

## EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30<sup>TH</sup> SEPTEMBER, 2023

			EQUITY B	ANK (KENYA)	LIMITED					EQ	UITY GROUP	HOLDINGS P	LC			
STATEMENT OF FINANCIAL POSITION AS AT		30th Sep	31st Dec	BANK 31st Mar	30th Jun	30th Sep	30th Sep	31st Dec	COMPANY 31st Mar	30th Jun	30th Sep	30th Sep	31st Dec	GROUP 31st Mar	30th Jun	30th Sep
JIA	TEMENT OF THRANCIAE FOSTION AS AT	2022 Shs. '000'	2022 Shs. '000'	2023 Shs. '000'	2023 Shs. '000'	2023 Shs. '000'	2022 Shs. '000'	2022 Shs. '000'	2023 Shs. '000'	2023 Shs. '000'	2023 Shs. '000'	2022 Shs. '000'	2022 Shs. '000'	2023 Shs. '000'	2023 Shs. '000'	2023 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)
<b>A</b> .	ASSETS Cash (both local & foreign)	13,196,786	13,946,713	13,948,695	14,102,641	11,590,701	58,866	14,409,974	14,681,792	13,575,521	9,843,414	64,466,638	66,708,559	87,619,727	74,754,312	75,857,782
2.	Balances due from Central Bank of Kenya	30,583,696	18,765,647	27,368,152	19,880,406	27,161,886			14,001,792	- 13,3/5,321	9,043,414	30,583,696	18,765,647	27,368,152	19,880,406	27,161,886
3.	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.	Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. a)	Investment securities: Amortised cost:	307,592,328 11,418,314	320,258,862 15,681,217	316,855,889 15,852,091	389,322,950 15,100,580	347,302,769 14,043,153	-	-	-	-	-	366,454,883 14,221,289	393,983,864 25,457,163	392,468,517 28,152,044	485,643,083 25,707,559	445,177,019 32,346,919
u,	a. Kenya Government securities	11,418,314	9,571,137	9,383,951	9,611,811	9,704,059	-	-	-	-	-	14,083,909	12,237,041	13,135,215	13,896,941	14,379,772
b)	b. Other securities Fair value through other comprehensive income	296,174,014	6,110,080 <b>304,577,645</b>	6,468,140 <b>301,003,798</b>	5,488,769 <b>374,222,370</b>	4.339.094 333,259,616	-	-	-	-	-	137,380 352,233,594	13,220,122 368,526,701	15,016,829 364,316,473	11,810,618 459,935,524	17.967.147 <b>412,830,100</b>
	(FVOCI):															
	a. Kenya Government securities b. Other securities	218,592,651 77,581,363	206,633,893 97,943,752	202,818,448 98,185,350	264,598,342 109,624,028	228,101,541 105,158,075	-	-	-	-	-	218,933,375 133,300,219	206,972,825 161,553,876	202,818,448 161,498,025	264,598,342 195,337,182	228,101,541 184,728,559
6.	Deposits and balances due from local banking institutions	6,402,400	18,438,640	9,548,650	2,907,324	2,223,000	-	-	-	-	-	58,320,434	81,095,947	82,846,745	60,579,123	68,203,197
7.	Deposits and balances due from banking institutions	22,175,416	25,671,494	16,538,031	12,674,436	35,693,497	-	-	-	-	-	58,819,337	65,798,488	60,569,141	64,610,632	91,462,959
8.	abroad Tax recoverable	-	850,525	-	-	-	147,480	147,360	164,703	247,745	248,804	159,420	1,727,814	1,048,108	1,277,555	1,369,607
9. 10.	Loans and advances to customers (net)	422,321,895	429,821,383	448,929,590	459,421,000	454,404,923	-	-	-	-	-	673,913,395	706,588,156	756,333,641	817,186,428	845,918,845
10.	Balances due from group companies Investments in associates	742,391	959,928	853,429	2,060,553	1,559,530 -	-	-	-	-	-	-	-	-	-	-
12. 13.	Investments in subsidiary companies Investments in joint ventures	-	-	-	100,000	100,000	91,851,497	93,432,939	93,439,183	93,339,183	93,339,183	-	-	-	-	-
14.	Investment properties	-	-	-	-	-	-	-	-	-	-	6,063,807	- 6,115,091	- 6,538,248	- 6,899,953	7,234,635
