## The Board of Directors is pleased to announce the Un-audited results of the Group and the Bank for the Period ended 31 March 2024

## STATEMENT OF FINANCIAL POSITION

1	STATEMENT OF FINANCIAL POSITIO	N	GROUP		к	INGDOM BANK	(		CO-OP BANK	
A	ASSETS	31-Mar-24 KSHS.'000 (Un-audited)	KSHS.'000	31-Mar-23 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	KSHS.'000	31-Mar-23 KSHS.'000 (Un-audited)		31-Dec-23 KSHS.'000 Audited	31-Mar-23 KSHS.'000 (Un-audited)
1 2	Cash (local and foreign) Balances due from Central Bank	12,814,412 21,052,994		11,532,744 15,717,375	744,899 1,012,500	735,430 1,232,174	542,912 621,712		8,709,925 19,305,088	7,748,245 15,095,662
3	of Kenya Kenya Government and other securities held for dealing purposes	-	22,120,397	-	-	1,232,174		20,040,494	19,000,000	
	Financial Assets at Fair Value through profit and loss(FVTPL) Investment Securities: Held at Amortised Cost- Kenya Government	- 102,966,050	90,352,052	- 80,664,280	7,396,041	7,396,041	- 7,583,296	95,570,009	82,956,012	73,080,984
a.b b.a	Securities Investment Securities: Held at Amortised Cost- Other Securities Investment Securities: Fair Value through other comprehensive	- 97,246,722	- 98,695,811	- 98,567,565	- 13,555,823	13,563,745	- 15,240,978	- 83,690,899	- 84,804,458	83,326,586
b.b	income(-FVOCI) Kenya Government Securities Investment Securities: Fair Value through other comprehensive	1,700,226	1,775,185	1,811,568	-		-	1,682,386	1,703,461	1,795,88
6	income(FVOCI)- Other Securities Deposits and balances due from local	10,223,522	10,220,865	14,321,242	1,338,528	527,343	188,413	5,868,806	4,911,513	11,636,50
7	banking institutions Deposits and balances due from	35,490,808	17,054,265	4,091,558	443,301	272,647	61,684		16,817,539	4,067,00
8	banking institutions Tax recoverable		654,776	109	-	-	109	-	790,836	
9 10	Loans and advances to customers (net) Balances due from banking	378,101,298	374,227,421	360,105,869	10,358,326	9,816,134	7,152,895	364,480,589	360,387,386	350,672,44
11 12 13 14	institutions in the group Investments in associates Investments in subsidiary companies Investment in joint ventures Investment in properties	2,943,934 - - -	2,711,086 - -	2,611,721 - -	10,916 255,039 - -	10,916 255,039 -	12,640 6,039 -	706,444 3,884,925 - -	706,444 3,884,925 - -	706,44 3,884,92
15	Property, plant and equipment	10,821,079	11,127,243	8,228,966	1,165,163	- 1,093,073	998,441	9,383,950	9,340,487	6,763,49
16 17 18	Prepaid lease rentals Intangible assets Deferred tax asset	31,931 5,940,920 6,388,527	32,083 5,964,704 6,338,746	32,541 7,518,001 6,679,414	- 26,180 129,511	31,235 129,511	- 95,688 351,903	31,931 2,550,317 6,303,645	32,083 2,595,668 6,163,371	32,54 4,078,04 6,088,70
19 20	Retirement benefit asset Other assets	28,949,511	-	-	1,367,676	1,657,110	1,337,914		-	
21	TOTAL ASSETS		671,131,286					663,710,309		
В	LIABILITIES									
22	Balances due to Central Bank Of Kenya Customer deposits	-	451,642,048	410 755 245	1,268,187	2,282,595	1,413,531 9,812,543	5,000,000	7,000,000	405 796 20
