Credit Bank My Friend, My Bank

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE YEAR ENDED 31st DECEMBER 2017 III OTHER DISCLOSURE

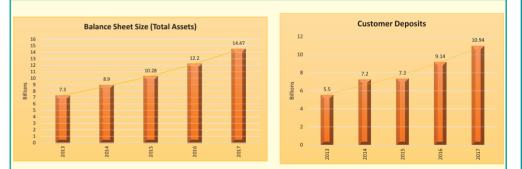
	GROUP		BANK	
I STATEMENT OF FINANCIAL POSITION	at Dec. action	Dec. Dec.	Dec 2016	Dec. 2017
	31 Dec, 2016 Shs. '000'	31 Dec, 2017 Shs. '000'	31 Dec, 2016 Shs. '000'	31 Dec, 2017 Shs. '000'
A ASSETS	Audited	Audited	Audited	Audited
1 Cash (both Local & Foreign)	303,548	291,143	292,289	264,755
2 Balances due from Central Bank of Kenya	534,460	704,422	534,460	704,422
3 Kenya Governmentand other securities held for dealing purposes	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-
5 Investment Securities:	-	-	-	-
a) Held to Maturity: a. Kenya Government securities	1,470,111	1,763,334	1,470,111	1,763,334
b. Other securities	1,470,111	1,763,334	1,470,111	1,763,334
b) Available for sale:	732,443	503,680	732,443	503,680
a. Kenya Government securities	696,234	479,885	696,234	479,885
b. Other securities	36,209	23,795	36,209	23,795
6 Deposits and balances due from local banking institutions	343,658	243,417	343,658	243,417
7 Deposits and balances due from banking institutions abroad	93,892	394,289	93,892	394,289
8 Tax recoverable	-	-	-	-
9 Loans and advances to customers (net)	7,899,394	9,698,546	7,899,394	9,698,546
10 Balances due from banking institutions in the group	-	-	-	-
11 Investments in associates	-	-		
12 Investments in subsidiary companies13 Investments in joint ventures	-		1,000	1,000
14 Investment properties				
15 Property and equipment	305,043	291,203	305,013	291,186
16 Prepaid lease rentals	-		-	
17 Intangible assets	133,039	187,202	132,682	186,949
18 Deferred tax asset	125,065	114,750	125,076	114,759
19 Retirement benefit asset	-	-	· · · ·	-
20 Other assets	297,236	318,692	271,950	298,738
21 TOTAL ASSETS	12,237,889	14,510,677	12,201,968	14,465,074
B LIABILITIES				
22 Balances due to Central Bank of Kenya23 Customer deposits	0 127 201	10,020,706	-	10,020,706
24 Deposits and balances due to local banking institutions	9,135,301 315,305	10,939,796 79,348	9,135,301 315,305	10,939,796 79,348
25 Deposits and balances due to foreign banking institutions	-	465,538	-	465,538
26 Other money market deposits		-		-
27 Borrowed funds		_		
28 Balances due to banking institutions in the group			-	-
29 Tax payable	28,178	59	26,861	785
30 Dividends payable	-		-	-
31 Deferred tax liability	-	-	-	-
32 Retirement benefit liability	-	-		-
33 Other liabilities	295,252	352,349	264,927	314,533
34 TOTAL LIABILITIES	9,774,036	11,837,091	9,742,394	11,800,001
C SHAREHOLDERS' FUNDS				
35 Paid up /Assigned capital	1,949,163	2,390,786	1,949,163	2,390,786
36 Share premium/(discount)	457,977	88,705	457,977	88,705
37 Revaluation reserves			-	
38 Retained earnings/Accumulated losses	20,362	123,338	16,083	114,825
39 Statutory loan loss reserves	44,497	49,541	44,497	49,541
40 Other Reserves	(8,146)	(4,844)	(8,146)	(4,843)
41 Proposed dividends		26,060		26,060
42 Capital grants	-	-	-	-
43 TOTAL SHAREHOLDERS' FUNDS	2,463,853	2,673,586	2,459,574	2,665,073
44 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	12 227 990	14,510,677	12,201,968	14,465,074
44 TOTAL LIABLETIES AND SHAREHOLDERS TOTALS	12,237,889	14,510,077	12,201,900	
II STATEMENT OF COMPREHENSIVE INCOME				
II STATEMENT OF COMPREHENSIVE INCOME	31 Dec, 2016	31 Dec, 2017	31 Dec, 2016	31 Dec, 2017
II STATEMENT OF COMPREHENSIVE INCOME	Shs. 'ooo'	Shs. 'ooo'	Shs. '000'	31 Dec, 2017 Shs. '000'
				31 Dec, 2017
1.0 INTEREST INCOME	Shs. 'ooo' Audited	Shs. 'ooo' Audited	Shs. 'ooo' Audited	31 Dec, 2017 Shs. '000' Audited
1.0 INTEREST INCOME 1.1 Loans and advances	Shs. 'ooo' Audited	Shs. 'ooo' Audited	Shs. 'ooo' Audited	31 Dec, 2017 Shs. '000' Audited 1,252,434
 INTEREST INCOME Loans and advances Government securities 	Shs. 'ooo' Audited 1,382,773 167,693	Shs. '000' Audited 1,252,434 252,845	Shs. 'ooo' Audited 1,382,773 167,693	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845
 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 	Shs. 'ooo' Audited 1,382,773 167,693 18,804	Shs. 'ooo' Audited 1,252,434 252,845 24,301	Shs. 'ooo' Audited 1,382,773 167,693 18,804	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301
 INTEREST INCOME Loans and advances Government securities 	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221	Shs. 'ooo' Audited 1,252,434 252,845 24,301 3,736	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736
 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income 	Shs. 'ooo' Audited 1,382,773 167,693 18,804	Shs. 'ooo' Audited 1,252,434 252,845 24,301	Shs. 'ooo' Audited 1,382,773 167,693 18,804	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301
