## Credit Bank My Friend, My Bank

## UNAUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES

I STATEMENT OF FINANCIAL POSITION			Bank	-				Group
	Unaudited 30 June	Audited 31 December	Unaudited 31 March	Unaudited 30 June		Audited 31 December	Unaudited 31 March	Unaudited 30 June
	2017	2017	2018	2018	2017	2017	2018	2018
	Shs. '000'	Shs. 'ooo'	Shs. '000'	Shs. 'ooo'	Shs. '000'	Shs. '000'	Shs. '000'	Shs. '000'
A ASSETS 1 Cash ( both Local & Foreign)	Unaudited 262,268	Audited 264,755	Unaudited 268,046	Unaudited 293,908	Unaudited 277,943	Audited 291,143	Audited 298,411	Unaudited 329,254
2 Balances due from Central Bank of Kenya	965,404	704,422	638,892	695,874	965,404	704,422	638,892	695,874
3 Kenya Government and other securities held for dealing purposes 4 Financial Assets at fair value through profit and loss	-	-		-		-		
5 Investment Securities:	-			-		-		
<ul> <li>a) Held to Maturity:</li> <li>a. Kenya Government securities</li> </ul>	1,644,264 1,644,264	1,763,334 1,763,334	1,822,413 1,822,413	1,650,528 1,650,528	1,644,264 1,644,264	1,763,334 1,763,334	1,822,413 1,822,413	1,650,528 1,650,528
b. Other securities	-	-	-	-	-	-	-	-
<ul> <li>b) Available for sale:</li> <li>a. Kenya Government securities</li> </ul>	450,028 420,766	<mark>503,680</mark> 479,885	606,983 583,284	806,946 789,044	450,028 420,766	<mark>503,680</mark> 479,885	606,983 583,284	<mark>806,946</mark> 789,044
b. Other securities	29,262	23,795	23,699	17,902	29,262	23,795	23,699	17,902
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad	508,797 224,177	243,417 394,288	107,738	76,420 54,062	508,797 224,177	243,417 394,288	- 107,738	76,420 54,062
8 Tax recoverable	996	-	-	-	1,950	-	-	-
9 Loans and advances to customers (net) 10 Balances due from banking institutions in the group	8,969,812	9,090,540	10,486,648	- 11,059,243	8,969,812	9,696,546	10,486,648	11,659,243
11 Investments in associates 12 Investments in subsidiary companies	-	-	- 1,000	- 1,000		-	-	-
13 Investments in joint ventures	1,000	1,000 -	-	-			-	-
14 Investment properties 15 Property and equipment	- 316,778	- 291,186	- 277,903	- 282,071	- 316,802	- 291,203	- 277,918	- 282,082
16 Prepaid lease rentals	- 310,770	- 291,100		- 202,071	- 310,002	- 291,203	- 2/7,910	- 202,002
17 Intangible assets 18 Deferred tax asset	147,691 125,076	186,949 114,759	180,543 114,758	170,604 114,758	147,996 125,065	187,202 114,750	180,769 114,751	170,804 114,751
19 Retirement benefit asset	- 125,070				- 125,005			-
20 Other assets 21 TOTAL ASSETS	342,771 13,959,064	298,738 14,465,074	428,257 14,933,181	327,427 16,132,842	371,708 14,003,946	318,692 14,510,677	473,027	348,135 16,188,100
	-519559-04		1933101	10,1,12,1042		1,1,1,0,0,7,7	.),,),	10,100,100
B LIABILITIES 22 Balances due to Central Bank of Kenya								
23 Customer deposits	10,475,650	10,939,796	11,590,949	11,972,833		10,939,796		11,972,833
<ul> <li>24 Deposits and balances due to local banking institutions</li> <li>25 Deposits and balances due to foreign banking institutions</li> </ul>	302,085 311,611	79,348 465,539	16,940 303,397	798,091 202,175	302,085 311,560	79,348 465,539	16,940 303,397	798,091 202,175
26 Other money market deposits	-		- 1157		-	-	- ////	-
27 Borrowed funds 28 Balances due to banking institutions in the group				-	:	-		
29 Tax payable		785	5,287	(0)		59	4,419	(1,100)
30 Dividends payable 31 Deferred tax liability				-		-		
32 Retirement benefit liability	-	-		-	-	-		-
33 Other liabilities 34 TOTAL LIABILITIES	246,772 11,336,118	314,533 11,800,001	363,397 12,279,970	390,134 13,363,232	284,186 11,373,532	352,349 11,837,091	427,012 12,342,717	433,321 13,405,319
C SHAREHOLDERS' FUNDS 35 Paid up /Assigned capital	2,000,881	2,390,786	2,401,600	2,406,425	2,000,881	2,390,786	2,401,600	2,406,425
36 Share premium/(discount)	479,443	88,705	94,774	95,331	479,443	88,705	94,774	95,331
37 Revaluation reserves 38 Retained earnings/Accumulated losses	101,093	- 114,825	- 122,962	- 187,231	108,562	123,338	- 134,584	200,402
39 Statutory loan loss reserves 40 Other Reserves	49,541	49,541	7.815	54,898	49,541	49,541	- 7.840	54,898
4) Proposed dividends	(8,012)	(4,844) 26,060	7,815 26,060	(335) 26,060	(8,012)	(4,844) 26,060	7,815 26,060	(335) 26,060
42 Capital grants	-	-	-			-	-	
	2 622 046	3 665 073	2 652 244	2 760 610	3 630 415	2 672 586	3 664 833	3 783 780
43 TOTAL SHAREHOLDERS' FUNDS 44 Minority Interest	2,622,946 -	2,665,073	2,653,211	2,769,610	2,630,415	2,673,586	2,664,833	2,782,780 -
	<b>2,622,946</b> 13,959,064	<b>2,665,073</b> - 14,465,074	-	-	<b>2,630,415</b> - 14,003,946	2,673,586 - 14,510,677	2,664,833 - 15,007,550	2,782,780 - 16,188,100
