The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2026

		GROUP				KINGDOM BANK				CO-OP BANK			
I	**STATEMENT OF FINANCIAL POSITION**	**30-Jun-26 KSHS.'000 (Un-audited)**	**31-Mar-26 KSHS.'000 (Un-audited)**	**31-Dec-25 KSHS.'000 Audited**	**30-Jun-25 KSHS.'000 (Un-audited)**	**30-Jun-26 KSHS.'000 (Un-audited)**	**31-Mar-26 KSHS.'000 (Un-audited)**	**31-Dec-25 KSHS.'000 Audited**	**30-Jun-25 KSHS.'000 (Un-audited)**	**30-Jun-26 KSHS.'000 (Un-audited)**	**31-Mar-26 KSHS.'000 (Un-audited)**	**31-Dec-25 KSHS.'000 Audited**	**30-Jun-25 KSHS.'000 (Un-audited)**
A	**ASSETS**												
1	Cash (local and foreign)	13,513,821	13,690,779	10,799,964	11,994,774	739,561	613,912	691,317	637,507	8,527,397	8,345,081	9,576,324	7,742,010
2	Balances due from Central Bank Of Kenya	23,828,382	36,466,472	30,221,765	35,786,423	4,047,842	2,106,554	2,029,357	1,372,745	19,780,540	34,359,918	25,208,072	34,413,678
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	142,539,824	140,260,040	120,354,240	151,809,812	7,399,577	7,399,577	7,399,577	7,397,674	135,100,295	132,820,599	112,954,663	144,385,914
a.b	Investment Securities: Held at Amortised Cost- Other Securities	-	-	-	-	-	-	-	-	-	-	-	-
b.a	Investment Securities: Fair Value through other comprehensive income(-FVOCI)Kenya Government Securities	129,026,307	132,618,133	124,581,881	101,923,855	13,052,101	12,865,920	12,924,256	13,080,360	115,974,206	119,752,213	110,900,202	88,843,495
b.b	Investment Securities: Fair Value through other comprehensive income(FVOCI)-Other Securities	1,251,133	1,258,945	1,493,675	1,234,195	-	-	-	-	1,251,133	1,258,945	1,257,168	1,234,195
6	Deposits and balances due from local banking institutions	18,958,207	31,718,241	16,245,290	15,838,326	1,094,634	864,787	1,451,558	2,249,111	10,626,000	23,739,313	8,244,376	8,414,035
7	Deposits and balances due from banking institutions abroad	29,176,025	38,811,981	44,396,834	41,834,199	168,562	73,925	78,527	65,845	29,891,348	39,624,427	44,751,164	41,817,403
8	Tax recoverable	4,521	-	-	-	429,383	279,897	279,897	279,897	-	-	-	-
9	Loans and advances to customers (net)	462,211,020	436,756,992	421,002,682	391,263,134	26,816,803	24,796,010	22,193,035	17,368,471	430,126,126	406,596,439	393,498,551	369,667,016
10	Balances due from banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-
11	Investments in associates	4,196,340	3,876,131	3,818,397	3,925,666	54,008	54,008	54,008	9,767	706,444	706,444	706,444	706,444
12	Investments in subsidiary companies	-	-	-	-	255,039	255,039	255,039	255,039	3,910,825	3,910,825	3,910,825	3,884,925
13	Investment in joint ventures	-	-	-	-	-	-	-	-	-	-	-	-
14	Investment in properties	-	-	-	-	-	-	-	-	-	-	-	-
15	Property, plant and equipment	14,545,497	14,408,059	15,022,111	13,168,210	1,660,052	1,542,470	1,372,668	1,202,528	12,358,241	12,221,977	12,688,754	11,275,101
16	Prepaid lease rentals	30,559	30,711	30,864	31,169	-	-	-	-	30,559	30,711	30,864	31,169
17	Intangible assets	5,245,022	5,343,558	5,438,148	5,535,020	69,589	76,085	88,432	111,819	1,750,725	1,838,979	1,921,020	1,989,677
18	Deferred tax asset	7,339,865	7,208,691	7,274,628	7,103,676	-	-	-	-	7,369,943	7,243,943	7,117,011	7,136,683
19	Retirement benefit asset	-	-	-	-	-	-	-	-	-	-	-	-
20	Other assets	17,603,172	21,476,305	26,041,147	30,456,827	2,810,618	2,137,927	2,539,137	2,663,825	19,071,829	20,814,241	26,010,394	25,351,146
