

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



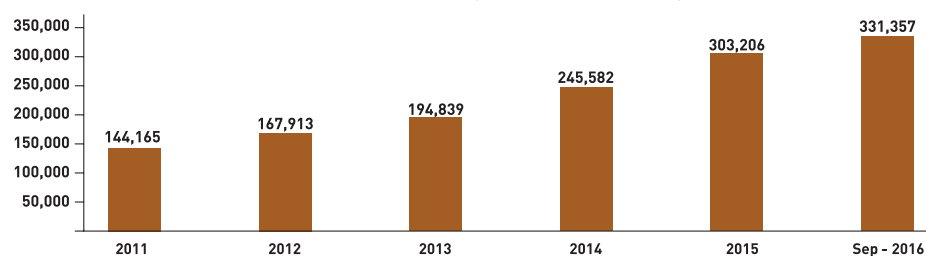
STATEMENT OF FINANCIAL POSITION AS AT	Equity Bank (Kenya) Limited					Equity Group Holdings Limited									
	BANK					COMPANY					GROUP				
	30th Sept 2015	31st Dec 2015	31st March 2015	30th June 2016	30th Sep 2016	30th Sep 2015	31st Dec 2015	31st March 2016	30th June 2016	30th Sep 2016	30th Sep 2015	31st Dec 2015	31st March 2016	30th June 2016	30th Sep 2016
	Shs. '000' (Un-Audited)	Shs. '000' (Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)	Shs. '000' (Un-Audited)
<b>ASSETS</b>															
1. Cash (both Local & foreign)	8,758,728	6,284,864	7,782,967	7,330,130	6,799,301	-	-	-	-	-	16,787,885	10,540,438	8,051,739	14,322,754	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>5. Investment Securities:</b>	<b>34,928,945</b>	<b>34,330,074</b>	<b>41,554,630</b>	<b>63,761,211</b>	<b>84,554,056</b>	-	-	-	-	-	<b>51,495,493</b>	<b>42,775,489</b>	<b>62,385,083</b>	<b>73,032,331</b>	<b>93,097,360</b>
<b>a) Held to Maturity:</b>	<b>20,987,214</b>	<b>20,430,871</b>	<b>26,626,659</b>	<b>24,158,898</b>	<b>21,790,291</b>	-	-	-	-	-	<b>37,308,027</b>	<b>28,465,519</b>	<b>46,057,125</b>	<b>33,032,067</b>	<b>30,143,777</b>
a. Kenya Government securities	18,284,223	18,227,880	24,423,669	21,955,907	19,587,301	-	-	-	-	-	18,284,223	18,227,880	24,423,669	21,955,907	19,587,301
b. Other securities	2,702,991	2,202,991	2,202,991	2,202,991	2,202,991	-	-	-	-	-	19,023,804	10,237,639	21,633,457	11,076,160	10,556,476
<b>b) Available for sale:</b>	<b>13,941,731</b>	<b>13,899,203</b>	<b>14,927,971</b>	<b>39,602,313</b>	<b>62,763,765</b>	-	-	-	-	-	<b>14,187,466</b>	<b>14,309,970</b>	<b>16,327,957</b>	<b>40,000,264</b>	<b>62,953,563</b>
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	-	-	-	-	-	-	-	-	-	-	228,249	393,525	1,075,965	397,951	189,798
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	800,812	2,074,349	9,579,862	9,638,983	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)	215,695,120	225,036,662	229,474,440	222,350,434	221,067,274	-	-	-	-	-	263,401,978	269,892,942	275,017,411	269,032,284	271,380,618
10. Balances due from banking institutions in the group	3,212,541	3,303,119	9,970,843	3,776,223	4,182,678	141,130	8,318,078	342,554	3,342,554	42,554	313,330	271,751	307,027	322,578	354,397
11. Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Investments in subsidiary companies	-	-	-	-	-	58,447,947	59,345,161	59,345,161	59,345,161	61,546,761	-	-	-	-	-
13. Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	4,010	3,999	3,987	3,976	3,964	-	-	-	-	-	152,237	28,040	97,184	107,936	98,861
17. Intangible assets	3,525,787	3,824,242	3,965,742	3,974,271	5,093,988	-	-	-	-	-	5,253,139	4,584,782	4,435,911	4,942,366	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	15,103,643	15,639,579	14,644,450	11,149,134	13,353,974	-	33,459	50,005	74,207	35,985	21,141,803	22,416,093	22,674,364	19,749,786	21,443,231
<b>21. TOTAL ASSETS</b>	<b>321,146,247</b>	<b>341,329,318</b>	<b>347,559,906</b>	<b>360,468,890</b>	<b>380,264,086</b>	<b>60,342,073</b>	<b>69,586,931</b>	<b>66,718,812</b>	<b>65,068,292</b>	<b>65,093,309</b>	<b>445,753,525</b>	<b>428,062,514</b>	<b>430,187,195</b>	<b>444,436,850</b>	<b>468,046,563</b>
