The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 31 March 2025

| | | 31-Mar-25 KSHS.'000 | GROUP 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | | 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS,'000 | 31-Mar-25 KSHS.'000 | CO-OP BANK 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | | | 31-Mar-25 KSHS.'000 | GROUP 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | | 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | 31-Mar-25 KSHS./000 | CO-OP BANK 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 |
|-------------------|---|----------------------------------|---------------------------------|-----------------------------------|--------------------------------|--------------------------------|-------------------------|----------------------------------|--------------------------------------|-----------------------------|------------------------------|--|--|-----------------------------------|--|---------------------------|-----------------------------------|--|--|--------------------------------------|--|
| - 1 | STATEMENT OF FINANCIAL | (Un-audited) | Audited | (Un-audited) | (Un-audited) | Audited | (Un-audited) | (Un-audited) | Audited | (Un-audited) | 6.0 | OTHER OPERATING EXPENSES | (Un-audited) | Audited | (Un-audited) | (Un-audited) | Audited | (Un-audited) | (Un-audited) | Audited | (Un-audited) |
| | POSITION | | | | | | | | | | 6.1 6.2 | | 2,112,757 4,918,494 | 8,663,289 18,322,559 | 1,592,947 4,461,272 | 84,449 219,814 | 270,806 717,353 | (22,130) 208,709 | 2,015,337 4,385,818 | 8,350,075 16,557,685 | 1,606,691 4,020,724 |
| A | ASSETS | | | | | | | | | | 6.3 | Directors' emoluments | 43,620 | 353,474 | 31,734 | 2,990 | 15,410 | 2,990 | 25,499 | 274,632 | 14,657 |
| 1 2 | Cash (local and foreign) Balances due from Central Bank | 11,600,198 28,299,830 | 10,691,648 24,092,217 | 12,814,412 21,052,994 | 761,599 1,320,458 | 783,739 1,091,004 | 744,899 1,012,500 | 7,777,149 26,979,372 | 9,095,783 21,348,472 | 7,665,058 20,040,494 | 6.4 6.5 | 3 | 311,901 745,440 | 916,640 2,721,037 | 281,367 630,838 | 34,933 19,722 | 84,515 71,410 | 15,779 12,792 | 264,975 690,095 | 792,021 2,585,770 | 258,466 602,711 |
| 3 | Of Kenya Kenya Government and other | | | _ | _ | | | | | | 6.6 | and equipment Armortisation charges | 227,336 | 1,008,242 | 267,164 | 4,280 | 10,468 | 5,055 | 216,169 | 933,051 | 260,204 |
| | securities held for dealing purposes | | | | | | | | | | 6.7 | Other operating expenses | 3,389,332 | 14,704,242 | 2,598,910 | 134,967 | 461,864 | 159,970 | 2,868,010 | 12,618,290 | 2,224,377 |
| 4 | Financial Assets at Fair Value through profit and loss (FVTPL) | - | - | - | - | | - | - | - | - | 6.8 | Profit/(Loss) before tax and | 9,432,976 | 46,689,482 33,957,947 | 9,864,232 8,911,867 | 501,155 205,686 | 1,631,827 1,002,023 | 383,165 341,680 | 10,465,903 8,649,922 | 42,111,524 31,303,207 | 8,987,828 8,038,686 |
| 5.a.a | Investment Securities: Held at Amortised Cost- Kenva | 135,353,763 | 113,386,361 | 102,966,050 | 7,397,674 | 7,397,674 | 7,396,041 | 127,933,369 | 105,988,687 | 95,570,009 | 8 | exceptional items Exceptional items - Early | - | | - | - | | - | - | - | - |
