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

		EQUITY BANK (KENYA) LIMITED				EQUITY GROUP HOLDINGS PLC							
		BANK				COMPANY				GROUP			
I.	STATEMENT OF FINANCIAL POSITION	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 June 2025 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 June 2025 Shs. '000' Unaudited	30 June 2026 Shs. '000' Unaudited	31 Mar 2026 Shs. '000' Unaudited	31 Dec 2025 Shs. '000' Audited	30 June 2025 Shs. '000' Unaudited
A.	ASSETS												
1.	Cash (both local & foreign)	19,346,200	19,702,714	19,229,402	17,501,184	28,043,886	37,285,848	51,931,366	5,327,148	67,778,440	69,075,566	74,384,730	66,605,508
2.	Balances due from Central Bank of Kenya	32,331,562	49,949,773	63,265,776	36,225,580	-	-	-	-	32,331,562	49,949,773	63,265,776	36,225,580
3.	Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-	-	-
4.	Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
5.	**Investment securities:**	**452,334,535**	**420,047,901**	**410,922,743**	**402,852,684**	**-**	**-**	**-**	**-**	**643,155,333**	**615,070,543**	**577,782,541**	**540,923,921**
a)	**Amortised cost:**	**7,832,861**	**7,847,726**	**7,872,079**	**7,933,495**	**-**	**-**	**-**	**-**	**73,538,321**	**72,012,749**	**84,634,324**	**45,241,288**
	a. Kenya Government securities	7,832,861	7,847,726	7,872,079	7,933,495	-	-	-	-	39,051,911	40,077,741	36,048,213	33,573,160
	b. Other securities	-	-	-	-	-	-	-	-	34,486,410	31,935,008	48,586,111	11,668,128
b)	**Fair value through other comprehensive income (FVOCI):**	**444,501,674**	**412,200,175**	**403,050,664**	**394,919,189**	**-**	**-**	**-**	**-**	**569,617,012**	**543,057,794**	**493,148,217**	**495,682,633**
	a. Kenya Government securities	303,634,329	313,581,567	299,245,918	287,297,941	-	-	-	-	303,652,929	313,601,640	299,265,695	287,642,384
	b. Other securities	140,867,345	98,618,608	103,804,746	107,621,248	-	-	-	-	265,964,083	229,456,154	193,882,522	208,040,249
6.	Deposits and balances due from local banking institutions	6,800,000	11,270,000	3,870,000	2,129,200	-	-	-	-	126,734,478	139,071,490	98,509,584	90,499,482
7.	Deposits and balances due from banking institutions abroad	98,715,570	70,322,131	55,024,672	42,697,389	-	-	-	-	176,759,812	164,686,652	153,202,270	117,863,130
8.	Tax recoverable	4,512,294	-	3,029,398	-	444,867	-	-	392,469	6,086,913	1,539,329	4,287,953	2,614,232
9.	Loans and advances to customers (net)	447,336,017	401,698,537	409,447,447	414,484,104	-	-	-	-	981,035,800	873,494,177	882,457,036	825,098,611
10.	Balances due from group companies	4,311,020	2,931,908	2,924,377	3,673,666	-	-	-	-	-	-	-	-
11.	Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-
12.	Investments in subsidiary companies	100,000	100,000	100,000	100,000	104,216,459	104,216,459	104,216,459	104,216,459	-	-	-	-
13.	Investments in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14.	Investment properties	-	-	-	-	-	-	-	-	5,858,094	5,917,301	5,897,305	5,973,514
15.	Property and equipment	8,225,286	8,217,368	8,159,307	8,380,159	3,496	4,000	4,167	5,153	24,983,076	25,248,580	24,995,970	23,217,198
16.	Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-	-	-
17.	Intangible assets	10,768,663	10,900,936	11,096,139	12,255,010	-	-	-	-	20,387,250	20,192,182	19,689,309	13,841,515