15. 16.	Property and equipment Prepaid lease rentals	4,740,727	5,764,696	5,577,192	5,740,202	5,879,223	9,333	8,876	9.337	8,851	8,364	17,384,433 3,042	18,898,943	20,464,541	21,483,187	22,455,074
17.	Intangible assets	10,914,127	10,892,789	11,381,106	12,415,595	12,892,615	-	-	-	-	-	12,675,136	12,527,909	13,085,035	14,577,093	14,723,099
18. 19.	Deferred tax asset Retirement benefit asset	29,460,463	22,989,070	27,416,137	27,073,698	36,391,375 -	252,925	318,517	621,529	872,246	1,221,947	34,871,644	27,244,000	33,143,375	32,401,242	43,032,995
20.	Other assets	29,663,692	25,652,013	24,891,908	27,234,640	37,970,676	98,286	1,727,823	1,710,128	2,009,811	2,009,811	40,031,633	47,556,158	56,191,441	45,493,755	48,557,024
21.	TOTAL ASSETS	877,793,921	894,011,760	903,308,779	972,933,445	973,170,195	92,418,387	110,045,489	110,626,672	110,053,357	106,671,523	1,363,747,498	1,447,010,576	1,537,676,671	1,644,786,769	1,691,154,122
<b>B.</b> 22.	LIABILITIES Balances due to Central Bank of Kenya	-	-	-	-	15,028,973	-	-	-	-	-	-	-	-	-	15,028,973
23. 24.	Customer deposits Deposits and balances due to local banking institutions	513,323,525	517,217,504	544,137,669	565,195,620	563,857,935	-	-	-	-	-	1,007,337,882	1,052,161,597	1,111,168,760	1,175,252,106	1,207,698,394
24.	Deposits and balances due to foreign banking institutions	- 135,487,570	- 130,153,486	- 111,375,175	500,000 120,466,319	877,202 112,799,406	-	-	-	-	-	-	-	-	500,000	877,202
26.	institutions Other money market deposits	29,797,161	43,849,440	41,813,803	69,269,257	72,005,568	_	-	_	_	_	35,523,870	43,849,440	44,934,218	70,904,760	77,228,899
27.	Borrowed funds	87,537,408	88,174,860	89,321,186	91,109,639	93,807,867	12,080,000	12,629,259	13,723,626	14,418,987	14,820,000	116,085,138	113,692,466	114,113,375	117,468,421	121,773,975
28. 29.	Balances due to group companies Tax payable	234,912 586,048	-	- 2,583,344	- 1,270,967	- 1,478,027	-	-	-	-	-	- 1,801,264	- 1,830,443	- 5,721,609	- 3,517,034	- 5,123,741
30.	Dividends payable	-	-	-	-	-	-	-	-	10,827,190	-	-	-	-	10,827,190	-
31. 32.	Deferred tax liability Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	457,618 1,303,307	1,642,018 1,856,467	1,888,324 1,920,274	2,166,689 1,967,525	2,233,882 2,046,374
33.	Other liabilities	17,501,891	17,089,079	16,646,633	19,072,747	17,483,383	5,086,057	561,257	754,282	4,338,122	12,198,434	47,162,198	49,766,873	67,245,663	67,850,895	65,933,853
34. C.	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	784,468,515	796,484,369	805,877,810	866,884,549	877,338,361	17,166,057	13,190,516	14,477,908	29,584,299	27,018,434	1,209,671,277	1,264,799,304	1,346,992,223	1,450,454,620	1,497,945,293
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. 37.	Share premium / (discount) Revaluation reserve	9,964,132 (37,563,475)	9,964,132 (24,588,128)	9,964,132 (31,925,928)	9,964,132 (31,662,815)	9,964,132 (45,626,284)	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264	15,325,264 (49,423,264)	15,325,264 (32,172,564)	15,325,264 (36,908,115)	15,325,264 (32,673,685)	15,325,264 (43,939,902)
37. 38.	Retained earnings / accumulated losses	90,924,749	82,151,387	89,392,765	97.747.579	101,493,986	- 58,040,229	- 79,642,872	- 63,841,964	- 63,256,957	- 62,440,988	179,629,502	189,572,966	186,783,370	199,938,822	209,067,562