21	**TOTAL ASSETS**	**869,469,695**	**884,570,043**	**827,352,327**	**811,905,286**	**58,597,769**	**53,066,111**	**51,356,808**	**46,694,588**	**796,475,610**	**813,909,060**	**759,406,531**	**746,892,891**
B	**LIABILITIES**												
22	Balances due to Central Bank Of Kenya	-	-	425,765	-	213,766	403,383	425,765	641,298	-	-	-	-
23	Customer deposits	621,271,969	612,223,104	574,170,104	547,724,260	34,847,934	31,888,535	29,936,935	27,199,372	579,011,988	572,535,824	537,027,595	514,341,040
24	Deposits and balances due to local banking institutions	1,820,584	8,856,658	78,957	11,621,648	-	-	-	-	1,820,584	8,856,658	101,259	11,621,648
25	Deposits and balances due to banking institutions abroad	113,134	887,939	2,257,303	1,233,378	-	-	-	-	479,020	1,254,711	2,257,303	248,553
26	Other money market deposits	-	-	-	-	-	-	-	-	-	-	-	-
27	Borrowed funds	58,159,384	62,165,598	61,697,075	65,671,377	16,596,166	14,345,362	15,108,573	13,514,767	47,368,656	50,435,349	49,620,390	51,556,060
28	Balances due to banking institutions in the group	-	-	-	-	-	-	-	-	-	-	-	-
29	Tax payable	-	3,336,990	281,029	315,589	385,082	263,209	138,887	168,785	12,212	2,944,924	204,428	401,039
30	Dividends payable	-	-	-	-	-	-	-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	128,585	128,585	128,585	59,158	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-	-	-	-	-
33	Other liabilities	16,818,783	23,003,683	22,400,142	29,030,854	982,695	822,945	576,610	787,743	13,567,235	19,924,736	19,482,403	25,629,766
34	**TOTAL LIABILITIES**	**698,183,854**	**710,473,972**	**661,310,375**	**655,597,106**	**53,154,228**	**47,852,019**	**46,315,355**	**42,371,123**	**642,259,694**	**655,952,202**	**608,693,379**	**603,798,107**
C	**SHAREHOLDERS' FUNDS**												
35	Paid up/Assigned capital	5,867,180	5,867,180	5,867,180	5,867,180	1,867,947	1,867,947	1,867,947	1,867,947	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	3,087,449	3,087,449	3,087,449	3,087,449	1,911,925	1,911,925	1,911,925	1,911,925
37	Revaluation reserve	2,424,352	2,424,352	2,563,229	1,342,931	-	-	-	-	2,425,939	2,425,939	2,425,939	1,427,072
38	Retained earnings/ Accumulated losses	161,818,105	152,290,475	143,705,139	143,280,930	503,260	218,889	(71,198)	(642,451)	144,604,318	136,118,484	128,925,906	129,874,450
39	Statutory Loan Loss Reserve	87,755	90,886	86,228	136,231	-	-	-	64,800	-	-	-	-
40	Other Reserves	(1,420,642)	2,037,250	2,200,047	3,444,069	(15,115)	39,809	157,255	(54,280)	(916,769)	2,504,617	2,448,870	3,672,357
41	Proposed dividends	-	8,800,770	8,800,770	-	-	-	-	-	-	8,800,770	8,800,770	-
42	Capital grants	323,323	327,942	332,561	341,798	-	-	-	-	323,323	327,942	332,561	341,798
43	**TOTAL SHAREHOLDERS' FUNDS**	**171,011,998**	**173,750,780**	**165,467,079**	**156,325,064**	**5,443,541**	**5,214,094**	**5,041,453**	**4,323,465**	**154,215,916**	**157,956,858**	**150,713,152**	**143,094,784**
43.1	**Non-Controlling Interest**	**273,843**	**345,291**	**574,873**	**(16,884)**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
44	**TOTAL LIABILITIES & SHAREHOLDERS' FUNDS**	**869,469,695**	**884,570,043**	**827,352,327**	**811,905,286**	**58,597,769**	**53,066,113**	**51,356,808**	**46,694,588**	**796,475,610**	**813,909,060**	**759,406,531**	**746,892,891**

