

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2025

| I STATEMENT OF FINANCIAL POSITION   |  |  |  |                                   |  |  |  |  |                                   |  |  |  |  |                                   |  |
|---|--|--|--|-----------------------------------|--|--|--|--|-----------------------------------|--|--|--|--|-----------------------------------|--|
|   | GROUP                                  |  |  |                                   |  | KINGDOM BANK                           |  |  |                                   |  | CO-OP BANK                             |  |  |                                   |  |
|   | 30-Sep-25<br>KSHS.'000<br>(Un-audited) | 30-Jun-25<br>KSHS.'000<br>(Un-audited) | 31-Mar-25<br>KSHS.'000<br>(Un-audited) | 31-Dec-24<br>KSHS.'000<br>Audited | 30-Sep-24<br>KSHS.'000<br>(Un-audited) | 30-Sep-25<br>KSHS.'000<br>(Un-audited) | 30-Jun-25<br>KSHS.'000<br>(Un-audited) | 31-Mar-25<br>KSHS.'000<br>(Un-audited) | 31-Dec-24<br>KSHS.'000<br>Audited | 30-Sep-24<br>KSHS.'000<br>(Un-audited) | 30-Sep-25<br>KSHS.'000<br>(Un-audited) | 30-Jun-25<br>KSHS.'000<br>(Un-audited) | 31-Mar-25<br>KSHS.'000<br>(Un-audited) | 31-Dec-24<br>KSHS.'000<br>Audited | 30-Sep-24<br>KSHS.'000<br>(Un-audited) |
| <b>A ASSETS</b>   |  |  |  |                                   |  |  |  |  |                                   |  |  |  |  |                                   |  |
| 1 Cash (local and foreign)  | 12,820,647                             | 11,994,774                             | 11,600,198                             | 10,691,648                        | 12,022,701                             | 623,498                                | 637,507                                | 761,599                                | 783,739                           | 745,852                                | 8,201,625                              | 7,742,010                              | 7,777,149                              | 9,095,783                         | 7,534,384                              |
| 2 Balances due from Central Bank Of Kenya   | 18,277,800                             | 35,786,423                             | 28,299,830                             | 24,092,217                        | 20,880,727                             | 1,006,088                              | 1,372,745                              | 1,320,458                              | 1,091,004                         | 923,487                                | 17,271,712                             | 34,413,678                             | 26,979,372                             | 21,348,472                        | 19,957,240                             |
| 3 Kenya Government and other securities held for dealing purposes   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 4 Financial Assets at Fair Value through profit and loss(FVTPL)   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 5.a.a Investment Securities: Held at Amortised Cost- Kenya Government Securities                            | 146,856,302                            | 151,809,812                            | 135,353,763                            | 113,386,361                       | 113,661,398                            | 7,397,674                              | 7,397,674                              | 7,397,674                              | 7,397,674                         | 7,396,041                              | 139,415,948                            | 144,385,914                            | 127,933,369                            | 105,988,687                       | 106,265,357                            |
| a.b Investment Securities: Held at Amortised Cost- Other Securities   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| b.a Investment Securities: Fair Value through other comprehensive income(-FVOCI)Kenya Government Securities | 108,572,792                            | 101,923,855                            | 106,775,645                            | 104,187,398                       | 97,987,835                             | 12,828,774                             | 13,080,360                             | 13,662,243                             | 13,103,849                        | 11,866,074                             | 94,892,028                             | 88,843,495                             | 93,113,402                             | 90,382,274                        | 85,482,708                             |
| b.b Investment Securities: Fair Value through other comprehensive income(FVOCI)-Other Securities            | 1,236,004                              | 1,234,195                              | 1,233,853                              | 1,304,062                         | 1,753,830                              | -                                      | -                                      | -                                      | -                                 | -                                      | 1,236,004                              | 1,234,195                              | 1,233,853                              | 1,234,190                         | 1,737,510                              |
| 6 Deposits and balances due from local banking institutions   | 12,422,942                             | 15,838,326                             | 15,641,496                             | 22,048,183                        | 24,184,404                             | 1,988,094                              | 2,249,111                              | 1,948,398                              | 782,647                           | 3,037,101                              | 4,727,326                              | 8,414,035                              | 8,944,118                              | 14,943,315                        | 17,444,444                             |
| 7 Deposits and balances due from banking institutions abroad  | 49,270,552                             | 41,834,199                             | 28,081,364                             | 30,114,552                        | 35,180,392                             | 311,565                                | 65,845                                 | 136,299                                | 109,250                           | 74,583                                 | 48,999,231                             | 41,817,403                             | 28,283,026                             | 32,083,780                        | 35,150,744                             |
| 8 Tax recoverable   | -                                      | -                                      | -                                      | -                                 | 196,729                                | 279,897                                | 279,897                                | 279,897                                | 279,897                           | 103,969                                | -                                      | -                                      | -                                      | -                                 | -                                      |
| 9 Loans and advances to customers (net)   | 406,524,191                            | 391,263,134                            | 384,546,668                            | 373,732,927                       | 381,342,330                            | 20,106,025                             | 17,368,471                             | 15,883,505                             | 14,009,959                        | 12,167,132                             | 381,941,561                            | 369,667,016                            | 364,907,090                            | 356,257,992                       | 365,728,150                            |
| 10 Balances due from banking institutions in the group  | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 11 Investments in associates  | 4,080,437                              | 3,925,666                              | 3,907,470                              | 3,656,036                         | 3,175,898                              | 9,767                                  | 9,767                                  | 9,767                                  | 9,767                             | 10,916                                 | 706,444                                | 706,444                                | 706,444                                | 706,444                           | 706,444                                |