18.	Deferred tax asset	16,011,803	18,613,218	16,065,743	24,621,184	209,132	268,719	168,558	-	21,765,183	23,486,828	21,222,956	30,632,239
19.	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-
20.	Other assets	31,037,765	32,910,117	37,477,235	32,547,832	3,341,188	3,353,375	3,051,003	3,203,851	48,671,688	48,814,711	45,296,813	45,424,433
21.	**TOTAL ASSETS**	**1,131,830,715**	**1,046,664,603**	**1,040,612,239**	**997,467,992**	**136,259,028**	**145,128,401**	**159,371,553**	**113,145,080**	**2,155,547,629**	**2,036,547,132**	**1,970,992,243**	**1,798,919,363**
B.	LIABILITIES												
22.	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-	-	-
23.	Customer deposits	698,647,347	691,110,717	705,877,298	625,382,650	-	-	-	-	1,589,419,802	1,480,204,369	1,443,458,895	1,309,253,660
24.	Deposits and balances due to local banking institutions	-	-	-	9,461	-	-	-	-	-	-	-	9,461
25.	Deposits and balances due to foreign banking institutions	217,704,683	154,721,180	143,279,980	116,437,757	-	-	-	-	24,880,122	18,370,641	11,683,116	10,663,411
26.	Other money market deposits	-	-	-	33,547,684	-	-	-	-	7,498,916	10,813,598	4,504,583	35,429,969
27.	Borrowed funds	34,858,748	38,534,500	38,124,455	42,142,095	8,823,601	8,666,667	13,194,086	13,227,117	55,622,639	75,862,993	80,258,356	67,599,412
28.	Balances due to group companies	-	-	-	-	-	-	-	-	-	-	-	-
29.	Tax payable	-	128,393	-	46,333	-	151,354	125,976	-	6,038,810	4,414,030	1,892,382	2,813,077
30.	Dividends payable	-	-	-	-	12,196,875	-	-	-	12,196,875	-	-	-
31.	Deferred tax liability	-	-	-	-	-	-	-	378,945	5,223,753	5,063,386	4,841,418	3,868,323
32.	Retirement benefit liability	-	-	-	-	-	-	-	-	2,702,446	2,670,744	2,604,430	2,082,047
33.	Other liabilities	18,894,995	17,991,452	17,125,258	25,290,805	7,847,296	6,948,896	16,485,872	16,525,221	101,606,291	95,490,027	95,645,862	91,134,237
34.	**TOTAL LIABILITIES**	**970,105,773**	**902,486,242**	**904,406,991**	**842,856,785**	**28,867,772**	**15,766,917**	**29,805,934**	**30,131,283**	**1,805,189,654**	**1,692,889,788**	**1,644,889,042**	**1,522,853,597**
C.	SHAREHOLDERS' FUNDS												
35.	Paid up / assigned capital	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
36.	Share premium / (discount)	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
37.	Revaluation reserve	2,016,684	(161,568)	2,172,269	(5,737,549)	-	-	-	-	(12,592,138)	(14,455,582)	(13,124,860)	(22,046,347)
38.	Retained earnings / accumulated losses	110,618,573	97,250,245	88,868,848	118,566,084	90,179,155	90,448,883	90,653,018	65,801,696	318,269,625	294,920,402	278,516,115	263,888,877
39.	Statutory loan loss reserve	9,125,553	7,125,552	5,199,999	1,818,540	-	-	-	-	9,125,553	7,125,553	5,199,999	2,868,986
40.	Other reserves	-	-	-	-	-	-	-	-	-	-	-	-
41.	Proposed dividends	-	-	-	-	-	21,700,500	21,700,500	-	-	21,700,500	21,700,500	-
42.	Non-controlling interests	-	-	-	-	-	-	-	-	18,342,834	17,154,370	16,599,346	14,142,149
43.	**TOTAL SHAREHOLDERS' FUNDS**	**161,724,942**	**144,178,361**	**136,205,248**	**154,611,207**	**107,391,256**	**129,361,484**	**129,565,619**	**83,013,797**	**350,357,975**	**343,657,344**	**326,103,201**	**276,065,766**
44.	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**1,131,830,715**	**1,046,664,603**	**1,040,612,239**	**997,467,992**	**136,259,028**	**145,128,401**	**159,371,553**	**113,145,080**	**2,155,547,629**	**2,036,547,132**	**1,970,992,243**	**1,798,919,363**
