



EQUITY BANK GROUP

Investor Briefing

31st March 2010 Performance



Key Business Drivers

	March 2009	March 2010
No. of Branches	136	155
No. of Customers	3,619,617	4,505,682
No. of Borrowers	688,266	807,925
No. of ATMs	455	515
No. of Staff	4,755	5,108

Key Financial Highlights

Balance Sheet



	Bank			Group		
	Mar 09 Billions	Mar 10 Billions	Growth %	Mar 09 Billions	Mar 10 Billions	Growth %
Loans (Net)	45.2	63.3	40%	48.2	66.2	37%
Deposits	52.2	72.9	40%	53.7	77.5	44%
Total Assets	80.4	106.6	33%	83.0	110.6	33%



Key Financial Highlights Income Statement

	Bank			Group		
	Mar 09 Billions	Mar 10 Billions	Growth %	Mar 09 Billions	Mar 10 Billions	Growth %
Total Interest Income	2.085	3.156	51%	2.503	3.353	34%
Other Operating Income	1.133	1.575	39%	1.262	1.817	44%
Operating Expenses	1.961	2.247	15%	2.219	2.994	35%
Profit before tax	0.933	2.035	118%	1.173	1.678	43%
Profit after tax	0.746	1.646	121%	0.918	1.246	36%



Key Financial Highlights Income Statement

	Bank Mar 09 millions	Mar 10 millions	Growth %	Group Mar 09 millions	Mar 10 millions	Growth %
Loan Loss Provision	54	224	315%	54	507	839%
Staff Costs	939	903	(4%)	1,102	1,099	(0.2)%
Depreciation costs	223	316	42%	240	374	56%
Rental Charges	113	125	11%	123	160	30%
Other Expenses	631	679	8%	701	853	22%
Revaluation reserves	(147)	1,011	Infinite	(147)	665	Infinite

Key Financial Highlights

Income Statement



	Bank Mar 10 millions	Dec 09 millions	Mar 09 millions	Group Mar 10 millions	Dec 09 millions	Mar 09 Millions
Gross NPL	4,048	4,565	3,677	4,790	5,333	3,852
Provisions	1,575	1,922	968	2,187	2,268	1,101
Net NPL	2,473	2,643	2,709	2,606	3,064	2,751
Coverage of NPL	39%	42%	26%	46%	43%	29%
NPL/GL	6.2%	7.4%	8%	7%	8.1%	7.8%
Asset Quality	3.9%	4.4%	6%	3.9%	4.8%	5.7%
Cost Income	52%	61%	68%	64%	67%	66%

Key Performance Indicators



Ratios	Industry Average*	Mar 2010
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Return on Equity	21%	23%
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Return on Assets	3%	5%
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Cost to Income Ratio	69%	64%
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**Industry average figures based on published results as at Dec-09*

Key Performance Indicators



Statutory Compliance	Statutory Minimum	Mar 2010
Core Capital/Total Deposit Liabilities	8%	24.2%
Core Capital/Total Risk Weighted Assets	8%	23.6%
Total Capital/Total Risk Weighted Assets	12%	30.7%
Liquidity Ratio	20%	37%



THANK YOU

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