| 12 Investments in subsidiary companies  | -                                      | -                                      | -                                      | -                                 | -                                      | 255,039                                | 255,039                                | 255,039                                | 255,039                           | 255,039                                | 3,884,925                              | 3,884,925                              | 3,884,925                              | 3,884,925                         | 3,884,925                              |
| 13 Investment in joint ventures   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 14 Investment in properties   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 15 Property, plant and equipment  | 13,062,639                             | 13,168,210                             | 12,972,618                             | 12,266,285                        | 11,339,245                             | 1,237,391                              | 1,202,528                              | 1,216,470                              | 1,213,922                         | 1,199,186                              | 11,091,487                             | 11,275,101                             | 11,081,665                             | 10,536,094                        | 9,761,946                              |
| 16 Prepaid lease rentals  | 31,016                                 | 31,169                                 | 31,321                                 | 31,473                            | 31,626                                 | -                                      | -                                      | -                                      | -                                 | -                                      | 31,016                                 | 31,169                                 | 31,321                                 | 31,473                            | 31,626                                 |
| 17 Intangible assets  | 5,421,146                              | 5,535,020                              | 5,594,337                              | 5,509,826                         | 5,418,479                              | 165,169                                | 111,819                                | 84,499                                 | 70,090                            | 40,151                                 | 1,829,635                              | 1,989,677                              | 2,081,899                              | 2,016,187                         | 1,976,235                              |
| 18 Deferred tax asset   | 7,192,613                              | 7,103,676                              | 6,938,431                              | 6,830,998                         | 6,673,864                              | -                                      | -                                      | -                                      | -                                 | 129,511                                | 7,289,196                              | 7,136,683                              | 6,984,171                              | 6,831,659                         | 6,584,195                              |
| 19 Retirement benefit asset   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 20 Other assets   | 29,497,629                             | 30,456,827                             | 33,096,737                             | 35,338,178                        | 36,931,917                             | 2,475,181                              | 2,663,825                              | 1,957,959                              | 2,078,987                         | 1,366,791                              | 25,369,004                             | 25,351,146                             | 28,538,042                             | 32,482,194                        | 35,842,331                             |
| 21 TOTAL ASSETS   | 815,266,710                            | 811,905,286                            | 774,073,731                            | 743,190,144                       | 750,781,375                            | 48,684,163                             | 46,694,588                             | 44,913,807                             | 41,185,824                        | 39,315,833                             | 746,887,139                            | 746,892,891                            | 712,479,846                            | 687,823,471                       | 698,088,238                            |
| <b>B LIABILITIES</b>  |  |  |  |                                   |  |  |  |  |                                   |  |  |  |  |                                   |  |
| 22 Balances due to Central Bank Of Kenya  | -                                      | -                                      | -                                      | -                                 | -                                      | 641,298                                | 641,298                                | 849,785                                | 849,918                           | 1,068,829                              | -                                      | -                                      | -                                      | -                                 | -                                      |
| 23 Customer deposits  | 548,575,643                            | 547,724,260                            | 525,173,518                            | 506,112,147                       | 513,978,597                            | 29,592,975                             | 27,199,372                             | 25,211,774                             | 21,631,506                        | 20,332,222                             | 511,418,761                            | 514,341,040                            | 493,937,069                            | 478,183,582                       | 488,339,115                            |
| 24 Deposits and balances due to local banking institutions  | 10,203,114                             | 11,621,648                             | 6,322,130                              | 590,717                           | 9,166,149                              | -                                      | -                                      | -                                      | -                                 | -                                      | 10,203,114                             | 11,621,648                             | 6,322,130                              | 2,265,963                         | 9,166,149                              |
| 25 Deposits and balances due to banking institutions abroad   | 810,768                                | 1,233,378                              | 608,348                                | 2,210,361                         | 1,404,307                              | -                                      | -                                      | -                                      | -                                 | -                                      | 334,213                                | 248,553                                | 428,909                                | 2,210,361                         | 1,449,241                              |
| 26 Other money market deposits  | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 27 Borrowed funds   | 66,512,319                             | 65,671,377                             | 54,769,904                             | 55,406,100                        | 58,017,243                             | 12,853,908                             | 13,514,767                             | 14,270,932                             | 15,036,303                        | 15,792,414                             | 53,045,066                             | 51,556,060                             | 39,702,206                             | 39,584,754                        | 41,232,164                             |