44 Minority Interest	- 13,959,064 Unaudited	- 14,465,074 Audited	- 14,933,181 Unaudited	- 16,132,842 Unaudited	- 14,003,946 Unaudited	- 14,510,677 Audited	- 15,007,550 Unaudited	- 16,188,100 Unaudited
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	13,959,064	- 14,465,074 Audited Shs. 'ooo'	- 14,933,181 Unaudited	- 16,132,842 Unaudited Shs. 'ooo'	- 14,003,946 Unaudited Shs. 'ooo'	14,510,677	- 15,007,550 Unaudited Shs. 'ooo'	- 16,188,100 Unaudited Shs. 'ooo'
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME	13,959,064 Unaudited Shs. '000' Unaudited	14,465,074 Audited Shs. 'ooo' Audited	14,933,181 Unaudited Shs. '000' Unaudited	- 16,132,842 Unaudited Shs. 'ooo' Unaudited	14,003,946 Unaudited Shs. 'ooo' Unaudited	- 14,510,677 Audited Shs. 'ooo' Audited	- 15,007,550 Unaudited Shs. 'ooo' Audited	- 16,188,100 Unaudited Shs. '000' Unaudited
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME	- 13,959,064 Unaudited Shs. 'ooo'	- 14,465,074 Audited Shs. 'ooo'	- 14,933,181 Unaudited Shs. 'ooo'	- 16,132,842 Unaudited Shs. 'ooo'	- 14,003,946 Unaudited Shs. 'ooo'	- 14,510,677 Audited Shs. 'ooo'	- 15,007,550 Unaudited Shs. 'ooo'	- 16,188,100 Unaudited Shs. 'ooo'
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845 24,301	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 2,793	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396	- 14,510,677 Audited Shs. '000' Audited 1,252,434 252,845 24,301	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 INTEREST INCOME 1.1 Loans and advances 1.2 Government securities	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852	- 14,510,677 Audited Shs. '000' Audited 1,252,434 252,845	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.0 LOARS and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 1.5 Total Interest Income	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,736	- 14,933,181 Unaudited Shs. 'ooo' Unaudited 353,074 57,193 2,793 718	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029	- 14,510,677 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,737	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 718	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,736	- 14,933,181 Unaudited Shs. 'ooo' Unaudited 353,074 57,193 2,793 718	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029	- 14,510,677 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,737	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 718	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 2,793 7,188 413,778	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306	- - - - - - - - - - - - - -	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 7/88 413,778	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 Objects and placement from banking institutions 2.3 Other Interest expenses 2.4 Total Interest expenses	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,434 252,434 252,434 252,434 3,736 1,533,317 709,677 30,517 740,194	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 2,793 7,18 413,778 198,089 3,384 201,473		- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,777 1,553,317 708,982 30,517 739,499	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 7,18 413,778 197,532 3,384 200,916	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'000' Audited 1,252,434 252,434 252,434 252,434 252,434 252,434 252,434 252,434 252,434 252,434 253,317 709,677 30,517	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 2,793 7,18 413,778 198,089 3,384	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,340 11,240	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,737 1,533,317 708,982 30,517	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 718 413,778 197,532 3,384	- 16,188,100 Unaudited Shs.'000' Unaudited 741,494 128,560 2,220 877,256 408,413 15,198
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1. J Laans and advances 1. 2 Government securities 1. 3 Deposits and placements with banking institutions 1. 4 Other Interest Income 2. 0 INTEREST EXPENSE 2. 2 Opposits 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	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,677 30,517 740,194 793,123	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,435 24,301 3,737 4,533,317 708,982 30,517 739,499 793,818	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,356 408,413 15,198 423,610 453,646