| a.b | Government Securities Investment Securities: Held at | _ | _ | _ | _ | | _ | | _ | _ | 8 | Retirement Costs Exceptional items - Share of | 193,746 | 822,372 | 100,069 | _ | | - | _ | - | _ |
| b.a | Amortised Cost-Other Securities | 100 775 645 | 104 107 200 | 07246 722 | 12.662.242 | 12 102 040 | 42.555.022 | 02.112.102 | 00 202 274 | 03 000 000 | 9 | profit of associate Profit/(Loss) before tax | 9,626,722 | 34,780,319 | 9,011,936 | 205,686 | 1,002,023 | 341.680 | 8,649,922 | 31,303,207 | 8,038,686 |
| D.a | Investment Securities: Fair Value through other comprehensive income (-FVOCI) Kenya | 106,775,645 | 104,187,398 | 97,246,722 | 13,662,243 | 13,103,849 | 13,555,823 | 93,113,402 | 90,382,274 | 83,690,899 | 10 | Current tax | 2,789,205 | 9,876,192 | 2,484,702 | 61,707 | 264,362 | - | 2,594,976 | 8,974,080 | 2,411,606 |
| b.b | Government Securities Investment Securities: Fair Value | 1,233,853 | 1,304,062 | 1,700,226 | _ | | _ | 1,233,853 | 1,234,190 | 1,682,386 | 11 12 | | (93,247) 6,930,764 | (552,217) 25,456,345 | (52,822) 6,580,056 | 143,979 | 188,666 548,995 | 341,680 | (152,512) 6,207,457 | (658,967) 22,988,094 | (140,275) 5,767,355 |
| | through other comprehensive income (FVOCI) - Other Securities | 1,233,033 | 1,50 1,002 | 1,700,220 | | | | 1,233,033 | 1,231,130 | 1,002,300 | | exceptional items | 0,530,704 | 23,430,343 | 0,380,030 | 143,575 | 340,553 | 341,000 | 0,201,431 | 22,586,054 | 3,707,333 |
| 6 | Deposits and balances due from local banking institutions | 15,641,496 | 22,048,183 | 10,223,522 | 1,948,398 | 782,647 | 1,338,528 | 8,944,118 | 14,943,315 | 5,868,806 | 13. | OTHER COMPREHENSIVE INCOME: | | | | | | | | | |
| 7 | Deposits and balances due from banking institutions abroad | 28,081,364 | 30,114,552 | 35,490,808 | 136,299 | 109,250 | 443,301 | 28,283,026 | 32,083,780 | 35,093,593 | 13. | | - | | - | - | | - | - | - | - |
| 8 | Tax recoverable | | - | | 279,897 | 279,897 | - | - | - | - | 13 | foreign operations | 3,037,928 | 15,328,480 | 6,083,105 | 501,386 | 1,019,371 | (65,571) | 2,531,022 | 14,249,582 | 6,148,756 |
| 9 | Loans and advances to customers (net) | 384,546,668 | 373,732,927 | 378,101,298 | 15,883,505 | 14,009,959 | 10,358,326 | 364,907,090 | 356,257,992 | 364,480,589 | 13. | for-sale financial assets | 3,037,928 | 13,326,460 | 6,063,103 | 501,366 | 1,019,371 | (65,571) | 2,531,022 | 14,249,362 | 0,140,730 |
| 10 | Balances due from banking institutions in the group | - | | - | - | | - | - | - | - | | Plant and Equipment | - | | - | - | | - | - | - | - |
| 11 12 | Investments in associates Investments in subsidiary | 3,907,470 | 3,656,036 | 2,943,934 | 9,767 255,039 | 9,767 255,039 | 10,916 255,039 | 706,444 3,884,925 | 706,444 3,884,925 | 706,444 3,884,925 | 13.4 | income of associates | - | 2,032,282 | - | - | | - | - | - | - |
| 13 | companies Investment in joint ventures | | | | | | | | -,-0,-22 | -,,,, | 13.5 | components of other | - | - | - | | | - | - | - | - |