39. 40.	Statutory loan loss reserve Other reserves	-	-	-	-	-	-	-	-	-	-	91,910	1,582,327	1,582,327	1,582,327	1,582,327
41.	Proposed dividends	-	-	-	-	-	-	-	15,094,699	-	-	-	-	15,094,699	-	-
42. 43.	Non-controlling interests TOTAL SHAREHOLDERS' FUNDS	93,325,406	97,527,391	97,430,969	106,048,896	- 95,831,834	75,252,330	96,854,973	96,148,764	80,469,058	79,653,089	6,565,972 154,076,221	6,016,442 182,211,272	6,920,066 <b>190,684,448</b>	8,272,584 194,332,149	9,286,741 193,208,829
44.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	877,793,921	894,011,760	903,308,779	972,933,445	973,170,195	92,418,387	110,045,489	110,626,672	110,053,357	106,671,523					
STA1	EMENT OF COMPREHENSIVE INCOME INTEREST INCOME															
1.1	Loans and advances	32,221,862	47,698,257	11,883,190	26,230,781	41,629,768	-	-	-	-	-	53,743,603	78,231,754	20,715,620	44,761,406	70,574,152
1.2 1.3	Government securities Deposits and placements with banking institutions	25,338,993 462,450	33,872,981 665,419	8,607,757 372,285	18,188,531 675,565	29,156,662 967,939	- 584,055	- 701,929	- 275,001	- 544,587	- 622,441	29,575,711 717,095	40,024,145 1,214,903	10,665,204 1,009,217	22,696,971 2,204,076	36,465,892 3,869,728
1.4	Other interest Income	37,831	50,543	18,032	53,950	86,640	-	, ,		-	-	126,611	163,606	49,534	132,077	218,543
1.5	Total interest income	58,061,136	82,287,200	20,881,264	45,148,827	71,841,009	584,055	701,929	275,001	544,587	622,441	84,163,020	119,634,408	32,439,575	69,794,530	111,128,315
<b>2.</b> 2.1	INTEREST EXPENSES Customer deposits	11,765,425	16,118,404	5,097,381	11,141,961	17,878,355	-	-	-	-		16,477,489	22,426,524	7,419,946	16,124,972	26,103,912
2.2	Deposits and placements from banking institutions	823,293	1,271,317	626,875	1,293,839	2,738,950	-	-	-	-	-	2,015,735	2,906,208	974,034	1,911,497	3,865,040
2.3 2.4	Other interest expense Total interest expenses	4.559.735 17,148,453	6,486,212 23,875,933	2,164,036 7,888,292	4,764,614 <b>17,200,414</b>	7,497,003 28,114,308	532,277 532,277	814,259 <b>814,259</b>	294,966 <b>294,966</b>	648,410 648.410	1,024,817 <b>1,024,817</b>	5,826,032 24,319,256	8,302,634 33,635,366	2,360,698 <b>10,754,678</b>	5,367,994 <b>23,404,463</b>	8,554,781 38,523,733
3.	NET INTEREST INCOME	40,912,683	58,411,267	12,992,972	27,948,413	43,726,701	51,778	(112,330)	(19,965)	(103,823)	(402,376)	59,843,764	85,999,042	21,684,897	46,390,067	72,604,582
4.	NON-INTEREST INCOME	- /		. /	o /							/ / ·	0.0			10
4.1 4.2	Fees and commissions income on loans & advances Other fees and commissions income	5,609,432 7,164,595	7,554,588 9,581,330	1,643,274 3,265,241	3,612,347 6,410,654	5,243,722 9,643,495	-	-	-	-	-	6,479,262 20,262,054	8,893,241 28,126,834	2,001,946 9,121,603	4,628,859 18,721,968	6,820,112 29,702,282
4.3	Foreign exchange trading income Dividend income	4,788,308	6,483,484	1,550,522	2,835,329	4,019,509	-	-	-	-	-	8,894,424	12,969,690	5,164,992	8,446,264	13,899,391
4.4 4.5	Other income	- 2,099,808	- 3,920,373	- 1,802,134	- 3,712,334	- 5,798,922	- (276,117)	22,140,458 (549,130)	- (940,843)	299,683 (1,837,018)	299,683 (2,436,496)	- 6,584,382	- 9,946,415	- 2,095,116	- 4,693,264	- 7,378,792
4.6 5.	Total non-interest income TOTAL OPERATING INCOME	19,662,143 60,574,826	27,539,775 85,951,042	8,261,171 21,254,143	16,570,664 44,519,077	24,705,648 68,432,349	(276,117) (224,339)	21,591,328 21,478,998	(940,843) (960,808)	(1,537,335) (1,641,158)	(2,136,813) (2,539,189)	42,220,122 102,063,886	59,936,180 145,935,222	18,383,657 40,068,554	36,490,355 82,880,422	57,800,577 130,405,159