		GROUP				KINGDOM BANK				CO-OP BANK			
II	**STATEMENT OF COMPREHENSIVE INCOME**	**30-Jun-26 KSHS.'000 (Un-audited)**	**31-Mar-26 KSHS.'000 (Un-audited)**	**31-Dec-25 KSHS.'000 Audited**	**30-Jun-25 KSHS.'000 (Un-audited)**	**30-Jun-26 KSHS.'000 (Un-audited)**	**31-Mar-26 KSHS.'000 (Un-audited)**	**31-Dec-25 KSHS.'000 Audited**	**30-Jun-25 KSHS.'000 (Un-audited)**	**30-Jun-26 KSHS.'000 (Un-audited)**	**31-Mar-26 KSHS.'000 (Un-audited)**	**31-Dec-25 KSHS.'000 Audited**	**30-Jun-25 KSHS.'000 (Un-audited)**
1.0	**INTEREST INCOME**												
1.1	Loans and advances	29,982,965	14,603,895	60,067,508	27,947,320	1,947,409	901,550	2,578,934	1,095,136	27,653,730	13,509,544	56,791,338	26,534,909
1.2	Government securities	15,079,290	7,260,799	29,111,844	14,474,101	1,333,219	580,396	2,412,110	1,212,976	13,746,071	6,680,403	26,699,734	13,212,033
1.3	Deposits and placements with banking Institutions	2,545,377	1,418,215	3,957,852	2,377,145	95,229	48,422	190,952	98,914	1,509,694	858,874	3,037,823	1,545,084
1.4	Other Interest Income	-	-	-	-	-	-	-	-	-	-	-	-
1.5	**Total Interest Income**	**47,607,632**	**23,282,909**	**93,137,204**	**44,798,566**	**3,375,857**	**1,530,368**	**5,181,996**	**2,407,026**	**42,909,495**	**21,048,821**	**86,528,895**	**41,292,027**
2.0	**INTEREST EXPENSE**												
2.1	Customer deposits	11,898,306	6,045,055	25,002,295	13,383,671	1,259,454	616,199	2,451,877	1,212,572	10,601,735	5,406,751	22,473,092	12,135,647
2.2	Deposits and placements from banking institutions	193,842	82,864	533,072	81,816	2,091	1,935	26,801	7,994	191,751	80,929	506,271	73,822
2.3	Other Interest Expenses	2,328,522	1,176,163	4,751,075	1,956,762	135,994	60,904	-	4,926	2,192,528	1,115,259	4,693,044	1,951,836
2.4	**Total Interest Expenses**	**14,420,670**	**7,304,082**	**30,286,442**	**15,422,249**	**1,397,539**	**679,038**	**2,478,678**	**1,225,492**	**12,986,014**	**6,602,939**	**27,672,408**	**14,161,305**
3	**NET INTEREST INCOME/(LOSS)**	**33,186,962**	**15,978,827**	**62,850,762**	**29,376,317**	**1,978,318**	**851,330**	**2,703,318**	**1,181,534**	**29,923,481**	**14,445,882**	**58,856,487**	**27,130,722**
4	**NON- INTEREST INCOME**												
4.1	Fees and commissions on loans and advances	6,731,960	3,275,469	10,475,329	5,602,336	216,127	112,005	388,364	157,628	6,515,833	3,163,464	9,347,404	5,444,708
4.2	Other Fees and commissions	6,495,463	3,384,843	12,897,225	6,326,426	133,651	69,651	262,405	126,288	4,720,332	2,353,336	9,804,928	4,844,708
4.3	Foreign exchange trading income/(loss)	1,486,736	783,093	3,658,139	1,547,029	29,560	17,544	102,965	64,285	1,389,953	737,075	3,196,790	1,284,436
4.4	Dividend income	138	-	-	1,064	-	-	-	-	74,137	-	69,934	66,878