<b>B. LIABILITIES</b>															
22. Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23. 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	-	-	-	-	-	-	-	-	-	-	407,093	-	-	-	-
26. Other money market deposits	10,177,114	8,577,750	6,176,128	-	1,000,000	-	-	-	-	-	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	-	-	1,702,326	209,102	311,271	64,737	137,251	141,309	108,498	108,498	533,437	269,459	2,201,317	510,355	625,798
30. Dividends payable	-	-	-	3,000,000	-	26,571	-	4,638,210	-	-	26,571	-	4,638,210	-	-
31. Deferred tax liability	-	-	-	-	-	-	-	-	-	-	1,162	59,486	57,411	56,127	54,339
32. Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33. Other liabilities	5,445,452	6,441,445	6,132,278	5,091,536	5,039,814	-	11,080	11,080	9,398	9,398	8,167,648	9,496,679	7,788,612	7,478,297	6,961,437
<b>34. TOTAL LIABILITIES</b>	<b>270,978,487</b>	<b>293,889,704</b>	<b>295,433,930</b>	<b>306,409,462</b>	<b>320,365,913</b>	<b>2,035,124</b>	<b>2,623,738</b>	<b>7,269,024</b>	<b>2,641,737</b>	<b>2,669,665</b>	<b>376,613,798</b>	<b>355,926,099</b>	<b>361,071,273</b>	<b>369,032,846</b>	<b>386,445,334</b>
<b>C. SHAREHOLDERS' FUNDS</b>															
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	14,675,862	16,062,607	16,062,607	16,062,607	16,062,607	14,675,862	16,062,607	16,062,607	16,062,607	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	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
40. Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41. Proposed dividends	-	-	-	-	-	-	7,547,350	-	-	-	-	7,547,350	-	-	-
42. Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	643,798	648,517	675,172	710,302
<b>43. TOTAL SHAREHOLDERS' FUNDS</b>	<b>50,167,760</b>	<b>47,439,613</b>	<b>52,125,976</b>	<b>54,059,428</b>	<b>59,898,173</b>	<b>58,306,950</b>	<b>66,963,193</b>	<b>59,449,788</b>	<b>62,426,554</b>	<b>62,423,644</b>	<b>71,139,728</b>	<b>72,136,415</b>	<b>69,115,922</b>	<b>75,404,004</b>	<b>81,601,229</b>
<b>44. TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS</b>	<b>321,146,247</b>	<b>341,329,318</b>	<b>347,559,906</b>	<b>360,468,890</b>	<b>380,264,086</b>	<b>60,342,073</b>	<b>69,586,931</b>	<b>66,718,812</b>	<b>65,068,292</b>	<b>65,093,309</b>	<b>445,753,525</b>	<b>428,062,514</b>	<b>430,187,195</b>	<b>444,436,850</b>	<b>468,046,563</b>
<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>															
<b>1. INTEREST INCOME</b>															
1.1 Loans and advances	23,141,280	32,940,737	9,465,508	19,153,135	28,487,407	-	-	-	-	-	28,057,119	37,909,498	11,238,433	22,744,688	34,041,256
1.2 Government securities	2,659,622	3,582,938	1,017,086	2,307,063	4,218,610	-	-	-	-	-	3,223,014	4,380,863	1,281,162	2,881,557	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	30,566	71,773	44,950	104,022	168,864	161,453	-	-	-	-	108,466	109,984	71,869	170,252	263,143
<b>1.5 Total Interest income</b>	<b>26,177,360</b>	<b>37,271,807</b>	<b>10,733,448</b>	<b>22,072,733</b>	<b>33,579,642</b>	<b>161,453</b>	<b>200,817</b>	<b>19,466</b>	<b>45,679</b>	<b>70,849</b>	<b>31,600,540</b>	<b>43,454,466</b>	<b>12,882,251</b>	<b>26,095,743</b>	<b>39,823,666</b>
<b>2. INTEREST EXPENSES</b>															
2.1 Customer deposits	3,873,716	5,669,197	1,356,199	2,983,275	4,514,033	-	-								

