The Board of Directors is pleased to announce the Audited results of the Group and the Bank for the Period ended 31 December 2023

I.	STATEMENT OF FINANCIAL POSITION						
		GROUP 31-Dec-23	31-Dec-22	KINGDOM BANK 31-Dec-23	31-Dec-22	CO-OP BANK 31-Dec-23	31-Dec-22
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
A	ASSETS	Audited	Audited	Audited	Audited	Audited	Audited
1 2	Cash (local and foreign) Balances due from Central Bank of Kenya	10,372,273 22,120,397	9,011,687 19,094,602	735,430 1,232,174	332,958 686,559	8,709,925 19,305,088	7,802,190 16,505,270
3	Kenya Government and other securities	22,120,337	15,054,002	1,232,174	000,555	15,505,000	10,505,210
4	held for dealing purposes Financial Assets at Fair Value through	-	-				-
E a f	profit and loss(FVTPL) Investment Securities: Held at Amortised	90,352,052	73,317,138	7,396,041	7,583,296	82,956,012	65,733,842
	Cost- Kenya Government Securities	90,332,032	13,311,130	7,590,041	1,363,290	82,930,012	03,733,842
a.b	Investment Securities: Held at Amortised Cost- Other Securities	-	-				-
b.a	Investment Securities: Fair Value through other comprehensive income(-FVOCI)	98,695,811	99,963,950	13,563,745	16,582,711	84,804,458	83,381,239
	Kenya Government Securities						
b.b	Investment Securities: Fair Value through other comprehensive income(FVOCI)-	1,775,185	1,871,681			1,703,461	1,795,981
6	Other Securities Deposits and balances due from local	10,220,865	6,945,131	527,343	19,088	4,911,513	3,796,376
7	banking institutions						
	Deposits and balances due from banking institutions abroad	17,054,265	3,027,129	272,647	4,862	16,817,539	3,040,487
8	Tax recoverable	654,776	330,854		109	790,836	326,217
9 10	Loans and advances to customers (net) Balances due from banking institutions	374,227,421	339,390,039	9,816,134	6,205,715	360,387,386	331,323,038
	in the group		-			-	-
11 12	Investments in associates Investments in subsidiary companies	2,711,086	2,483,303	10,916 255,039	12,640 6,039	706,444 3,884,925	706,444 3,884,925
13	Investment in joint ventures	-		-	-	-	-
14 15	Investment in properties Property, plant and equipment	- 11,127,243	- 9,287,971	- 1,093,073	- 1,002,571	- 9,340,487	- 7,939,447
16 17	Prepaid lease rentals Intangible assets	32,083 5,964,704	32,693 5,987,191	31,235	91,277	32,083 2,595,668	32,693 2,539,611
18	Deferred tax asset	6,338,746	6,044,575	129,511	351,903	6,163,371	5,643,960
19 20	Retirement benefit asset Other assets	- 19,484,376	- 30,409,775	1,657,110	1,780,167	- 21,145,425	- 27,630,771
21 B	TOTAL ASSETS LIABILITIES	671,131,286	607,197,718	36,720,398	34,659,895	624,254,621	562,082,490
в	LIABILITIES						
22 23	Balances due to Central Bank Of Kenya Customer deposits	- 451,642,048	- 423,802,668	2,282,595 12,296,313	1,419,804 9,641,403	7,000,000 432,548,298	- 410,187,854
24	Deposits and balances due to local	4,457,255	1,087,501	12/200/010	510111105	4,106,575	981,637
25	banking institutions Deposits and balances due to banking	23	-			1,645,509	-
26	institutions abroad Other money market deposits		_				-
27	Borrowed funds	67,334,316	48,102,072	19,859,303	21,429,882	40,086,007	24,884,464
28	Balances due to banking institutions in the group	-				-	-
29 30	Tax payable Dividends payable		-	185,873	-	-	-
31	Deferred tax liability	1	-			-	-
32 33	Retirement benefit liability Other liabilities	- 34,018,543	- 26,258,295	619,556	351,134	- 32,307,963	- 24,768,174