II.	STATEMENT OF COMPREHENSIVE INCOME												
1.	INTEREST INCOME												
1.1	Loans and advances	28,860,008	14,048,499	58,228,059	27,357,734	-	-	-	-	54,496,309	26,583,025	105,883,632	49,681,346
1.2	Government securities	22,939,888	10,564,822	43,997,577	22,588,944	-	-	-	-	33,222,627	15,569,979	60,964,125	30,854,593
1.3	Deposits and placements with banking institutions	2,143,118	967,592	2,267,049	1,071,582	870,045	488,391	1,265,121	873,012	2,699,433	1,277,860	5,963,506	2,942,085
1.4	Other interest Income	52,874	27,515	116,741	59,547	-	-	-	-	779,919	366,053	827,108	797,031
1.5	**Total interest income**	**53,995,888**	**25,608,428**	**104,609,426**	**51,077,807**	**870,045**	**488,391**	**1,265,121**	**873,012**	**91,198,288**	**43,796,917**	**173,638,371**	**84,275,055**
2.	INTEREST EXPENSES												
2.1	Customer deposits	11,857,322	5,892,577	27,135,459	15,521,609	-	-	-	-	16,274,764	8,062,613	35,684,273	20,279,699
2.2	Deposits and placements from banking institutions	16,928	8,247	305,587	251,837	-	-	-	-	1,182,035	578,531	1,415,545	699,386
2.3	Other interest expense	1,880,504	969,301	4,633,609	2,525,027	504,843	311,362	1,291,783	661,263	4,464,497	2,134,721	9,599,295	3,992,235
2.4	**Total interest expenses**	**13,754,754**	**6,870,125**	**32,074,655**	**18,298,473**	**504,843**	**311,362**	**1,291,783**	**661,263**	**21,921,296**	**10,775,865**	**46,699,113**	**24,971,320**
3.	**NET INTEREST INCOME**	**40,241,134**	**18,738,303**	**72,534,771**	**32,779,334**	**365,202**	**177,029**	**(26,662)**	**211,749**	**69,276,992**	**33,021,052**	**126,939,258**	**59,303,735**
4.	NON-INTEREST INCOME												
4.1	Fees and commissions income on loans & advances	4,443,459	2,274,069	9,482,967	4,714,276	-	-	-	-	6,406,677	3,381,128	11,300,531	5,371,602
4.2	Other fees and commissions income	6,723,959	3,374,228	13,385,132	6,707,794	-	-	-	-	29,669,289	13,741,012	48,451,229	22,449,469
4.3	Foreign exchange trading income	1,702,804	892,301	2,643,250	1,309,764	-	-	-	-	7,299,343	3,331,253	15,651,129	5,199,945
4.4	Dividend income	-	-	340,425	-	-	-	47,575,154	-	-	-	-	-
4.5	Other income	8,068,055	1,878,795	10,206,590	4,399,339	(194,992)	(219,200)	(58,978)	(74,805)	12,217,639	1,836,638	15,397,738	7,875,658
4.6	**Total non-interest income**	**20,938,276**	**8,419,393**	**36,058,364**	**17,131,173**	**(194,992)**	**(219,200)**	**47,516,176**	**(74,805)**	**55,592,948**	**22,290,031**	**90,800,627**	**40,896,674**
5.	**TOTAL OPERATING INCOME**	**61,179,410**	**27,157,696**	**108,593,135**	**49,910,507**	**170,210**	**(42,171)**	**47,489,514**	**136,944**	**124,869,940**	**55,311,083**	**217,739,885**	**100,200,409**

		EQUITY BANK (KENYA) LIMITED				EQUITY GROUP HOLDINGS PLC							
		BANK				COMPANY				GROUP			
II.	**STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)**	**30 June 2026 Shs. '000' Unaudited**	**31 Mar 2026 Shs. '000' Unaudited**	**31 Dec 2025 Shs. '000' Audited**	**30 June 2025 Shs. '000' Unaudited**	**30 June 2026 Shs. '000' Unaudited**	**31 Mar 2026 Shs. '000' Unaudited**	**31 Dec 2025 Shs. '000' Audited**	**30 June 2025 Shs. '000' Unaudited**	**30 June 2026 Shs. '000' Unaudited**	**31 Mar 2026 Shs. '000' Unaudited**	**31 Dec 2025 Shs. '000' Audited**	**30 June 2025 Shs. '000' Unaudited**