| 28 Balances due to banking institutions in the group  | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 29 Tax payable  | 432,138                                | 315,589                                | 3,041,750                              | 230,128                           | 279,176                                | 258,214                                | 168,785                                | 93,807                                 | 32,001                            | -                                      | 296,442                                | 401,039                                | 3,154,787                              | 563,960                           | 262,097                                |
| 30 Dividends payable  | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 31 Deferred tax liability   | -                                      | -                                      | -                                      | -                                 | -                                      | 59,158                                 | 59,158                                 | 59,158                                 | 59,158                            | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 32 Retirement benefit liability   | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 33 Other liabilities  | 24,215,298                             | 29,030,854                             | 28,450,892                             | 33,037,956                        | 37,173,133                             | 943,180                                | 787,743                                | 702,289                                | 531,815                           | 221,705                                | 21,061,020                             | 25,629,766                             | 25,212,863                             | 30,026,541                        | 35,168,048                             |
| 34 TOTAL LIABILITIES  | 650,749,280                            | 655,597,106                            | 618,366,542                            | 597,587,408                       | 620,018,605                            | 44,348,733                             | 42,371,123                             | 41,187,745                             | 38,140,701                        | 37,415,170                             | 596,358,615                            | 603,798,107                            | 568,757,965                            | 552,835,160                       | 575,616,814                            |
| <b>C SHAREHOLDERS' FUNDS</b>  |  |  |  |                                   |  |  |  |  |                                   |  |  |  |  |                                   |  |
| 35 Paid up/Assigned capital   | 5,867,180                              | 5,867,180                              | 5,867,180                              | 5,867,180                         | 5,867,180                              | 1,867,947                              | 1,867,947                              | 1,867,947                              | 1,867,947                         | 1,867,947                              | 5,867,180                              | 5,867,180                              | 5,867,180                              | 5,867,180                         | 5,867,180                              |
| 36 Share premium/(discount)   | 1,911,925                              | 1,911,925                              | 1,911,925                              | 1,911,925                         | 1,911,925                              | 3,087,449                              | 3,087,449                              | 3,087,449                              | 3,087,449                         | 3,087,449                              | 1,911,925                              | 1,911,925                              | 1,911,925                              | 1,911,925                         | 1,911,925                              |
| 37 Revaluation reserve  | 1,336,406                              | 1,342,931                              | 1,342,924                              | 1,602,390                         | 1,387,688                              | -                                      | -                                      | -                                      | -                                 | -                                      | 1,427,072                              | 1,427,072                              | 1,427,072                              | 1,427,363                         | 1,448,823                              |
| 38 Retained earnings/ Accumulated losses  | 144,618,164                            | 143,280,930                            | 136,110,583                            | 128,583,636                       | 132,165,453                            | (433,783)                              | (642,451)                              | (768,098)                              | (947,651)                         | (803,424)                              | 130,598,169                            | 129,874,450                            | 123,347,685                            | 117,140,227                       | 120,475,325                            |
| 39 Statutory Loan Loss Reserve  | 192,734                                | 136,231                                | 71,442                                 | 53,059                            | 36,737                                 | 124,015                                | 64,800                                 | -                                      | -                                 | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      |
| 40 Other Reserves   | 4,031,338                              | 3,444,069                              | 1,442,460                              | (1,789,920)                       | (9,893,197)                            | (310,198)                              | (54,280)                               | (461,236)                              | (962,622)                         | (2,251,309)                            | 4,519,817                              | 3,672,357                              | 2,020,831                              | (510,191)                         | (7,587,485)                            |
| 41 Proposed dividends   | 5,867,180                              | -                                      | 8,800,770                              | 8,800,770                         | -                                      | -                                      | -                                      | -                                      | -                                 | -                                      | 5,867,180                              | -                                      | 8,800,770                              | 8,800,770                         | -                                      |
| 42 Capital grants   | 337,180                                | 341,798                                | 346,417                                | 351,036                           | 355,655                                | -                                      | -                                      | -                                      | -                                 | -                                      | 337,180                                | 341,798                                | 346,417                                | 351,036                           | 355,655                                |
| 43 TOTAL SHAREHOLDERS' FUNDS  | 164,162,107                            | 156,325,064                            | 155,893,701                            | 145,380,078                       | 131,831,442                            | 4,335,430                              | 4,323,465                              | 3,726,062                              | 3,045,123                         | 1,900,663                              | 150,528,523                            | 143,094,784                            | 143,721,881                            | 134,988,312                       | 122,471,424                            |
| 43.1 Non-Controlling Interest   | 355,323                                | (16,884)                               | (186,512)                              |                                   |  |  |  |  |                                   |  |  |  |  |                                   |  |