 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income 	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221	Shs. 'ooo' Audited 1,252,434 252,845 24,301 3,736	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736
 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Lustomer deposits 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490	Shs. 'ooo' Audited 1,252,434 252,845 24,301 3,736 1,533,317	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517
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 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 724,279	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 721,797	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - 771,692 802,798	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 721,797	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 724,279	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818	Shs. 'ooo' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - 771,692 802,798 96,471	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - - 739,499 793,818 182,288	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 771,797 802,693 96,471	31 Dec, 2017 Shs. 4000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517
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 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 3.4 Total interest expenses 3.5 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend lucome 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,967 1,244,765	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 5,8,428 - 88,840 568,532 1,362,349	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067	31 Dec, 2017 Shs. 4000' Audited 1,252,434 252,845 24,301 3,736 1,553,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 230,514 58,428
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Othal Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,957 1,244,765	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,325 1,235,067	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 <u>560,071</u> 1,353,194 136,272
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,967 1,244,765	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 238,975 58,428 - 88,840 568,532 1,362,349	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Othal Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,957 1,244,765	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,325 1,235,067	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 <u>560,071</u> 1,353,194 136,272
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total Interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - 771,692 802,798 36,347 187,978 36,347 - 121,172 441,967 1,244,765	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067	31 Dec, 2017 Shs. 4000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 230,514 58,428 230,514 58,428 230,514 560,071 1,353,194
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Othal Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 36,347 - 121,172 441,957 1,244,765 150,400 428,381 50,065 84,088	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 136,272 466,189 50,620 101,973
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.4 Amortisation charges 7.0 Other operating expenses 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,967 1,244,765 150,400 428,381 50,065 84,088 45,043	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 - 88,840 566,532 1,362,349 136,272 470,607 50,620 101,973 58,335	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 4,223,067	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 182,288 230,514 58,428 58,428 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.6 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend lncome 4.5 Other interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 6.8 Total Other Operating Expenses 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,967 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 4270,452	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 238,975 58,428 - 88,840 566,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 313,307 -	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 52,720	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 - 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 1,174,138
