

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 31 March 2026

I STATEMENT OF FINANCIAL POSITION

	GROUP			KINGDOM BANK			CO-OP BANK		
	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)
A ASSETS									
1 Cash (local and foreign)	13,690,779	10,799,964	11,600,198	613,912	691,317	761,599	8,345,081	9,576,324	7,777,149
2 Balances due from Central Bank of Kenya	36,466,472	30,221,765	28,299,830	2,106,554	2,029,357	1,320,458	34,359,918	25,208,072	26,979,372
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-
4 Financial Assets at Fair Value through profit and loss(FVTPL)	645,005	630,701	-	-	-	-	645,005	630,701	-
5.a.a Investment Securities: Held at Amortised Cost- Kenya Government Securities	140,260,040	120,354,240	135,353,763	7,399,577	7,399,577	7,397,674	132,820,599	112,954,663	127,933,369
a.b Investment Securities: Held at Amortised Cost- Other Securities	-	-	-	-	-	-	-	-	-
b.a Investment Securities: Fair Value through other comprehensive income-(FVOCI) Kenya Government Securities	132,618,133	124,581,881	106,775,645	12,865,920	12,924,256	13,662,243	119,752,213	110,900,202	93,113,402
b.b Investment Securities: Fair Value through other comprehensive income(FVOCI)- Other Securities	1,258,945	1,493,675	1,233,853	-	-	-	1,258,945	1,257,168	1,233,853
6 Deposits and balances due from local banking institutions	31,718,241	16,245,290	15,641,496	864,787	1,451,558	1,948,398	23,739,313	8,244,376	8,944,118
7 Deposits and balances due from banking institutions	38,811,981	44,396,834	28,081,364	73,925	78,527	136,299	39,624,427	44,751,164	28,283,026
8 Tax recoverable	-	-	-	279,897	279,897	279,897	-	-	-
9 Loans and advances to customers (net)	436,756,992	421,002,682	384,546,668	24,796,010	22,193,035	15,883,505	406,596,439	393,498,551	364,907,090
10 Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-
11 Investments in associates	3,876,131	3,818,397	3,907,470	54,008	54,008	9,767	706,444	706,444	706,444
12 Investments in subsidiary companies	-	-	-	255,039	255,039	255,039	3,910,825	3,910,825	3,884,925
13 Investment in joint ventures	-	-	-	-	-	-	-	-	-
14 Investment in properties	-	-	-	-	-	-	-	-	-
15 Property, plant and equipment	14,408,059	15,022,111	12,972,618	1,542,470	1,372,668	1,216,470	12,221,977	12,688,754	11,081,665
16 Prepaid lease rentals	30,711	30,864	31,321	-	-	-	30,711	30,864	31,321
17 Intangible assets	5,343,558	5,438,148	5,594,337	76,085	88,432	84,499	1,838,979	1,921,020	2,081,899
18 Deferred tax asset	7,208,691	7,274,628	6,938,431	-	-	-	7,243,943	7,117,011	6,984,171
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-
20 Other assets	21,476,305	26,041,147	33,096,737	2,137,927	2,539,137	1,957,959	20,814,241	26,010,394	28,538,042
21 TOTAL ASSETS	884,570,043	827,352,327	774,073,731	53,066,113	51,356,808	44,913,807	813,909,060	759,406,531	712,479,846
B LIABILITIES									
22 Balances due to Central Bank of Kenya	-	425,765	-	403,383	425,765	849,785	-	-	-
23 Customer deposits	612,223,104	574,170,104	525,173,518	31,888,535	29,936,935	25,211,774	572,535,824	537,027,595	493,937,069
24 Deposits and balances due to local banking institutions	8,856,658	78,957	6,322,130	-	-	-	8,856,658	101,259	6,322,130
25 Deposits and balances due to banking institutions abroad	887,939	2,257,303	608,348	-	-	-	1,254,711	2,257,303	428,909
26 Other money market deposits	-	-	-	-	-	-	-	-	-
27 Borrowed funds	62,165,598	61,697,075	54,769,904	14,345,362	15,108,573	14,270,932	50,435,349	49,620,390	39,702,206
28 Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-
29 Tax payable	3,336,990	281,029	3,041,750	263,209	138,887	93,807	2,944,924	204,428	3,154,787
30 Dividends payable	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	128,585	128,585	59,158	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-
33 Other liabilities	23,003,683	22,400,142	28,450,892	822,945	576,610	702,289	19,924,736	19,482,403	25,212,863
34 TOTAL LIABILITIES	710,473,972	661,310,375	618,366,542	47,852,019	46,315,355	41,187,745	655,952,202	608,693,379	568,757,965
C SHAREHOLDERS' FUNDS									
35 Paid up/Assigned capital	5,867,180	5,867,180	5,867,180	1,867,947	1,867,947	1,867,947	5,867,180	5,867,180	5,867,180
36 Share premium/(discount)	1,911,925	1,911,925	1,911,925	3,087,449	3,087,449	3,087,449	1,911,925	1,911,925	1,911,925
37 Revaluation reserve	2,424,352	2,563,229	1,342,924	-	-	-	2,425,939	2,425,939	1,427,072
38 Retained earnings/ Accumulated losses	152,290,475	143,705,139	136,110,583	218,889	(71,198)	(768,098)	136,118,484	128,925,906	123,347,685
39 Statutory Loan Loss Reserve	90,886	86,228	71,442	-	-	-	-	-	-
40 Other Reserves	2,037,250	2,200,047	1,442,460	39,809	157,255	(461,236)	2,504,617	2,448,870	2,020,831
41 Proposed dividends	8,800,770	8,800,770	8,800,770	-	-	-	8,800,770	8,800,770	8,800,770
42 Capital grants	327,942	332,561	346,417	-	-	-	327,942	332,561	346,417
43 TOTAL SHAREHOLDERS' FUNDS	173,750,780	165,467,079	155,893,701	5,214,094	5,041,453	3,726,062	157,956,858	150,713,152	143,721,881
43.1 Non-Controlling Interest	345,291	574,873	(186,512)	-	-	-	-	-	-
44 TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	884,570,043	827,352,327	774,073,731	53,066,113	51,356,808	44,913,807	813,909,060	759,406,531	712,479,846

