

# The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2024

## I STATEMENT OF FINANCIAL POSITION

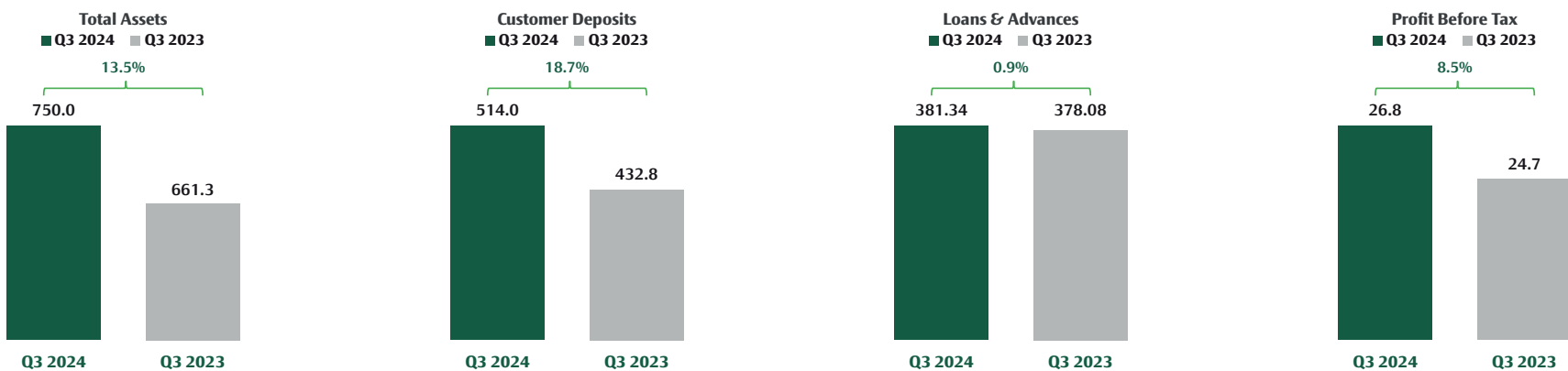
	GROUP					KINGDOM BANK					CO-OP BANK				
	30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	30-Sep-23 KSHS.'000 (Un-audited)	30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	30-Sep-23 KSHS.'000 (Un-audited)	30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	30-Sep-23 KSHS.'000 (Un-audited)
<b>A ASSETS</b>															
1 Cash (local and foreign)	12,022,701	11,107,688	12,814,412	10,372,273	11,784,611	745,852	731,830	744,899	735,430	585,493	7,534,384	6,830,365	7,665,058	8,709,925	6,855,813
2 Balances due from Central Bank Of Kenya	20,880,727	26,808,722	21,052,994	22,120,397	19,065,799	923,487	1,493,312	1,012,500	1,232,174	790,584	19,957,240	25,315,410	20,040,494	19,305,088	18,275,215
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	113,661,398	106,628,629	102,966,050	90,352,052	90,248,471	7,396,041	7,396,041	7,396,041	7,396,041	7,499,296	106,265,357	99,232,588	95,570,009	82,956,012	82,749,175
a.b Investment Securities: Held at Amortised Cost- Other Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b.a Investment Securities: Fair Value through other comprehensive income-(FVOCI)Kenya Government Securities	97,987,835	95,597,668	97,246,722	98,695,811	94,878,837	11,866,074	12,394,736	13,555,823	13,563,745	14,018,727	85,482,708	82,860,216	83,690,899	84,804,458	80,860,110
b.b Investment Securities: Fair Value through other comprehensive income-(FVOCI)-Other Securities	1,753,830	1,750,670	1,700,226	1,775,185	1,744,698	-	-	-	-	-	1,737,510	1,733,630	1,682,386	1,703,461	1,727,578
6 Deposits and balances due from local banking institutions	24,184,404	19,676,142	10,223,522	10,220,865	7,745,013	3,037,101	1,116,522	1,338,528	527,343	488,264	17,444,444	14,924,391	5,868,806	4,911,513	4,764,641
7 Deposits and balances due from banking institutions abroad	35,180,392	26,599,725	35,490,808	17,054,265	3,166,553	74,583	210,264	443,301	272,647	46,331	35,150,744	26,432,093	35,093,593	16,817,539	3,152,479
8 Tax recoverable	196,729	-	-	654,776	531,701	103,969	-	-	-	109	-	-	-	790,836	443,473
9 Loans and advances to customers (net)	381,342,330	375,629,469	378,101,298	374,227,421	378,075,406	12,167,132	10,948,326	10,358,326	9,816,134	9,046,823	365,728,150	360,933,934	364,480,589	360,387,386	365,637,020
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Investments in associates	3,175,898	3,143,836	2,943,934	2,711,086	2,400,043	10,916	10,916	10,916	10,916	12,640	706,444	706,444	706,444	706,444	706,444
12 Investments in subsidiary companies	-	-	-	-	-	255,039	255,039	255,039	255,039	6,039	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	11,339,245	11,075,323	10,821,079	11,127,243	10,712,414	1,199,186	1,214,404	1,165,163	1,093,073	1,000,877	9,761,946	9,172,480	9,383,950	9,340,487	9,079,500