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest NCOME (LOSS) 4.0 NON-INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,957 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 313,307	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 852,720 270,082	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,553,194 - 136,272 466,189 50,620 101,973 58,233 45,913 314,847
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Mortisation charges 6.7 Other operating Expenses 6.8 Total Other Operating Expenses 7.0 Other operating expenses 8.0 Exceptional items 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 36,347 - 121,172 441,957 1,244,765 150,400 428,381 50,455 84,088 45,043 52,824 270,452 1,081,252	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 313,307 1,177,131	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 1721,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 84,087 45,028 84,087 45,028	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,553,194 - 136,272 466,189 50,620 101,973 58,323 314,847 1,174,138 179,056
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Othal OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges on property and equipment 6.6 Amortisation charges 7.0 Profit/(loss) before tax and exceptional items 8.0 Exceptional items 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 36,347 - 121,172 444,765 150,400 428,381 50,065 84,088 45,043 52,824 4270,452 1,081,252 163,513	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 84,087 45,028 84,087 45,028 1,076,932 158,135	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 230,514 58,428 - 88,840 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 1,174,138 179,056
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Total Interest expenses 2.5 Other Interest RCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rential charges 6.7 Other operating Expenses 7.0 Profit/(loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after exceptional items 10.0 Current tax 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 36,347 - 121,172 441,957 1,244,765 150,400 428,381 50,455 84,088 45,043 52,824 270,452 1,081,252	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 313,307 1,177,131	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 1721,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 84,087 45,028 84,087 45,028	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 230,514 58,428 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 179,056 - - - - - - - - - - - - -
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 7.0 Other operating Expenses 8.0 Exceptional items 8.0 Exceptional items 9.0 Profit/(Ioss) after exceptional items 10.0 Evered tax 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 121,172 441,957 1,244,765 150,400 428,381 50,665 84,088 45,043 52,824 270,452 1,081,252 163,513 53,908	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 733,48 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 313,307 1,177,131 185,218 - 185,218 51,138	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 425,50 50,065 84,087 45,028 158,135 - 158,135 - 158,135	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 - 136,272 466,189 50,620 101,973 58,323 314,847 1,174,138 179,056 - 179,056 - 10,318
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Othal Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 6.8 Total Other Operating Expenses 7.9 Profit/(loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after exceptional items 10.0 Current tax 11.0 Deferred tax 12.0 Profit/(Loss) after tax and exceptional items 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 36,347 - 121,172 444,765 150,400 428,381 50,065 84,088 45,043 52,824 4270,452 1,081,252 163,513	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 84,087 45,028 84,087 45,028 1,076,932 158,135	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 230,514 58,428 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 179,056 - - - - - - - - - - - - -
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest expenses 2.6 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rential charges 6.7 Other operating Expenses 7.0 Profit/(loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after exceptional items 1.0 Deferred tax 1.0 Deferred tax 1.0 Deferred tax 1.0 Other Comprehensive Income 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 121,172 441,957 1,244,765 150,400 428,381 50,665 84,088 45,043 52,824 270,452 1,081,252 163,513 53,908	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 425,50 50,065 84,087 45,028 158,135 - 158,135 - 158,135	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 - 136,272 466,189 50,620 101,973 58,323 314,847 1,174,138 179,056 - 179,056 - 10,318