24	Deposits and balances due to local banking institutions	17,449,729	4,457,255	17,422,114	- 14,941,927	12,290,313	9,012,545	17,449,729	432,546,298	17,422,11
25	Deposits and balances due to banking institutions abroad	2,383,124	23	4,344,746	-		-	1,900,494	1,645,509	4,117,11
26 27 28	Other money market deposits Borrowed funds Balances due to banking institutions in the group	- 60,059,674 -	- 67,334,316 -	- 48,394,395 -	- 19,172,388 -	19,859,303	۔ 20,411,443 -	- 34,773,177 -	- 40,086,007 -	26,161,45
29 30	Tax payable Dividends payable	2,561,139		1,994,563 -	185,873	185,873	-	2,317,021	-	1,867,72
81 82	Deferred tax liability Retirement benefit liability	-	-	-	-		-	-	-	
33 34	Other liabilities TOTAL LIABILITIES	24,748,425 588,959,210	34,018,543 557,452,186	26,275,561 518,186,624	496,444 <b>36,064,819</b>	619,556 <b>35,243,640</b>	367,326 <b>32,004,842</b>	22,344,460 545,238,549	32,307,963 517,694,352	
C	SHAREHOLDERS' FUNDS									
35 36 37	Paid up/Assigned capital Share premium/(discount) Revaluation reserve	5,867,181 1,911,925 1,392,042	1,911,925	5,867,180 1,911,925 1,549,437	1,867,947 3,087,449 -	1,867,947 3,087,449	1,867,947 3,087,449 -	5,867,180 1,911,925 1,448,823	5,867,180 1,911,925 1,448,823	5,867,18 1,911,92 1,470,57
38 39	Retained earnings/ Accumulated losses Statutory Loan Loss Reserve	119,459,891 30,364	111,887,778 53,490	103,781,254 70,305	(1,168,748)	(1,496,645)	(1,895,550) -	108,689,187 -	102,921,832	95,702,27
40 41	Other Reserves Proposed dividends	(10,727,896) 8,800,770	(16,956,216) 8,800,770	(9,754,854) 8,800,770	(2,047,564)	- (1,981,993)	(870,064)	(8,611,017) 8,800,770	(14,759,773) 8,800,770	(8,645,519 8,800,77
42 43	Capital grants TOTAL SHAREHOLDERS' FUNDS	364,893	369,512 113,558,596	383,369 112,609,387	- 1,739,084	- 1,476,758	2,189,782	364,893 118,471,761	369,512	383,36
43.1 <b>44</b>	Non-Controlling Interest TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	(1,386,446) 714,671,934	120,504 671,131,286	269,940 631,065,950	- 37,803,903	36,720,398	- 34,194,624	- 663,710,309	- 624,254,621	585,926,40
	STATEMENT OF COMPREHENSIVE	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Dec-23	31-Mar-2
	INCOME	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'000	KSHS.'00
1.0	INTEREST INCOME	(Un-audited)		,	(Un-audited)			(Un-audited)		(Un-audited
1.1 1.2	Loans and advances Government securities	12,446,509 6,231,005	23,132,315	10,020,829 5,131,145	342,313 663,197	986,263 2,703,597	182,436 678,704	5,567,808	20,428,718	9,757,19
1.3 1.4	Deposits and placements with banking Institutions Other Interest Income	736,436	1,080,048	418,368	15,986	45,912 2,599	2,004	393,975	680,788	48,00
1.5	Total Interest Income	19,413,950	69,066,068	15,570,342	1,021,496		863,144	17,942,737	64,475,772	14,257,64
2.0	INTEREST EXPENSE									
2.1 2.2	Customer deposits Deposits and placements from	6,386,834 300,885	18,228,414 1,246,586	3,945,813 90,581	368,187 21,270	905,937 21,021	168,388 9,876	6,008,528 279,615	17,304,740 1,225,565	3,774,88 80,70
