

**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 KSHS.'000 (Un-audited)	30-Jun-25 KSHS.'000 (Un-audited)	31-Mar-25 KSHS.'000 (Un-audited)	31-Dec-24 KSHS.'000 Audited	30-Sep-24 KSHS.'000 (Un-audited)	30-Sep-25 KSHS.'000 (Un-audited)	30-Jun-25 KSHS.'000 (Un-audited)	31-Mar-25 KSHS.'000 (Un-audited)	31-Dec-24 KSHS.'000 Audited	30-Sep-24 KSHS.'000 (Un-audited)	30-Sep-25 KSHS.'000 (Un-audited)	30-Jun-25 KSHS.'000 (Un-audited)	31-Mar-25 KSHS.'000 (Un-audited)	31-Dec-24 KSHS.'000 Audited	30-Sep-24 KSHS.'000 (Un-audited)	30-Sep-25 KSHS.'000 (Un-audited)	30-Jun-25 KSHS.'000 (Un-audited)	31-Mar-25 KSHS.'000 (Un-audited)	31-Dec-24 KSHS.'000 Audited	30-Sep-24 KSHS.'000 (Un-audited)	30-Sep-25 KSHS.'000 (Un-audited)	30-Jun-25 KSHS.'000 (Un-audited)	31-Mar-25 KSHS.'000 (Un-audited)	31-Dec-24 KSHS.'000 Audited	30-Sep-24 KSHS.'000 (Un-audited)					
	A ASSETS																													
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	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 LIABILITIES																														
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																		

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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**