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charges 6.3 Total Other Operating Expenses 7.0 Profit/(loss) after exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after tax and exceptional items 1.3 Colors(Loss) from translating the financial statements of foreign 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 121,172 441,957 1,244,765 150,400 428,381 50,665 84,088 45,043 52,824 270,452 1,081,252 163,513 53,908	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 425,50 50,065 84,087 45,028 158,135 - 158,135 - 158,135	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 - 136,272 466,189 50,620 101,973 58,323 314,847 1,174,138 179,056 - 179,056 - 10,318
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Diffectors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 7.0 Other Operating Expenses 7.2 Other operating expenses 8.3 Total Other Operating Expenses 7.9 Profit/(loss) after exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after tax and exceptional items 1.2 Outper dax 1.2 Orfered tax 1.2 Other comprehensive Income 1.3 Other Comprehensive Income 1.4 Other comprehensive Income 1.5 Cains/(Losses) from translating the financial statements of foreign operations	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 36,347 - 121,172 444,957 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452 1,081,552 163,513 53,908	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 739,533 75,533 75,533 75,533 75,533 75,533 75,533 75,532 75,555 75,555 75,555 75,555 75,555 75,555 75,	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 50,065 50,065 84,087 45,028 84,087 45,028 158,135 52,720 270,082 - 158,135 52,296 - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 1,779,056 38,892 10,318 129,846 - -
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest expenses 3.6 NET INTEREST INCOME 4.7 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 7.0 Profit/(loss) before tax and exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after exceptional items 1.0 Deferred tax 1.0 Deferred tax 1.0 Deferred tax 1.0 Deferred tax 1.2 Fair value changes in available for sale financial statements of foreign operations 1.2 Fair value changes in available for sale financial assets 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 96,471 187,978 36,347 - 121,172 121,172 441,957 1,244,765 150,400 428,381 50,665 84,088 45,043 52,824 270,452 1,081,252 163,513 53,908	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 425,50 50,065 84,087 45,028 158,135 - 158,135 - 158,135	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 - 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 - 136,272 466,189 50,620 101,973 58,323 314,847 1,174,138 179,056 - 179,056 - 10,318
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Total interest expenses 3.0 NET INTEREST INCOME/(LOSS) 4.0 NON-INTEREST INCOME/(LOSS) 4.1 Fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 5.0 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Diffectors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation charges 7.0 Other Operating Expenses 7.2 Other operating expenses 8.3 Total Other Operating Expenses 7.9 Profit/(loss) after exceptional items 8.0 Exceptional items 9.0 Profit/(loss) after tax and exceptional items 1.2 Outper dax 1.2 Orfered tax 1.2 Other comprehensive Income 1.3 Other Comprehensive Income 1.4 Other comprehensive Income 1.5 Cains/(Losses) from translating the financial statements of foreign operations	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - 771,692 802,798 36,347 - 121,172 444,957 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452 1,081,552 163,513 53,908	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 739,533 75,533 75,533 75,533 75,533 75,533 75,533 75,532 75,555 75,555 75,555 75,555 75,555 75,555 75,	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 50,065 50,065 84,087 45,028 84,087 45,028 158,135 52,720 270,082 - 158,135 52,296 - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 1,779,056 38,892 10,318 129,846 - -