II STATEMENT OF COMPREHENSIVE INCOME

	GROUP			KINGDOM BANK			CO-OP BANK		
	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)
1.0 INTEREST INCOME									
1.1 Loans and advances	14,603,895	60,067,508	13,961,554	901,550	2,578,934	491,105	13,509,544	56,791,338	13,331,280
1.2 Government securities	7,260,799	29,111,844	7,026,839	580,396	2,412,110	615,587	6,680,403	26,699,734	6,411,252
1.3 Deposits and placements with banking institutions	1,418,215	3,957,852	1,221,929	48,422	190,952	34,368	858,874	3,037,823	750,672
1.4 Other Interest Income	-	-	-	-	-	-	-	-	-
1.5 Total Interest Income	23,282,909	93,137,204	22,210,322	1,530,368	5,181,996	1,141,060	21,048,821	86,528,895	20,493,204
2.0 INTEREST EXPENSE									
2.1 Customer deposits	6,045,055	25,002,295	6,953,231	616,199	2,451,877	614,409	5,406,751	22,473,092	6,321,829
2.2 Deposits and placements from banking institutions	82,864	533,072	275,38	1,935	26,801	90	80,929	506,271	27,448
2.3 Other Interest Expenses	1,176,163	4,751,075	988,285	60,904	-	2,728	1,115,259	4,693,044	985,557
2.4 Total Interest Expenses	7,304,082	30,286,442	7,969,054	679,038	2,478,678	617,227	6,602,939	27,672,408	7,334,834
3 NET INTEREST INCOME/(LOSS)	15,978,827	62,850,762	14,241,268	851,330	2,703,318	523,833	14,445,882	58,856,487	13,158,370
4 NON-INTEREST INCOME									
4.1 Fees and commissions on loans and advances	3,275,469	10,475,329	2,765,926	112,005	388,364	77,683	3,163,464	9,347,404	2,688,243
4.2 Other Fees and commissions	3,384,843	12,897,225	3,058,091	69,651	262,405	63,733	2,353,336	9,804,928	2,374,302
4.3 Foreign exchange trading income/(loss)	783,093	3,658,139	800,615	17,544	102,965	36,621	737,075	3,196,790	659,391
4.4 Dividend income	-	-	-	-	-	-	69,934	-	-
4.5 Other income	630,075	2,003,564	315,956	43,838	76,298	4,971	482,794	1,367,380	235,518
4.6 Total Non-interest income	8,073,480	29,034,257	6,940,588	243,038	830,032	183,008	6,736,668	23,786,437	5,957,454
5.0 TOTAL OPERATING INCOME	24,052,307	91,885,019	21,181,856	1,094,368	3,533,350	706,841	21,182,550	82,642,924	19,115,824
6.0 OTHER OPERATING EXPENSES									
6.1 Loan loss provision	2,080,320	9,462,775	2,112,757	85,251	232,373	84,449	1,977,887	9,102,115	2,015,337
6.2 Staff costs	5,471,832	20,815,002	4,918,944	252,755	836,195	219,814	4,906,664	18,724,830	4,385,818
6.3 Directors' emoluments	179,983	402,719	43,620	2,396	12,817	2,990	159,973	322,172	25,499
6.4 Rentals charges	404,142	864,059	311,901	51,426	192,335	34,933	342,833	828,452	264,975
6.5 Depreciation charge on property and equipment	789,676	3,228,876	745,440	21,235	87,907	19,722	717,374	2,850,014	690,095
6.6 Amortisation charges	193,370	907,970	227,336	6,496	25,986	4,280	177,637	850,615	216,169
6.7 Other operating expenses	3,621,149	16,308,366	3,389,332	260,400	1,093,068	134,967	3,086,783	13,913,468	2,868,010
6.8 Total other operating expenses	12,740,472	51,989,766	11,748,880	679,959	2,480,681	501,155	11,369,152	46,591,667	10,465,903
7 Profit/(Loss) before tax and exceptional items	11,311,835	39,895,253	9,432,976	414,409	1,052,669	205,686	9,813,398	36,051,257	8,649,922

	GROUP			KINGDOM BANK			CO-OP BANK		
	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	31-Mar-25 KSHS.'000 (Un-audited)
8 Exceptional items-Early Retirement Costs	-	-	-	-	-	-	-	-	-
8 Exceptional items-Share of profit of associate	57,734	392,181	193,746	-	-	-	-	-	-
9 Profit/(Loss) before tax	11,369,569	40,287,434	9,626,722	414,409	1,052,669	205,686	9,813,398	36,051,257	8,649,922
10 Current tax	3,090,859	10,992,326	2,789,205	124,322	106,786	61,707	2,747,751	10,059,199	2,594,976
11 Deferred tax	(1,26,341)	(459,420)	(93,247)	-	69				