5. 6.	OPERATING EXPENSES	30,374,820	JJ,731,04Z	£ 1,204,143	44,J17,U//	00,432,349	(224,337)	21,4/0,770	(700,008)	(1,041,136)	(2,337,187)	102,003,880	1=3,733,222	40,000,004	52,000,422	130,403,137
6.1	Loan loss provision	5,049,579	7,836,716	1,848,209	3,615,950	12,964,974	-	-	-	-	-	9,660,504	15,414,322	3,476,580	7,095,601	18,990,465
6.2 6.3	Staff costs Directors' emoluments	9,834,848 42,509	14,163,580 48,924	3.704.986 26,376	7.985.957 40,820	13,207,555 50,147	32,886 39,939	37,646 55,328	3,663 14,711	8,238 59,396	16,886 90,962	17,344,254 188,823	24.776.799 230,637	6,629,022 77,294	14,231,696 162,897	23,069,050 243,941
6.4	Rental charges	150,512	255,920	56,445	121,838	192,999	2,162	3,262	292	1,374	1,374	285,284	429,879	101,386	212,974	331,177
6.5 6.6	Depreciation on property and equipment Amortisation charges	1,875,554 754,120	2,484,836 1,014,627	560,630 259,435	1,136,950 517,476	1,728,379 891,417	1,364	1,821	487	973	1,460	3,864,638 1,551,634	5,289,202 2,082,281	1,322,555 326,040	2,776,920 653,517	4,150,520 1,231,190
6.7	Other operating expenses	12,276,330	18,144,384	5,393,687	10,845,292	16,742,165	164,667	309,598	28,910	133,455	360,392	24,843,771	37,868,317	11,254,638	22,585,033	36,481,998
6.8 7.0	Total operating expenses	29,983,452	43,948,987	11,849,768	24,264,283	45,777,636	241,018	407,655	48,063	203,436	471,074	57,738,908	86,091,437	23,187,515	47,718,638	84,498,341
7.0	Profit / (loss) before tax and exceptional items	30,591,374	42,002,055	9,404,375	20,254,794	22,654,713	(465,357)	21,071,343	(1,008,871)	(1,844,594)	(3,010,263)	44,324,978	59,843,785	16,881,039	35,161,784	45,906,818

## EQUITY GROUP HOLDINGS PLC UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30<sup>TH</sup> SEPTEMBER, 2023



	EQUITY BANK (KENYA) LIMITED						EQUITY GROUP HOLDINGS PLC									
				BANK					COMPANY				GRO	UP		
	TEMENT OF COMPREHENSIVE INCOME tinued)	30th Sep 2022 Shs. '000' (Un-Audited)	31st Dec 2022 Shs. '000' (Audited)	31st Mar 2023 Shs. '000' (Un-Audited)	30th Jun 2023 Shs. '000' (Un-Audited)	30th Sep 2023 Shs. '000' (Un-Audited)	30th Sep 2022 Shs. '000' (Un-Audited)	31st Dec 2022 Shs. '000' (Audited)	31st Mar 2023 Shs. '000' (Un-Audited)	30th Jun 2023 Shs. '000' (Un-Audited)	30th Sep 2023 Shs. '000' (Un-Audited)	30th Sep 2022 Shs. '000' (Un-Audited)	31st Dec 2022 Shs. '000' (Audited)	31st Mar 2023 Shs. '000' (Un-Audited)	30th Jun 2023 Shs. '000' (Un-Audited)	30th Sep 2023 Shs. '000' (Un-Audited)
8.0	Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.0	Profit / (loss) after exceptional items	30,591,374	42,002,055	9,404,375	20,254,794	22,654,713	(465,357)	21,071,343	(1,008,871)	(1,844,594)	(3,010,263)	44,324,978	59,843,785	16,881,039	35,161,784	45,906,818
10.	Current tax	(7,542,043)	(8,319,090)	(3,445,301)	(5,711,222)	(7,698,071)	-	-	-	-	-	(11,242,369)	(12,689,391)	(5,631,156)	(9,527,746)	[14,104,841]
11.	Deferred tax	1,117,855	(289,142)	1,282,295	1,052,619	4,385,952	139,607	205,550	302,661	553,378	903,079	1,293,093	(1,051,853)	1,549,968	694,274	4,402,226
12.	Profit / (loss) after tax and exceptional items Non-controlling Interest	24,167,186	33,393,823	7,241,369	15,596,191	19,342,594	(325,750)	21,276,893	(706,210)	(1,291,216)	(2,107,184)	34,375,702	46,102,541	12,799,851	26,328,312	36,204,203
