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

I STATEMENT OF FINANCIAL POSITION

		GROUP					KINGDOM BANK					CO-OP BANK				
		30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)
A	**ASSETS**															
1	Cash (local and foreign)	13,261,967	13,513,821	13,690,779	10,799,964	12,820,647	817,373	739,561	613,912	691,317	623,498	8,666,522	8,527,397	8,345,081	9,576,324	8,201,625
2	Balances due from Central Bank Of Kenya	30,976,962	23,828,382	36,466,472	30,221,765	18,277,800	5,313,495	4,047,842	2,106,554	2,029,357	1,006,088	25,663,467	19,780,540	34,359,918	25,208,072	17,271,712
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	140,562,558	142,539,824	140,260,040	120,354,240	146,856,302	7,399,577	7,399,577	7,399,577	7,399,577	7,397,674	133,119,421	135,100,295	132,820,599	112,954,663	139,415,948
a.b	Investment Securities: Held at Amortised Cost- Other Securities	-	-	-	-	-	-	-	-		-	-	-	-	-	-
b.a	Investment Securities: Fair Value through other comprehensive income (-FVOCI) Kenya Government Securities	130,522,703	129,026,307	132,618,133	124,581,881	108,572,792	13,091,455	13,052,101	12,865,920	12,924,256	12,828,774	116,625,994	115,974,206	119,752,213	110,900,202	94,892,028
b.b	Investment Securities: Fair Value through other comprehensive income (FVOCI) -Other Securities	1,248,555	1,251,133	1,258,945	1,493,675	1,236,004	-	-	-		-	1,248,555	1,251,133	1,258,945	1,257,168	1,236,004
6	Deposits and balances due from local banking institutions	17,053,032	18,958,207	31,718,241	16,245,290	12,422,942	949,265	1,094,634	864,787	1,451,558	1,988,094	8,074,540	10,626,000	23,739,313	8,244,376	4,727,326
7	Deposits and balances due from banking institutions abroad	23,263,121	29,176,025	38,811,981	44,396,834	49,270,552	152,780	168,562	73,925	78,527	311,565	23,197,198	29,891,348	39,624,427	44,751,164	48,999,231
8	Tax recoverable		4,521		-		462,158	429,383	279,897	279,897	279,897	-	-	-	-	-
9	Loans and advances to customers (net)	496,885,938	462,211,020	436,756,992	421,002,682	406,524,191	28,688,158	26,816,803	24,796,010	22,193,035	20,106,025	461,983,664	430,126,126	406,596,439	393,498,551	381,941,561
10	Balances due from banking institutions in the group	-	-	-		-	-	-	-		-	-	-	-		-
11	Investments in associates	4,197,144	4,196,340	3,876,131	3,818,397	4,080,437	54,008	54,008	54,008	54,008	9,767	706,444	706,444	706,444	706,444	706,444
12	Investments in subsidiary companies	-	-	-	-	-	255,039	255,039	255,039	255,039	255,039	3,910,825	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	15,410,269	14,545,497	14,408,059	15,022,111	13,062,639	1,780,971	1,660,052	1,542,470	1,372,668	1,237,391	12,919,182	12,358,241	12,221,977	12,688,754	11,091,487
16	Prepaid lease rentals	30,406	30,559	30,711	30,864	31,016	-	-	-		-	30,406	30,559	30,711	30,864	31,016
17	Intangible assets	5,155,581	5,245,022	5,343,558	5,438,148	5,421,146	63,092	69,589	76,085	88,432	165,169	1,698,196	1,750,725	1,838,979	1,921,020	1,829,635
18	Deferred tax asset	7,420,990	7,339,865	7,208,691	7,274,628	7,192,613	-	-	-	-	-	7,497,807	7,369,943	7,243,943	7,117,011	7,289,196
19	Retirement benefit asset	-	-	-	-	-	-	-	-		-	-	-	-	-	-
20	Other assets	21,453,902	17,603,172	21,476,305	26,041,147	29,497,629	2,043,872	2,810,618	2,137,927	2,539,137	2,475,181	24,412,823	19,071,829	20,814,241	26,010,394	25,369,004
21	**TOTAL ASSETS**	**907,443,128**	**869,469,695**	**884,570,043**	**827,352,327**	**815,266,710**	**61,071,243**	**58,597,769**	**53,066,111**	**51,356,808**	**48,684,162**	**829,755,044**	**796,475,610**	**813,909,060**	**759,406,531**	**746,887,139**