34	TOTAL LIABILITIES	557,452,186	499,250,536	35,243,640	32,842,223	517,694,352	460,822,129
с	SHAREHOLDERS' FUNDS						
35	Paid up/Assigned capital	5,867,180	5,867,180	1,867,947	1,867,947	5,867,180	5,867,180
36	Share premium/(discount)	1,911,925	1,911,925	3,087,449	3,087,449	1,911,925	1,911,925
37	Revaluation reserve	1,624,156	1,655,718		-	1,448,823	1,470,573
38 39	Retained earnings/ Accumulated losses Statutory Loan Loss Reserve	111,887,778 53,490	97,685,796 67,286	(1,496,645)	(2,151,804)	102,921,832	90,218,038
				-	()	(· ·)	<i></i>
40 41	Other Reserves Proposed dividends	(16,956,216) 8,800,770	(8,698,411) 8,800,770	(1,981,993)	(985,920)	(14,759,773) 8,800,770	(7,396,113) 8,800,770
42	Capital grants	369,512	387,987	-		369,512	387,987
43	TOTAL SHAREHOLDERS' FUNDS	113,558,596	107,678,252	1,476,758	1,817,672	106,560,269	101,260,360
43.1 44	Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS'	120,504 671,131,286	268,930 607,197,718	36,720,398	34,659,895	624,254,621	- 562,082,490
	FUNDS						
п	STATEMENT OF COMPREHENSIVE	31-Dec-23	31-Dec-22	31-Dec-23	31-Dec-22	31-Dec-23	31-Dec-22
	INCOME	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000
10	INTEREST INCOME	Audited	Audited	Audited	Audited	Audited	Audited
1.1	Loans and advances	44,853,706	40,406,912	986,263	407,797	43,366,267	39,782,411
1.2 1.3	Government securities Deposits and placements with banking	23,132,315 1,080,048	20,868,011 471,201	2,703,597 45,912	2,868,338 8,024	20,428,718 680,788	17,999,673 242,747
1.4	Institutions Other Interest Income			2,599	1,306		· · · · ·
	Total Interest Income	69,066,068	61,746,124	3,738,371	3,285,466	64,475,772	58,024,831
2.0	INTEREST EXPENSE						
		10 220 414	14 400 455	005 005	F73 77 .	17 20 4 7 42	10 001 000
2.1 2.2	Deposits and placements from banking	18,228,414 1,246,586	14,409,155 428,934	905,937 21,021	572,774 2,748	17,304,740 1,225,565	13,831,926 426,186
2.3	institutions Other Interest Expenses	4,360,186	1,383,093	18,607	22,769	4,272,291	1,327,316
	Total Interest Expenses	23,835,187	16,221,183	945,565	598,291	22,802,596	15,585,429
3	NET INTEREST INCOME/(LOSS)	45,230,881	45,524,941	2,792,806	2,687,174	41,673,176	42,439,402
4	NON- INTEREST INCOME						
		10.551					
4.1	Fees and commissions on loans and advances	12,254,271	7,516,297	154,457	85,148	11,499,023	6,997,676
	Other Fees and commissions Foreign exchange trading income/(loss)	10,125,725 3,181,189	12,563,042 4,717,290	191,763	107,983 43,394	8,320,843 2,877,509	10,825,331 4,551,793
4.4	Dividend income		1,444	105,366		86,668	1,444
4.5 4.6	Other income Total Non-interest income	900,563 26,461,749	931,861 25,729,934	15,498 467,084	71,648 308,172	487,609 23,271,652	521,382 22,897,626
5.0	TOTAL OPERATING INCOME	71,692,630	71,254,875	3,259,890	2,995,347	64,944,828	65,337,029
6.0		6 000 150	0.676.776	220.022	463.001	E E 41.00 t	0.001.005
6.1 6.2		6,008,159 16,690,247	8,676,736 14,782,534	320,933 552,297	462,981 507,646	5,541,094 15,247,267	8,091,695 13,647,798
6.3 6.4		264,494 779,080	235,729 888,039	10,486 47,526	8,787 41,759	192,496 701,845	177,448 820,111
6.4 6.5	Depreciation charge on property and	2,744,813	2,356,828	50,076	45,486	2,584,704	2,186,526
6.6	equipment Armortisation charges	978,732	805,835	15,346	26,446	956,371	771,253
6.7 6.8	Other operating expenses Total other operating expenses	12,208,981 39,674,506	14,498,092 42,243,793	1,199,694 2,196,358	1,098,468 2,191,574	10,104,594 35,328,371	12,770,455 38,465,287