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 Gustomer 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)	- 13,959,064 Unaudited Shs. 'coo' Unaudited 589,029 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545	- 14,465,074 Audited Shs.'000' Audited 1,252,434 252,434 252,434 252,434 252,434 1,523,317 709,677 30,517 740,194 793,123	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 27,18 413,778 198,089 3,384 201,473 212,305 65,910	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237	- 14,003,946 14,003,946 Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726	- 14,510,677 Audited Shs,'000' Audited 1,252,434 252,435 24,301 3,737 1,553,317 708,982 30,517 739,499 793,818	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 7,783 413,778 197,532 3,384 200,916 212,862 65,910	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,356 408,413 15,198 423,610 453,646 142,237
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE 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 3.0 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)	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545	- 14,465,074 Audited Shs. '000' Audited 1,252,434 252,845 24,301 3,736 1,533,317 709,677 30,517 740,194 793,123	- 14,933,181 Unaudited Shs. '000' Unaudited 353,074 57,193 2,793 718 413,778 198,089 3,384 201,473 212,305	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807	- 14,003,946 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,435 24,301 3,737 4,533,317 708,982 30,517 739,499 793,818	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 Other Interest expenses 3.4 Total Interest expenses 3.4 Total Interest expenses 3.5 Total Interest expenses 3.6 NON-INTEREST INCOME (LOSS) 4.0 NON-INTEREST INCOME	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'000' Audited 1,252,434 224,361 3,736 1,533,377 709,677 30,517 740,194 793,123	- 14,933,181 Unaudited Shs.'000' Unaudited 353,074 57,193 2,793 7,78 413,778 198,089 3,384 201,473 212,305	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 877,256 410,252 15,198 425,449 451,807	- 14,003,946 14,003,946 58,000 Unaudited 589,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726	- 14,510,677 Audited Shs.'000' Audited 1,252,434 222,845 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975	15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 7,18 413,778 197,532 3,384 200,916 212,862 65,910 47,960	- 16,188,100 Unaudited Shs.'000' Unaudited 741,494 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Total Interest expenses 3.0 NET INTEREST INCOME(LOSS) 4.0 ONN-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 Otal Income 4.5 Other Income 4.5 Other Income	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545 90,320 133,894 29,517 57,269 311,000	- 14,465,074 Audited Shs.'soo' Audited 252,434 252,434 252,434 252,434 252,434 252,434 253,347 709,677 30,517 709,677 30,517 709,677 30,517 20,514 58,428 20,514 88,840 566,070		- 16,132,842 Unaudited Shs. '000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 410,252 15,198 425,449 451,807 142,237 83,396 8,0764 - 90,620 357,017	- 14,003,946 14,003,946 Shs. '000' Unaudited 589,029 123,852 12,336 2,029 727,306 343,340 11,240 354,580 372,726 90,320 139,418 29,450 - 57,2659 316,4558	- 14,510,677 Audited Shs.'ooo' Audited 1,252,434 252,485 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 197,532 3,384 200,916 212,862 212,862	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,236 877,236 408,413 15,198 423,610 453,646 142,237 89,564 - 142,237 89,564 - - - - - - - - - - - - -
44 Minority Interest 45 TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 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 supenses 2.5 Total Interest supenses 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 Income	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'600' Audited 1,252,434 224,340 1,523,434 1,523,437 709,677 30,517 740,194 793,123 182,287 230,514 58,428	- 14,933,181 Unaudited Shs.'000' Unaudited 353,074 57,193 2,793 7,18 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 -	- 16,132,842 Unaudited Shs. 'ooo' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 - 90,620	- 14,003,946 14,003,946 Shs.'000' Unaudited 589,052 123,52 12,396 2,029 727,306 343,340 11,240 354,580 372726 90,320 139,418 29,450 57,269	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428		- 16,188,100 Unaudited Shs.'000' Unaudited 741,494 128,500 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 - 90,620