2.3 <b>2.4</b>	banking institutions Other Interest Expenses Total Interest Expenses	1,025,496	4,360,186	761,399	4,243	18,607	4,696		4,272,291	752,00
2.4 3	NET INTEREST INCOME/(LOSS)	7,713,215		4,797,794	393,700	945,565	182,960			4,607,60
	NON- INTEREST INCOME	11,100,155	15/250/001	10,772,515	021,750	2,752,000	000,101	10,055,511	11,013,110	51050101
4						154,457	35,550	2,858,973	11,499,023	3,354,30
	Fees and commissions on loans and	2,891,917	12,254,271	3,389,850	32,944					2,091,90
4.1	Fees and commissions on loans and advances Other Fees and commissions	2,891,917 2,565,206		3,389,850 2,497,700	32,944 44,061	191,763	36,560	2,104,610	8,320,843	
4.1 4.2 4.3	advances Other Fees and commissions Foreign exchange trading income/ (loss)	2,565,206 1,443,762	10,125,725	2,497,700 1,103,458			36,560 36,595		2,877,509	1,001,17
4.1 4.2 4.3 4.4 4.5	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income	2,565,206 1,443,762 8,317 166,162	10,125,725 3,181,189 900,563	2,497,700 1,103,458 333 107,649	44,061 15,504 - 4,540	191,763 105,366 15,498	36,595 - 300	1,301,402 - 128,188	2,877,509 86,668 487,609	61,97
4.1 4.2 4.3 4.4 4.5 <b>4.6</b>	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income <b>Total Non-interest income</b>	2,565,206 1,443,762 8,317 166,162 <b>7,075,364</b>	10,125,725 3,181,189 900,563 <b>26,461,749</b>	2,497,700 1,103,458 333 107,649 <b>7,098,990</b>	44,061 15,504 - 4,540 <b>97,049</b>	191,763 105,366 15,498 <b>467,084</b>	36,595 - 300 <b>109,005</b>	1,301,402 - 128,188 <b>6,393,173</b>	2,877,509 86,668 487,609 23,271,652	61,97 <b>6,509,3</b> 4
4.1 4.2 4.3 4.4 4.5 <b>4.6</b> <b>5.0</b>	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income	2,565,206 1,443,762 8,317 166,162	10,125,725 3,181,189 900,563 <b>26,461,749</b>	2,497,700 1,103,458 333 107,649	44,061 15,504 - 4,540	191,763 105,366 15,498	36,595 - 300	1,301,402 - 128,188 <b>6,393,173</b>	2,877,509 86,668 487,609 23,271,652	61,97 <b>6,509,3</b> 4
4.1 4.2 4.3 4.4 4.5 <b>4.6</b> <b>5.0</b> <b>6.1</b>	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	2,565,206 1,443,762 8,317 166,162 <b>7,075,364</b> 18,776,099	10,125,725 3,181,189 900,563 <b>26,461,749</b> <b>71,692,630</b> 6,008,159	2,497,700 1,103,458 333 107,649 <b>7,098,990</b> <b>17,871,538</b> 1,532,442	44,061 15,504 - 4,540 97,049 - 724,845 (22,130)	191,763 105,366 15,498 <b>467,084</b> <b>3,259,890</b> 320,933	36,595 - 300 109,005 789,189 12,071	1,301,402 - 128,188 <b>6,393,173</b> <b>17,026,514</b> 1,606,691	2,877,509 86,668 487,609 <b>23,271,652</b> 64,944,828 5,541,094	61,97 <b>6,509,3</b> 4 <b>16,159,39</b> 1,520,07