16 Prepaid lease rentals	31,626	31,778	31,931	32,083	32,236	-	-	-	-	-	31,626	31,778	31,931	32,083	32,236
17 Intangible assets	5,418,479	5,739,802	5,940,920	5,964,704	6,079,570	40,151	21,126	26,180	31,235	140,995	1,976,235	2,386,544	2,550,317	2,595,668	2,594,032
18 Deferred tax asset	6,673,864	6,541,482	6,388,527	6,338,746	6,907,190	129,511	129,511	129,511	129,511	351,903	6,584,195	6,443,920	6,303,645	6,163,371	6,183,796
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 Other assets	36,931,917	26,594,238	28,949,511	19,484,376	27,968,489	1,366,791	1,605,713	1,367,676	1,657,110	1,744,722	35,842,331	24,213,101	26,757,264	21,145,425	25,459,212
<b>21 TOTAL ASSETS</b>	<b>750,781,375</b>	<b>716,925,172</b>	<b>714,671,934</b>	<b>671,131,286</b>	<b>661,341,031</b>	<b>39,315,833</b>	<b>37,527,740</b>	<b>37,803,903</b>	<b>36,720,398</b>	<b>35,732,803</b>	<b>698,088,238</b>	<b>665,101,820</b>	<b>663,710,309</b>	<b>624,254,621</b>	<b>612,405,646</b>
<b>B LIABILITIES</b>															
22 Balances due to Central Bank Of Kenya	-	-	-	-	-	1,068,829	1,068,829	1,268,187	2,282,595	1,284,686	-	-	5,000,000	7,000,000	5,000,000
23 Customer deposits	513,978,597	507,391,376	481,757,119	451,642,048	432,836,446	20,332,222	17,437,699	14,941,927	12,296,313	11,895,380	488,339,115	484,248,337	461,453,667	432,548,298	415,166,777
24 Deposits and balances due to local banking institutions	9,166,149	4,801,688	17,449,729	4,457,255	15,291,326	-	-	-	-	-	9,166,149	4,801,688	17,449,729	4,106,575	15,291,326
25 Deposits and balances due to banking institutions abroad	1,404,307	1,835,811	2,383,124	23	2,422,022	-	-	-	-	-	1,449,241	1,361,443	1,900,494	1,645,509	2,009,950
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	58,017,243	50,217,353	60,059,674	67,334,316	65,605,474	15,792,414	16,551,769	19,172,388	19,859,303	19,715,617	41,232,164	32,683,703	34,773,177	40,086,007	39,759,249
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29 Tax payable	279,176	286,586	2,561,139	-	-	-	36,556	185,873	185,873	-	262,097	265,755	2,317,021	-	-
30 Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	37,173,133	25,262,727	24,748,425	34,018,543	37,065,445	221,705	248,890	496,444	619,556	729,392	35,168,048	23,198,804	22,344,460	32,307,963	34,797,808
<b>34 TOTAL LIABILITIES</b>	<b>620,018,605</b>	<b>589,795,541</b>	<b>588,959,210</b>	<b>557,452,186</b>	<b>553,220,713</b>	<b>37,415,170</b>	<b>35,343,743</b>	<b>36,064,819</b>	<b>35,243,640</b>	<b>33,625,075</b>	<b>575,616,814</b>	<b>546,559,731</b>	<b>545,238,549</b>	<b>517,694,352</b>	<b>512,025,110</b>
<b>C SHAREHOLDERS' FUNDS</b>															
35 Paid up/Assigned capital	5,867,181	5,867,180	5,867,180	5,867,180	5,867,181	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	1,387,688	1,375,901	1,392,042	1,624,156	1,549,437	-	-	-	-	-	1,448,823	1,448,823	1,448,823	1,448,823	1,470,573