# The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2025

|   |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
|---|---------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|---------------------|------------------|---------------------|---------------------|---------------------|---------------------|--------------------|---------------------|
| <b>6.8 Total other operating expenses</b>   | <b>37,716,919</b>   | <b>24,037,336</b>   | <b>11,748,880</b>   | <b>46,689,482</b>  | <b>32,678,534</b>   | <b>1,716,708</b>    | <b>1,083,878</b>    | <b>501,155</b>      | <b>1,631,827</b> | <b>1,353,634</b>    | <b>33,660,393</b>   | <b>21,518,409</b>   | <b>10,465,903</b>   | <b>42,111,524</b>  | <b>29,326,090</b>   |
| 7 Profit/(Loss) before tax and exceptional items                                    | 29,666,871          | 19,450,980          | 9,432,976           | 33,957,947         | 26,476,867          | 753,711             | 455,615             | 205,686             | 1,002,023        | 897,655             | 26,953,694          | 17,755,043          | 8,649,922           | 31,303,207         | 24,475,227          |
| 8 Exceptional items-Early Retirement Costs  | -                   | -                   | -                   | -                  | -                   | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| 8 Exceptional items-Share of profit of associate                                    | 358,961             | 211,964             | 193,746             | 822,372            | 307,641             | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| <b>9 Profit/(Loss) before tax</b>   | <b>30,025,832</b>   | <b>19,662,944</b>   | <b>9,626,722</b>    | <b>34,780,319</b>  | <b>26,784,508</b>   | <b>753,711</b>      | <b>455,615</b>      | <b>205,686</b>      | <b>1,002,023</b> | <b>897,655</b>      | <b>26,953,694</b>   | <b>17,755,043</b>   | <b>8,649,922</b>    | <b>31,303,207</b>  | <b>24,475,227</b>   |
| 10 Current tax  | 8,740,852           | 5,770,056           | 2,789,205           | 9,876,192          | 7,910,314           | 226,113             | 136,684             | 61,707              | 264,362          | 294,623             | 8,086,108           | 5,325,844           | 2,594,976           | 8,974,080          | 7,342,558           |
| 11 Deferred tax   | (279,742)           | (186,495)           | (93,247)            | (552,217)          | (333,371)           | -                   | -                   | -                   | 188,666          | -                   | (457,536)           | (305,024)           | (152,512)           | (658,967)          | (420,824)           |
| <b>12 Profit/(loss) after tax and exceptional items</b>                             | <b>21,564,722</b>   | <b>14,079,383</b>   | <b>6,930,764</b>    | <b>25,456,345</b>  | <b>19,207,565</b>   | <b>527,598</b>      | <b>318,931</b>      | <b>143,979</b>      | <b>548,995</b>   | <b>603,032</b>      | <b>19,325,122</b>   | <b>12,734,223</b>   | <b>6,207,457</b>    | <b>22,988,094</b>  | <b>17,553,493</b>   |
| <b>13.0 OTHER COMPREHENSIVE INCOME:</b>   |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| 13.1 Gains/(Losses) from translating the financial statements of foreign operations | -                   | -                   | -                   | -                  | -                   | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| 13.2 Fair value changes in available-for-sale financial assets                      | 5,707,912           | 5,099,914           | 3,037,928           | 15,328,480         | 6,901,373           | 652,424             | 908,342             | 501,386             | 1,019,371        | (269,316)           | 5,030,008           | 4,182,548           | 2,531,022           | 14,249,582         | 7,172,289           |
| 13.3 Revaluation Surplus on property, Plant and Equipment                           | -                   | -                   | -                   | -                  | -                   | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| 13.4 Share of other comprehensive income of associates                              | -                   | -                   | -                   | 2,032,282          | -                   | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| 13.5 Income tax relating to components of other comprehensive income                | -                   | -                   | -                   | -                  | -                   | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| <b>14 OTHER COMPREHENSIVE INCOME NET OF TAX</b>                                     | <b>5,707,912</b>    | <b>5,099,914</b>    | <b>3,037,928</b>    | <b>17,360,762</b>  | <b>6,901,373</b>    | <b>652,424</b>      | <b>908,342</b>      | <b>501,386</b>      | <b>1,019,371</b> | <b>(269,316)</b>    | <b>5,030,008</b>    | <b>4,182,548</b>    | <b>2,531,022</b>    | <b>14,249,582</b>  | <b>7,172,289</b>    |
