EQUITY GROUP HOLDINGS LIMITED UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2016

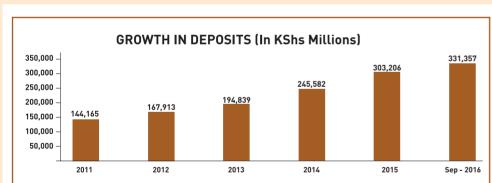


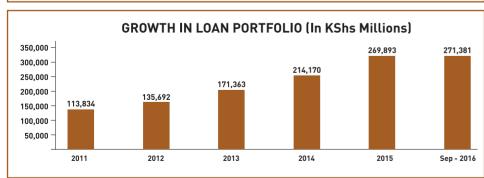
UNAUDITED FINANCIAL STATEMENTS AND OTHI							ER DISCLOSURES AS AT 30TH SEPTEMBER 2016 Group Holdings Limited								
		Equity E	Bank (Kenya) Lim	nited				COMPANY		Equity Group Ho	ldings Limited		GROUP		
STATEMENT OF FINANCIAL POSITION AS AT	30th Sept	31st Dec	31st March	30th June	30th Sep	30th Sep	31st Dec	31st March	30th June	30th Sep	30th Sep	31st Dec	31st March	30th June	30th Sep
ASSETS	2015 Shs. '000'	2015 Shs. '000'	2015 Shs. '000'	2016 Shs. '000'	2016 Shs. '000'	2015 Shs. '000'	2015 Shs. '000'	2016 Shs. '000'	2016 Shs. '000'	2016 Shs. '000'	2015 Shs. '000'	2015 Shs. '000'	2016 Shs. '000'	2016 Shs. '000'	2016 Shs. '000'
1. Cash (both Local & foreign)	(Un-Audited) 8,758,728	(Audited) 6,284,864	(Un-Audited) 7,782,967	(Un-Audited) 7,330,130	(Un-Audited) 6,799,301	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited) 16,787,885	(Audited) 10,540,438	(Un-Audited) 8,051,739	(Un-Audited) 14,322,754	(Un-Audited) 13,440,997
2. Balances due from central Bank of Kenya	14,281,224	24,422,525	16,174,119	15,559,535	11,662,157	-	-	-	-	-	15,774,038	24,313,838	16,174,119	15,559,535	11,662,157
3. Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Assets at fair value through profit and loss Investment Securities:	34,928,945	34,330,074	41,554,630	63,761,211	84,554,056	-	-	-	-	-	51,495,493	42,775,489	62,385,083	73,032,331	93,097,340
a) Held to Maturity:	20,987,214	20,430,871	26,626,659	24,158,898	21,790,291	-	-	-	-	-	37,308,027	28,465,519	46,057,125	33,032,067	30,143,777
a. Kenya Government securities b. Other securities	18,284,223 2,702,991	18,227,880 2,202,991	24,423,669 2,202,991	21,955,907 2,202,991	19,587,301 2,202,991	-	-	-	-	-	18,284,223 19,023,804	18,227,880 10,237,639	24,423,669 21,633,457	21,955,907	19,587,301 10,556,476
b) Available for sale:	13,941,731	13,899,203	14,927,971	39,602,313	62,763,765	-	-	-	-	-	14,187,466	14,309,970	16,327,957	40,000,264	62,953,563
a. Kenya Government securities	13,941,731	13,899,203	14,927,971	39,602,313	62,763,765	-	-	-	-	-	13,959,217	13,916,445	15,251,993	39,602,313	62,763,765
b. Other securities 6. Deposits and balances due from local banking institutions	768,309	2,193,439	1,167,775	7,251,483	- 659,889	1,752,996	1,890,232	6,981,092	2,295,723	- 3,440,961	228,249 800,812	393,525 2,074,349	1,075,965 9,579,862	397,951 9,638,983	189,798 2,595,833
7. Deposits and balances due from banking institutions abroad	12,981,982	14,360,868	11,636,972	14,394,074	22,385,202	-	-	-	-	-	52,632,427	33,241,361	14,477,482	20,239,324	31,011,206
8. Tax recoverable	502,218	293,547	-	-	-	-	-	-	10,647	27,048	670,463	838,894	116,641	143,760	176,174