12.1 13.	Profit / (loss) after tax and exceptional items and non-controlling interest	24,167,186	33,393,823	7,241,369	- 15,596,191	- 19,342,594	(325,750)	21,276,893	(706,210)	(1,291,216)	(2,107,184)	(1,024,800) <b>33,350,902</b>	(1,208,545) <b>44,893,996</b>	(493,915) <b>12,305,936</b>	(867,757) <b>25,460,555</b>	(1,614,908) 34,589,295
14.	Other comprehensive income															
14.1	Gains / (losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	764,126	2,936,236	3,080,628	6,306,780	7,630,465
14.2 14.3	Fair value changes in FVOCI financial assets Remeasurement of defined benefit obligation	(37,241,400)	(24,266,053)	(7,337,800)	(7,074,687)	(21,038,156)	-	-	-	-	-	(44,997,987)	(29,019,919) (572,765)	(7,816,743)	(6,807,633)	(19,397,534)
14.3	Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	- (1/2,/01)	-	-	-
14.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15.	Other comprehensive income for the year, net of tax	(37,241,400)	(24,266,053)	(7,337,800)	(7,074,687)	(21,038,156)	-	-	-	-	-	(44,233,861)	(26,656,448)	(4,736,115)	(500,853)	(11,767,069)
16.	Total comprehensive income for the year	(13,074,214)	9,127,770	(96,431)	8,521,504	(1,695,562)	(325,750)	21,276,893	(706,210)	(1,291,216)	(2,107,184)	(9,858,159)	19,446,093	8,063,736	25,827,459	24,437,134
	Earnings per share - basic & diluted	805.57	1,113.13	241.38	519.87	644.75	(0.09)	5.64	(0.19)	(0.34)	(0.56)	8.84	11.90	3.26	6.75	9.17
	Dividend per share - declared	-	600.00	-	-	-	-	4.00	-	-	-	-	4.00	-	-	-
ОТН	ER DISCLOSURES															
1)	NON-PERFORMING LOANS AND ADVANCES	10 5/5 5/0			(/ (0) / 0=	00.005.000						(= 0/0.050	(0.40) 070	00.00/.005	05 540 50/	10/ (00 500
a) b)	Gross non-performing loans and advances Less: interest in suspense	42,765,563 10,788,811	39,144,391 9,042,023	53,523,707 12,140,036	66,481,687 14,674,581	92,095,890 17,088,296	-	-	-	-	-	67,860,053 14,143,103	63,134,379 13,013,091	80,286,325 15,439,093	97,510,526 18,418,405	124,489,529 21,447,619
c)	Total non-performing loans and advances (a-b)	31,976,752	30,102,368	41,383,671	51,807,106	75,007,595	-	-	-	-	-	53,716,950	50,121,288	64,847,232	79,092,121	103,041,910
d)	Less: loan loss provision	20,157,778	19,735,572	23,219,285	23,247,655	33,277,530	-	-	-	-	-	28,576,580	31,512,828	34,377,208	34,720,550	44,986,678
e)	Net non- performing loans (c-d)	11,818,974	10,366,796	18,164,386	28,559,450	41,730,065	-	-	-	-	-	25,140,370	18,608,460	30,470,024	44,371,571	58,055,233
f)	Discounted value of securities	11,314,153	10,366,796	11,982,650	22,393,687	39,253,063	-	-	-	-	-	19,943,615	17,039,445	22,264,669	37,740,355	55,552,759
g)	Net NPLs exposure (e-f)	504,821	-	6,181,736	6,165,763	2,477,002	-	-	-	-	-	5,196,755	1,569,015	8,205,355	6,631,216	2,502,474
<b>2)</b> a)	INSIDER LOANS AND ADVANCES Directors, shareholders and associates	6,416,599	6,442,159	6,557,260	6,549,640	6,658,074	-	-	-	-	-	8,327,589	7,961,065	7,988,215	8,499,906	8,763,116
b)	Employees	7.513.994	8,080,930	8,331,122	8,624,077	8,876,705	-	-	-	-	-	12,576,379	14,232,484	14,706,329	15,321,241	16,349,733
c)	Total insider loans and advances and other facilities OFF BALANCE SHEET ITEMS	13,930,593	14,523,089	14,888,382	15,173,717	15,534,780	-	-	-	-	-	20,903,968	22,193,549	22,694,544	23,821,147	25,112,849