| 14 | Investment in properties | - | - | - | - | - | - | - | - | - | | comprehensive income | | | | | | | | | |
| 15 16 | Property, plant and equipment Prepaid lease rentals | 12,972,618 31,321 | 12,266,285 31,473 | 10,821,079 31,931 | 1,216,470 | 1,213,922 | 1,165,163 | 11,081,665 31,321 | 10,536,094 31,473 | 9,383,950 31,931 | 14 | OTHER COMPREHENSIVE INCOME NET OF TAX | 3,037,928 | 17,360,762 | 6,083,105 | 501,386 | 1,019,371 | (65,571) | 2,531,022 | 14,249,582 | 6,148,756 |
| 17 | Intangible assets | 5,594,337 | 5,509,826 | 5,940,920 | 84,499 | 70,090 | 26,180 | 2,081,899 | 2,016,187 | 2,550,317 | 15 | TOTAL COMPREHENSIVE | | | | | | | | | |
| 18 19 | Deferred tax asset Retirement benefit asset | 6,938,431 | 6,830,998 | 6,388,527 | - | - | 129,511 | 6,984,171 | 6,831,659 | 6,303,645 | | INCOME | 9,968,692 | 42,817,107 | 12,663,161 | 645,365 | 1,568,366 | 276,109 | 8,738,479 | 37,237,676 | 11,916,111 |
| 20 21 | Other assets TOTAL ASSETS | 33,096,737 774,073,731 | 35,338,178 743 190 144 | 28,949,511 714,671,934 | 1,957,959 44,913,807 | 2,078,987 41,185,824 | 1,367,676 37,803,903 | 28,538,042 712,479,846 | 32,482,194 687,823,471 | 26,757,264 663,710,309 | | Basic Earnings per share | 1.18 | 4.33 | 1.12 | - | | - | 1.06 | 3.92 | 0.98 |
| B | LIABILITIES | 774,073,731 | 743,130,144 | 714,071,934 | 44,513,607 | 41,103,024 | 37,003,503 | 712,475,040 | 007,023,471 | 003,710,303 | | Diluted Earnings per share Dividend per share | 1.18 | 4.33 1.50 | 1.12 | - | | - | 1.06 | 3.92 1.50 | 0.98 |
| _ | | | | | | | | | | | | | | | | | | | | | |
| 22 | Balances due to Central Bank Of Kenya | - | - | - | 849,785 | 849,918 | 1,268,187 | - | - | 5,000,000 | III | OTHER DISCLOSURES | 31-Mar-25 KSHS.'000 (Un-audited) | 31-Dec-24 KSHS.'000 Audited | 31-Mar-24 KSHS.'000 (Un-audited) | KSHS.'000 | 31-Dec-24 KSHS.'000 Audited | 31-Mar-24 KSHS.'000 (Un-audited) | 31-Mar-25 KSHS.'000 (Un-audited) | 31-Dec-24 KSHS.'000 Audited | 31-Mar-24 KSHS.'000 (Un-audited) |
| 23 24 | Customer deposits Deposits and balances due to | 525,173,518 6,322,130 | 506,112,147 590,717 | 481,757,119 17,449,729 | 25,211,774 | 21,631,506 | 14,941,927 | 493,937,069 6,322,130 | 478,183,582 2,265,963 | 461,453,667 17,449,729 | 1 | NON PERFORMING LOANS | (Oil-auditeu) | Addited | (On-audited) | (Oil-audited) | Addited | (Oil-audited) | (On-auditeu) | Audited | (On-audited) |
| 25 | local banking institutions Deposits and balances due to | 608,348 | 2,210,361 | 2,383,124 | _ | | _ | 428,909 | 2,210,361 | 1,900,494 | a) | AND ADVANCES Gross non-performing loans | 74,074,915 | 71,079,784 | 66,495,807 | 3,421,165 | 2,977,825 | 3,436,195 | 69,575,538 | 66,952,396 | 62,236,281 |
| 26 | banking institutions abroad Other money market deposits | - | | _, | _ | | _ | , | | - | | and advances Less | | | | | | | | | |
| 27 | Borrowed funds | 54,769,904 | 55,406,100 | 60,059,674 | 14,270,932 | 15,036,303 | 19,172,388 | 39,702,206 | 39,584,754 | 34,773,177 | b) | Interest in suspense | 5,022,701 | 5,115,196 | 5,144,728 61,351,079 | 496,993 | 478,671 | 518,276 | 4,432,557 | 4,556,851 | 4,569,413 |