9. Loans and advances to customers (net) 10. Balances due from banking institutions in the group	215,695,120 3,212,541	225,036,662 3,303,119	229,474,440 9,970,843	222,350,434 3,776,223	221,067,274 4,182,678	141,130	8,318,078	342,554	3,342,554	42,554	263,401,978 313,330	269,892,942 271,751	275,017,411 307,027	269,032,284 322,578	271,380,618 354,397
11. Investments in associates		-		-	-		-	-	-	-	-	-	-	-	, -
Investments in subsidiary companies Investments in joint ventures	-	-	-	-	-	58,447,947	59,345,161	59,345,161	59,345,161	61,546,761	-	-	-	-	-
14. Investment properties	8,494	8,494	8,494	8,494	8,494	-	-	-	-	-	8,494	8,494	8,494	8,494	8,494
15. Property and equipment	9,105,895	8,844,622	8,392,203	8,126,640	7,709,825	-	-	-	-	-	14,798,195	14,056,498	13,857,056	14,286,778	13,578,332
16. Prepaid lease rentals 17. Intangible assets	4,010 3,525,787	3,999 3,824,242	3,987 3,965,742	3,976 3,974,271	3,964 5,093,988	-	-	-	-	-	152,237 5,253,139	28,040 4,584,782	97,184 4,435,911	107,936 4,942,366	98,861 6,083,884
18. Deferred tax asset	2,269,352	2,783,284	2,783,284	2,783,284	2,783,284	=	-	-	-	-	2,523,232	3,019,546	3,004,822	3,049,941	3,115,039
19. Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20. Other assets 21.TOTAL ASSETS	15,103,643 321,146,247	15,639,579 341,329,318	14,644,450 347,559,906	11,149,134 360,468,890	13,353,974 380,264,086	60,342,073	33,459 69,586,931	50,005 66,718,812	74,207 65,068,292	35,985 65,093,309	21,141,803 445,753,525	22,416,093 428,062,514	22,674,364 430,187,195	19,749,786 444,436,850	21,443,231 468,046,563
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B. LIABILITIES 22. Palances due to Contral Pank of Kenya															
Balances due to Central Bank of Kenya Customer deposits	222,046,471	236,609,649	243,260,863	259,051,323	- 271,321,807		-	-	-	-	316,092,928	302,168,588	299,219,415	319,230,725	331,298,440
24. Deposits and balances due to Local banking institutions	426,439	565,208	946,290	1,450,994	1,207	=	-	-	-	-	451,608	1,037,200	1,118,210	1,532,718	58,614
25. Deposits and balances due to Foreign banking institutions 26. Other money market deposits	10,177,114	8,577,750	6,176,128	-	- 1,000,000	=	-	-	=	-	407,093 10,562,929	8,577,750	6,176,128	1,704,888	2,389,719
27. Borrowed funds	32,883,011	33,587,610	37,216,045	37,606,506	42,691,813	-	-	-	-	-	38,370,422	34,316,937	39,871,970	38,519,736	45,056,987
28. Balances due to group companies	-	8,108,043	-	-	-	1,943,816	2,475,408	2,478,425	2,523,841	2,551,769	-	-	-	-	
29. Tax payable 30. Dividends payable.	-	-	1,702,326	209,102 3,000,000	311,271	64,737 26,571	137,251	141,309 4,638,210	108,498	108,498	533,437 26,571	269,459	2,201,317 4,638,210	510,355	625,798
31. Deferred tax liability	-	-	-	-	-	-	-	4,000,210	-	-	1,162	59,486	57,411	56,127	54,339
32. Retirement benefit liability	=	=	=	-	-	=	-	-	-	-	-	-	-	-	=