4.1 4.2 4.3 4.4 4.5 <b>4.6</b> <b>5.0</b> 6.1 6.2 6.3	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments	2,565,206 1,443,762 8,317 166,162 <b>7,075,364</b> <b>18,776,099</b> 1,592,947 4,461,272 31,734	10,125,725 3,181,189 900,563 <b>26,461,749</b> <b>71,692,630</b> 6,008,159 16,690,247 264,494	2,497,700 1,103,458 333 107,649 7,098,990 17,871,538 1,532,442 3,960,762 29,491	44,061 15,504 - 4,540 97,049 - 724,845 (22,130) 208,709 2,990	191,763 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486	36,595 - 300 109,005 789,189 12,071 183,380 2,560	1,301,402 	2,877,509 86,668 487,609 <b>23,271,652</b> <b>64,944,828</b> 5,541,094 15,247,267 192,496	61,97 <b>6,509,34</b> <b>16,159,39</b> 1,520,07 3,583,64 13,72
4.1 4.2 4.3 4.4 4.5 <b>4.6</b> <b>5.0</b> 6.1 6.2 6.3 6.3 6.4	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs	2,565,206 1,443,762 8,317 166,162 <b>7,075,364</b> <b>18,776,099</b> 1,592,947 4,461,272 31,734 281,367	10,125,725 3,181,189 900,563 <b>26,461,749</b> <b>71,692,630</b> 6,008,159 16,690,247	2,497,700 1,103,458 333 107,649 <b>7,098,990</b> <b>17,871,538</b> 1,532,442 3,960,762	44,061 15,504 4,540 97,049 724,845 (22,130) 208,709	191,763 105,366 15,498 <b>467,084</b> <b>3,259,890</b> 320,933 552,297	36,595 - 300 <b>109,005</b> <b>789,189</b> 12,071 183,380	1,301,402 	2,877,509 86,668 487,609 <b>23,271,652</b> 64,944,828 5,541,094 15,247,267	61,97 <b>6,509,34</b> <b>16,159,39</b> 1,520,07 3,583,64 13,72 257,63
<ol> <li>4.1</li> <li>4.2</li> <li>4.3</li> <li>4.4</li> <li>4.5</li> <li>4.6</li> <li>5.0</li> <li>6.1</li> <li>6.2</li> <li>6.3</li> <li>6.4</li> <li>6.5</li> <li>6.6</li> <li>6.7</li> </ol>	advances Other Fees and commissions Foreign exchange trading income/ (loss) Dividend income Other income <b>Total Non-interest income</b> <b>Total OPERATING INCOME</b> <b>OTHER OPERATING EXPENSES</b> Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and	2,565,206 1,443,762 8,317 166,162 <b>7,075,364</b> <b>18,776,099</b> 1,592,947 4,461,272 31,734 281,367	10,125,725 3,181,189 900,563 <b>26,461,749</b> <b>71,692,630</b> 6,008,159 16,690,247 264,494 779,080 2,744,813 978,732	2,497,700 1,103,458 333 107,649 7,098,990 17,871,538 1,532,442 3,960,762 29,491 278,133	44,061 15,504 - 4,540 <b>97,049</b> <b>724,845</b> (22,130) 208,709 2,990 15,779	191,763 105,366 15,498 <b>467,084</b> <b>3,259,890</b> 320,933 552,297 10,486 47,526	36,595 - - 3000 109,005 - 789,189 - 12,071 183,380 2,560 10,619	1,301,402 - 128,188 <b>6,393,173</b> <b>17,026,514</b> 1,606,691 4,020,724 14,657 258,466 602,711 260,204	2,877,509 86,668 487,609 <b>23,271,652</b> 64,944,828 5,541,094 15,247,267 192,496 701,845	1,001,17 61,97 <b>6,509,34</b> <b>16,159,39</b> 1,520,07 3,583,64 13,72 25,763 552,41 207,09 2,546,43

		21 11-1 24	GROUP	21 May 22		INGDOM BANI		CO-OP BANK 31-Mar-24 31-Dec-23 31-Mar-23			
		31-Mar-24 KSHS.'000		31-Mar-23	31-Mar-24	31-Dec-23	31-Mar-23		31-Dec-23		
		(Un-audited)		KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited)	KSHS.'000 (Un-audited)	KSHS.'000 Audited	KSHS.'000 (Un-audited	
7	Profit/(Loss) before tax and	8,911,867	32,018,124	8,056,070	341,680	1,063,532	256,255	8,038,686	29,616,457	7,478,370	
	exceptional items	0,911,007	52,010,124	8,050,070	541,060	1,005,552	250,255	0,030,000	29,010,437	1,470,370	
3	Exceptional items-Early Retirement Costs	-		-	-		-	-	-		