| 28 | Balances due to banking institutions in the group | - | - | - | - | | - | - | - | - | c) | Total Non-performing loans and advances (a-b) | 69,052,214 | 65,964,588 | 61,331,079 | 2,924,172 | 2,499,154 | 2,917,919 | 65,142,981 | 62,395,545 | 57,666,868 |
| 29 30 | Tax payable Dividends payable | 3,041,750 | 230,128 | 2,561,139 | 93,807 | 32,001 | 185,873 | 3,154,787 | 563,960 | 2,317,021 | d) | Less Loan loss provisions | 42,545,712 | 40,337,945 | 33,840,940 | 1,189,108 | 867,401 | 1,282,514 | 41,095,923 | 39,136,283 | 32,285,242 |
| 31 | Deferred tax liability | - | - | - | 59,158 | 59,158 | - | - | - | - | e) f) | Net Non performing loans (c-d) Discounted Value of Securities | 26,506,503 27,620,876 | 25,626,643 29,787,441 | 27,510,139 32,428,371 | 1,735,064 1,511,303 | 1,631,753 1,545,554 | 1,635,405 1,578,779 | 24,047,059 25,199,095 | 23,259,262 24,821,749 | 25,381,626 30,423,679 |
| 32 33 | Retirement benefit liability Other liabilities | 28,450,892 | 33,037,956 | 24,748,425 | 702,289 | 531,815 | 496,444 | 25,212,863 | 30,026,541 | 22,344,460 | g) | Net NPLs Exposure (e-f) | (1,114,374) | (4,160,798) | (4,918,232) | 223,761 | 86,199 | 56,626 | (1,152,036) | (1,562,487) | (5,042,053) |
| 34 | TOTAL LIABILITIES | 618,366,542 | 597,587,408 | 588,959,210 | 41,187,745 | 38,140,701 | 36,064,819 | 568,757,965 | 552,835,160 | 545,238,549 | 2 | INSIDER LOANS AND | | | | | | | | | |
| С | SHAREHOLDERS' FUNDS | | | | | | | | | | a) | ADVANCES Directors, shareholders and | 8,517,937 | 8.376.734 | 7,563,704 | 10,508 | 11,023 | 8,734 | 8,498,374 | 8,365,711 | 7,554,970 |
| 35 | Paid up/Assigned capital | 5,867,180 | 5,867,180 | 5,867,181 | 1,867,947 | 1,867,947 | 1,867,947 | 5,867,180 | 5,867,180 | 5,867,180 | b) | associates Employees | 12,869,408 | 12,758,784 | 12,826,372 | 415,017 | 348,225 | 283,677 | 12,454,252 | 12,410,537 | 12,470,979 |
| 36 37 | Share premium/(discount) Revaluation reserve | 1,911,925 1,342,924 | 1,911,925 1,602,390 | 1,911,925 1,392,042 | 3,087,449 | 3,087,449 | 3,087,449 | 1,911,925 1,427,072 | 1,911,925 1,427,363 | 1,911,925 1,448,823 | c) | Total insider loans, advances | 21,387,345 | 21,144,569 | 20,390,076 | 425,525 | 359,248 | 292,411 | 20,952,626 | 20,776,248 | 20,025,949 |
| 38 | Retained earnings/ Accumulated losses | 136,110,583 | 128,583,636 | 119,459,891 | (768,098) | (947,651) | (1,168,748) | 123,347,685 | 117,140,227 | 108,689,187 | | and other facilities | | | | | | | | | |
| 39 | Statutory Loan Loss Reserve | 71,442 | 53,059 | 30,364 | - | - | - | - | - | - | 3 a) | OFF-BALANCE SHEET ITEMS Letters of credit, guarantees, | 15,269,649 | 18,011,188 | 17,392,076 | 782,721 | 634,737 | 458,408 | 14,107,738 | 17,221,340 | 16,842,665 |
| 40 41 | Other Reserves Proposed dividends | 1,442,460 8,800,770 | (1,789,920) 8,800,770 | (10,727,896) 8,800,770 | (461,236) | (962,622) | (2,047,564) | 2,020,831 8,800,770 | (510,191) 8,800,770 | (8,611,017) 8,800,770 | ы | acceptances Forwards, swaps and options | 12,426,124 | 13,119,489 | | 397,950 | | 437,835 | 12,028,174 | 13,119,489 | 20,474,005 |