33. Other liabilities 34. TOTAL LIABILITIES	5,445,452 270,978,487	6,441,445 293,889,704	6,132,278 295,433,930	5,091,536 306,409,462	5,039,814 320,365,913	2,035,124	11,080 2,623,738	11,080 7,269,024	9,398 2,641,737	9,398 2,669,665	8,167,648 374,613,798	9,496,679 355,926,099	7,788,612 361,071,273	7,478,297 369,032,846	6,961,437 386,445,334
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C. SHAREHOLDERS' FUNDS	00 000 000	00.000.000	20 200 200	00 000 000	00 000 000	1.007.007	1 00 / 00 /	1.007.005	4.007.007	1 00/ 007	4.007.008	4.007.008	4.007.008	4 007 007	4 00 / 007
35. Paid up/Assigned capital 36. Share premium/ (discount)	30,000,000 9,964,132	30,000,000 9,964,132	30,000,000 9,964,132	30,000,000 9,964,132	30,000,000 9,964,132	1,886,837 14,675,862	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 14,675,862	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607	1,886,837 16,062,607
37. Revaluation reserve	(1,677,874)	(1,469,084)	(1,440,225)	(970,010)	314,149		-	-	-		(2,413,150)	(7,836,506)	(8,446,525)	(7,132,875.40)	(5,865,429.35)
38. Retained earnings/ Accumulated losses	11,112,290	7,695,203	12,352,706	13,815,944	18,370,530	41,744,250	41,466,399	41,500,344	44,477,110	44,474,200	56,013,143	52,217,024	57,349,181	62,296,959	67,191,608
39 Statutory Loan Loss reserve 40.0ther Reserves	769,212	1,249,363	1,249,363	1,249,363	1,249,363	-	-	-	-	-	977,037	1,615,305	1,615,305	1,615,305	1,615,305
41. Proposed dividends	-	=	=	-	-	=	7,547,350	-	-	-	-	7,547,350	-	-	=
42. Non-controlling interests 43. TOTAL SHAREHOLDERS' FUNDS	50,167,760	47,439,613	52,125,976	54,059,428	59,898,173	58,306,950	66,963,193	59,449,788	62,426,554	62,423,644	71,139,728	643,798 72,136,415	648,517 69,115,922	675,172 75,404,004	710,302 81,601,229
44.TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	321,146,247	341,329,318	347,559,906	360,468,890	380,264,086	60,342,073	69,586,931	66,718,812	65,068,292	65,093,309	445,753,525	428,062,514	430,187,195	444,436,850	468,046,563
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME															
STATEMENT OF FROFTI OR LOSS AND OTHER COMPREHENSIVE INCOME			BANK					COMPANY					GROUP		
1. INTEREST INCOME															
1.1 Loans and advances 1.2 Government securities.	23,141,280 2,659,622	32,940,737 3,582,938	9,465,508 1,017,086	19,153,135 2,307,063	28,487,407 4,218,610	-	-	-	-	-	28,057,119 3,223,014	37,909,498 4,380,863	11,238,433 1,281,162	22,744,688 2,881,557	34,041,256 5,118,113
1.3 Deposits and placements with banking institutions	345,893	676,359	205,904	508,513	704,761	=	200,817	19,466	45,679	70,849	211,941	1,054,122	290,787	299,247	401,155
1.4 Other Interest Income 1.5 Total Interest income	30,566	71,773 37,271,807	44,950	104,022	168,864 33,579,642	161,453 161,453	200.817	19,466	45,679	70.849	108,466 31,600,540	109,984 43,454,466	71,869 12,882,251	170,252	263,143 39,823,666