0.0	an outer operating expenses	33,374,500	(U)	2,190,398	£,151,374	33,320,371	50,703,207

		GROUP		INGDOM BANK		CO-OP BANK	
		31-Dec-23	31-Dec-22	31-Dec-23	31-Dec-22	31-Dec-23	31-Dec-22
		KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited	KSHS.'000 Audited
	Profit/(Loss) before tax and exceptional	32,018,124	29,011,082	1,063,532	803,773	29,616,457	26,871,74
	items						
;	Exceptional items-Early Retirement Costs Exceptional items-Share of profit of	345,725	- 416,141				
)	associate	545,725	410,141				
)	Profit/(Loss) before tax	32,363,849	29,427,223	1,063,532	803,773	29,616,457	26,871,74
0	Current tax	9,367,564	8,296,906	185,981	-	8,653,052	7,880,72
11 12	Deferred tax	(192,081)	(907,851)	222,392	(126,396)	(510,089)	(644,606
12	Profit/(loss) after tax and exceptional items	23,188,367	22,038,168	655,159	930,169	21,473,494	19,635,62
13.0	OTHER COMPREHENSIVE INCOME:						
3.1	Gains/(Losses) from translating the					-	
121	financial statements of foreign operations Prair value changes in available-for-sale	(8,361,591)	(8,605,319)	(996,073)	(996,589)	(7,363,660)	(7,598,110
1.5.2	financial assets	(0,501,551)	(0,003,313)	(330,073)	(330,303)	(1,505,000)	(1,550,110
13.3	Revaluation Surplus on property, Plant	-	188,981			-	188,98
1.7.4	and Equipment Share of other comprehensive income		(176.05.4)				
13.4	of associates	-	(176,954)				
3.5	Income tax relating to components of other comprehensive income	-	-			-	
	other comprehensive income						
14	OTHER COMPREHENSIVE INCOME NET	(8,361,591)	(8,593,292)	(996,073)	(996,589)	(7,363,660)	(7,409,129
	OF TAX						
5	TOTAL COMPREHENSIVE INCOME	14,826,776	13,444,876	(340,914)	(66,420)	14,109,834	12,226,49
		,,		(0.10/01.1)	(00) -0)	,,	,,
	Basic Earnings per share	3.92	3.72			3.66	3.3
	Diluted Earnings per share	3.92	3.72			3.66	3.3
	Dividend per share	1.50	1.50			1.50	1.5
п	OTHER DISCLOSURES						
		31-Dec-23	31-Dec-22	31-Dec-23	31-Dec-22	31-Dec-23	31-Dec-2
		KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'00
	NON PERFORMING LOANS AND	Audited	Audited	Audited	Audited	Audited	Audite
	ADVANCES						
ı)	Gross non-performing loans and	66,942,745	52,332,306	3,209,562	4,511,773	62,803,777	47,479,84
	advances Less						
)	Interest in suspense	5,161,035	5,685,557	540,428	1,082,430	4,561,732	4,552,69
:)	Total Non-performing loans and advances	61,781,710	46,646,749	2,669,134	3,429,343	58,242,046	42,927,15
	(a-b)						
(t	Less Loan loss provisions	33,104,524	28,408,618	1,231,386	1,866,317	31,559,060	26,328,85
e)	Net Non performing loans (c-d)	28,677,186	18,238,131	1,437,748	1,563,026	26,682,986	16,598,29
Ð	Discounted Value of Securities	32,297,222	20,731,822	1,365,103	1,587,093	30,032,617	18,926,94
g)	Net NPLs Exposure (e-f)	(3,620,035)	(2,493,691)	72,645	(24,067)	(3,349,630)	(2,328,651
2	INSIDER LOANS AND ADVANCES						
- a)	Directors, shareholders and associates	6,799,691	6,679,296	9,076	-	6,790,615	6,679,29
j)	Employees	12,807,278	12,353,751	267,683	149,424	12,521,785	12,204,32
:)	Total insider loans, advances and other facilities	19,606,969	19,033,046	276,759	149,424	19,312,400	18,883,62
	lacinues						
3	OFF-BALANCE SHEET ITEMS						
a)	Letters of credit,guarantees, acceptances	21,018,871	40,013,222	461,879	367,528	20,504,640	39,645,69
) -)	Forwards, swaps and options Other contingent liabilities	12,873,967	10,073,270	697,835	1,304,970	12,176,132	8,768,30
	Total contingent liabilities	-				-	