| <b>15 TOTAL COMPREHENSIVE INCOME</b>  | <b>27,272,634</b>   | <b>19,179,297</b>   | <b>9,968,692</b>    | <b>42,817,107</b>  | <b>26,108,938</b>   | <b>1,180,022</b>    | <b>1,227,273</b>    | <b>645,365</b>      | <b>1,568,366</b> | <b>333,716</b>      | <b>24,355,130</b>   | <b>16,916,771</b>   | <b>8,738,479</b>    | <b>37,237,676</b>  | <b>24,725,782</b>   |
| Basic Earnings per share  | 3.68                | 2.41                | 1.18                | 4.33               | 3.29                | -                   | -                   | -                   | -                | -                   | 3.29                | 2.17                | 1.06                | 3.92               | 2.99                |
| Diluted Earnings per share  | 3.68                | 2.41                | 1.18                | 4.33               | 3.29                | -                   | -                   | -                   | -                | -                   | 3.29                | 2.17                | 1.06                | 3.92               | 2.99                |
| Dividend per share  | 1.00                | -                   | -                   | 1.50               | -                   | -                   | -                   | -                   | -                | -                   | 1.00                | -                   | -                   | 1.50               | -                   |
| <b>III OTHER DISCLOSURES</b>  |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
|   | <b>GROUP</b>        |                     |                     |                    |                     | <b>KINGDOM BANK</b> |                     |                     |                  |                     | <b>CO-OP BANK</b>   |                     |                     |                    |                     |
|   | <b>30-Sep-25</b>    | <b>30-Jun-25</b>    | <b>31-Mar-25</b>    | <b>31-Dec-24</b>   | <b>30-Sep-24</b>    | <b>30-Sep-25</b>    | <b>30-Jun-25</b>    | <b>31-Mar-25</b>    | <b>31-Dec-24</b> | <b>30-Sep-24</b>    | <b>30-Sep-25</b>    | <b>30-Jun-25</b>    | <b>31-Mar-25</b>    | <b>31-Dec-24</b>   | <b>30-Sep-24</b>    |
|   | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>   | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b> | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>    | <b>KSHS.'000</b>   | <b>KSHS.'000</b>    |
|   | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>Audited</b>     | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>Audited</b>   | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>(Un-audited)</b> | <b>Audited</b>     | <b>(Un-audited)</b> |
| <b>1 NON PERFORMING LOANS AND ADVANCES</b>  |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| <b>a) Gross non-performing loans and advances</b>                                   | <b>78,930,037</b>   | <b>76,285,631</b>   | <b>74,074,915</b>   | <b>71,079,784</b>  | <b>70,013,201</b>   | <b>3,590,845</b>    | <b>3,460,221</b>    | <b>3,421,165</b>    | <b>2,977,825</b> | <b>3,584,502</b>    | <b>74,753,304</b>   | <b>71,828,460</b>   | <b>69,575,538</b>   | <b>66,952,396</b>  | <b>65,684,450</b>   |
| <b>Less</b>   |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| b) Interest in suspense   | 5,045,517           | 5,006,645           | 5,022,701           | 5,115,196          | 5,141,324           | 526,339             | 506,294             | 496,993             | 478,671          | 541,816             | 4,470,741           | 4,423,478           | 4,432,557           | 4,556,851          | 4,544,623           |
| c) Total Non-performing loans and advances (a-b) Less                               | 73,884,520          | 71,278,986          | 69,052,214          | 65,964,588         | 64,871,877          | 3,064,506           | 2,953,927           | 2,924,172           | 2,499,154        | 3,042,686           | 70,282,563          | 67,404,982          | 65,142,981          | 62,395,545         | 61,139,827          |
| d) Loan loss provisions   | 45,226,661          | 45,208,562          | 42,545,712          | 40,337,945         | 37,239,986          | 827,397             | 942,588             | 1,189,108           | 867,401          | 1,208,968           | 44,088,678          | 43,973,652          | 41,095,923          | 39,136,283         | 35,785,183          |
| e) Net Non performing loans (c-d)   | 28,657,859          | 26,070,424          | 26,506,503          | 25,626,643         | 27,631,890          | 2,237,109           | 2,011,339           | 1,735,064           | 1,631,753        | 1,833,718           | 26,193,885          | 23,431,329          | 24,047,059          | 23,259,262         | 25,354,644          |
| f) Discounted Value of Securities   | 28,116,303          | 27,327,061          | 27,620,876          | 29,787,441         | 28,424,311          | 2,124,451           | 1,791,257           | 1,511,303           | 1,545,554        | 1,705,218           | 25,057,469          | 24,594,086          | 25,199,095          | 24,821,749         | 25,494,731          |