| 42 43 | Capital grants TOTAL SHAREHOLDERS' | 346,417 | 351,036 | 364,893 | - | | - | 346,417 | 351,036 | 364,893 | c) | Other contingent liabilities | - | - | - | - | | - | - | - | <u> </u> |
| | FUNDS | 155,893,701 | 145,380,078 | | 3,726,062 | 3,045,123 | 1,739,084 | 143,721,881 | 134,988,312 | 118,471,761 | d) | Total contingent liabilities | 27,695,774 | 31,130,677 | 38,303,916 | 1,180,671 | 634,737 | 896,243 | 26,135,912 | 30,340,830 | 37,316,670 |
| 43.1 44 | TOTAL LIABILITIES & | (186,512) 774,073,731 | 222,657 743,190,144 | (1,386,446) 714,671,934 | 44,913,807 | 41,185,824 | 37,803,903 | 712,479,846 | 687,823,471 | 663,710,309 | 4 | CAPITAL STRENGTH | 120.22 | 122.025 | 110.000 | | | 2.4027 | 1177 | 114 700 1 | 104 000 00 |
| | SHAREHOLDERS' FUNDS | | | | | | | | | | a) b) | Core capital Minimum Statutory Capital | 126,250,553 1,000,000 | 122,825,895 1,000,000 | 110,986,410 1,000,000 | 4,115,305 1,000,000 | 4,007,745 1,000,000 | 3,486,300 1,000,000 | 117,740,382 1,000,000 | 114,793,785 1,000,000 | 104,000,937 1,000,000 |
| " | STATEMENT OF COMPREHENSIVE INCOME | 31-Mar-25 KSHS.'000 | 31-Dec-24 KSHS.'000 | KSHS.'000 | KSHS.'000 | 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | 31-Mar-25 KSHS.'000 | 31-Dec-24 KSHS.'000 | 31-Mar-24 KSHS.'000 | c) d) | Excess/(deficiency) | 125,250,553 18,601,687 | 121,825,895 19,148,039 | 109,986,410 20,941,839 | 3,115,305 | 3,007,745 | 2,486,300 | 116,740,382 18,622,724 | 113,793,785 19,104,282 | 103,000,937 20,956,034 |
| 1.0 | INTEREST INCOME | (Un-audited) | Audited | (Un-audited) | (Un-audited) | Audited | (Un-audited) | (Un-audited) | Audited | (Un-audited) | a) e) | Supplementary capital Total capital | 144,852,240 | 141,973,934 | 131,928,248 | 4,115,305 | 4,007,745 | 3,486,300 | 136,363,106 | 19,104,282 | 20,956,034 124,956,971 |
| 1.1 | Loans and advances Government securities | 13,961,554 7,026,839 | 55,854,237 26,875,486 | 12,446,509 6,231,005 | 491,105 615,587 | 1,559,305 2,560,288 | 342,313 663,197 | 13,331,280 6,411,252 | 53,822,127 24,315,198 | 11,980,954 5,567,808 | f) g) | Total risk weighted assets Core capital/total deposit | 636,686,585 23.7% | 670,824,019 24.2% | 609,853,780 22.3% | 23,356,284 16.3% | 21,009,574 18.5% | 17,509,546 23.3% | 620,549,235 23.5% | 639,757,936 23.8% | 607,560,041 21.8% |
| 1.3 | Deposits and placements with banking Institutions | 1,221,929 | 3,520,236 | 736,436 | 34,368 | 2,560,288 | 15,986 | 750,672 | 2,578,983 | 393,975 | P.) | liabilities Minimum Statutory Ratio | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% | 8.0% |
| 1.4 | Other Interest Income | - | - | - | - | - | - | - | - | | i) | Excess/(deficiency) | 15.7% | 16.2% | 14.3% | 8.3% | 10.5% | 15.3% | 15.5% | 15.8% | 13.8% |
| 1.5 | Total Interest Income | 22,210,322 | 86,249,958 | 19,413,950 | 1,141,060 | 4,364,835 | 1,021,496 | 20,493,204 | 80,716,308 | 17,942,737 | j) | Core capital/total risk weighted assets | 19.8% | 18.3% | 18.2% | 17.6% | 19.1% | 19.9% | 19.0% | 17.9% | 17.1% |