4.5	Other income	1,037,110	630,075	2,003,564	635,144	60,153	43,838	76,298	9,758	823,522	482,794	1,367,380	502,000
4.6	**Total Non-interest income**	**15,751,407**	**8,073,480**	**29,034,257**	**14,111,999**	**439,491**	**243,038**	**830,032**	**357,959**	**13,523,776**	**6,736,668**	**23,786,437**	**12,142,730**
5.0	**TOTAL OPERATING INCOME**	**48,938,369**	**24,052,307**	**91,885,019**	**43,488,316**	**2,417,809**	**1,094,368**	**3,533,350**	**1,539,493**	**43,447,257**	**21,182,550**	**82,642,924**	**39,273,452**
6.0	**OTHER OPERATING EXPENSES**												
6.1	Loan loss provision	3,727,871	2,080,320	9,462,775	4,519,521	228,444	85,251	232,373	131,370	3,465,233	1,977,887	9,102,115	4,354,223
6.2	Staff costs	11,217,439	5,471,832	20,815,002	9,889,591	524,008	252,755	836,195	476,409	10,079,380	4,906,664	18,724,830	8,802,596
6.3	Directors' emoluments	225,722	179,983	402,719	198,763	5,525	2,396	12,817	6,423	186,503	159,973	322,172	160,083
6.4	Rentals charges	787,913	404,142	864,059	635,061	109,665	51,426	192,335	70,986	658,131	342,833	828,452	542,434
6.5	Depreciation charge on property and equipment	1,583,684	789,676	3,228,876	1,495,129	42,470	21,235	87,907	39,443	1,443,702	717,374	2,850,014	1,406,174
6.6	Amortisation charges	382,893	193,370	907,970	446,722	12,993	6,496	25,986	8,560	353,390	177,637	850,615	430,682
6.7	Other operating expenses	8,333,394	3,621,149	16,308,366	6,852,549	674,053	260,400	1,093,068	350,687	7,135,546	3,086,783	13,913,468	5,822,218
6.8	**Total other operating expenses**	**26,258,916**	**12,740,472**	**51,989,766**	**24,037,336**	**1,597,158**	**679,959**	**2,480,681**	**1,083,878**	**23,321,884**	**11,369,152**	**46,591,667**	**21,518,409**
7	Profit/(Loss) before tax and exceptional items	22,679,453	11,311,835	39,895,253	19,450,980	820,651	414,409	1,052,669	455,615	20,125,373	9,813,398	36,051,257	17,755,043
8	Exceptional items-Early Retirement Costs	-	-	-	-	-	-	-	-	-	-	-	-
8	Exceptional items-Share of profit of associate	377,943	57,734	392,181	211,964	-	-	-	-	-	-	-	-
9	**Profit/(Loss) before tax**	**23,057,396**	**11,369,569**	**40,287,434**	**19,662,944**	**820,651**	**414,409**	**1,052,669**	**455,615**	**20,125,373**	**9,813,398**	**36,051,257**	**17,755,043**
10	Current tax	5,285,437	3,090,859	10,992,326	5,770,056	246,196	124,322	106,786	136,684	4,699,893	2,747,751	10,059,199	5,325,844
11	Deferred tax	(251,749)	(126,341)	(459,420)	(186,495)	-	-	69,430	-	(252,932)	(126,932)	(461,571)	(305,024)
12	**Profit/(loss) after tax and exceptional items**	**18,023,708**	**8,405,051**	**29,754,529**	**14,079,383**	**574,455**	**290,087**	**876,453**	**318,931**	**15,678,412**	**7,192,578**	**26,453,629**	**12,734,223**