6.	**OPERATING EXPENSES**												
6.1	Loan loss provision	4,420,015	1,920,100	10,871,869	4,001,879	-	-	-	-	6,468,004	2,799,281	14,485,766	6,891,268
6.2	Staff costs	11,351,733	5,617,665	20,523,379	9,169,684	8,503	4,506	59,673	6,500	23,820,408	11,710,483	39,564,847	17,633,588
6.3	Directors' emoluments	60,763	42,641	80,864	29,612	70,154	31,665	88,855	38,924	303,492	177,570	421,467	177,117
6.4	Rental charges	161,081	79,863	375,564	164,469	660	330	1,291	553	192,409	74,179	562,907	235,853
6.5	Depreciation on property and equipment	1,689,969	836,647	3,260,484	1,594,148	1,007	504	1,968	982	3,639,860	1,783,009	7,104,174	3,326,521
6.6	Amortisation charges	1,072,388	536,888	1,898,973	810,926	-	-	-	-	1,382,439	691,383	2,671,986	1,180,069
6.7	Other operating expenses	13,017,090	6,192,651	27,551,432	12,361,450	361,535	132,735	937,160	262,231	31,311,043	13,558,961	60,814,088	29,213,779
6.8	**Total operating expenses**	**31,773,038**	**15,226,455**	**64,562,565**	**28,132,168**	**441,859**	**169,740**	**1,088,947**	**309,190**	**67,117,655**	**30,794,866**	**125,625,235**	**58,658,195**
7.0	**Profit / (loss) before tax and exceptional items**	**29,406,372**	**11,931,241**	**44,030,570**	**21,778,339**	**(271,649)**	**(211,911)**	**46,400,567**	**(172,246)**	**57,752,285**	**24,516,217**	**92,114,650**	**41,542,214**
8.0	Exceptional items	-	-	-	-	-	-	-	-	-	-	-	-
9.0	**Profit / (loss) after exceptional items**	**29,406,372**	**11,931,241**	**44,030,570**	**21,778,339**	**(271,649)**	**(211,911)**	**46,400,567**	**(172,246)**	**57,752,285**	**24,516,217**	**92,114,650**	**41,542,214**
10.	Current tax	(3,610,473)	(3,171,548)	(7,253)	(2,620,765)	(242,788)	(92,385)	(568,493)	-	(11,869,469)	(6,799,862)	(12,388,870)	(6,636,289)
11.	Deferred tax	(120,619)	1,547,259	(4,828,481)	337,038	40,574	100,161	250,311	(297,192)	(364,991)	1,337,279	(4,177,798)	(279,551)
12.	**Profit / (loss) after tax and exceptional items**	**25,675,279**	**10,306,952**	**39,194,836**	**19,494,612**	**(473,863)**	**(204,135)**	**46,082,385**	**(469,438)**	**45,517,825**	**19,053,634**	**75,547,982**	**34,626,374**
12.1	Minority Interest	-	-	-	-	-	-	-	-	(1,718,948)	(723,678)	(3,584,174)	(1,319,869)
13.	**Profit / (loss) after tax and exceptional items and minority interest**	**25,675,279**	**10,306,952**	**39,194,836**	**19,494,612**	**(473,863)**	**(204,135)**	**46,082,385**	**(469,438)**	**43,798,877**	**18,329,956**	**71,963,808**	**33,306,505**
14.	**Other comprehensive income**												
14.1	Gains / (losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	(623 717)	2,612,582	(3,134,856)	(1,555,102)
14.2	Fair value changes in FVOCI	(155,585)	(2,333,837)	19,924,302	12,014,484	-	-	-	-	1,513,786	(5,633,292)	33,077,336	17,386,961
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	-	-	-	-	-	-	-	-	(454,136)	1,689,988	(9,797,909)	(5,216,088)
15.	**Other comprehensive income for the year net of tax**	**(155,585)**	**(2,333,837)**	**19,924,302**	**12,014,484**	**-**	**-**	**-**	**-**	**435,933**	**(1,330,722)**	**19,726,933**	**10,615,771**