 INTEREST INCOME Loans and advances Covernment securities Deposits and placements with banking institutions Other Interest Income Total interest income Total interest expenses Other interest expenses Other interest expenses NET INTEREST INCOME Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Other income Staff costs Directors' emoluments A portion charges Perciation charges Depreciation charges Other operating expenses Other operating expenses Other operating expenses Deroft/(loss) before tax and exceptional items Exceptional items Exceptional items Ourrent tax Deferred tax Other Comprehensive Income Gins/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Gins/(Losse) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 36,347 - 121,172 441,967 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452 1,081,252 1,	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 739,533 75,533 75,533 75,533 75,533 75,533 75,533 75,532 75,555 75,555 75,555 75,555 75,555 75,555 75,	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 50,065 50,065 84,087 45,028 84,087 45,028 158,135 52,720 270,082 - 158,135 52,296 - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 740,194 793,123 182,288 230,514 58,428 - 88,840 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,847 1,779,056 38,892 10,318 129,846 - -
 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Total Interest income ONTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Other fees and commissions on loans and advances Other income Foreign exchange trading income/(Loss) Dividend Income Strong exchange trading income/(Loss) Dividend Income Other income Total OPERATING EXPENSES Other income Staff costs Directors' emoluments A Rental charges Directors' emoluments A Rental charges Profit/(loss) before tax and exceptional items Exceptional items Profit/(loss) before tax and exceptional items Exceptional items Deferred tax Deferred tax Deferred tax Deferred tax Star of the comprehensive Income Gains/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment A Share of other comprehensive income of associates Income tax relating to components of other comprehensive income 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,967 1,244,765 84,088 45,043 52,824 270,429 163,513 - - 163,513 - - 163,513 - - - - - - - - - - - - - - - - - - -	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 313,307 313,307 313,307 313,307 313,307 313,307 313,307 - 147,7131 185,218 - 134,080 - - - - - - - - - - - - -	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,499 724,384 47,413 96,471 178,385 36,347 - 121,172 432,5067 150,400 424,550 50,065 84,087 435,028 52,720 150,400 424,550 50,065 84,087 43,502 84,087 43,502 50,065 84,087 158,135 - - - - - - - - - - - - - - - - - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 740,194 793,123 182,288 230,514 58,428 - - - - - - - - - - - - -
 INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Total interest expenses Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME NET INTEREST INCOME Pees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Other income Other income Other income Other income Other Interest expenses Other income Other income Other income Total Non-interest income Other income Staff costs Directors' emoluments A mortisation charges Depreciation charges Depreciation charges Otal Other operating expenses Stafl costs Depreciation charges Deprecipation charges Otal Other operating expenses Exceptional items Exceptional items Exceptional items Deferred tax Deferred tax Other Comprehensive Income Gians/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Propertypat and equipment Gins/(Losses) from translating the financial statements of foreign operations Fair value changes in available for sale financial assets Revaluation surplus on Propertypat and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 36,347 - 121,172 441,967 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452 1,081,252 1,	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 739,499 739,499 739,499 739,499 739,499 739,499 739,499 739,499 739,499 735,8428 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 1,177,131 185,218 51,138 5	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,375 1,235,067 150,400 424,550 50,065 84,087 45,028 52,720 150,400 424,555 84,087 45,028 52,720 150,400 424,555 50,065 84,087 45,028 52,720 - - - - - - - - - - - - - - - - - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 709,676 30,517 709,676 30,517 1,533,317 709,676 30,517 182,288 230,514 58,428 230,514 58,428 182,288 230,514 58,428 136,272 466,189 50,620 101,973 58,323 45,913 314,847 1,774,138 129,846 - - - - - - - - - - - - -