3	Exceptional items-Share of profit of associate	100,069	345,725	93,082	-		-	-	-		
)	Profit/(Loss) before tax	9,011,936		8,149,152	341,680	1,063,532	256,255	8,038,686		7,478,370	
0 1	Current tax Deferred tax	2,484,702 (52,822)	9,367,564 (192,081)	2,360,448 (322,051)		185,981 222,392	-	2,411,606 (140,275)	8,653,052 (510,089)	2,243,793 (249,659	
2	Profit/(loss) after tax and	6,580,056		6,110,756	341,680	655,159	256,255	5,767,355		5,484,232	
	exceptional items OTHER COMPREHENSIVE INCOME:										
	Gains/(Losses) from translating the financial statements of foreign operations	-		-	-		-	-	-		
3.2	Fair value changes in available-for-	6,083,105	(8,361,591)	(2,119,390)	(65,571)	(996,073)	(870,064)	6,148,756	(7,363,660)	(1,249,405	
3.3	sale financial assets Revaluation Surplus on property,	-	-	-	-		-	-	-		
3.4	Plant and Equipment Share of other comprehensive										
	income of associates		-	-	-		-	-	-		
3.5	Income tax relating to components of other comprehensive income	-	-	-	-		-	-	-		
4	OTHER COMPREHENSIVE INCOME NET OF TAX	6,083,105	(8,361,591)	(2,119,390)	(65,571)	(996,073)	(870,064)	6,148,756	(7,363,660)	(1,249,405	
15	TOTAL COMPREHENSIVE INCOME	12,663,161	14,826,776	3,991,366	276,109	(340,914)	(613,810)	11,916,111	14,109,834	4,234,82	
	Basic Earnings per share	1.12		1.04	-		-	0.98	3.66	0.9	
	Diluted Earnings per share Dividend per share	1.12	3.92 1.50	1.04			-	0.98	3.66 1.50	0.9	
	Dividend per snare		1.50						1.50		
11	OTHER DISCLOSURES	31-Mar-24 KSHS.'000 (Un-audited)	KSHS.'000	31-Mar-23 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	31-Mar-23 KSHS.'000 (Un-audited)	31-Mar-24 KSHS.'000 (Un-audited)	31-Dec-23 KSHS.'000 Audited	31-Mar-2 KSHS.'00 (Un-audited	
I	NON PERFORMING LOANS AND	(On-addited)	Auuneu	(On-addited)	(On-addited)	Auditeu	(On-auditeu)	(On-addited)	Auditeu	(on-audited	
)	ADVANCES Gross non-performing loans and advances Less	66,495,807	66,942,745	55,683,664	3,436,195	3,209,562	4,371,958	62,236,281	62,803,777	50,935,17	
) )	Interest in suspense Total Non-performing loans and advances (a-b)	5,144,728 61,351,079		6,221,989 49,461,675	518,276 2,917,919	540,428 2,669,134	1,033,500 3,338,458	4,569,413 57,666,868	4,561,732 58,242,046	5,153,76 45,781,41	
	Less	22.040.040	22.404.524	20 407 452	4 202 54 4	4 224 206	4 0 0 7 0 0 7	22.205.242	34 550 000	26 202 50	
l) :)	Loan loss provisions Net Non performing loans (c-d)	33,840,940 27,510,139		28,407,152 21,054,523	1,282,514 1,635,405	1,231,386 1,437,748	1,907,883 1,430,575	32,285,242 25,381,626	31,559,060 26,682,986	26,283,58 19,497,83	
)	Discounted Value of Securities	32,428,371	32,297,222	21,038,558	1,578,779	1,365,103	1,470,978	30,423,679	30,032,617	19,382,87	
)	Net NPLs Exposure (e-f)	(4,918,232)	(3,620,035)	15,965	56,626	72,645	(40,403)	(5,042,053)	(3,349,630)	114,95	
! I)	INSIDER LOANS AND ADVANCES Directors, shareholders and associates	7,563,704	6,799,691	7,911,678	8,734	9,076	-	7,554,970	6,790,615	7,911,67	