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1. Lams and advances 1. Covernment securities 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. 4 Otal Interest expenses 3. 0 NET INTEREST INCOME (LOSS) 4. 10 Other Interest Income 3. 7 Other Interest Payses 3. 0 NET INTEREST INCOME (LOSS) 4. 10 Other Interest Income 4. 2 Other Interest Income 4. 2 Other Interest Income 4. 2 Other Interest Income 4. 2 Other Interest Income 4. 3 Foreign exchange trading income(Loss) 4. 4 Dividend Income 5. 5 OTHER INTEREST INCOME 5. 10 TOTAL OPERATING INCOME	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 727,306 343,521 11,240 354,761 372,545 90,320 133,894 29,517 57,269 311,000 683,545	- 14,465,074 Audited Shs.'soo' Audited 252,434 252,434 252,434 252,434 252,434 1,533,317 709,677 30,517 740,194 793,123 182,287 230,514 58,488 88,840 566,070 1,353,193	- 14,933,181 Unaudited Shs. '000' Unaudited 57,193 2,793 2,793 2,793 2,793 415,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705 2,711 155,643 367,948	- 16,132,842 Vnaudited Shs. '000' Unaudited 128,560 4,982 2,220 877,256 477,257 477,25	- 14,003,946 58,000 Unaudited 589,029 123,852 12,336 2,029 727,306 343,340 11,240 354,580 372,726 90,320 139,418 29,450 - 57,2659 316,458 689,184	- 14,510,677 Audited Shs.'ooo' Audited 1,252,434 252,485 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428 182,288 238,975 58,428 182,288 238,975	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,793 2,793 2,793 2,793 2,793 413,778 413,778 413,778 413,778 413,778 413,778 413,778 200,916 212,862 212,862 212,862 3,72,558	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,235 877,235 47,235 47,235 47,235 423,610 453,646 142,237 89,564 - 142,237 89,564 - 29,0520 363,185 816,831
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1. Loans and advances 1. Covernment securities 1. Soeposits and placements with banking institutions 1. Other Interest Income 1. Total Interest Income 1. Total Interest Income 2. OUTEREST EXPENSE 2. A Customer deposits 2. Other Interest expenses 2. Other Interest expenses 2. Other Interest expenses 3. Other Interest PROME 2. Other Interest Income 4. Fees and commissions on loans and advances 4. Other Interest reading income(Loss) 4. Dividend Income 4. Other Income 4. Total Non-Interest Income 4. Other Income	- 13,959,064 Unaudited Shs. '000' Unaudited 589,029 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545 90,320 133,894 29,517 57,269 311,000	- 14,465,074 Audited Shs.'soo' Audited 252,434 252,434 252,434 252,434 252,434 252,434 253,347 709,677 30,517 709,677 30,517 740,194 793,123 182,287 230,514 58,428 88,840 560,070		- 16,132,842 Unaudited Shs. '000' Unaudited 128,560 4,982 2,220 877,256 410,252 15,198 410,252 15,198 425,449 451,807 142,237 83,396 8,0764 - 90,620 357,017	- 14,003,946 14,003,946 Shs. '000' Unaudited 589,029 123,852 12,336 2,029 727,306 343,340 11,240 354,580 372,726 90,320 139,418 29,450 - 57,2659 316,4558	- 14,510,677 Audited Shs.'ooo' Audited 1,252,434 252,485 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 2,793 197,532 3,384 200,916 212,862 212,862	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,236 877,236 408,413 15,198 423,610 453,646 142,237 89,564 - 142,237 89,564 - - - - - - - - - - - - -
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opensits 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 Interest Income 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Total Non-Interest Income 5.0 TOTAL OPERATING EXPENSES 5.0 TOTAL OPERATING INCOME 6.0 OTHER OPERATING EXPENSES 6.1 Loan loss provision 6.3 Directors' emoluments	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'soo' Audited 252,434 252,434 252,434 252,434 252,434 1,533,317 709,677 30,517 740,194 793,123 182,287 230,514 58,428 88,840 566,070 1,353,193 136,272 466,189 5,0,620		- 16,132,842 10,132,842 10,132,842 10,132,14494 128,560 4,982 2,220 877,256 470,252 15,198 425,449 451,807 142,237 83,396 40,764 - 90,620 357,017 808,824 70,591 265,910 27,591 265,910 27,591	- 14,003,946 14,003,946 14,003,946 14,003,946 123,852 12,336 2,029 727,306 343,340 11,240 354,580 372,726 90,320 300,320 30	- 14,510,677 Audited Shs.'ooo' Audited 1,252,434 252,845 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428 238,975 58,428 182,288 238,975 58,428 135,284 9 136,272 470,607 50,620	- 15,007,550 Unaudited Shs. 'ooo' Audited 353,074 57,193 2,794 2,795 2,794 2,795 2,591 2	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,235 877,235 47,235 47,235 423,610 453,646 142,237 89,564 - 142,237 89,564 - 20,561 268,810 27,0591 268,810 27,0591 268,810 27,457