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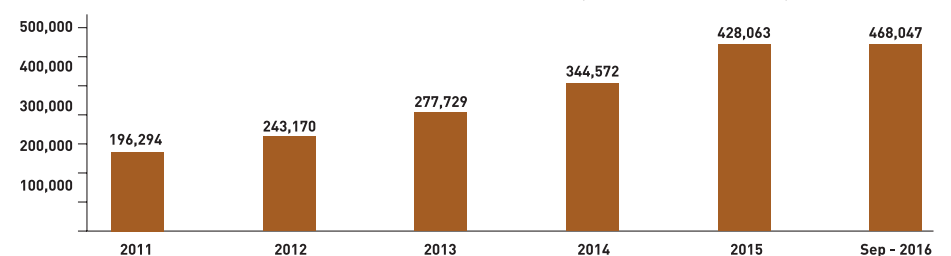


	Equity Bank (Kenya) Limited					Equity Group Holdings Limited									
	BANK					COMPANY					GROUP				
	30th Sept 2015	31st Dec 2015	31st March 2016	30th June 2016	30th Sep 2016	30th Sept 2015	31st Dec 2015	31st March 2016	30th June 2016	30th Sep 2016	30th Sept 2015	31st Dec 2015	31st March 2016	30th June 2016	30th Sep 2016
	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
<b>14. Other Comprehensive Income</b>															
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>15. Other Comprehensive Income for the year net of tax</b>	<b>(1,677,874)</b>	<b>(1,083,947)</b>	<b>(28,859)</b>	<b>499,074</b>	<b>1,783,233</b>						<b>(3,113,738)</b>	<b>(6,860,388)</b>	<b>(610,019)</b>	<b>748,223</b>	<b>1,971,077</b>
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				
<b>OTHER DISCLOSURES</b>															
<b>1) NON PERFORMING LOANS AND ADVANCES</b>															
a) Gross non performing loans and advances	9,242,089	6,832,277	8,248,531	9,787,161	13,306,359	-	-	-	-	-	11,778,852	9,078,750	10,915,628	12,931,302	16,493,169
b) Less Interest in suspense	2,405,638	1,591,160	1,674,141	1,972,420	2,514,417	-	-	-	-	-	2,697,377	1,751,088	1,882,217	2,173,547	2,697,533
<b>c) Total Non-Performing loans and advances (a-b)</b>	<b>6,836,451</b>	<b>5,241,117</b>	<b>6,574,390</b>	<b>7,814,740</b>	<b>10,791,942</b>						<b>9,081,475</b>	<b>7,327,662</b>	<b>9,033,411</b>	<b>10,757,755</b>	<b>13,795,636</b>
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	-	-	-	-	-	4,123,515	3,581,428	4,805,126	5,958,126	8,197,996
f) Discounted value of securities	2,504,041	2,099,497	2,834,697	3,596,063	5,629,838	-	-	-	-	-	3,633,592	3,146,485	4,058,145	5,173,501	7,192,119
<b>g) Net NPLs Exposure (e-f)</b>	<b>489,923</b>	<b>375,338</b>	<b>696,368</b>	<b>696,895</b>	<b>883,020</b>						<b>489,923</b>	<b>434,943</b>	<b>746,981</b>	<b>784,625</b>	<b>1,005,877</b>
<b>2) INSIDER LOANS AND ADVANCES</b>															
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
<b>c) Total insider Loans and Advances and other Facilities</b>	<b>6,618,760</b>	<b>7,573,075</b>	<b>7,959,378</b>	<b>7,532,751</b>	<b>7,646,645</b>						<b>7,083,783</b>	<b>8,007,354</b>	<b>8,358,067</b>	<b>8,166,210</b>	<b>8,504,796</b>
<b>3) OFF BALANCE SHEET ITEMS</b>															
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 contingent Liabilities	4,748,664	5,609,818	5,694,789	-	-	-	-	-	-	-	4,748,664	5,609,818	5,694,789	-	1,774,264