B	**LIABILITIES**															
22	Balances due to Central Bank Of Kenya	-	-	-	425,765	-	200,000	213,766	403,383	425,765	641,298	-	-	-	-	-
23	Customer deposits	633,009,701	621,271,969	612,223,104	574,170,104	548,575,643	37,935,801	34,847,934	31,888,535	29,936,935	29,592,975	587,484,354	579,011,988	572,535,824	537,027,595	511,418,761
24	Deposits and balances due to local banking institutions	1,859,183	1,820,584	8,856,658	78,957	10,203,114	-	-	-		-	1,859,183	1,820,584	8,856,658	101,259	10,203,114
25	Deposits and balances due to banking institutions abroad	7,637,115	113,134	887,939	2,257,303	810,768	-	-	-		-	7,205,972	479,020	1,254,711	2,257,303	334,213
26	Other money market deposits	-	-	-	-	-	-	-	-		-	-	-	-	-	-
27	Borrowed funds	57,704,181	58,159,384	62,165,598	61,697,075	66,512,319	15,828,780	16,596,166	14,345,362	15,108,573	12,853,908	47,676,199	47,368,656	50,435,349	49,620,390	53,045,066
28	Balances due to banking institutions in the group	-	-	-	-	-	-	-	-		-	-	-	-	-	-
29	Tax payable	1,637,268		3,336,990	281,029	432,138	513,013	385,082	263,209	138,887	258,214	921,971	12,212	2,944,924	204,428	296,442
30	Dividends payable	-	-	-	-	-	-	-	-		-	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-	128,585	128,585	128,585	128,585	59,158	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-	-	-	-		-	-	-	-	-	-
33	Other liabilities	26,305,809	16,818,783	23,003,683	22,400,142	24,215,298	924,754	982,695	822,945	576,610	943,180	23,187,094	13,567,235	19,924,736	19,482,403	21,061,020
34	**TOTAL LIABILITIES**	**728,153,257**	**698,183,854**	**710,473,972**	**661,310,375**	**650,749,280**	**55,530,933**	**53,154,228**	**47,852,019**	**46,315,355**	**44,348,733**	**668,334,773**	**642,259,694**	**655,952,202**	**608,693,379**	**596,358,615**
C	**SHAREHOLDERS' FUNDS**															
35	Paid up/Assigned capital	5,867,180	5,867,180	5,867,180	5,867,180	5,867,180	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	2,390,933	2,424,352	2,424,352	2,563,229	1,336,406	-	-	-	-	-	2,425,939	2,425,939	2,425,939	2,425,939	1,427,072
38	Retained earnings/ Accumulated losses	162,327,362	161,818,105	152,290,475	143,705,139	144,618,164	801,763	503,260	218,889	(71,198)	(433,783)	143,952,398	144,604,318	136,118,484	128,925,906	130,598,169
39	Statutory Loan Loss Reserve	72,689	87,755	90,886	86,228	192,734	-	-	-	-	124,015	-	-	-	-	-
40	Other Reserves	(2,386,738)	(1,420,642)	2,037,250	2,200,047	4,031,338	(216,849)	(15,115)	39,809	157,255	(310,198)	(1,856,646)	(916,769)	2,504,617	2,448,870	4,519,817
41	Proposed dividends	8,800,770	-	8,800,770	8,800,770	5,867,180	-	-	-	-	-	8,800,770	-	8,800,770	8,800,770	5,867,180
42	Capital grants	318,704	323,323	327,942	332,561	337,180	-	-	-		-	318,704	323,323	327,942	332,561	337,180
43	**TOTAL SHAREHOLDERS' FUNDS**	**179,302,825**	**171,011,998**	**173,750,780**	**165,467,079**	**164,162,107**	**5,540,310**	**5,443,541**	**5,214,094**	**5,041,453**	**4,335,430**	**161,420,271**	**154,215,916**	**157,956,858**	**150,713,152**	**150,528,523**
43.1	**Non-Controlling Interest**	**(12,954)**	**273,843**	**345,291**	**574,873**	**355,323**	**-**	**-**	**-**		**-**	**-**	**-**	**-**	**-**	**-**
44	**TOTAL LIABILITIES & SHAREHOLDERS' FUNDS**	**907,443,128**	**869,469,695**	**884,570,043**	**827,352,327**	**815,266,710**	**61,071,243**	**58,597,769**	**53,066,113**	**51,356,808**	**48,684,163**	**829,755,044**	**796,475,610**	**813,909,060**	**759,406,531**	**746,887,139**