The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 June 2026

		GROUP				KINGDOM BANK				CO-OP BANK			
		30-Jun-26 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	30-Jun-25 KSHS.'000 (Un-audited)	30-Jun-26 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	30-Jun-25 KSHS.'000 (Un-audited)	30-Jun-26 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	30-Jun-25 KSHS.'000 (Un-audited)
13.0	**OTHER COMPREHENSIVE INCOME:**												
13.1	Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-	-	-	-	-	-	-	-
13.2	Fair value changes in available-for-sale financial assets	(3,538,272)	(62,052)	4,560,707	5,099,914	(172,369)	(117,446)	1,119,877	908,342	(3,365,639)	55,746	2,959,061	4,182,548
13.3	Revaluation Surplus on property, Plant and Equipment	-	-	998,576	-	-	-	-	-	-	-	998,576	-
13.4	Share of other comprehensive income of associates	-	-	322,481	-	-	-	-	-	-	-	-	-
13.5	Income tax relating to components of other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
14	**OTHER COMPREHENSIVE INCOME NET OF TAX**	**(3,538,272)**	**(62,052)**	**5,881,764**	**5,099,914**	**(172,369)**	**(117,446)**	**1,119,877**	**908,342**	**(3,365,639)**	**55,746**	**3,957,637**	**4,182,548**
15	**TOTAL COMPREHENSIVE INCOME**	**14,485,436**	**8,342,999**	**35,636,293**	**19,179,297**	**402,086**	**172,641**	**1,996,330**	**1,227,273**	**12,312,773**	**7,248,325**	**30,411,266**	**16,916,771**
	Basic Earnings per share	3.08	1.43	5.04	2.41	-	-	-	-	2.67	1.23	4.51	2.17
	Diluted Earnings per share	3.08	1.43	5.04	2.41	-	-	-	-	2.67	1.23	4.51	2.17
	Dividend per share	-	-	2.50	-	-	-	-	-	-	-	2.50	-