		33.892.838	50.086.492	1.159.714	1.672.498	32.680.772	48.413.99
	Total contrigent habilities	33,892,838	50,086,492	1,159,714	1,672,498	32,680,772	48,413,99
i)	CAPITAL STRENGTH						48,413,99
i)	CAPITAL STRENGTH Core capital	106,748,413	92,869,389	3,329,239	2,451,690	101,262,154	89,090,84
i) 1)	CAPITAL STRENGTH		92,869,389 1,000,000	3,329,239 1,000,000		101,262,154 1,000,000	89,090,84 1,000,00
i)))))	CAPITAL STRENGTH Core capital Minimum Statutory Capital	106,748,413 1,000,000	92,869,389	3,329,239	2,451,690 1,000,000	101,262,154	89,090,84
1) 1) 1) 1) 1)	CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital	106,748,413 1,000,000 105,748,413 25,439,927	92,869,389 1,000,000 91,869,389 5,965,737	3,329,239 1,000,000 2,329,239	2,451,690 1,000,000 1,451,690	101,262,154 1,000,000 100,262,154 25,396,094	89,090,84 1,000,00 88,090,84 5,919,45
1) 1) 1) 1) 2) 1) 2)	CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126	3,329,239 1,000,000 2,329,239 - 3,329,239	2,451,690 1,000,000 1,451,690 - 2,451,690	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29
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))))))))))))))))))))))))))))))))))))))	CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital Total capital Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340 587,050,961 23,4% 8,0%	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126 549,314,332 21.9% 8.0%	3,329,239 1,000,000 2,329,239 3,329,239 16,830,450 27.1% 8.0%	2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25,4% 8.0%	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247 570,279,516 23,1% 8.0%	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29 539,577,10 21.74 8.04
	CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital Total capital Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency)	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340 587,050,961 23,4% 8.0% 15,4%	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126 549,314,332 21.9% 8,0% 13.9%	3,329,239 1,000,000 2,329,239 3,329,239 16,830,450 27.1% 8.0% 19.1%	2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4%	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247 570,279,516 23,1% 8.0% 15,1%	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29 539,577,10 21.7 8.0 13.7
	CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/ (deficiency) Core capital/total risk weighted assets	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340 587,050,961 23,4% 8.0% 15,4% 18,2%	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126 549,314,332 21.9% 8.0% 13.9% 16.9%	3,329,239 1,000,000 2,329,239 16,830,450 27.1% 8.0% 19.1% 19.8%	2,451,690 1,000,000 1,451,690 2,451,690 10,239,032 25,4% 8.0% 17,4% 23,9%	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247 570,279,516 23,1% 8,0% 15,1% 17,8%	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29 539,577,10 21.7' 8.0' 13.7' 16.5'
	CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital Total capital Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency)	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340 587,050,961 23,4% 8.0% 15,4%	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126 549,314,332 21.9% 8,0% 13.9%	3,329,239 1,000,000 2,329,239 3,329,239 16,830,450 27.1% 8.0% 19.1%	2,451,690 1,000,000 1,451,690 - 2,451,690 10,239,032 25.4% 8.0% 17.4%	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247 570,279,516 23,1% 8.0% 15,1%	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29 539,577,10 21.7 8.0 13.7 16.5 10.5