| <b>g) Net NPLs Exposure (e-f)</b>   | <b>541,555</b>      | <b>(1,256,637)</b>  | <b>(1,114,374)</b>  | <b>(4,160,798)</b> | <b>(792,421)</b>    | <b>112,658</b>      | <b>220,082</b>      | <b>223,761</b>      | <b>86,199</b>    | <b>128,500</b>      | <b>1,136,416</b>    | <b>(1,162,757)</b>  | <b>(1,152,036)</b>  | <b>(1,562,487)</b> | <b>(140,087)</b>    |
| <b>2 Insider loans and advances</b>   |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| <b>a) Directors, shareholders and associates</b>                                    | <b>7,836,442</b>    | <b>8,069,747</b>    | <b>8,517,937</b>    | <b>8,376,734</b>   | <b>7,875,197</b>    | <b>12,823</b>       | <b>13,484</b>       | <b>10,508</b>       | <b>11,023</b>    | <b>11,518</b>       | <b>7,815,756</b>    | <b>8,047,752</b>    | <b>8,498,374</b>    | <b>8,365,711</b>   | <b>7,863,679</b>    |
| b) Employees  | 13,219,045          | 13,051,366          | 12,869,408          | 12,758,784         | 12,731,218          | 504,418             | 443,175             | 415,017             | 348,225          | 330,114             | 12,698,627          | 12,606,986          | 12,454,252          | 12,410,537         | 12,401,013          |
| <b>c) Total insider loans, advances and other facilities</b>                        | <b>21,055,487</b>   | <b>21,121,113</b>   | <b>21,387,345</b>   | <b>21,144,569</b>  | <b>20,606,415</b>   | <b>517,241</b>      | <b>456,659</b>      | <b>425,525</b>      | <b>359,248</b>   | <b>341,632</b>      | <b>20,514,383</b>   | <b>20,654,738</b>   | <b>20,952,626</b>   | <b>20,776,248</b>  | <b>20,264,691</b>   |
| <b>3 Off-Balance Sheet Items</b>  |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| a) Letters of credit, guarantees, acceptances                                       | 16,876,079          | 16,204,777          | 15,269,649          | 18,011,188         | 18,561,599          | 770,589             | 835,173             | 782,721             | 634,737          | 639,508             | 15,541,808          | 14,843,280          | 14,107,738          | 17,221,340         | 17,790,239          |
| b) Forwards, swaps and options  | 19,897,787          | 15,459,000          | 12,426,124          | 13,119,489         | 10,748,089          | 658,860             | 661,050             | 397,950             | -                | -                   | 19,238,927          | 14,797,950          | 12,028,174          | 13,119,489         | 10,748,089          |
| c) Other contingent liabilities   | -                   | -                   | -                   | -                  | -                   | -                   | -                   | -                   | -                | -                   | -                   | -                   | -                   | -                  | -                   |
| <b>d) Total contingent liabilities</b>  | <b>36,773,866</b>   | <b>31,663,777</b>   | <b>27,695,774</b>   | <b>31,130,677</b>  | <b>29,309,688</b>   | <b>1,429,449</b>    | <b>1,496,223</b>    | <b>1,180,671</b>    | <b>634,737</b>   | <b>639,508</b>      | <b>34,780,735</b>   | <b>29,641,230</b>   | <b>26,135,912</b>   | <b>30,340,830</b>  | <b>28,538,328</b>   |
| <b>4 Capital strength</b>   |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| a) Core capital   | 133,350,745         | 129,701,630         | 126,250,553         | 122,825,895        | 117,214,819         | 4,257,812           | 4,153,479           | 4,115,305           | 4,007,745        | 3,668,961           | 118,117,773         | 120,846,634         | 117,740,382         | 114,793,785        | 109,604,220         |
| b) Minimum Statutory Capital  | 1,000,000           | 1,000,000           | 1,000,000           | 1,000,000          | 1,000,000           | 1,000,000           | 1,000,000           | 1,000,000           | 1,000,000        | 1,000,000           | 1,000,000           | 1,000,000           | 1,000,000           | 1,000,000          | 1,000,000           |
| c) Excess/( deficiency)   | 132,350,745         | 128,701,630         | 125,250,553         | 121,825,895        | 116,214,819         | 3,257,812           | 3,153,479           | 3,115,305           | 3,007,745        | 2,668,961           | 117,117,773         | 119,846,634         | 116,740,382         | 113,793,785        | 108,604,220         |
| d) Supplementary capital  | 16,327,601          | 17,459,278          | 18,601,687          | 19,148,039         | 19,564,782          | 124,015             | 64,800              | -                   | -                | -                   | 16,350,268          | 17,480,313          | 18,622,724          | 19,104,282         | 19,580,066          |
| e) Total capital  | 149,678,346         | 147,160,908         | 144,852,240         | 141,973,934        | 136,779,601         | 4,381,827           | 4,218,279           | 4,115,305           | 4,007,745        | 3,668,961           | 134,468,041         | 138,326,947         | 136,363,106         | 133,898,067        | 129,184,286         |