II STATEMENT OF COMPREHENSIVE INCOME

		GROUP					KINGDOM BANK					CO-OP BANK				
		30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)
1.0	**INTEREST INCOME**															
1.1	Loans and advances	46,203,408	29,982,965	14,603,895	60,067,508	42,226,296	3,090,311	1,947,409	901,550	2,578,934	1,768,546	42,597,327	27,653,730	13,509,544	56,791,338	39,874,500
1.2	Government securities	22,978,254	15,079,290	7,260,799	29,111,844	22,216,110	2,049,272	1,333,219	580,396	2,412,110	1,814,820	20,849,346	13,746,071	6,680,403	26,699,734	20,324,252
1.3	Deposits and placements with banking Institutions	3,500,064	2,545,377	1,418,215	3,957,852	3,482,952	217,702	95,229	48,422	190,952	141,952	1,945,120	1,509,694	858,874	3,037,823	2,278,853
1.4	Other Interest Income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.5	**Total Interest Income**	**72,681,726**	**47,607,632**	**23,282,909**	**93,137,204**	**67,925,358**	**5,357,285**	**3,375,857**	**1,530,368**	**5,181,996**	**3,725,318**	**65,391,793**	**42,909,495**	**21,048,821**	**86,528,895**	**62,477,605**
2.0	**INTEREST EXPENSE**															
2.1	Customer deposits	17,936,447	11,898,306	6,045,055	25,002,295	19,303,418	1,978,921	1,259,454	616,199	2,451,877	1,802,450	15,915,182	10,601,735	5,406,751	22,473,092	17,442,056
2.2	Deposits and placements from banking institutions	342,250	193,842	82,864	533,072	185,605	2,611	2,091	1,935	26,801	8,259	339,640	191,751	80,929	506,271	177,346
2.3	Other Interest Expenses	3,371,002	2,328,522	1,176,163	4,751,075	3,158,565	265,633	135,994	60,904	-	6,599	3,105,369	2,192,528	1,115,259	4,693,044	3,151,966
2.4	**Total Interest Expenses**	**21,649,698**	**14,420,670**	**7,304,082**	**30,286,442**	**22,647,588**	**2,247,165**	**1,397,539**	**679,038**	**2,478,678**	**1,817,308**	**19,360,190**	**12,986,014**	**6,602,939**	**27,672,408**	**20,771,368**
3	**NET INTEREST INCOME/(LOSS)**	**51,032,028**	**33,186,962**	**15,978,827**	**62,850,762**	**45,277,770**	**3,110,120**	**1,978,318**	**851,330**	**2,703,318**	**1,908,010**	**46,031,603**	**29,923,481**	**14,445,882**	**58,856,487**	**41,706,237**
4	**NON-INTEREST INCOME**															
4.1	Fees and commissions on loans and advances	10,478,428	6,731,960	3,275,469	10,475,329	8,560,267	372,018	216,127	112,005	388,364	272,808	10,106,410	6,515,833	3,163,464	9,347,404	8,287,459
4.2	Other Fees and commissions	9,879,396	6,495,463	3,384,843	12,897,225	9,647,908	212,055	133,651	69,651	262,405	189,699	7,184,850	4,720,332	2,353,336	9,804,928	7,242,962
4.3	Foreign exchange trading income/(loss)	2,388,222	1,486,736	783,093	3,658,139	2,920,793	56,741	29,560	17,544	102,965	84,821	1,961,903	1,389,953	737,075	3,196,790	2,528,569
4.4	Dividend income	5,296	138	-		1,628	-	-	-		-	74,137	74,137	-	69,934	66,878
4.5	Other income	1,389,737	1,037,110	630,075	2,003,564	975,424	76,267	60,153	43,838	76,298	15,081	1,080,913	823,522	482,794	1,367,380	781,982
4.6	**Total Non-interest income**	**24,141,079**	**15,751,407**	**8,073,480**	**29,034,257**	**22,106,020**	**717,081**	**439,491**	**243,038**	**830,032**	**562,409**	**20,408,212**	**13,523,776**	**6,736,668**	**23,786,437**	**18,907,850**
5.0	**TOTAL OPERATING INCOME**	**75,173,107**	**48,938,369**	**24,052,307**	**91,885,019**	**67,383,790**	**3,827,201**	**2,417,809**	**1,094,368**	**3,533,350**	**2,470,419**	**66,439,815**	**43,447,257**	**21,182,550**	**82,642,924**	**60,614,087**