() () () () () () () () () () () () () (CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/ (deficiency) Supplementary capital Total capital Total risk weighted assets Core capital/total deposit liabilities Minimum Statutory Ratio Excess/ (deficiency) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/ (deficiency)(j-k) Total capital/total risk weighted assets	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340 587,050,961 23,4% 8.0% 15,4% 18,2% 10.5% 7.7% 22,5%	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126 549,314,332 21.9% 8.0% 13.9% 16.9% 10.5% 6.4% 18.0%	3,329,239 1,000,000 2,329,239 16,830,450 27.1% 8.0% 19.1% 19.8% 10.5% 9.3% 19.8%	2,451,690 1,000,000 1,451,690 10,239,032 25,4% 8.0% 17,4% 23,9% 10,5% 13,4% 23,9%	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247 570,279,516 23,1% 8,0% 15,1% 17,8% 10,5% 7,3% 22,2%	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29 539,577,10 21.7' 8.0' 13.7' 16.5' 10.5' 6.0' 17.6'
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1) (1) (1) (1) (1) (1) (1) (1) (CAPITAL STRENGTH Core capital Minimum Statutory Capital Excess/(deficiency) Supplementary capital Total capital Total capital Total capital Total capital/total deposit liabilities Minimum Statutory Ratio Excess/(deficiency) Core capital/total risk weighted assets Minimum Statutory Ratio Excess/(deficiency)(j-k) Total capital/total risk weighted assets Minimum Statutory Ratio Excess/(deficiency)(m-n)	106,748,413 1,000,000 105,748,413 25,439,927 132,188,340 587,050,961 23,4% 8.0% 15,4% 18,2% 10.5% 7.7% 22,5%	92,869,389 1,000,000 91,869,389 5,965,737 98,835,126 549,314,332 21.9% 8.0% 13.9% 16.9% 10.5% 6.4% 18.0% 14.5% 3.5%	3,329,239 1,000,000 2,329,239 16,830,450 27.1% 8.0% 19.1% 19.8% 10.5% 9.3% 19.8%	2,451,690 1,000,000 1,451,690 10,239,032 25,4% 8.0% 17,4% 23,9% 10,5% 13,4% 23,9%	101,262,154 1,000,000 100,262,154 25,396,094 126,658,247 570,279,516 23,1% 8,0% 15,1% 17,8% 10,5% 7,3% 22,2%	89,090,84 1,000,00 88,090,84 5,919,45 95,010,29 539,577,10 21.77 8.00 13.77 16.55 (0.07 17.65 (14.55 14.55 3.10
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*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9.

DIVIDENDS: The Board of Directors recommend to the Members at the forthcoming Annual General Meeting the payment of a first and final dividend for the year 2023 of Kshs. 1.50 per ordinary share held (2022-Kshs. 1.50) to be paid on or about 10th June 2024 to the shareholders registered on the Bank's register at the close of business on 28th April 2024. The register will remain closed for one day on 29th April 2024 for the preparation of the dividend warrants.

MESSAGE FROM THE DIRECTORS:

The above Consolidated Statement of Comprehensive Income and Statement of Financial Position are extracts from the Bank's Financial Statements which have been audited by Ernst & Young LLP. A full set of these Financial Statements will be available at our registered office at Co-operative House and online at www.co-opbank.co.ke for inspection after approval by members at the Annual General Meeting.

The financial statements were approved by the Board of Directors on 20th March 2024 and signed on its behalf by:

Mr. John Murugu, OGW Chairman Signed:

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