| f) Total risk weighted assets   | 658,500,506         | 689,998,621         | 636,686,585         | 670,824,019        | 633,357,560         | 27,477,214          | 25,822,225          | 23,356,284          | 21,009,574       | 19,225,713          | 622,503,734         | 655,754,643         | 620,549,235         | 639,757,936        | 603,580,696         |
| g) Core capital/total deposit liabilities   | 24.3%               | 23.1%               | 23.7%               | 24.2%              | 22.8%               | 14.4%               | 15.3%               | 16.3%               | 18.5%            | 18.0%               | 22.6%               | 23.0%               | 23.5%               | 23.8%              | 22.1%               |
| h) Minimum Statutory Ratio  | 8.0%                | 8.0%                | 8.0%                | 8.0%               | 8.0%                | 8.0%                | 8.0%                | 8.0%                | 8.0%             | 8.0%                | 8.0%                | 8.0%                | 8.0%                | 8.0%               | 8.0%                |
| i) Excess/( deficiency)   | 16.3%               | 15.1%               | 15.7%               | 16.2%              | 14.8%               | 6.4%                | 7.3%                | 8.3%                | 10.5%            | 10.0%               | 14.6%               | 15.0%               | 15.5%               | 15.8%              | 14.1%               |
| j) Core capital/total risk weighted assets  | 20.3%               | 18.8%               | 19.8%               | 18.3%              | 18.5%               | 15.5%               | 16.1%               | 17.6%               | 19.1%            | 19.1%               | 19.0%               | 18.4%               | 19.0%               | 17.9%              | 18.2%               |
| k) Minimum Statutory Ratio  | 10.5%               | 10.5%               | 10.5%               | 10.5%              | 10.5%               | 10.5%               | 10.5%               | 10.5%               | 10.5%            | 10.5%               | 10.5%               | 10.5%               | 10.5%               | 10.5%              | 10.5%               |
| l) Excess/( deficiency)(j-k)  | 9.8%                | 8.3%                | 9.3%                | 7.8%               | 8.0%                | 5.0%                | 5.6%                | 7.1%                | 8.6%             | 8.6%                | 8.5%                | 7.9%                | 8.5%                | 7.4%               | 7.7%                |
| m) Total capital/total risk weighted assets   | 22.7%               | 21.3%               | 22.8%               | 21.2%              | 21.6%               | 15.9%               | 16.3%               | 17.6%               | 19.1%            | 19.1%               | 21.6%               | 21.1%               | 22.0%               | 20.9%              | 21.4%               |
| n) Minimum Statutory Ratio  | 14.5%               | 14.5%               | 14.5%               | 14.5%              | 14.5%               | 14.5%               | 14.5%               | 14.5%               | 14.5%            | 14.5%               | 14.5%               | 14.5%               | 14.5%               | 14.5%              | 14.5%               |
| o) Excess/( deficiency)(m-n)  | 8.2%                | 6.8%                | 8.3%                | 6.7%               | 7.1%                | 1.4%                | 1.8%                | 3.1%                | 4.6%             | 4.6%                | 7.1%                | 6.6%                | 7.5%                | 6.4%               | 6.9%                |
| <b>5 Liquidity</b>  |                     |                     |                     |                    |                     |                     |                     |                     |                  |                     |                     |                     |                     |                    |                     |
| a) Liquidity Ratio  | 61.0%               | 66.7%               | 61.3%               | 59.9%              | 57.8%               | 70.0%               | 77.1%               | 86.5%               | 91.7%            | 104.1%              | 59.3%               | 61.0%               | 58.1%               | 56.1%              | 53.7%               |
| b) Minimum Statutory Ratio  | 20.0%               | 20.0%               | 20.0%               | 20.0%              | 20.0%               | 20.0%               | 20.0%               | 20.0%               | 20.0%            | 20.0%               | 20.0%               | 20.0%               | 20.0%               | 20.0%              | 20.0%               |
| c) Excess/ (deficiency)(a-b)  | 41.0%               | 46.7%               | 41.3%               | 39.9%              | 37.8%               | 50.0%               | 57.1%               | 66.5%               | 71.7%            | 84.1%               | 39.3%               | 41.0%               | 38.1%               | 36.1%              | 33.7%               |