1.5 Total interest income	26,177,360	37,271,807	10,733,448	22,072,733	33,577,642	101,403	200,817	17,400	40,077	70,849	31,600,540	43,434,400	12,882,231	26,095,743	37,823,000
2. INTEREST EXPENSES															
2.1 Customer deposits	3,873,716 121,577	5,669,197 153,336	1,356,199 6,082	2,983,275 12,245	4,514,033 28,379	-	-	-	-	-	4,887,498 223,042	6,898,327 291,498	1,773,400 60,821	3,873,219 97,436	5,862,671 150,824
2.2 Deposits and placements from banking institutions 3.3 Other Interest expense	1,192,172	1,962,392	428,519	849,725	1,356,089	-	-	-	-	-	889,483	2,141,077	615,101	892,330	1,463,112
2.4 Total interest Expenses	5,187,465	7,784,925	1,790,800	3,845,245	5,898,500	-	-	-	-	-	6,000,024	9,330,902	2,449,322	4,862,984	7,476,607
3. NET INTEREST INCOME	20,989,895	29,486,882	8,942,648	18,227,488	27,681,142	161,453	200,817	19,466	45,679	70,849	25,600,517	34,123,565	10,432,929	21,232,759	32,347,059
4. NON-INTEREST INCOME															
4.1 Fees and commissions income on loans & advances	3,689,838	4,747,473	815,740	1,757,284	2,538,248	-	-	-	-	-	4,057,675	5,199,653	930,820	2,011,634	2,940,614
4.2 Other Fees and commissions income 4.3 Foreign exchange trading income	5,870,777 1,506,759	7,992,535 1,901,177	1,879,224 624,873	3,750,588 1,111,859	5,989,520 1,503,519	-	-	-	-	-	8,283,829 2,577,012	11,147,606 2,946,453	2,611,766 842,417	5,244,938 1,655,027	8,257,899 2,432,251
4.4 Dividend Income	-	-	-	-	-	-	8,300,000	-	3,000,000	3,000,000	-	-	-	-	-
4.5 Other income. 4.6 Total Non-Interest Income	283,257 11,350,632	589,009 15,230,193	144,370 3,464,207	485,988 7,105,719	805,656 10,836,944	-	18,078 8,318,078	24,476 24,476	24,476 3,024,476	24,476 3,024,476	1,887,729 16,806,246	2,645,347 21,939,059	828,161 5,213,164	1,936,325 10,847,924	2,935,108 16,565,871
5. TOTAL OPERATING INCOME	32,340,527	44,717,076	12,406,855	25,333,207	38,518,086	161,453	8,518,896	43,942	3,070,155	3,024,476	42,406,762	56,062,624	15,646,093	32,080,683	48,912,931
6. OPERATING EXPENSES 6.1 Loan Loss Provision	1,142,247	1,273,638	382,029	1,262,268	2,366,526						1,696,329	2,433,181	704,919	1,928,055	3,313,691
6.2 Staff costs	6,148,510	7,692,337	2,197,054	4,501,698	6,315,225	-	-	-	-	-	8,393,203	10,291,398	2,993,523	6,117,742	8,721,432
6.3 Directors' emoluments	19,185	24,977	_	8,375	13,525	-	-	-	9,817	13,372	50,636	58,727	5,954	38,287	57,598
6.4 Rental charges	888,017	1,186,734	306,778	617,697	947,463	-	-	-	-	-	1,673,117	2,270,136	549,900	1,150,961	1,746,752
6.5 Depreciation on property and equipment 6.6 Ammortisation charges	1,741,662 582,062	2,641,453 573,255	722,835 153,949	1,456,400 327,547	2,133,080 509,930	-	-	-	-	-	2,368,144 659,185	3,257,131 683,148	902,346 180,915	1,822,521 378,429	2,691,609 587,420
6.7 Other operating expenses	5,944,144	8,936,728	1,990,636	4,129,592	6,696,156	53,375	696,722	5,937	42,510	68,467	9,334,856	13,111,215	3,021,297	6,414,613	10,278,979
