**4.9%**	**-**		**-**	**-**	**-**	**5.0%**	**4.2%**	**4.6%**	**6.0%**	**3.8%**
6)	**LIQUIDITY**															
a)	**Liquidity ratio**	**76.6%**	**86.0%**	**81.5%**	**77.3%**	**78.4%**	**-**		**-**	**-**	**-**	**60.1%**	**60.9%**	**64.7%**	**64.7%**	**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)**	**56.6%**	**66.0%**	**61.5%**	**57.3%**	**58.4%**	**-**		**-**	**-**	**-**	**40.1%**	**40.9%**	**44.7%**	**44.7%**	**41.0%**

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Signed: _____

Prof. Isaac Macharia
Group Chairman

Signed: _____

Dr. James Mwangi, CBS
Group Managing Director & CEO