		GROUP				KINGDOM BANK				CO-OP BANK			
III	**OTHER DISCLOSURES**	30-Jun-26 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	30-Jun-25 KSHS.'000 (Un-audited)	30-Jun-26 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	30-Jun-25 KSHS.'000 (Un-audited)	30-Jun-26 KSHS.'000 (Un-audited)	31-Mar-26 KSHS.'000 (Un-audited)	31-Dec-25 KSHS.'000 Audited	30-Jun-25 KSHS.'000 (Un-audited)
1	**NON PERFORMING LOANS AND ADVANCES**												
a)	**Gross non-performing loans and advances**	**72,558,592**	**71,371,953**	**73,523,171**	**76,285,631**	**5,397,787**	**3,955,326**	**3,376,944**	**3,460,221**	**66,065,929**	**66,286,325**	**69,081,915**	**69,575,538**
	Less												
b)	Interest in suspense	4,296,774	4,561,639	4,590,476	5,006,645	527,052	551,548	524,655	506,294	3,706,857	3,955,864	4,012,930	4,432,557
c)	**Total Non-performing loans and advances (a-b)**	**68,261,818**	**66,810,314**	**68,932,695**	**71,278,986**	**4,870,735**	**3,403,778**	**2,852,289**	**2,953,927**	**62,359,072**	**62,330,461**	**65,068,985**	**65,142,981**
	Less												
d)	Loan loss provisions	45,712,392	43,769,572	43,945,736	45,208,562	1,279,224	651,001	673,175	942,588	43,958,871	42,711,519	42,889,406	41,095,923
e)	Net Non performing loans (c-d)	22,549,426	23,040,742	24,986,959	26,070,424	3,591,511	2,752,777	2,179,114	2,011,339	18,400,201	19,618,942	22,179,579	24,047,059
f)	Discounted Value of Securities	22,422,260	23,734,870	23,722,042	27,327,061	3,196,938	2,398,855	2,071,716	1,791,257	18,322,575	18,721,805	20,832,762	25,199,095
g)	**Net NPLs Exposure (e-f)**	**127,166**	**(694,129)**	**1,264,917**	**(1,256,637)**	**394,573**	**353,922**	**107,398**	**220,082**	**77,626**	**897,136**	**1,346,817**	**(1,152,036)**
2	**Insider loans and advances**												
a)	Directors, shareholders and associates	11,506,388	9,624,387	11,686,607	8,069,747	10,687	11,418	12,134	10,508	11,489,348	9,606,073	11,667,122	8,498,374
b)	Employees	13,059,479	12,942,355	12,552,863	13,051,366	503,374	446,114	481,064	415,017	12,548,042	12,485,494	12,058,854	12,454,252
c)	**Total insider loans, advances and other facilities**	**24,565,866**	**22,566,742**	**24,239,470**	**21,121,113**	**514,061**	**457,532**	**493,198**	**425,525**	**24,037,390**	**22,091,568**	**23,725,976**	**20,952,626**
3	**Off-Balance Sheet Items**												
a)	Letters of credit,guarantees, acceptances	16,149,801	18,352,123	52,592,821	16,204,777	1,187,021	901,440	657,622	782,721	14,343,772	16,991,554	51,392,934	14,107,738
b)	Forwards, swaps and options	22,341,850	26,258,224	31,011,298	15,459,000	258,000	258,000	387,600	397,950	22,083,850	26,000,224	30,623,698	12,028,174
c)	Other contingent liabilities	-	-	-	-	-	-	-	-	-	-	-	-
d)	**Total contingent liabilities**	**38,491,651**	**44,610,346**	**83,604,119**	**31,663,777**	**1,445,021**	**1,159,440**	**1,045,222**	**1,180,671**	**36,427,622**	**42,991,778**	**82,016,632**	**26,135,912**
4	**Capital strength**												
a)	Core capital	146,603,991	141,841,196	137,577,352	129,701,630	5,171,427	5,029,241	4,884,199	4,115,305	133,826,772	129,714,475	126,249,736	117,740,382
b)	Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	1,000,000	3,000,000	3,000,000	3,000,000	1,000,000	3,000,000	3,000,000	3,000,000	1,000,000
c)	Excess/(deficiency)	143,603,991	138,841,196	134,577,352	128,701,630	2,171,427	2,029,241	1,884,199	3,115,305	130,826,772	126,714,475	123,249,736	116,740,382
d)	Supplementary capital	13,232,338	14,411,151	15,476,969	17,459,278	2,442,099	2,442,099	2,442,099	-	13,232,735	14,411,547	15,442,646	18,622,724
e)	Total capital	159,836,329	156,252,347	153,054,321	147,160,908	7,613,526	7,471,341	7,326,298	4,115,305	147,059,507	144,126,022	141,692,382	136,363,106
f)	Total risk weighted assets	698,845,389	673,555,498	676,244,016	689,998,621	33,468,089	30,750,980	28,434,824	23,356,284	687,133,343	632,263,484	638,903,698	620,549,235
g)	Core capital/total deposit liabilities	23.5%	22.8%	24.0%	23.1%	14.8%	15.8%	16.3%	16.3%	23.0%	22.5%	23.4%	23.5%
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%
i)	Excess/(deficiency)	15.5%	14.8%	16.0%	15.1%	6.8%	7.8%	8.3%	8.3%	15.0%	14.5%	15.4%	15.5%
j)	Core capital/total risk weighted assets	21.0%	21.1%	20.3%	18.8%	15.5%	16.4%	17.2%	17.6%	19.5%	20.5%	19.8%	19.0%
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%
l)	Excess/(deficiency)(j-k)	10.5%	10.6%	9.8%	8.3%	5.0%	5.9%	6.7%	7.1%	9.0%	10.0%	9.3%	8.5%
m)	Total capital/total risk weighted assets	22.9%	23.2%	22.6%	21.3%	22.7%	24.3%	25.8%	17.6%	21.4%	22.8%	22.2%	22.0%
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%
o)	Excess/(deficiency)(m-n)	8.4%	8.7%	8.1%	6.8%	8.2%	9.8%	11.3%	3.1%	6.9%	8.3%	7.7%	7.5%
5	**Liquidity**												
a)	Liquidity Ratio	57.3%	63.4%	60.0%	66.7%	64.8%	63.5%	69.8%	77.1%	54.9%	61.3%	57.3%	58.1%
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%
c)	Excess/ (deficiency)(a-b)	37.3%	43.4%	40.0%	46.7%	44.8%	43.5%	49.8%	57.1%	34.9%	41.3%	37.3%	38.1%