 INTEREST INCOME Laoras and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Total Interest income OINTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total Interest expenses Total Interest expenses NET INTEREST INCOME (LOSS) NON-INTEREST INCOME (LOSS) NON-INTEREST INCOME (LOSS) Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Other income Other income Total OPERATING EXPENSES Iomodia Control Context (Loss) Directors' emoluments Pereclation charge on property and equipment Amortisation charges Depreciption charge on property and equipment Amortisation charges Profit/(loss) before tax and exceptional items Exceptional items Exceptional items Profit/(loss) after exceptional items Exceptional items Deferred tax Other Comprehensive Income Goins/(Losses) from translating the financial statements of foreign operations of associates Revaluation surplus on Property. Juliant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income of associates Income tax relating to components of other comprehensive income 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 36,347 - 121,172 444,957 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452 1,081,252 163,513 53,908 - - - - - - - - - - - - - - - - - - -	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 733,488 238,975 58,428 238,975 58,428 238,975 58,428 182,288 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 3136,272 470,607 50,620 101,973 58,335 46,017 3136,272 470,607 50,522 1,362,349 - 136,272 470,607 50,520 101,973 58,335 46,017 3136,272 470,607 50,520 101,973 58,335 46,017 3136,272 47,0607 50,520 114,080 - - - - - - - - - - - - -	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,325 1,235,067 150,400 424,550 50,065 84,087 45,028 84,087 45,028 52,720 270,082 1,076,932 158,135 52,296 - 158,135 52,296 - 105,839 - - - - - - - - - - - - - - - - - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 740,194 793,123 182,288 230,514 58,428 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 135,148 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 14,717 133,148
 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Deposits and placement from banking institutions 2.3 Other interest expenses 2.4 Total interest expenses 2.5 Other interest expenses 2.6 NON-INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME (LOSS) 4.0 Other fees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income/(Loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-interest income 5.0 OTHER OPERATING INCOME 6.0 OTHER OPERATING INCOME 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Other operating Expenses 7.9 Droft/(loss) before tax and exceptional items 8.0 Exceptional items 9.0 Proft/(loss) before tax and exceptional items 8.0 Exceptional items 9.0 Proft/(loss) before tax and exceptional items 9.10 Deferred tax 10 Deferred tax 11.0 Deferred tax 12.0 Proft/(loss) from translating the financial statements of foreign operations 13. Gains/(Losses) from translating the financial assets 13. Revaluation surplus on Property, plant and equipment 14. Other comprehensive income of associates 13. Foreign the comprehensive income of associates 14. Other Comprehensive income of associates 15. Income tax relating to components of ther comprehensive income 14. Other Com	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 96,471 187,978 36,347 - 121,172 441,967 1,244,765 84,088 45,043 52,824 270,429 163,513 - - 163,513 - - 163,513 - - - - - - - - - - - - - - - - - - -	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 793,818 182,288 238,975 58,428 238,975 58,428 - 88,840 568,532 1,362,349 - 136,272 470,607 50,620 101,973 58,335 46,017 313,307 313,307 - 147,7131 185,218 - 134,080 - - - - - - - - - - - - -	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,499 724,384 47,413 96,471 178,385 36,347 - - - - - - - - - - - - - - - - - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 709,676 30,517 740,194 793,123 182,288 230,514 58,428 230,514 58,428 560,071 1,353,194 136,272 466,189 50,620 101,973 58,323 45,913 314,842 179,056 101,973 314,842 179,056 101,973 314,842 179,056 101,973 314,842 179,056 101,973 314,842 179,056 103,8892 10,318 129,846
 INTEREST INCOME Laoras and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest income Total Interest income OINTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total Interest expenses Total Interest expenses NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Other fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income Other income Other income Other income Total OPERATING EXPENSES Iomolar Staff costs Directors' emoluments Pereclation charge on property and equipment Amortisation charges Depretion charge on property and equipment Amortisation charges Profit/(loss) before tax and exceptional items Exceptional items Exceptional items Profit/(loss) after exceptional items Exceptional items Other Comprehensive Income Goins/(Losses) from translating the financial statements of foreign operations Revaluation surplus on Propertypant and equipment