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS II STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Covernment 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 Other Interest expenses 3.5 Other Interest expenses 3.6 NET INTEREST INCOME[(LOSS) 4.1 Flees and commissions on loans and advances 4.2 Other fees and commissions 4.3 Foreign exchange trading income[(Loss) 4.4 Divident Income 4.5 Other Income 4.5 Other Income 4.5 Other Income 4.6 Total Non-Interest Income 4.5 Other Income 4.5 Other Income 4.5 OTHER OPERATING EXPENSES 6.4 Loan Ioss provision 6.2 Staff costs	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'0oo' Audited 1,252,434 252,434 252,434 1,533,576 709,677 30,517 740,194 793,123 182,287 230,514 58,428 88,840 560,070 1,353,193	- 14,933,181 14,933,181 55,5,000' Unaudited 55,000' 198,089 3,384 198,089 3,384 201,473 212,305 20,7	- 16,132,842 Unaudited Shs. 'ooo' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,487 142,237 83,396 40,764 - 90,620 357,017 808,824 70,591 265,910	- 14,003,946 514,000 589,029 123,852 12,396 21	- 14,510,677 Audited Shs.'000' Audited 1,252,434 223,845 243,301 3,737 1,533,317 708,982 30,517 709,499 793,818 182,288 238,975 58,428 238,975 58,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 55,428 182,288 238,975 24,430 182,288 238,975 238,975 238,975 238,975 238,975 238,975 238,975 238,975 238,975 238,975 24,428 182,288 238,975 238,975 24,428 182,288 238,975 24,428 182,288 238,975 24,428 182,288 238,975 24,428 182,288 238,975 24,428 182,288 238,975 24,428 13,52,289 24,528 14,5228 24,528	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 7,18 413,778 197,532 3,384 200,916 212,862 212,862 25,910 47,960 20,705 25,121 159,696 372,558 225,112 134,687	- 16,188,100 Unaudited Shs. '000' Unaudited 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,620 90,620 90,620 90,591 268,810
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opensits 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 Interest Income 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Other Interest Income 5.0 TOTAL OPERATING EXPENSES 5.0 INTERLINE INCOME 6.1 Other Interest Income 5.0 TOTAL OPERATING INCOME 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Depreciation charge on property and equipment 6.6 Amotisation charges	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'soo' Audited 252,434 252,434 252,435 1,533,317 709,677 30,517 740,194 795,123 182,287 230,514 58,428 88,840 560,070 1,353,193 136,272 466,189 50,620 101,973 58,323 58,323		- 16,132,842 10,naudited Shs. '000' Unaudited 128,560 4,982 2,220 87,7256 410,252 15,198 425,449 451,807 142,237 83,396 451,807 142,237 83,396 450,764 - 90,620 357,017 808,824 70,591 265,910 27,457 50,703 2,7,507 2,7,059 2,7,0	- 14,003,946 14,003,946 14,003,946 S89,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726 990,320 139,418 29,450 57,269 316,458 689,184 67,974 228,178 31,103 50,726 28,838 31,103 50,726	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,737 1,533,317 708,982 30,517 739,499 795,818 182,288 238,975 58,428 182,288 238,975 58,428 182,288 238,975 58,428 136,272 470,607 50,620 101,973 58,335 46,017	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 2,793 2,793 2,793 2,793 413,778 413,778 413,778 413,778 200,916 212,862 25,910 47,960 20,056 372,558 25,121 134,665 12,651 25,940 14,627 12,555	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,236 408,413 15,198 423,610 453,646 142,237 89,564 40,764 40,764 70,591 268,810 27,591 268,810 27,457 50,703 2,3,507 2,7,119
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE 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 Gustomer deposits 2.2 Other Interest expenses 2.4 Total Interest expenses 3.0 NET INTEREST INCOME 4.1 Gees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Total Non-Interest income 5.0 TOTAL OPERATING INCOME 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charge 6.5 Depreciation charge on property and equipment	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'0oo' Audited 1,252,434 252,434 252,434 252,434 252,434 252,434 252,434 253,434 709,677 30,517 709,677 709,677 30,517 709,677 700,670 700,670	- 14,933,181 14,933,181 Unaudited Shs. '000' Unaudited 55,074 413,778 413,778 201,473 212,305 20,705 - 25,102 155,643 367,948 25,112 133,357 12,651 25,939 14,615	- 16,132,842 16,132,842 Vnaudited Shs. 'ooc' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,867 440,764 - 90,520 357,017 80,8824 70,591 265,910 27,457 50,703 29,550	- 14,003,946 14,003,946 14,003,946 14,003,946 123,852 12,396 2,029 123,852 12,396 2,029 123,852 12,396 2,029 123,852 12,396 2,029 123,852 12,396 2,029 12,3852 12,396 2,029 12,3852 12,396 2,029 2,029 2,029 2,029 2,029 2,029 2,029 2,046 2,029	- 14,510,677 Audited Shs. 'ooo' Audited 252,434 252,434 252,434 252,434 252,434 252,434 253,475 263,972 20,517 739,499 793,818 182,288 238,975 58,428 238,975 58,428 182,249 136,272 470,667 59,620 101,973 58,335	- 15,007,550 Unaudited Shs.'000' Audited 353,074 37,793 2,793 7,783 413,778 197,532 3,384 200,916 212,862 20,916 212,862 3,72,558 25,112 159,696 372,558 25,112 134,687 12,651 25,940 14,627 12,651 25,940 14,627 14,657 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,578 14,5788 14,5788 14,5788 14,5788 14,5788 14,	- 16,188,100 Unaudited Shs. '000' Unaudited 128,500 4,982 2,220 877,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 90,520 363,485 816,811 270,591 268,810 27,457 50,705