<b>d) Total contingent Liabilities</b>	<b>57,147,463</b>	<b>51,239,036</b>	<b>63,943,317</b>	<b>46,877,690</b>	<b>48,219,783</b>						<b>58,729,397</b>	<b>54,036,581</b>	<b>66,446,174</b>	<b>50,642,124</b>	<b>52,833,841</b>
<b>4) CAPITAL STRENGTH</b>															
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
<b>c) Excess/ (deficiency)</b>	<b>44,520,277</b>	<b>46,659,335</b>	<b>48,988,086</b>	<b>48,219,705</b>	<b>50,496,998</b>						<b>62,389,049</b>	<b>66,486,750</b>	<b>68,352,328</b>	<b>67,723,673</b>	<b>70,223,666</b>
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
<b>e) Total Capital (a+d)</b>	<b>51,005,873</b>	<b>52,886,871</b>	<b>54,574,262</b>	<b>53,255,419</b>	<b>55,101,131</b>						<b>71,762,187</b>	<b>75,759,947</b>	<b>74,857,521</b>	<b>76,505,548</b>	<b>78,573,960</b>
<b>f) Total Risk Weighted Assets</b>	<b>306,717,191</b>	<b>325,483,654</b>	<b>338,895,732</b>	<b>340,884,709</b>	<b>350,416,358</b>						<b>359,093,981</b>	<b>375,684,698</b>	<b>397,824,037</b>	<b>401,571,726</b>	<b>413,363,820</b>
<b>Ratios</b>															
<b>g) Core Capital/ Total Deposit Liabilities</b>	20.5%	20.1%	20.5%	18.9%	19.0%	-	-	-	-	-	20.8%	23.1%	23.2%	22.5%	22.5%
<b>h) Minimum statutory ratio</b>	8.0%	8.0%	8.0%	8.0%	8.0%	-	-	-	-	-	8.0%	8.0%	8.0%	8.0%	8.0%
<b>i) Excess / (deficiency) (g-h)</b>	<b>12.5%</b>	<b>12.1%</b>	<b>10.0%</b>	<b>10.9%</b>	<b>11.0%</b>						<b>12.8%</b>	<b>15.1%</b>	<b>15.2%</b>	<b>14.5%</b>	<b>14.5%</b>
<b>j) Core Capital/ Total Risk Weighted Assets</b>	14.8%	14.6%	14.8%	14.4%	14.7%	-	-	-	-	-	18.4%	18.7%	17.5%	18.0%	18.0%
<b>k) Minimum statutory Ratio</b>	10.5%	10.5%	10.5%	10.5%	10.5%	-	-	-	-	-	10.5%	10.5%	10.5%	10.5%	10.5%
<b>l) Excess / (deficiency) (j-k)</b>	<b>4.3%</b>	<b>4.1%</b>	<b>4.3%</b>	<b>3.9%</b>	<b>4.2%</b>						<b>7.9%</b>	<b>8.2%</b>	<b>7.0%</b>	<b>7.5%</b>	<b>7.5%</b>
<b>m) Total Capital/ Total Risk Weighted assets</b>	16.6%	16.2%	16.1%	15.6%	15.7%	-	-	-	-	-	20.0%	20.2%	18.8%	19.1%	19.0%
<b>n) Minimum statutory Ratio</b>	14.5%	14.5%	14.5%	14.5%	14.5%	-	-	-	-	-	14.5%	14.5%	14.5%	14.5%	14.5%
<b>o) Excess / (deficiency) (m-n)</b>	<b>2.1%</b>	<b>1.7%</b>	<b>1.6%</b>	<b>1.1%</b>	<b>1.2%</b>						<b>5.5%</b>	<b>5.7%</b>	<b>4.3%</b>	<b>4.6%</b>	<b>4.5%</b>
<b>5) LIQUIDITY</b>															
<b>a) Liquidity Ratio</b>	26.4%	29.1%	29.4%	39.9%	44.8%	-	-	-	-	-	38.2%	33.2%	34.9%	37.0%	42.7%
<b>b) Minimum statutory Ratio</b>	20.0%	20.0%	20.0%	20.0%	20.0%	-	-	-	-	-	20.0%	20.0%	20.0%	20.0%	20.0%
<b>c) Excess / (deficiency) (a-b)</b>	<b>6.4%</b>	<b>9.1%</b>	<b>9.4%</b>	<b>19.9%</b>	<b>24.8%</b>						<b>18.2%</b>	<b>13.2%</b>	<b>14.9%</b>	<b>17.0%</b>	<b>22.7%</b>