Gains/(Losses) from translating the financial statements of foreign operations Revaluation surplus on Propertypant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Directors's incomentes in come of associates 	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,279 47,413 - - - 771,692 802,798 36,347 - 121,172 444,957 1,244,765 150,400 428,381 50,065 84,088 45,043 52,824 270,452 1,081,252 163,513 53,908 - - - - - - - - - - - - - - - - - - -	Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 708,982 30,517 - 739,499 733,488 238,975 58,428 238,975 58,428 238,975 58,428 182,288 238,975 58,428 - 88,840 568,532 1,362,349 136,272 470,607 50,620 101,973 58,335 46,017 3136,272 470,607 50,620 101,973 58,335 46,017 3136,272 470,607 50,522 1,362,349 - 136,272 470,607 50,520 101,973 58,335 46,017 3136,272 470,607 50,520 101,973 58,335 46,017 3136,272 470,607 50,520 114,080 - - - - - - - - - - - - -	Shs. '000' Audited 1,382,773 167,693 18,804 5,221 1,574,490 724,384 47,413 - 771,797 802,693 96,471 178,385 36,347 - 121,172 432,325 1,235,067 150,400 424,550 50,065 84,087 45,028 84,087 45,028 52,720 270,082 1,076,932 158,135 52,296 - 158,135 52,296 - 105,839 - - - - - - - - - - - - - - - - - - -	31 Dec, 2017 Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,676 30,517 740,194 793,123 182,288 230,514 58,428 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 182,288 230,514 58,428 135,148 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 129,646 14,717 133,148

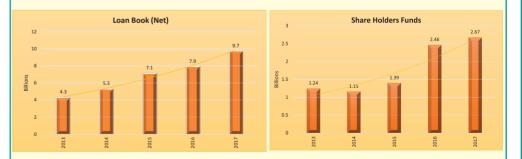
	31 December	31 December
	2016	2017
	Shs. '000'	Shs. '000'
	Audited	Audited
1.0 NON-PERFORMING LOANS AND ADVANCES		
(a) Gross Non-performing loans and advances	676,221	876,544
(b) Less: Interest in Suspense	106,017	145,687
(c) Total Non-Performing Loans and Advances (a-b)	570,204	730,857
(d) Less: Loan Loss Provision	355,231	326,442
(e) Net Non-Performing Loans and Advances(c-d)	214,973	404,415
(f) Discounted Value of Securities	214,973	404,415
(g) Net NPLs Exposure (e-f)		
2.0 INSIDER LOANS AND ADVANCES		
(a) Directors, Shareholders and Associates	240,720	558,101
(b) Employees	482,855	553,064
(c) Total Insider Loans and Advances and other facilities	723,575	1,111,165
3.0 OFF-BALANCE SHEET ITEMS		
(a) Letters of credit, guarantees, acceptances	3,108,148	7,246,797
(b) Forwards, swaps and options		-
(c) Other contingent liabilities	4,870,473	5,143,676
(d) Total Contingent Liabilities	7,978,621	12,390,473
4.0 CAPITAL STRENGTH		
(a) Core capital	2,423,222	2,594,315
(b) Minimum Statutory Capital	1,000,000	1,000,000
(c) Excess/(Dificiency)(a-b)	1,423,222	1,594,315
(d) Supplementary Capital	44,497	49,541
(e) Total Capital (a+d)	2,467,718	2,643,856
(f) Total risk weighted assets	10,800,801	16,678,825
(g) Core Capital/Total deposits Liabilities	26.1%	22.7%
(h) Minimum statutory Ratio	8.0%	8.0%
 Excess/(Deficiency) (g-h) 	18.1%	14.7%
(j) Core Capital / total risk weighted assets	22.4%	15.6%
(k) Minimum Statutory Ratio	10.5%	10.5%
 Excess (Deficiency) (j-k) 	11.9%	5.1%
(m) Total Capital/total risk weighted assets	22.8%	15.9%
(n) Minimum statutory Ratio	14.5%	14.5%
(o) Excess/(Deficiency) (m-n)	8.3%	1.4%
14 LIQUIDITY		
14.1 (a) Liquidity Ratio	32.7%	29.6%
14.2 (b) Minimum Statutory Ratio	20.0%	20.0%
14.3 (c) Excess (Deficiency) (a-b)	12.7%	9.6%

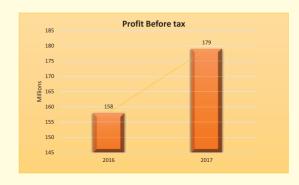
The above Statement of comprehensive Income and the statement of Financial Position are extracts of financial statements audited by PriceWaterhouseCoopers and received an unqualified opinion. A full set of the financial statements is available from the Company Secretary, our offices, or the institutions website: www.creditbank.co.ke. The financial statements were approved by the Board of Directors on 20th March 2018.

Betty Korir Chief Executive Officer

Moses Mwendwa Director







VISIT US AT ANY OF OUR BRANCH NETWORKS - HEAD OFFICE/KOINANGE: Mercantile House, Koinange Street | KISUMU BRANCH: Swan Centre, Oginga Odinga Road | KISII BRANCH: Hospital Road | NAKURU BRANCH: Giddo Plaza, Eldoret-Nakuru Highway | WESTLANDS BRANCH: Empress Office Suite, Ring Rd, Parklands | INDUSTRIAL AREA BRANCH: Butere Road | NAKURU BRANCH: Polo Centre along Kenyatta Avenue | ELDORET BRANCH: Zion Mall, Uganda Road | RONGAI BRANCH: Maasai Mall | MOMBASA BRANCH: Nyali Centre | THIKA BRANCH: Biashara Mall | LAVINGTON BRANCH: Lavington Mall | MACHAKOS BRANCH: MoluMalu Road | KITENGELA: Safari House | MERU TOWN BRANCH: Stemuki Building,Kirukuri Street | NAIROBI'S NGONG ROAD BRANCH: Silkwood Building | MOMBASA NKURUMAH BRANCH: Taiyebi Hse, Nkurumah