)	Employees	12,826,372		12,536,313	283,677	267,683	168,126	12,470,979	12,521,785	12,359,29	
)	Total insider loans, advances and other facilities	20,390,076	19,606,969	20,447,991	292,411	276,759	168,126	20,025,949	19,312,400	20,270,974	
)	OFF-BALANCE SHEET ITEMS Letters of credit,guarantees,	17,392,076	21,018,871	34,873,520	458,408	461,879	367,228	16,842,665	20,504,640	34,492,11	
	acceptances										
) )	Forwards, swaps and options Other contingent liabilities	20,911,840	12,873,967	1,290,695	437,835	697,835	1,824,970	20,474,005	12,176,132	(534,275	
Í)	Total contingent liabilities	38,303,916	33,892,838	36,164,215	896,243	1,159,714	2,192,198	37,316,670	32,680,772	33,957,83	
	CAPITAL STRENGTH										
)	Core capital		106,748,413		3,486,300	3,329,239			101,262,154	91,389,00	
) )	Minimum Statutory Capital Excess/( deficiency)	1,000,000	1,000,000 105,748,413	1,000,000 94,236,716	1,000,000 2,486,300	1,000,000 2,329,239	1,000,000 1,579,816	1,000,000 103,000,937	1,000,000 100,262,154	1,000,00 90,389,00	
í)	Supplementary capital	20,941,839		5,349,824	-	,,	-	20,956,034	25,396,094	5,330,10	
)	Total capital	131,928,248	132,188,340	100,586,540	3,486,300	- 3,329,239	2,579,816	124,956,971	126,658,247	96,719,11	
)	Total risk weighted assets	609,853,780		583,462,309	17,509,546	16,830,450	12,474,445		570,279,516		
)	Core capital/total deposit liabilities Minimum Statutory Ratio	22.3% 8.0%	23.4% 8.0%	22.7% 8.0%	23.3% 8.0%	27.1% 8.0%	26.3% 8.0%	21.8% 8.0%	23.1% 8.0%	21.59 8.09	
	Excess/( deficiency)	14.3%		14.7%	15.3%	19.1%	18.3%	13.8%	15.1%	13.59	
	Core capital/total risk weighted assets	18.2%	18.2%	16.3%	19.9%	19.8%	20.7%	17.1%	17.8%	16.3	
)	Minimum Statutory Ratio Excess/( deficiency)(j-k)	10.5% 7.7%	10.5% 7.7%	10.5% 5.8%	10.5% 9.4%	10.5% 9.3%	10.5% 10.2%	10.5% 6.6%	10.5% 7.3%	10.59 5.89	
1)	Total capital/total risk weighted	21.6%		5.8% 17.2%	9.4% 19.9%	9.3% 19.8%	20.7%	20.6%	22.2%	17.39	
	assets Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.59	
)	Excess/( deficiency)(m-n) Adjusted Core Capital/Total Deposit	7.1%		2.7%	5.4%	5.3%	6.2%	6.1%	7.7%	2.89	
)				16.3%						16.39	
)	Liabilities			. 0. 5 %						10.31	
))))	Liabilities Adjusted Core Capital/Total Risk Weighted Assets Adjusted Total Capital/Total Risk			17.2%						17.39	
))))	Liabilities Adjusted Core Capital/Total Risk Weighted Assets			17.2%						17.39	
)))) ))	Liabilities Adjusted Core Capital/Total Risk Weighted Assets Adjusted Total Capital/Total Risk Weighted Assets LIQUIDITY									17.39	
1) 2) 2) 3) 5 3) 2)	Liabilities Adjusted Core Capital/Total Risk Weighted Assets Adjusted Total Capital/Total Risk Weighted Assets	51.2% 20.0%		17.2% 50.6% 20.0%	145.5% 20.0%	162.0% 20.0%	232.6% 20.0%	49.7% 20.0%	52.1% 20.0%	17.39 42.29 20.09	

\*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.

The financial statements were approved by the Board of Directors on 15th May 2024 and signed on its behalf by:

Signed: Mr. John Murugu, OGW Chairman

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