6.8 Total Operating Expenses	16,465,827	22,329,123	5,753,281	12,303,577	18,981,905	53,375	696,722	5,937	52,327	81,839	24,175,470	32,104,935	8,358,854	17,850,607	27,397,480
7. Profit/(loss) before tax and exceptional items 8 (a) Gain on dispoasal of associate	15,874,700	22,387,953	6,653,574	13,029,630	19,536,181	108,078	7,822,174	38,005	3,017,828	3,013,486	18,231,293	23,957,689	7,287,239	14,230,076	21,515,451
8(b) Exceptional item-Share of profit of associate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Profit/(loss) after exceptional items	15,874,700	22,387,953	6,653,574 (1,996,073)	13,029,630	19,536,181 (5,860,854)	108,078	7,822,174	38,005	3,017,828 (5,348)	3,013,486	18,231,293	23,957,689	7,287,239	14,230,076	21,515,451
10. Current tax 11. Deferred tax	(4,762,410)	(6,726,532) 513,933	(1,776,073]	(3,908,889)	(5,660,854)	(32,423)	(60,731)	(11,401)	(5,348)	(4,046) -	(5,375,197) (22,211)	(7,272,542) 641,853	(2,200,413) 50,047	(4,290,826) 172,059	131,162
12. Profit / (loss) after tax and exceptional items	11,112,290	16,175,353	4,657,501	9,120,741	13,675,327	75,655	7,761,443	26,604	3,012,480	3,009,440	12,833,884	17,327,000	5,136,873	10,111,308	15,079,920
Minority Interest 13. Profit / (loss) after tax and exceptional items and minority interest	11,112,290	16,175,353	4,657,501	9,120,741	13,675,327	75,655	7,761,443	26,604	3,012,480	3,009,440	12,833,884	23,562 17,303,438	4,718 5,132,155	31,374 10,079,935	66,504 15,013,416
,, and one-productions and minority interest	,.12,270	. 5, . 7 5, 5 5 5	-,507,501	7,720,741	. 5,570,527	70,000	, , , J , ₁ ,440	20,004	0,012,400	5,007,440	. 2,000,004	. , , , , , , , , , , , , , , , , , , ,	0,.02,100	,0,077,700	. 5,5 10,410

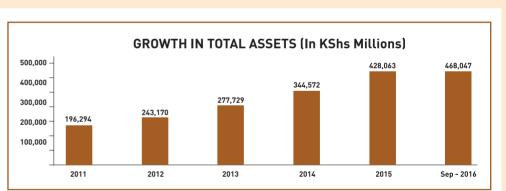
EQUITY GROUP HOLDINGS LIMITED UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30TH SEPTEMBER 2016



		Fauity I	Bank (Kenya) Lin	nited		Equity Group Holdings Limited									
		_quity :	BANK	iii.cu				COMPANY		Equity Oroup III	tunigo Emilica		GROUP		
	30th Sept	31st Dec	31st March	30th June	30th Sep	30th Sep	31st Dec	31st March	30th June	30th Sep	30th Sep	31st Dec	31st March	30th June	30th Sep
	2015	2015	2016	2016	2016	2015	2015	2016	2016	2016	2015	2015	2016	2016	2016
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'				
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
14. Other Comprehensive Income															
14.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	[1,435,864]	(5,752,592)	(581,160)	249,149	187,844
14.2 Fair value changes in available for sale financial assets	(1,677,874)	(1,083,947)	[28,859]	499,074	1,783,233	-	-	-	-	-	(1,677,874)	(1,107,796)	(28,859)	499,074	1,783,233
14.3 Revaluation surplus on Property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-		-	-