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other 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 Interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend 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 Rential charges 6.5 Depreciation charges 6.5 Other operating expenses 6.7 Other operating expenses 6.8 Other operating expenses 6.9 Other operating expens	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'600' Audited 1,252,434 252,434 252,432 24,301 3,736 1,533,317 709,677 30,517 740,194 793,123 182,287 230,514 58,428 230,514 58,428 1182,287 230,514 58,428 1182,287 230,514 58,428 1182,287 230,514 58,428 1182,287 230,514 58,428 1182,287 230,514 58,428 1182,287 230,514 1182,287 1184,47 1	- 14,933,181 Unaudited Shs. 'ooo' Unaudited 353,074 57,193 2,793 2,793 7,18 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 40,620 355,047 808,824 70,591 26,5910 27,457 50,703 29,350 27,055 169,711	- 14,003,946 214,003,946 214,003 20,029 2123,852 2,029 2,2039 2,2039 2,2039 2,2039 2,2039 2,2039 343,340 11,240 354,580 372,726 90,320 139,418 29,450 372,726 90,320 139,418 29,450 372,726 90,320 139,418 29,450 68,9184 68,9184 67,974 228,178 316,458 68,9184 67,974 228,178 316,199 350,726 28,838 31,189 350,726	- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,434 252,434 252,435 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428 238,975 58,428 182,288 238,975 58,428 136,272 47,0607 50,5335 103,337 134,337 134,337 1	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 - 25,121 159,656 22,731 159,656 22,112 134,687 12,651 25,940 14,627 12,651 25,940 14,627 12,525 86,123	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,556 408,413 15,198 423,610 453,646 443,6
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE 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 expenses 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 3.4 Total Interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other Interest income 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Other income 4.5 Other income 4.5 Other income 4.5 Total Non-interest income 5.6 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.3 Directors' emoluments 6.4 Rental charges 6.5 Operceation charges on property and equipment 6.6 Amortisation charges 6.7 Other operating Expenses 7.0 Profit(Loss) After Exceptional Items 4.0 Experimential Exceptional Items	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'ooc' Audited 1,252,434 252,434 252,434 252,434 (533,377 709,677 30,517 740,194 793,123 182,287 230,514 783,123 182,287 230,514 58,428 560,070 1,353,193 136,272 466,189 50,620 101,973 58,323 314,847 179,056		- 16,132,842 10,132,842 10,132,842 10,132,1494 128,560 4,982 2,220 87,236 410,252 15,198 425,449 451,867 142,237 83,396 40,764 - 90,620 357,017 808,824 70,591 265,910 27,457 50,703 29,350 27,015 169,711 169,713 -	- 14,003,946 14,003,946 Shs. '000' Unaudited S89,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726 90,320 354,580 372,726 90,320 354,580 372,726 68,9,18 68,9,18 31,103 50,726 28,838 31,189 31	- 14,510,677 Audited Shs. 'ooo' Audited 252,434 252,434 252,434 252,434 252,434 252,434 253,477 1,553,317 708,982 30,517 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 739,500 759,500 750,500,500 750,500,500 750,500,500,500,500,500,500,500,500,500,	- 15,007,550 Unaudited Shs.'000' Audited 353,074 37,793 2,793 7,18 413,778 197,532 3,384 200,916 212,862 25,910 47,960 20,705 - 25,910 155,656 372,558 25,112 134,687 12,651 25,940 14,627 12,525 86,123 311,665	
