Credit Bank My Friend, My Bank AND OTHER DISCLOSURES FOR THE YEAR ENDED 31ST DECEMBER 2022

AUDITED FINANCIAL STATEMENTS AND OT

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10 Property Name and adjument 2/1.2.0 2/1.2.0 2/1.2.0 2/1.2.0 2/1.2.0 2/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 1/1.2.0 2/1.2.0 </td
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3) Retirement Benefit Liability 716.1 710.3 71
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33 Paid Up/ Assigned Capital 2,915,971 2,915,
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37 Proposed Diversities -
37 Proposed Diversities -
41 Minority interest TOTAL LABILITIES AND SHAREHOLDERS' FUNDS 25.893.492 25.721.643 25.971.150 57.71EMISNE OF COMPERATIONS 25.893.492 25.721.643 25.971.150 91 Deposits and Placements with Banking Institutions 1820.938 1.698.080 1820.939 92 Deposits and Placements with Banking Institutions 24.959 9.797 2.49.59 9.797 101 Interest Income 2.376.258 2.309.817 2.376.258 2.309.817 102 Other Interest Expenses 1.332.820 1.311.590 1.329.493 1.307.3 101 Interest Expenses 1.445.872 1.442.828 1.448.248 1.448.249 1.442.828 1.448.249 1.442.828 1.448.249 1.442.828 1.448.249 1.442.828 1.448.241 1.448.241 1.448.248 1
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EARNINGS PER SHARE- BASIC & DILUTED 4.45 (0.33) 4.74 (0.03)
DIVIDEND PER SHARE -DECLARED
OTHERDISCLOSURES 1.0 NON-PERFORMING LOANS AND ADVANCES 31st Dec 2021 31st Dec 2022 1.1 (a) forss Non-Performing Loans and Advances 5,021,994 5,774,555
1.2 (b) Less Interest in Suspense 794.388 1139.343
1.5 (e) Net Non-Performing Loans and Advances (c-d) 2,024,851 2,132,007
1.6 (f) Discounted Value of Securities 2,024,851 2,132,007 1.7 (g) Net NPLs Exposure (e-f) - - -
2.0 INSIDER LOANS AND ADVANCES 2.1 (a) Directors, Shareholders and Associates 695,079 626,183
2.1 (a) Directors, Shareholders and Associates 695,079 626,183 2.2 (b) Employees 966,597 908,053 2.3 (c) Total Insider Loans and Advances and other facilities 1,661,675 1,534,236
3.0 OFF-BALANCE SHEET ITEMS
3.1 (a) Letters of credit, Guarantees & Acceptances 8,004,438 5,896,159 3.2 (b) Forwards Swaps & Options 1,283,922 1,790,661 3.3 (c) Other Contingent Liabilities 250,940 378,527 3.4 (d) Total Contingent Liabilities 9,539,300 8,065,347
2.4 Contingent Lindividue
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3.4 (d) Iotal Contingent Liabilities 9,53*,300 8,05,347 4.0 CAPITAL STREMGTH 1,655,957 4.1 (a) Core capital 1,607,000 4.2 (b) Minimum Statutory (apital 1,607,000 4.3 (c) Supplementary Capital 1,667,659 4.4 (c) Supplementary Capital 1,667,659 4.5 (c) Trait Capital (a+d) 3,360,100 4.6 (f) Otal risk weighted assets 21,233,581 4.7 (d) Core Capital / Total Deposit Liabilities 8,0% 4.8 (f) Minimum Statutory Ratio 8,0% 4.9 (f) Excess/ (Deficiency) [g+h] 0,2% 4.10 (f) Minimum Statutory Ratio 10,5% 4.11 (f) Minimum Statutory Ratio 10,5% 4.12 (f) Excess/ (Deficiency) [g+h] 0,2% 4.13 (m) Minimum Statutory Ratio 10,5% 4.14 (f) Minimum Statutory Ratio 10,5% 4.15 (f) Excess/ (Deficiency) [g+h] 2,26% 4.16 (f) Minimum Statutory Ratio 14,5% 4.17 (g) Minimum Statutory Ratio 10,5% 4.18 (h) Adjusted Core Capital / Total Risk Weighted Assets* 13,5% 4.17 (g) Adjusted Core Capital / Total Deposit Liabilities* 14,5%
3.4 (d) lotat Contingent Liabilities 9,537,300 8,065,347 4.0 CAPTIAL STREMGTH 1,672,542 1,655,957 4.1 (a) Core capital 1,000,000 1,000,000 4.2 (b) Minimum Statutory Capital 1,062,559 1,687,559 4.3 (c) Excess/[Deficiency] (a-b) 672,542 655,957 4.4 (d) Supplementary Capital 1,687,559 1,687,559 4.5 (c) Total capital (a+d) 3,360,101 3,343,515 4.5 (c) Total risk weighted assets 21,233,581 24,38,170 4.7 (g) Core Capital/Total Risk Weighted Assets 7,9% 1,4% 4.8 (f) Minimum Statutory Ratio 8,0% 8,0% 4.8 (f) Minimum Statutory Ratio 8,0% 8,0% 4.8 (f) Minimum Statutory Ratio 8,0% 8,0% 4.9 (f) Minimum Statutory Ratio 8,0% 8,0% 4.11 (f) Core Capital/Total Risk Weighted Assets 7,9% 1,4% 4.11 (f) Minimum Statutory Ratio 2,26% 10,5% 4.13 (m) Total Capital/Total Risk Weighted Assets 10,5% 10,5% 4.14 (f) Minimum Statutory Ratio 2,26% 14,5% 4.15 (f) Acquisted Core Capital/Total Risk

Notes
* The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.
The above Statement of Comprehensive Income and 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 website; www.creditbank.co.ke or at our offices.

ALI CENTRE

Moses Mwendwa	Betty Korir
Chairman	Chief Executive Officer
VISIT US AT ANY OF OUR BRANCH NETWORKS : HEAD OFFICE: ONE AFRICA PLACE: WESTLANDS, 14TH FLOC ONE AFRICA PLACE, 2ND FLOOR NDUSTRIAL AREA BRANCH: 53 BUTERE ROAD KOINANCE BRANCH: MERCANITLE HO DRANKIL: KUNDERCE CHIEFER ONLY AND ALL AREA BRANCH: 53 BUTERE ROAD KOINANCE BRANCH: MERCANITLE HO	DUSE, KOINANGE STREET