16.	**Total comprehensive income for the year**	**25,519,694**	**7,973,115**	**59,119,138**	**31,509,096**	**(473,863)**	**(204,135)**	**46,082,385**	**(469,438)**	**45,953,758**	**17,722,912**	**95,274,915**	**45,242,145**
	Earnings per share-basic & diluted	**855.84**	**344.00**	**1,306.49**	**649.82**	**(0.13)**	**(0.05)**	**12.21**	**(0.12)**	**11.61**	**4.86**	**19.07**	**8.83**
	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	83,209,305	82,670,980	84,695,926	109,445,991	-	-	-	-	108,368,912	109,549,754	110,096,968	139,356,060
b)	Less: interest in suspense	23,573,367	22,299,751	21,556,126	27,158,700	-	-	-	-	26,703,887	25,720,374	25,795,534	29,400,080
c)	**Total non-performing loans and advances (a-b)**	**59,635,938**	**60,371,229**	**63,139,800**	**82,287,291**	**-**	**-**	**-**	**-**	**81,665,025**	**83,829,380**	**84,301,434**	**109,955,980**
d)	Less: loan loss provision	35,343,788	34,111,651	31,486,542	37,882,662	-	-	-	-	50,859,398	49,279,596	47,754,923	57,511,806
e)	**Net non- performing loans (c-d)**	**24,292,150**	**26,259,578**	**31,653,258**	**44,404,629**	**-**	**-**	**-**	**-**	**30,805,627**	**34,549,784**	**36,546,511**	**52,444,174**
f)	Discounted value of securities	21,164,431	22,379,040	27,773,749	41,200,887	-	-	-	-	27,644,514	30,379,695	32,667,002	48,477,525
g)	**Net NPLs exposure (e-f)**	**3,127,719**	**3,880,538**	**3,879,509**	**3,203,742**	**-**	**-**	**-**	**-**	**3,161,113**	**4,170,089**	**3,879,509**	**3,966,649**
2)	**INSIDER LOANS AND ADVANCES**												
a)	Directors, shareholders and associates	5,337,838	5,758,219	5,861,604	6,297,462	-	-	-	-	9,881,664	10,080,503	9,250,730	7,932,404
b)	Employees	9,570,895	9,370,702	9,231,782	8,804,074	-	-	-	-	21,548,299	20,971,887	20,517,498	18,589,332
c)	**Total insider loans and advances and other facilities**	**14,908,733**	**15,128,921**	**15,093,386**	**15,101,536**	**-**	**-**	**-**	**-**	**31,429,963**	**31,052,390**	**29,768,228**	**26,521,736**
3)	**OFF BALANCE SHEET ITEMS**												
a)	Letter of credit, guarantees and acceptances	152,166,991	148,850,819	132,320,101	79,542,580	-	-	-	-	293,454,823	270,314,728	267,096,928	177,155,618
b)	Forwards,swaps and options	8,524,704	6,778,483	4,818,592	7,913,014	-	-	-	-	12,466,551	12,865,479	12,042,578	43,389,999
c)	Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-
d)	**Total contingent liabilities**	**160,691,695**	**155,629,302**	**137,138,693**	**87,455,594**	**-**	**-**	**-**	**-**	**305,921,374**	**283,180,207**	**279,139,506**	**220,545,617**
4)	**CAPITAL STRENGTH**												
a)	**Core capital**	**134,094,645**	**125,719,888**	**122,173,989**	**140,448,543**	**-**	**-**	**-**	**-**	**301,351,145**	**288,930,511**	**298,286,720**	**250,102,305**
b)	Minimum statutory capital	3,000,000	3,000,000	3,000,000	1,000,000	-	-	-	-	3,000,000	3,000,000	3,000,000	4,173,124
c)	**Excess / (deficiency)**	**131,094,645**	**122,719,888**	**119,173,989**	**139,448,543**	**-**	**-**	**-**	**-**	**298,351,145**	**285,930,511**	**295,286,720**	**245,929,181**
d)	Supplementary capital	19,647,179	18,761,444	17,796,054	16,583,445	-	-	-	-	23,480,337	23,253,666	22,898,721	24,043,647
e)	**Total capital (a+d)**	**153,741,823**	**144,481,332**	**139,970,043**	**157,031,988**	**-**	**-**	**-**	**-**	**324,831,482**	**312,184,177**	**321,185,441**	**274,145,952**