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1. Laans and advances 1. 2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Customer deposits 2.2 Opeposits 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 Interest expenses 3.0 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend 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 Rential charges 6.5 Depreciation charges 6.5 Depreciation charges 6.7 Other operating expenses 6.8 Total Other operating expenses 6.9 Directions' emoluments 6.6 Amotisation charges 6.7 Other operating expenses 6.8 Total Other operating Expenses 6.9 Directions' emoluments 6.6 Amotisation charges 6.7 Other operating Expenses 6.8 Total Other operating Expenses 6.9 Directions' emoluments 6.6 Amotisation charges 6.7 Other operating Expenses 6.8 Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Current Tax	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'soo' Audited 252,434 252,434 252,434 252,434 252,434 1533,317 709,677 30,517 740,194 793,123 182,287 230,514 783,243 84,840 566,070 1,353,193 136,272 466,189 50,620 101,973 58,323 314,847 1,779,056	- 14,933,181 Unaudited Shs. 'ooo' Unaudited 353,074 57,193 2,793 2,793 7,18 413,778 198,089 3,384 201,473 212,305 65,910 43,907 20,705	- 16,132,842 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 451,807 40,620 35,707 808,824 70,591 26,910 27,457 50,703 29,350 27,015 169,711 640,727 168,072 -	- 14,003,946 214,003,946 214,003 2123,852 2123,852 22,029 24,029 25,029	- - - - - - - - - - - - - -	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 718 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 212,862 25,121 1559,696 22,731 1559,696 47,960 20,705 20,705 212,862 212,862 312,651 25,910 14,627 12,525 86,123 311,665 60,893 	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877,256 408,413 15,198 423,610 453,646 443,646 443,646 122,57 89,564 40,764 40,764 20,591 268,810 27,457 50,703 29,362 29,362 27,119 170,044 644,086 172,765
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other 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 3.4 Total Interest expenses 3.5 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other Interest income 4.3 Foreign exchange trading income(Loss) 4.3 Other Interest income 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Other Income 4.5 Other Income 4.5 Total Non-interest income 5.6 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.3 Directors' emoluments 6.4 Rental charges 6.3 Other operating expenses 6.3 Cother operating expenses 6.3 Cother operating Expenses 7.0 Profit(loss) After Tax and Exceptional Items 10.0 Current Tax 11.0 Deferred Tax 12.0 Profit(Loss) After Tax and Exceptional Items	- - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'ooc' Audited 1,252,434 252,434 252,434 252,434 (533,377 709,677 30,517 740,194 793,123 182,287 230,514 783,123 182,287 230,514 58,428 560,070 1,353,193 136,272 466,189 50,620 101,973 58,323 314,847 179,056			- 14,003,946 14,003,946 Shs. '000' Unaudited Shs. '000' 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726 90,320 354,580 372,726 80,320 354,580 572,694 80,458 689,184 67,974 228,178 31,103 50,726 28,838 31,189 139,926 577,7944 111,250	- 14,510,677 Audited Shs. 'ooo' Audited 1,252,434 252,845 24,301 3,737 1,553,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428 182,288 238,975 58,428 182,288 182,2	- 15,007,550 Unaudited Shs.'000' Audited 353,074 37,193 2,793 7,18 413,778 197,532 3,384 200,916 212,862 20,916 212,862 25,910 47,960 20,705 - 25,910 159,696 372,558 25,112 134,687 12,651 25,940 14,627 12,655 25,940 14,627 12,525 60,893 311,665 60,893	- 16,188,100 16,188,100 Unaudited Shs. '000' Unaudited 128,560 4,982 2,220 87,235 408,413 15,198 423,610 453,646 142,237 89,564 40,764 - 90,520 363,185 816,831 27,457 50,703 20,591 268,810 27,457 50,703 20,592 27,119 170,044 644,086 172,745 172,745
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1. Laans and advances 1. 2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other 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 3.4 Total Interest expenses 3.5 ONET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Interest expenses 3.9 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Total Non-Interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Laan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Ental Anarges 6.5 Depreciation charge on property and equipment 6.6 Amotisation charges 6.3 Directors' emoluments 6.4 Ental Charges 6.5 Depreciation charge on property and equipment 6.6 Amotisation charges 6.7 Other operating expenses 6.8 Total Other Operating Expenses 6.9 Directors' emoluments 6.8 Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Exceptional Items 8.0 Deformed Tax 1.0 Deferred Tax 1.0 Deferred Tax	- - - - - - - - - - - - - -			- 16,132,842 Unaudited Shs. '000' Unaudited Shs. '000' 4,1982 2,220 87,7256 410,252 15,198 425,449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,703 29,350 27,457 50,703 29,350 27,457 169,073 169,073 168,087 9,550 - - - - - - - - - - - - -	- 14,003,946 14,003,946 Shs.'000' Unaudited S\$89,029 123,852 