CO-OPERATIVE BANK
We are you

Financial Highlights for Co-opholdings Co-operative Society AGM on 25th April 2025

Largest Co-operative Bank in Africa - **15 Million Members**

Successful Universal Banking Model, **Increased Dominance** in Kenya

Growth, Resilience and Agility

Kshs. 743.2 Billion in Total Assets

5,863 Skilled, Motivated Staff Members

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Strong Financial Position (Kshs. Billions)

Kshs. Billions	FY 2024	FY 2023	% Growth	
Total Assets	743.2	671.1	10.7%	
Net Loan book	373.7	374.2	-0.1%	
Government Securities	271.6	189.0	15.1%	
Total Deposits	508.9	456.1	11.6%	
Borrowed Funds	55.4	67.3	-17.7%	
Shareholder's Funds	145.4	113.6	28.0%	

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Subsidiary Contribution

	FY 2024 KShs	FY 2023 KShs	Growth KShs	Growth %
Co-operative Bank of Kenya Ltd	31,303,207	29,616,456	1,686,752	5.7%
Co-operative Bank of South Sudan Ltd	11,065	291,299	- 280,234	-96.2%
Co-opTrust Investment Services Ltd	386,445	226,021	160,423	71.0%
Co-op Bancassurance Intermediary Ltd	1,201,660	877,137	324,522	37.0%
Kingdom Securities Ltd	74,209	13,191	61,018	462.6%
Kingdom Bank Ltd	1,068,427	1,080,687	- 12,260	-1.1%
Co-op Bank and Subsidiaries Total	**34,045,012**	**32,104,792**	**1,940,221**	**6.0%**
Associates share of profit	735,307	259,058	476,250	184.0%
Group Profit Before Tax	**34,780,319**	**32,363,849**	**2,416,470**	**7.5%**
Income Tax Expense	9,323,974	9,175,482	148,492	1.6%
Group Profit After Tax	**25,456,345**	**23,188,367**	**2,267,978**	**9.8%**

Sustainable Profitability

Kshs. Billions	FY 2024	FY 2023	YoY Change	
Total Interest Income	86.25	69.07	24.9%	
Total Interest Expenses	34.73	23.84	45.7%	
Net Interest Income	**51.52**	**45.23**	**13.9%**	
Fees and commissions on loans and advances	11.03	12.25	-10.0%	
Other Fees and commissions	12.07	10.13	19.2%	
Foreign exchange trading income	4.97	3.18	56.4%	
Other income	1.05	0.90	16.6%	
Total Operating Income	**80.65**	**71.69**	**12.5%**	
Loan loss provision	8.66	6.01	44.2%	
Staff costs	18.32	16.69	9.8%	
Other operating expenses	19.70	16.98	16.1%	
Total Operating expenses	**46.69**	**39.67**	**17.7%**	
Profit before tax and exceptional items	33.96	32.02	6.1%	
Exceptional items-Share of profit of associate	0.82	0.35	137.9%	
Profit Before Tax	**34.78**	**32.36**	**7.5%**	
Income tax	9.32	9.18	1.6%	
Profit After Tax	**25.46**	**23.19**	**9.8%**	