SUMMARY STATEMENT OF CHANGES IN EQUITY

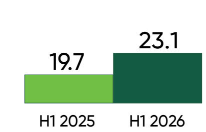
	Share Capital	Share Premium	Revenue and Other Reserves	Proposed Dividends	Attributable to equity holder of the company	Non-controlling interest	Total equity
	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000	KShs'000
Balance at 1 January 2026	**5,867,180**	**1,911,925**	**148,554,644**	**8,800,770**	**165,134,519**	**574,873**	**165,709,392**
Profit/(Loss) for the year	-	-	18,023,708	-	18,023,708	176,061	18,199,769
Other comprehensive income	-	-	(3,861,595)	-	(3,861,595)	(17,343)	(3,878,938)
Total comprehensive income	**-**	**-**	**14,162,113**	**-**	**14,162,113**	**158,718**	**14,320,831**
Net Movement in Reserves	-	-	192,813	-	192,813	(459,748)	(266,935)
2025- Dividends paid	-	-	-	(8,800,770)	(8,800,770)	-	(8,800,770)
Balance at 30 June 2026	**5,867,180**	**1,911,925**	**162,909,570**	**-**	**170,688,675**	**273,843**	**170,962,518**

SUMMARY STATEMENT OF CASHFLOWS

	Un-Audited 30-Jun-26 KShs'000	Audited 31-Dec-25 KShs'000	Un-Audited 30-Jun-25 KShs'000
Net cash flows from operating activities	**26,450,461**	**26,243,545**	**42,048,108**
Net cash flows used in investing activities	(28,216,840)	(9,971,334)	(24,651,252)
Net cash flows from financing activities	(12,323,159)	(6,055,564)	1,307,645
Net (decrease)/increase in cash and cash equivalents	**(14,089,537)**	**10,216,647**	**18,704,502**
Cash and cash equivalents at 1 January	88,306,973	78,090,326	57,926,149
Cash and cash equivalents at period end	**74,217,436**	**88,306,973**	**76,630,651**

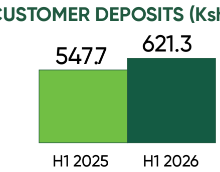
A GROWING BANK

PROFIT BEFORE TAX (Ksh. Bn)



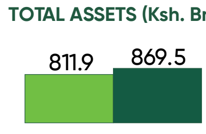
17.3% ↑

CUSTOMER DEPOSITS (Ksh. Bn)



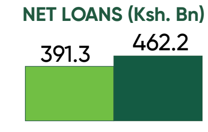
13.4% ↑

TOTAL ASSETS (Ksh. Bn)



7.1% ↑

NET LOANS (Ksh. Bn)



18.1% ↑

The financial statements were approved by the Board of Directors on 12th August 2026 and signed on its behalf by:

Signed: John Murugu, OGW
Chairman

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

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Co-op Bank is regulated by the Central Bank of Kenya