38 Retained earnings/ Accumulated losses	132,165,453	124,854,487	119,459,891	111,887,778	115,878,239	(803,424)	(1,065,565)	(1,168,748)	(1,496,645)	(1,367,851)	120,475,325	114,925,509	108,689,187	102,921,832	106,664,559
39 Statutory Loan Loss Reserve	36,737	75,645	30,364	53,490	66,328	-	-	-	-	-	-	-	-	-	-
40 Other Reserves	(9,893,197)	(7,742,140)	(10,727,896)	(16,956,216)	(17,564,965)	(2,251,309)	(1,705,834)	(2,047,564)	(1,981,993)	(1,479,817)	(7,587,485)	(5,971,623)	(8,611,017)	(14,759,773)	(15,907,832)
41 Proposed dividends	-	-	-	8,800,770	8,800,770	-	-	-	-	-	-	-	8,800,770	8,800,770	-
42 Capital grants	355,655	360,274	364,893	369,512	374,131	-	-	-	-	-	355,655	360,274	364,893	369,512	374,131
<b>43 TOTAL SHAREHOLDERS' FUNDS</b>	<b>131,831,442</b>	<b>126,703,272</b>	<b>127,099,170</b>	<b>113,558,596</b>	<b>108,082,276</b>	<b>1,900,663</b>	<b>2,183,997</b>	<b>1,739,084</b>	<b>1,476,758</b>	<b>2,107,728</b>	<b>122,471,424</b>	<b>118,542,088</b>	<b>118,471,761</b>	<b>106,560,269</b>	<b>100,380,537</b>
<b>43.1 Non-Controlling Interest</b>	<b>(1,068,672)</b>	<b>426,359</b>	<b>(1,386,446)</b>	<b>120,504</b>	<b>38,042</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>44 TOTAL LIABILITIES &amp; SHAREHOLDERS' FUNDS</b>	<b>750,781,375</b>	<b>716,925,172</b>	<b>714,671,934</b>	<b>671,131,286</b>	<b>661,341,031</b>	<b>39,315,833</b>	<b>37,527,740</b>	<b>37,803,903</b>	<b>36,720,398</b>	<b>35,732,803</b>	<b>698,088,238</b>	<b>665,101,820</b>	<b>663,710,309</b>	<b>624,254,621</b>	<b>612,405,646</b>
<b>II STATEMENT OF COMPREHENSIVE INCOME</b>															
<b>1.0 INTEREST INCOME</b>															
1.1 Loans and advances	39,406,396	25,635,618	12,446,509	44,853,706	31,847,524	1,058,646	674,246	342,313	986,263	687,619	37,988,540	24,548,225	11,980,954	43,366,267	30,819,267
1.2 Government securities	19,756,870	12,600,279	6,231,005	23,132,315	16,778,382	1,931,020	1,301,753	663,197	2,703,597	2,018,571	17,825,850	11,298,526	5,567,808	20,428,718	14,759,811
1.3 Deposits and placements with banking Institutions	2,603,701	1,564,270	736,436	1,080,048	726,394	159,524	65,705	15,986	45,912	29,696	1,588,688	909,608	393,975	680,788	474,758
1.4 Other Interest Income	-	-	-	-	-	-	-	-	2,599	-	-	-	-	-	-
<b>1.5 Total Interest Income</b>	<b>61,766,967</b>	<b>39,800,167</b>	<b>19,413,950</b>	<b>69,066,068</b>	<b>49,352,300</b>	<b>3,149,190</b>	<b>2,041,704</b>	<b>1,021,496</b>	<b>3,738,371</b>	<b>2,735,886</b>	<b>57,403,078</b>	<b>36,756,360</b>	<b>17,942,737</b>	<b>64,475,772</b>	<b>46,053,836</b>
<b>2.0 INTEREST EXPENSE</b>															
2.1 Customer deposits	21,420,921	13,573,177	6,386,834	18,228,414	13,378,840	1,169,265	839,761	368,187	905,937	616,225	20,230,647	12,715,472	6,008,528	17,304,740	12,755,057
2.2 Deposits and placements from banking institutions	457,628	357,051	300,885	1,246,586	580										