14.5 Income tax relating to components of other comprehensive income		-	-	-	-	-	-	-	-	-	-	-		-	
15. Other Comprehensive Income for the year net of tax	(1,677,874)	(1,083,947)	(28,859)	499,074	1,783,233	-	-	-	-	-	(3,113,738)	(6,860,388)	(610,019)	748,223	1,971,077
16. Total comprehensive income for the year	9,434,416	15,091,407	4,628,642	9,619,815	15,458,560	75,655	7,761,443	26,604	3,012,480	3,009,440	9,720,146	10,443,051	4,522,136	10,828,158	16,984,493
EARNINGS PER SHARE- BASIC & DILUTED	370.41	539.18	155.25	304.02	455.84	0.02	2.06	0.01	0.80	0.80	3.40	4.59	1.36	2.68	4.00
DIVIDEND PER SHARE -DECLARED	-	266.67	-	100		-	2.00	-	-	-	-	2.00		-	
			BANK					COMPANY					GROUP		
OTHER DISCLOSURES															
1) NON PERFORMING LOANS AND ADVANCES			0.010.501	0.505.474	40.00/.050						44 550 050	0.050.550	40.045.400		44.400.440
a) Gross non performing loans and advances	9,242,089	6,832,277	8,248,531	9,787,161	13,306,359 2,514,417	-	-	-	-	-	11,778,852	9,078,750	10,915,628	12,931,302	16,493,169 2.697.533
b) Less Interest in suspense c) Total Non-Performing loans and advances (a-b)	2,405,638 6,836,451	1,591,160 5,241,117	1,674,141 6,574,390	1,972,420 7,814,740	2,514,417 10,791,942	-	-	-	-	-	2,697,377 9,081,475	1,751,088 7,327,662	1,882,217 9,033,411	2,173,547 10,757,755	13,795,636
d) less Loan loss provision	3,842,486	2,766,282	3,043,325	3,521,782	4,279,084	-	-	-	-	-	4,957,960	3,746,234	4,228,285	4,799,629	5.597.639
e) Net non- performing loans(c-d)	2,993,964	2,474,835	3,531,065	4,292,958	6,512,858	-	-	-	-	-	4,757,760	3,581,428	4,228,285	5,958,126	8,197,996
f) Discounted value of securities	2,504,041	2,474,633	2,834,697	3,596,063	5,629,838	=	-	-	-	-	3,633,592	3,146,485	4,003,126	5,173,501	7,192,119
g) Net NPLs Exposure (e-f)	489,923	375,338	696,368	696,895	883,020	_			_		489,923	434,943	746,981	784,625	1,005,877
2) INSIDER LOANS AND ADVANCES	407,720	0,0,000	0,0,000	0,0,0,0	555,525						407,720	404,740	, 40,70	704,020	1,000,077
a) Directors, shareholders and associates	514,362	1,726,191	2,374,258	2,104,364	2,381,125	_	_	_	_	_	514,362	1,726,191	2,374,258	2,104,364	2,381,125
b) Employees	6,104,398	5,846,883	5,585,120	5,428,387	5,265,520	_	_	_	_	_	6,569,421	6,281,162	5,983,809	6,061,846	6,123,671
c) Total insider Loans and Advances and other Facilities	6,618,760	7,573,075	7,959,378	7,532,751	7,646,645	_		_	_	_	7,083,783	8,007,354	8,358,067	8,166,210	8,504,796
3) OFF BALANCE SHEET ITEMS	.,,	, , , , ,	, . , .	, , .	, ,,						,		,	, ,	
a) Letter of Credit, guarantees, acceptances	18,941,125	17,740,598	19,877,248	18,083,350	29,268,787	_	-	-	_	_	20,523,058	20,435,598	22,380,106	20,735,700	32,108,581
b) Forwards, Swaps and Options	33,457,675	27,888,620	38,371,279	28,794,340	18,950,997	_	_	-	-	-	33,457,675	27,991,164	38,371,279	29,906,424	18,950,997