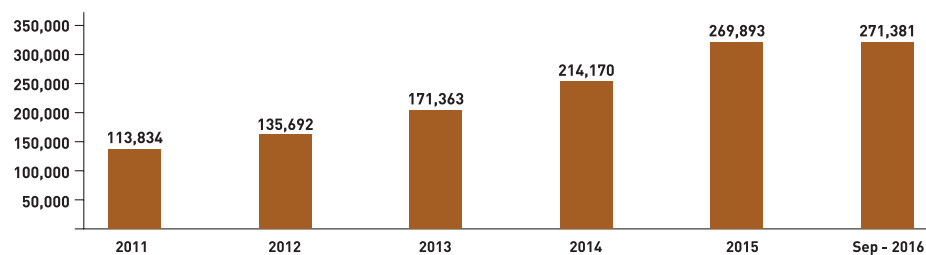
**GROWTH IN DEPOSITS (In KShs Millions)**



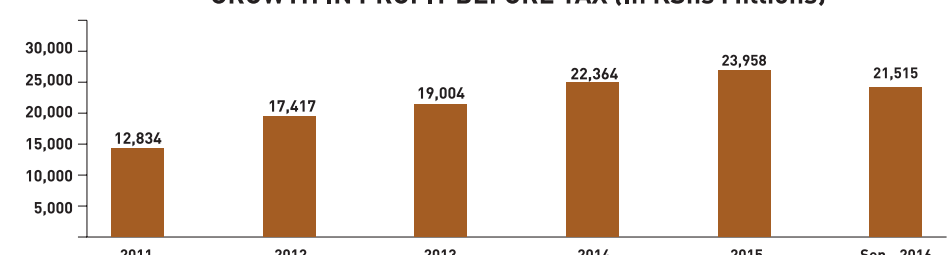
**GROWTH IN TOTAL ASSETS (In KShs Millions)**



**GROWTH IN LOAN PORTFOLIO (In KShs Millions)**



**GROWTH IN PROFIT BEFORE TAX (In KShs Millions)**



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](http://www.equitybankgroup.com) or [www.ke.equitybankgroup.com](http://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

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

Signed

**Dr. Peter K. Munga, CBS**  
CHAIRMAN