f)	**Total risk weighted assets**	**916,287,838**	**871,277,644**	**850,486,505**	**850,058,371**	**-**	**-**	**-**	**-**	**1,737,835,059**	**1,636,092,624**	**1,564,832,050**	**1,511,861,258**
5)	**RATIOS**												
g)	**Core capital / total deposit liabilities**	**14.6%**	**14.8%**	**14.4%**	**18.9%**	**-**	**-**	**-**	**-**	**19.0%**	**19.5%**	**20.5%**	**18.9%**
h)	Minimum statutory ratio	8.0%	8.0%	8.0%	8.0%	-	-	-	-	8.0%	8.0%	8.0%	8.0%
i)	**Excess / (deficiency) (g-h)**	**6.6%**	**6.8%**	**6.4%**	**10.9%**	**-**	**-**	**-**	**-**	**11.0%**	**11.5%**	**12.5%**	**10.9%**
j)	**Core capital / total risk weighted assets**	**14.6%**	**14.4%**	**14.4%**	**16.5%**	**-**	**-**	**-**	**-**	**17.3%**	**17.7%**	**19.1%**	**16.5%**
k)	Minimum statutory ratio	10.5%	10.5%	10.5%	10.5%	-	-	-	-	10.5%	10.5%	10.5%	10.5%
l)	**Excess / (deficiency) (j-k)**	**4.1%**	**3.9%**	**3.9%**	**6.0%**	**-**	**-**	**-**	**-**	**6.8%**	**7.2%**	**8.6%**	**6.0%**
m)	**Total capital/ total risk weighted assets**	**16.8%**	**16.6%**	**16.5%**	**18.5%**	**-**	**-**	**-**	**-**	**18.7%**	**19.1%**	**20.5%**	**18.1%**
n)	Minimum statutory ratio	14.5%	14.5%	14.5%	14.5%	-	-	-	-	14.5%	14.5%	14.5%	14.5%
o)	**Excess / (deficiency) (m-n)**	**2.3%**	**2.1%**	**2.0%**	**4.0%**	**-**	**-**	**-**	**-**	**4.2%**	**4.6%**	**6.0%**	**3.6%**
6)	**LIQUIDITY**												
a)	**Liquidity ratio**	**86.0%**	**81.5%**	**77.3%**	**70.9%**	**-**	**-**	**-**	**-**	**60.9%**	**64.7%**	**64.7%**	**58.6%**
b)	Minimum statutory ratio	20.0%	20.0%	20.0%	20.0%	-	-	-	-	20.0%	20.0%	20.0%	20.0%
c)	**Excess / (deficiency) (a-b)**	**66.0%**	**61.5%**	**57.3%**	**50.9%**	**-**	**-**	**-**	**-**	**40.9%**	**44.7%**	**44.7%**	**38.6%**

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED 30 JUNE 2026	**Share Capital Kshs M**	**Share premium Kshs M**	**Revenue and other reserves Kshs M**	**Non-Controlling Interests Kshs M**	**Total Equity Kshs M**
At 1 January 2026	1,887	15,325	292,293	16,599	326,104
Profit for the period	-	-	43,799	1,719	45,518
Other comprehensive income net of tax	-	-	411	25	436
Final dividend declared and paid	-	-	(21,700)	-	(21,700)
At 30 June 2026	1,887	15,325	314,803	18,343	350,358
At 1 January 2025	**1,887**	**15,325**	**216,829**	**12,827**	**246,868**
Profit for the period	-	-	71,964	3,584	75,548
Other comprehensive income net of tax	-	-	19,538	188	19,726
Final dividend declared and paid	-	-	(16,038)	-	(16,038)
At 31 December 2025	**1,887**	**15,325**	**292,293**	**16,599**	**326,104**

SUMMARY CONSOLIDATED STATEMENT OF CHANGES IN CASHFLOWS

FOR THE PERIOD ENDED 30 JUNE 2026	**30 June 2026 Kshs M**	**31 Dec 2025 Kshs M**	**30 June 2025 Kshs M**
Cash flows from operating activities	102,164	72,381	5,962
Cash flows used in investing activities	(66,751)	(24,466)	(30,298)
Cash flows used in financing activities	(33,915)	(14,898)	(22,762)
Effect of foreign exchange differences	1,360	(3,823)	2,756
Net increase/(decrease) in cash and cash equivalents	**2,858**	**29,194**	**(44,341)**
Cash and cash equivalents at 1 January	302,451	273,257	246,801
Cash and cash equivalents as at end of the period	**305,309**	**302,451**	**202,460**

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 https://equitygroupholdings.com/investor-relations/. 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