c) Other contigent Liabilities	4,748,664	5,609,818	5,694,789	-		-	-	-	-	-	4,748,664	5,609,818	5,694,789	-	1,774,264
d) Total contigent Liabilities	57,147,463	51,239,036	63,943,317	46,877,690	48,219,783	-	-	-	-	-	58,729,397	54,036,581	66,446,174	50,642,124	52,833,841
4) CAPITAL STRENGTH															-
a) Core Capital	45,520,277	47,659,335	49,988,086	49,219,705	51,496,998	-	-	-	-	-	66,068,767	70,166,468	69,630,003	72,103,892	74,603,885
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	-	-	-	-	-	3,679,718	3,679,718	4,380,219	4,380,219	4,380,219
c) Excess/ (deficiency)	44,520,277	46,659,335	48,988,086	48,219,705	50,496,998	-	-	-	-	-	62,389,049	66,486,750	68,352,328	67,723,673	70,223,666
d) Supplementary capital	5,485,596	5,227,536	4,586,176	4,035,714	3,604,133	-	-	-	-	-	5,693,420	5,593,479	5,227,518	4,401,656	3,970,075
e) Total Capital (a+d)	51,005,873	52,886,871	54,574,262	53,255,419	55,101,131	-	-	-	-	-	71,762,187	75,759,947	74,857,521	76,505,548	78,573,960
f) Total Risk Weighted Assets	306,717,191	325,483,654	338,895,732	340,884,709	350,416,358	-	-	-	-	-	359,093,981	375,684,698	397,824,037	401,571,726	413,363,820
Ratios															
g) Core Capital/ Total Deposit Liabilities	20.5%	20.1%	20.5%	18.9%	19.0%	-	-	-	-	-	20.8%	23.1%	23.2%	22.5%	22.5%
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)	12.5%	12.1%	10.0%	10.9%	11.0%	-	-	-	-	-	12.8%	15.1%	15.2%	14.5%	14.5%
j) Core Capital/ Total Risk Weighted Assets	14.8%	14.6%	14.8%	14.4%	14.7%	-	-	-	-	-	18.4%	18.7%	17.5%	18.0%	18.0%
k) Minimum statutory Ratio l) Excess / (deficiency) (j-k)	10.5% 4.3%	10.5% 4.1%	10.5% 4.3%	10.5% 3.9%	10.5% 4.2%	-	-	-	-	-	10.5% 7.9%	10.5% 8.2%	10.5% 7.0%	10.5% 7.5%	10.5% 7.5%
t) Excess / (deficiency) (j-k) m) Total Capital/ Total Risk Weighted assets	4.3% 16.6%	4.1% 16.2%	4.3% 16.1%	3.9% 15.6%	4.2% 15.7%	-	-	-	-	-	20.0%	20.2%	18.8%	7.5% 19.1%	19.0%
n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	-	20.0% 14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess / (deficiency) (m-n)	2.1%	14.5% 1.7%	14.5% 1.6%	14.5%	14.5%	-			_	-	5.5%	5.7%	4.3%	4.6%	4.5%
o) Excess / (deficiency) (m-n) 5) LIQUIDITY	2.170	1.7 %	1.0%	1.176	1.470	-		-	-	-	3.376	3.770	4.5 %	4.0 %	4.570
a) Liquidity Ratio	26.4%	29.1%	29.4%	39.9%	44.8%						38.2%	33.2%	34.9%	37.0%	42.7%
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)	6.4%	9.1%	9.4%	19.9%	24.8%	_					18.2%	13.2%	14.9%	17.0%	22.7%
	0.470		7.470		24.070									70	22.7.70









These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website www.equitybankgroup.com or www.ke.equitybankgroup.com

They may also be accessed at the institutions head office located at Equity Centre 9th floor Hospital Road Upper Hill.



Signed Oxy

Dr. James Mwangi, CBS
CHIEF EXECUTIVE OFFICER/ MANAGING DIRECTOR

Dr. Peter K. Munga, CBS CHAIRMAN

Equity Bank (Kenya) Limited is regulated by the Central Bank of Kenya.