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	GROUP					KINGDOM BANK					CO-OP BANK				
	30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	30-Sep-23 KSHS.'000 (Un-audited)	30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	30-Sep-23 KSHS.'000 (Un-audited)	30-Sep-24 KSHS.'000 (Un-audited)	30-Jun-24 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	30-Sep-23 KSHS.'000 (Un-audited)
<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	6,901,373	9,129,000	6,083,105	(8,361,591)	(9,004,095)	(269,316)	341,730	(65,571)	(996,073)	(493,897)	7,172,289	8,788,150	6,148,756	(7,363,660)	(8,511,718)
13.3 Revaluation Surplus on property, Plant and Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.4 Share of other comprehensive income of associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.5 Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>14 OTHER COMPREHENSIVE INCOME NET OF TAX</b>	<b>6,901,373</b>	<b>9,129,000</b>	<b>6,083,105</b>	<b>(8,361,591)</b>	<b>(9,004,095)</b>	<b>(269,316)</b>	<b>341,730</b>	<b>(65,571)</b>	<b>(996,073)</b>	<b>(493,897)</b>	<b>7,172,289</b>	<b>8,788,150</b>	<b>6,148,756</b>	<b>(7,363,660)</b>	<b>(8,511,718)</b>
<b>15 TOTAL COMPREHENSIVE INCOME</b>	<b>26,108,938</b>	<b>22,119,634</b>	<b>12,663,161</b>	<b>14,826,776</b>	<b>9,390,483</b>	<b>333,716</b>	<b>786,591</b>	<b>276,109</b>	<b>(340,914)</b>	<b>290,057</b>	<b>24,725,782</b>	<b>20,791,828</b>	<b>11,916,111</b>	<b>14,109,834</b>	<b>7,934,803</b>
Basic Earnings per share	3.29	2.21	1.12	3.92	3.15	-	-	-	-	-	2.99	2.05	0.98	3.66	2.80
Diluted Earnings per share	3.29	2.21	1.12	3.92	3.15	-	-	-	-	-	2.99	2.05	0.98	3.66	2.80
Dividend per share	-	-	-	1.50	-	-	-	-	-	-	-	-	-	1.50	-
<b>III OTHER DISCLOSURES</b>															
<b>1 NON PERFORMING LOANS AND ADVANCES</b>															
a) Gross non-performing loans and advances	70,013,201	69,553,806	66,495,807	66,942,745	61,910,807	3,584,502	3,612,829	3,436,195	3,209,562	4,485,574	65,684,450	65,176,611	62,236,281	62,803,777	56,583,705
Less															
a) Interest in suspense	5,141,324	5,122,223	5,144,728	5,161,035	5,625,916	541,816	531,085	518,276	540,428	1,036,314	4,544,623	4,558,567	4,569,413	4,561,732	4,544,082
c) Total Non-performing loans and advances (a-b) Less	64,871,877	64,431,583	61,351,079	61,781,710	56,284,891	3,042,686	3,081,744	2,917,919	2,669,134	3,449,260	61,139,827	60,618,044	57,666,868	58,242,046	52,039,623
d) Loan loss provisions	37,239,986	36,289,370	33,840,940	33,104,524	32,851,451	1,208,968	1,418,659	1,282,514	1,231,386	1,982,190	35,785,183	34,690,291	32,285,242	31,559,060	30,602,170
e) Net Non performing loans (c-d)	27,631,890	28,142,213	27,510,139	28,677,186	23,433,440	1,833,718	1,663,085	1,635,405	1,437,748	1,467,070	25,354,644	25,927,753	25,381,626	26,682,986	21,437,453
f) Discounted Value of Securities	28,424,311	34,567,482	32,428,371	32,297,222	28,435,785	1,705,218	1,464,134	1,578,779	1,365,103	1,414,313	25,494,731	32,262,947	30,423,679	30,032,617	25,524,728
g) Net NPLs Exposure (e-f)	(792,421)	(6,425,269)	(4,918,232)	(3,620,035)	(5,002,345)	128,500	198,951	56,626	72,645	52,757	(140,087)	(6,335,194)	(5,042,053)	(3,349,630)	(4,087,275)
<b>2 Insider loans and advances</b>															
a) Directors, shareholders and associates	7,875,197	8,150,526	7,563,704	6,799,691	7,259,481	11,518	8,382	8,734	9,076	6,306	7,863,679	8,142,144	7,554,970	6,790,615	7,253,175
b) Employees	12,731,218	12,683,355	12,826,372	12,807,278	12,723,457	330,114	341,891	283,677	267,683	223,785	12,401,013	12,341,464	12,470,979	12,521,785	12,484,498