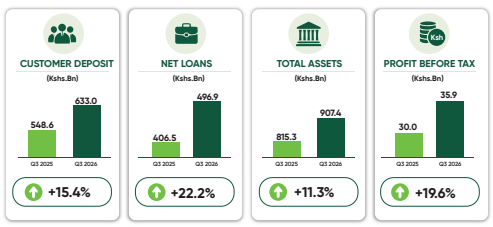
The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 30 September 2026

		GROUP					KINGDOM BANK					CO-OP BANK				
		30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)
6.0	**OTHER OPERATING EXPENSES**															
6.1	Loan loss provision	4,838,962	3,727,871	2,080,320	9,462,775	7,358,363	396,762	228,444	85,251	232,373	233,724	4,385,880	3,465,233	1,977,887	9,102,115	7,067,319
6.2	Staff costs	16,961,725	11,217,439	5,471,832	20,815,002	15,053,191	882,533	524,008	252,755	836,195	696,590	15,256,911	10,079,380	4,906,664	18,724,830	13,400,847
6.3	Directors' emoluments	288,111	225,722	179,983	402,719	254,085	8,785	5,525	2,396	12,817	9,413	235,936	186,503	159,973	322,172	194,369
6.4	Rentals charges	1,131,241	787,913	404,142	864,059	1,004,241	173,308	109,665	51,426	192,335	112,877	933,328	658,131	342,833	828,452	854,839
6.5	Depreciation charge on property and equipment	2,498,364	1,583,684	789,676	3,228,876	2,323,010	63,704	42,470	21,235	87,907	59,165	2,297,822	1,443,702	717,374	2,850,014	2,134,761
6.6	Amortisation charges	572,618	382,893	193,370	907,970	682,724	19,489	12,993	6,496	25,986	12,840	531,718	353,390	177,637	850,615	646,370
6.7	Other operating expenses	13,426,966	8,333,394	3,621,149	16,308,366	11,041,305	1,035,533	674,053	260,400	1,093,068	592,099	11,580,488	7,135,546	3,086,783	13,913,468	9,361,888
6.8	**Total other operating expenses**	**39,717,987**	**26,258,916**	**12,740,472**	**51,989,766**	**37,716,919**	**2,580,114**	**1,597,158**	**679,959**	**2,480,681**	**1,716,708**	**35,222,084**	**23,321,884**	**11,369,152**	**46,591,667**	**33,660,393**
7	Profit/(Loss) before tax and exceptional items	35,455,120	22,679,453	11,311,835	39,895,253	29,666,871	1,247,087	820,651	414,409	1,052,669	753,711	31,217,731	20,125,373	9,813,398	36,051,257	26,953,694
8	Exceptional items-Early Retirement Costs	-	-	-	-	-	-	-	-		-	-	-	-	-	-
8	Exceptional items-Share of profit of associate	452,883	377,943	57,734	392,181	358,961	-	-	-		-	-	-	-	-	-
9	**Profit/(Loss) before tax**	**35,908,003**	**23,057,396**	**11,369,569**	**40,287,434**	**30,025,832**	**1,247,087**	**820,651**	**414,409**	**1,052,669**	**753,711**	**31,217,731**	**20,125,373**	**9,813,398**	**36,051,257**	**26,953,694**
10	Current tax	8,680,782	5,285,437	3,090,859	10,992,326	8,740,852	374,126	246,196	124,322	106,786	226,113	7,771,266	4,699,893	2,747,751	10,059,199	8,086,108
11	Deferred tax	(203,002)	(251,749)	(126,341)	(459,420)	(279,742)	-	-	-	69,430	-	(380,796)	(252,932)	(126,932)	(461,571)	(457,536)
12	**Profit/(loss) after tax and exceptional items**	**27,430,223**	**18,023,708**	**8,405,051**	**29,754,529**	**21,564,722**	**872,961**	**574,455**	**290,087**	**876,453**	**527,598**	**23,827,262**	**15,678,412**	**7,192,578**	**26,453,629**	**19,325,122**
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	(4,676,276)	(3,538,272)	(62,052)	4,560,707	5,707,912	(374,104)	(172,369)	(117,446)	1,119,877	652,424	(4,305,516)	(3,365,639)	55,746	2,959,061	5,030,008
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**	**(4,676,276)**	**(3,538,272)**	**(62,052)**	**5,881,764**	**5,707,912**	**(374,104)**	**(172,369)**	**(117,446)**	**1,119,877**	**652,424**	**(4,305,516)**	**(3,365,639)**	**55,746**	**3,957,637**	**5,030,008**
15	**TOTAL COMPREHENSIVE INCOME**	**22,753,947**	**14,485,436**	**8,342,999**	**35,636,293**	**27,272,634**	**498,857**	**402,086**	**172,641**	**1,996,330**	**1,180,022**	**19,521,745**	**12,312,773**	**7,248,325**	**30,411,266**	**24,355,130**
	Basic Earnings per share	4.68	3.08	1.43	5.04	3.68	-	-	-		-	4.06	2.67	1.23	4.51	3.29
	Diluted Earnings per share	4.68	3.08	1.43	5.04	3.68	-	-	-		-	4.06	2.67	1.23	4.51	3.29
	Dividend per share	1.50	-	-	2.50	1.00	-	-	-		-	1.50	-	-	2.50	1.00