## KEY PERFORMANCE HIGHLIGHTS:

Profit Before Tax  
**Kshs. 30.0B**  
**(12.1% Growth)**

Profit After Tax  
**Kshs. 21.6B**  
**(12.3% Growth)**

Total Assets  
**Kshs. 815.3B**  
**(8.6% Growth)**

Net Loans and Advances  
**Kshs. 406.5B**  
**(6.6% Growth)**

Total Customer Deposits  
**Kshs. 548.6B**  
**(6.7% Growth)**

Shareholders' Funds  
**Kshs. 164.2B**  
**(24.5% Growth)**

## MESSAGE FROM THE DIRECTORS:

The Directors have approved payment of an interim dividend of Kshs.1.00 for every ordinary share held. The interim dividend will be payable to the shareholders in the company's register on the close of business on 26th November, 2025 (the closing date for determination of entitlements) and will be paid on or immediately after 4th December, 2025. These financial statements are extracts from the books of Co-operative Bank of Kenya Limited. The complete set of quarterly financial statements can be accessed on the institutions' website. **www.co-opbank.co.ke**

The financial statements were approved by the Board of Directors on 12th November, 2025 and signed on its behalf by:

**Signed: Mr. John Murugu, OGW**  
**Chairman**

**Signed: Dr. Gideon Muriuki - CBS, MBS**  
**Group Managing Director & CEO**



**CO-OPERATIVE BANK**  
We are you

The Co-operative Bank is regulated by the Central Bank of Kenya