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Dividend Payment

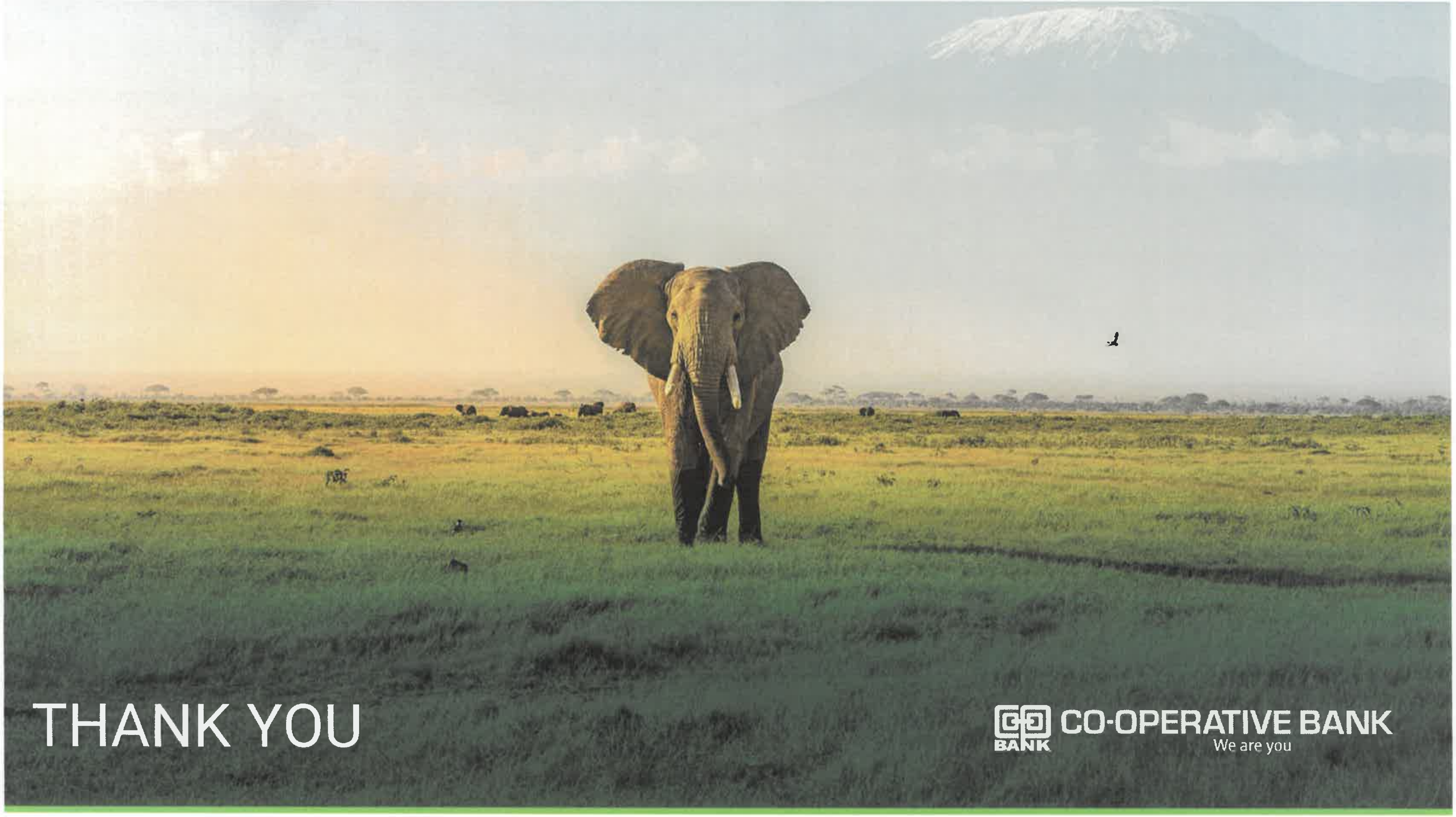
The Co-operative Bank Group continues to showcase solid financial performance.

Supported by the *2025-2029 Good to Great Corporate Strategic Plan*, the Bank will continue to pursue strategic initiatives that focus on resilience and growth in the various sectors of the economy. The Bank will continue to leverage the unique synergies in the over 15-million-member co-operative movement, that is the largest in Africa, to grow its market share.

The Board of Directors has recommended, subject to shareholders approval at the next AGM to be held on 16th May 2025, a dividend payment of KShs. 1.50 per share (Kshs. 8.8 Billion payment).

Dividend Payment

1. The Strategic and majority shareholder of the Bank, Co-opholdings Cooperative Society will receive a single bullet payment of Kshs. 5.68 Billion to distribute.
2. This is a Kshs.1.50 return for every Kshs. 1.00 invested in the Bank, an exemplary return for the Co-operative Movement.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