III OTHER DISCLOSURES

		GROUP					KINGDOM BANK					CO-OP BANK				
		30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)	30-Sep-26 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-Sep-25 KSHS.'000 (Un-audited)
1	**NON PERFORMING LOANS AND ADVANCES**															
a)	**Gross non-performing loans and advances**	**71,666,848**	**72,558,592**	**71,371,953**	**73,523,171**	**78,930,037**	**4,355,383**	**5,397,787**	**3,955,326**	**3,376,944**	**3,590,845**	**66,206,206**	**66,065,929**	**66,286,325**	**69,081,915**	**74,753,304**
	Less															
b)	Interest in suspense	4,060,756	4,296,774	4,561,639	4,590,476	5,045,517	536,074	527,052	551,548	524,655	526,339	3,457,136	3,706,857	3,955,864	4,012,930	4,470,741
c)	Total Non-performing loans and advances (a-b)	67,606,092	68,261,818	66,810,314	68,932,695	73,884,520	3,819,309	4,870,735	3,403,778	2,852,289	3,064,506	62,749,070	62,359,072	62,330,461	65,068,985	70,282,563
	Less															
d)	Loan loss provisions	46,710,569	45,712,392	43,769,572	43,945,736	45,226,661	1,451,451	1,279,224	651,001	673,175	827,397	44,770,979	43,958,871	42,711,519	42,889,406	44,088,678
e)	Net Non performing loans (c-d)	20,895,523	22,549,426	23,040,742	24,986,959	28,657,859	2,367,858	3,591,511	2,752,777	2,179,114	2,237,109	17,978,091	18,400,201	19,618,942	22,179,579	26,193,885
f)	Discounted Value of Securities	20,702,360	22,422,260	23,734,870	23,722,042	28,116,303	2,125,544	3,196,938	2,398,855	2,071,716	2,124,451	17,752,540	18,322,575	18,721,805	20,832,762	25,057,469
g)	**Net NPLs Exposure (e-f)**	**193,163**	**127,166**	**(694,129)**	**1,264,917**	**541,555**	**242,314**	**394,573**	**353,922**	**107,398**	**112,658**	**225,551**	**77,626**	**897,136**	**1,346,817**	**1,136,416**
2	**Insider loans and advances**															
a)	Directors, shareholders and associates	**11,245,423**	**11,506,388**	**9,624,387**	**11,686,607**	**7,836,442**	**9,929**	**10,687**	**11,418**	**12,134**	**12,823**	**11,229,674**	**11,489,348**	**9,606,073**	**11,667,122**	**7,815,756**
b)	Employees	13,002,798	13,059,479	12,942,355	12,552,863	13,219,045	504,373	503,374	446,114	481,064	504,418	12,497,608	12,548,042	12,485,494	12,058,854	12,698,627
c)	**Total insider loans, advances and other facilities**	**24,248,221**	**24,565,866**	**22,566,742**	**24,239,470**	**21,055,487**	**514,302**	**514,061**	**457,532**	**493,198**	**517,241**	**23,727,282**	**24,037,390**	**22,091,568**	**23,725,976**	**20,514,383**
3	**Off-Balance Sheet Items**															
a)	Letters of credit,guarantees, acceptances	21,583,817	16,149,801	18,352,123	52,592,821	16,876,079	1,206,367	1,187,021	901,440	657,622	770,589	19,782,108	14,343,772	16,991,554	51,392,934	15,541,808
b)	Forwards, swaps and options	38,387,857	22,341,850	26,258,224	31,011,298	19,897,787	399,500	258,000	258,000	387,600	658,860	37,988,357	22,083,850	26,000,224	30,623,698	19,238,927
c)	Other contingent liabilities	-	-	-	-	-	-	-	-		-	-	-	-	-	-
d)	**Total contingent liabilities**	**59,971,675**	**38,491,651**	**44,610,346**	**83,604,119**	**36,773,866**	**1,605,867**	**1,445,021**	**1,159,440**	**1,045,222**	**1,429,449**	**57,770,466**	**36,427,622**	**42,991,778**	**82,016,632**	**34,780,735**