c) Total insider loans, advances and other facilities	20,606,415	20,833,882	20,390,076	19,606,969	19,982,938	341,632	350,273	292,411	276,759	230,091	20,264,691	20,483,609	20,025,949	19,312,400	19,737,673
<b>3 Off-Balance Sheet Items</b>															
a) Letters of credit, guarantees, acceptances	18,561,599	18,942,411	17,392,076	21,018,871	20,443,963	639,508	579,821	458,408	461,879	458,822	17,790,239	18,212,272	16,842,665	20,504,640	19,916,215
b) Forwards, swaps and options	10,748,089	18,059,922	20,911,840	12,873,967	(4,382,208)	-	22,035	437,835	697,835	1,466,840	10,748,089	18,037,887	20,474,005	12,176,132	(5,849,048)
c) Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d) Total contingent liabilities	29,309,688	37,002,333	38,303,916	33,892,838	16,061,755	639,508	601,856	896,243	1,159,714	1,925,662	28,538,328	36,250,159	37,316,670	32,680,772	14,067,166
<b>4 Capital strength</b>															
a) Core capital	117,214,819	113,018,142	110,986,410	106,748,413	103,267,665	3,668,961	3,537,890	3,486,300	3,329,239	2,843,665	109,604,220	106,974,205	104,000,937	101,262,154	96,765,814
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)	116,214,819	112,018,142	109,986,410	105,748,413	102,267,665	2,668,961	2,537,890	2,486,300	2,329,239	1,843,665	108,604,220	105,974,205	103,000,937	100,262,154	95,765,814
d) Supplementary capital	19,564,782	20,096,843	20,941,839	25,439,927	24,619,018	-	-	-	-	-	19,580,066	20,115,073	20,956,034	25,396,094	24,619,018
e) Total capital	136,779,601	133,114,985	131,928,248	132,188,340	127,886,683	3,668,961	3,537,890	3,486,300	3,329,239	2,843,665	129,184,286	127,089,279	124,956,971	126,658,247	121,384,833
f) Total risk weighted assets	633,357,560	624,437,354	609,853,780	587,050,961	577,565,625	19,225,713	18,401,973	17,509,546	16,830,450	15,283,269	603,580,696	594,157,582	607,560,041	570,279,516	564,545,693
g) Core capital/total deposit liabilities	22.8%	23.1%	22.3%	23.4%	23.1%	18.0%	20.3%	23.3%	27.1%	23.9%	22.1%	21.8%	21.8%	23.1%	22.3%
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)	14.8%	15.1%	14.3%	15.4%	15.1%	10.0%	12.3%	15.3%	19.1%	15.9%	14.1%	13.8%	13.8%	15.1%	14.3%
j) Core capital/total risk weighted assets	18.5%	18.1%	18.2%	18.2%	17.9%	19.1%	19.2%	19.9%	19.8%	18.6%	18.2%	18.0%	17.1%	17.8%	17.1%
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)	8.0%	7.6%	7.7%	7.7%	7.4%	8.6%	8.7%	9.4%	9.3%	8.1%	7.7%	7.5%	6.6%	7.3%	6.6%
m) Total capital/total risk weighted assets	21.6%	21.3%	21.6%	22.5%	22.1%	19.1%	19.2%	19.9%	19.8%	18.6%	21.4%	21.4%	20.6%	22.2%	21.5%
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)	7.1%	6.8%	7.1%	8.0%	7.6%	4.6%	4.7%	5.4%	5.3%	4.1%	6.9%	6.9%	6.1%	7.7%	7.0%
p) Adjusted Core Capital/Total Deposit Liabilities															
q) Adjusted Core Capital/Total Risk Weighted Assets															
r) Adjusted Total Capital/Total Risk Weighted Assets															
<b>5 Liquidity</b>															
a) Liquidity Ratio	57.8%	54.0%	51.2%	52.0%	50.3%	104.1%	128.1%	145.5%	162.0%	188.1%	53.7%	51.4%	49.7%	52.1%	43.1%
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)	37.8%	34.0%	31.2%	32.0%	30.3%	84.1%	108.1%	125.5%	142.0%	168.1%	33.7%	31.4%	29.7%	32.1%	23.1%

\*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.

## STRONG GROWTH



The financial statements were approved by the Board of Directors on 13<sup>th</sup> November 2024 and signed on its behalf by:

Signed: John Murugu, OGW  
Chairman

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