<b>3)</b> a)	Letter of credit, guarantees and acceptances	110,262,228	113,169,840	128,407,446	129,162,945	118,342,174	-	-	-	-	-	156,178,849	162,553,364	176,274,545	178,647,438	183,935,909
b)	Forwards, swaps and options	34.735,678	14,333,691	22,764,841	24,291,397	8,431,636	-	-	-	-	-	44,807,112	25,753,954	55,412,736	53,159,310	35,571,265
c)	Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d)	Total contingent liabilities	144,997,906	127,503,531	151,172,287	153,454,342	126,773,810	-	-		-	-	200,985,961	188,307,318	231,687,281	231,806,748	219,507,174
<b>4)</b> a)	CAPITAL STRENGTH Core capital	116,616,482	121,149,261	124,576,233	128,674,632	126,742,630	-	-	-	-	-	170,588,098	177,328,347	196,947,972	210,607,141	213,739,353
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)	115,616,482	120,149,261	123,576,233	127,674,632	125,742,630	-	-	-	-	-	166,414,974	173,155,223	192,774,848	206,434,017	209,566,229
d)	Supplementary capital	37,651,540	37,232,858	38,670,101	39,616,458	40,263,707	-	-	-	-	-	49,633,257	51,444,445	53,976,054	55,617,772	56,666,034
e)	Total capital (a+d)	154,268,022	158,382,119 768,315,225	163,246,334 834,849,797	168,291,090 848,553,892	167,006,337 832,321,319	-	-	-	-	-	220,221,355 1,061,484,991	228,772,792		266,224,913	
"	Total risk weighted assets RATIOS	728,090,904	700,315,225	034,047,777	040,000,072	032,321,317	-		-	-		1,001,404,771	1,134,400,234	1,207,007,070	1,403,400,666	1,410,013,731
g)	Core capital / total deposit liabilities	18.0%	18.7%	19.0%	18.8%	18.7%	-	-	-	-	-	16.9%	16.9%	17.7%	17.9%	17.7%
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) i)	Excess / (deficiency) (g-h) Core capital / total risk weighted assets	10.0% 16.0%	10.7% 15.8%	11.0% 14.9%	10.8% 15.2%	10.7% 15.2%	-	-	-	-	-	8.9% 16.1%	8.9% 15.6%	9.7% 15.5%	9.9% 15.0%	9.7% 15.2%
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	10.5%	-	-	-	-	-	10.5%	10.5%	10.5%	10.5%	10.5%
() m)	Excess / (deficiency) (j-k) Total capital/ total risk weighted assets	5.5% 21.2%	5.3% 20.6%	4.4% 19.6%	4.7% 19.8%	4.7% 20.1%	-	-	-	-	-	5.6% 20.7%	5.1% 20.2%	5.0% 19.8%	4.5% 19.0%	4.7% 19.2%
<b>m)</b> n)	Minimum statutory ratio	<b>21.2%</b> 14.5%	<b>20.6%</b> 14.5%	1 <b>9.6%</b> 14.5%	19.8% 14.5%	<b>20.1%</b> 14.5%	-	-	-	-		<b>20.7%</b> 14.5%	<b>20.2%</b> 14.5%	1 <b>9.8%</b> 14.5%	1 <b>9.0%</b> 14.5%	1 <b>9.2%</b> 14.5%
o)	Excess / (deficiency) (m-n)	6.7%	6.1%	5.1%	5.3%	5.6%	-	-	-	-	-	6.2%	5.7%	5.3%	4.5%	4.7%
5)	LIQUIDITY															
<b>a)</b> b)	Liquidity ratio Minimum statutory ratio	<b>67.5%</b> 20.0%	<b>67.5%</b> 20.0%	<b>62.2%</b> 20.0%	<b>64.7%</b> 20.0%	<b>44.6%</b> 20.0%	-	-	-	-	-	<b>51.8%</b> 20.0%	<b>52.1%</b> 20.0%	<b>51.5%</b> 20.0%	<b>51.1%</b> 20.0%	<b>49.7%</b> 20.0%
c)	Excess / (deficiency) (a-b)	47.5%	<b>47.5%</b>	42.2%	<b>44.7%</b>	24.6%	-	-	-	-	-	31.8%	32.1%	31.5%	31.1%	29.7%
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These financial statements are extracts from the books of the institution.

The complete set of financial statements, statutory and qualitative disclosures can be accessed on the Institution's website <u>www.equitygroupholdings.com</u>. 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



Group Managing Director & Chief Executive Officer



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