4	**Capital strength**															
a)	Core capital	142,324,245	146,603,991	141,841,196	137,577,352	133,350,745	5,320,679	5,171,427	5,029,241	4,884,199	4,257,812	128,967,945	133,826,772	129,714,475	126,249,736	118,117,773
b)	Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000
c)	Excess/(deficiency)	139,324,245	143,603,991	138,841,196	134,577,352	132,350,745	2,320,679	2,171,427	2,029,241	1,884,199	3,257,812	125,967,945	130,826,772	126,714,475	123,249,736	117,117,773
d)	Supplementary capital	9,683,033	13,232,338	14,411,151	15,476,969	16,327,601	2,442,099	2,442,099	2,442,099	2,442,099	124,015	9,691,785	13,232,735	14,411,547	15,442,646	16,350,268
e)	Total capital	152,007,278	159,836,329	156,252,347	153,054,321	149,678,346	7,762,778	7,613,526	7,471,341	7,326,298	4,381,827	138,659,730	147,059,507	144,126,022	141,692,382	134,468,041
f)	Total risk weighted assets	712,605,443	698,845,389	673,555,498	676,244,016	658,500,506	34,120,406	33,468,089	30,750,980	28,434,824	27,477,214	665,697,060	687,133,343	632,263,484	638,903,698	622,503,734
g)	Core capital/total deposit liabilities	22.2%	23.5%	22.8%	24.0%	24.3%	14.0%	14.8%	15.8%	16.3%	14.4%	21.6%	23.0%	22.5%	23.4%	22.6%
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)	14.2%	15.5%	14.8%	16.0%	16.3%	6.0%	6.8%	7.8%	8.3%	6.4%	13.6%	15.0%	14.5%	15.4%	14.6%
j)	Core capital/total risk weighted assets	20.0%	21.0%	21.1%	20.3%	20.3%	15.6%	15.5%	16.4%	17.2%	15.5%	19.4%	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%	10.5%	10.5%	10.5%
l)	Excess/(deficiency)(j-k)	9.5%	10.5%	10.6%	9.8%	9.8%	5.1%	5.0%	5.9%	6.7%	5.0%	8.9%	9.0%	10.0%	9.3%	8.5%
m)	Total capital/total risk weighted assets	21.3%	22.9%	23.2%	22.6%	22.7%	22.8%	22.7%	24.3%	25.8%	15.9%	20.8%	21.4%	22.8%	22.2%	21.6%
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)	6.8%	8.4%	8.7%	8.1%	8.2%	8.3%	8.2%	9.8%	11.3%	1.4%	6.3%	6.9%	8.3%	7.7%	7.1%
5	**Liquidity**															
a)	Liquidity Ratio	54.8%	57.3%	63.4%	60.0%	61.0%	63.4%	64.8%	63.5%	69.8%	70.0%	51.5%	54.9%	61.3%	57.3%	59.3%
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)	34.8%	37.3%	43.4%	40.0%	41.0%	43.4%	44.8%	43.5%	49.8%	50.0%	31.5%	34.9%	41.3%	37.3%	39.3%

KEY PERFORMANCE HIGHLIGHTS:



MESSAGE FROM THE DIRECTORS:

The Directors have approved payment of an interim dividend of Kshs.1.50 (2025:Kshs.1.00) for every ordinary share held. The interim dividend will be payable to the shareholders in the company's register on the close of business on 25th November, 2026 (the closing date for determination of entitlements) and will be paid on or immediately after 4th December, 2026. These financial statements are extracts from the books of Co-operative Bank of Kenya Limited. The complete set of quarterly financial statements can be accessed on the institution's website: **www.co-opbank.co.ke.**

The financial statements were approved by the Board of Directors on 11th November 2026 and signed on its behalf by:

Signed: Mr. John Murugu, OGW
Chairman

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

we are you

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