| 2.0 2.1 | INTEREST EXPENSE Customer deposits | 6,953,231 | 29,332,588 | 6,386,834 | 614,409 | 2,096,285 | 368,187 | 6,321,829 | 27,187,252 | 6,008,528 | k) I) | Minimum Statutory Ratio Excess/(deficiency)(j-k) | 10.5% 9.3% | 10.5% 7.8% | 10.5% 7.7% | 10.5% 7.1% | 10.5% 8.6% | 10.5% 9.4% | 10.5% 8.5% | 10.5% 7.4% | 10.5% 6.6% |
| 2.1 | Deposits and placements from | 6,953,231 27,538 | 1,090,855 | 300,885 | 614,409 | 2,096,285 164,337 | 21,270 | 6,321,829 27,448 | 926,518 | 6,008,528 279,615 | m) | | 22.8% | 21.2% | 21.6% | 17.6% | 19.1% | 19.9% | 22.0% | 20.9% | 20.6% |
| 2.3 | banking institutions Other Interest Expenses | 988,285 | 4,304,633 | 1,025,496 | 2,728 | | 4,243 | 985,557 | 4,355,783 | 1,021,253 | n) | Minimum Statutory Ratio | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% | 14.5% |
| 2.4 | Total Interest Expenses | 7,969,054 | 34,728,075 | 7,713,215 | 617,227 | 2,260,622 | 393,700 | 7,334,834 | 32,469,553 | 7,309,396 | o) | Excess/(deficiency)(m-n) | 8.3% | 6.7% | 7.1% | 3.1% | 4.6% | 5.4% | 7.5% | 6.4% | 6.1% |
| 3 | NET INTEREST INCOME/ (LOSS) | 14,241,268 | 51,521,883 | 11,700,735 | 523,833 | 2,104,213 | 627,796 | 13,158,370 | 48,246,755 | 10,633,341 | 5 | LIQUIDITY | | | | | | | | | |
| 4 | NON- INTEREST INCOME | | | | | | | | | | a) b) | Liquidity Ratio Minimum Statutory Ratio | 61.3% 20.0% | 59.9% 20.0% | 51.2% 20.0% | 86.5% 20.0% | 91.7% 20.0% | 145.5% 20.0% | 58.1% 20.0% | 56.1% 20.0% | 49.7% 20.0% |
| 4.1 | Fees and commissions on loans | 2,765,926 | 11,033,718 | 2,891,917 | 77,683 | 237,312 | 32,944 | 2,688,243 | 10,257,723 | 2,858,973 | c) | Excess/(deficiency)(a-b) | 41.3% | 39.9% | 31.2% | 66.5% | 71.7% | 125.5% | 38.1% | 36.1% | 29.7% |
| 4.1 | and advances | | | | | | | | | | The | e financial statements were app | proved by the B | oard of Directo | ors on 14th N | May 2025 and 9 | signed on its b | ehalf by: | | | |
| 4.2 | Other Fees and commissions Foreign exchange trading | 3,058,091 800,615 | 12,066,724 4,974,885 | 2,565,206 1,443,762 | 63,733 36,621 | 205,884 (33,403) | 44,061 15,504 | 2,374,302 659,391 | 10,099,885 4,099,341 | 2,104,610 1,301,402 | | ned: Mr. John Murug Chairman | | | | Signed: | | eon Muriuki, Managing Di | CBS, MBS rector & CEO | | |
| 4.4 | income/(loss) Dividend income | - | | 8,317 | - | | - | | 87,065 | - | | Chamilali | | | | | | | Gloup | unaying Di | LECTO O CEU |
| 4.5 4.6 | Other income Total Non-interest income | 315,956 6,940,588 | 1,050,219 29,125,546 | 166,162 7,075,364 | 4,971 183,008 | 119,844 529,638 | 4,540 97,049 | 235,518 5,957,454 | 623,962 25,167,976 | 128,188 6,393,173 | | | لطو | <u> </u> | ODF | BVI | VF R | VVIK | | | |
| 7.0 | .o.aon-interest income | 0,540,566 | 29,123,340 | 1,013,304 | 103,000 | 323,030 | 31,049 | 5,551,434 | 23,101,370 | 3,333,173 | CO-OPERATIVE BANK We are you | | | | | | | | | | |

724,845 19,115,824 73,414,731 17,026,514

5.0 TOTAL OPERATING INCOME 21,181,856 80,647,429 18,776,099 706,841 2,633,850