12,336 2,029 727,336 343,340 11,240 354,580 372,726 90,320 139,418 29,450 57,269 316,458 689,184 67,974 228,178 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,830 - - - - - - - - - - - - -	- - - - - - - - - - - - - -	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,795 2,793 2,595 2,595 2,596 2	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877356 4741,494 428,560 433,610 453,646 453,646 453,646 49,0620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,119 170,044 644,086 172,745 9,550 - 169,245 - 172,745 9,550 - 169,245 - 172,745 - 169,245 - 169,245 - 172,745 - 169,245 - 169,245 - 169,245 - 172,745 - 19,595 - 172,745 - 172,745 - 172,745 - 180,245 - 172,745 - 172,745 - 172,745 - 172,745 - 172,745 - 169,245 - 172,745 - - 172,745 - 182,745 - 193,745 - 19
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other 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 3.4 Total Interest expenses 3.5 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other Interest income 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Other Interest income 4.5 Other OPERATING EXPENSES 5.1 Loan Ioss provision 5.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.7 Other Operating Expenses 7.9 Profit(Ioss) After Tax and Exceptional Items 8.0 Exceptional Items 1.0 Current Tax 1.0 Deferred Tax 1.0 Deferred Tax 1.0 Profit(Ioss) After Tax and Exceptional Items 1.3 Minority Interest 1.4 Ontif(Loss) After Tax and Exceptional Items 1.5 Other Operating 1.5 Other Operating Interest Income 1.5 Other Operating Items 1.5 Other Operating Interest Income 1.5 Other Operating Expenses 1.5 Other Operating Expenses 1.5 Other Operating Expenses 1.5 Other Operating Expenses 1.5 Other Operating Items and Minority Interest 1.5 Other Operating Items and Minority Interest 1.5 Other Operating Items	- - - - - - - - - - - - - -	- 	- 14,933,181 Unaudited Shs.'000' Unaudited 353,074 57,193 2,793 2,793 2,793 198,089 3,384 201,473 212,305 65,910 43,907 20,705 2	- 16,132,842 16,132,842 Unaudited Shs.'000' Unaudited 741,494 128,560 4,982 2,220 877,256 410,252 15,198 425,449 451,807 440,764 40,765 40,765 142,237 83,396 40,765 142,237 83,396 40,765 125,549 25,6703 27,055 169,711 640,737 168,087 9,550 - 168,087 9,550 - - 168,087 9,550 - - - - - - - - - - - - -	- 14,003,946 14,003,946 Shs.'000' Unaudited S\$89,029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726 90,320 139,418 29,450 372,726 90,320 139,418 29,450 689,184 6689,184 67,974 228,178 316,458 689,184 67,974 228,178 316,458 689,184 11,250 111,250	14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 58,428 238,975 58,428 182,288 238,975 58,428 182,288 238,975 58,428 182,288 182,288 182,288 182,288 182,288 182,288 182,288 182,288 182,288 182,288 182,288 193,429 193	- 15,007,550 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,793 7,18 413,778 197,532 3,384 200,916 212,862 65,910 47,960 20,705 212,862 372,558 25,112 134,687 12,655 372,558 25,112 134,687 12,655 86,123 311,665 60,893 4,500	- 16,188,100 Unaudited Shs. '000' Unaudited 741,494 128,560 4,982 2,220 877,256 741,494 128,561 408,413 15,198 423,610 453,646 423,646 423,646 423,646 40,620 363,185 816,831 268,810 27,457 50,703 29,362 27,119 170,044 644,086 172,745 9,362 - 170,044 - 170,044 - 170,044 - 170,044 - 170,044 - 170,044 - 170,0591 268,810 27,457 50,703 - 170,0591 268,810 27,457 50,703 - 170,0591 268,810 27,457 50,703 - 170,0591 268,810 27,457 50,703 - 170,0591 268,810 27,457 50,703 - 170,0591 268,810 27,457 50,703 - 170,0591 270,0591 268,810 27,457 50,705 - 170,0591 270,0591 268,810 27,457 50,705 - 170,0591 270,05
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1. Laans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other 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 3.4 Total Interest expenses 3.4 Total Interest expenses 3.6 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Interest expenses 3.9 NET INTEREST INCOME 4.1 Fees and commissions 4.2 Other fees and commissions 4.3 Foreign exchange trading income(Loss) 4.4 Dividend Income 4.5 Total Non-Interest income 5.0 TOTAL OPERATING EXPENSES 6.1 Laan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Ential charges 6.5 Other operating expenses 7.0 Profit (Loss) After Exceptional Items 7.0 Profit (Loss) After Tax and Exceptional Items 7	- - - - - - - - - - - - - -	- 				- 14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,737 1,553,317 708,982 30,517 739,499 795,818 182,288 238,975 58,428 182,288 238,975 58,428 182,288 238,975 58,428 135,284 136,272 470,607 50,620 101,973 58,335 40,672 101,973 105,218 105,272 470,607 101,973 105,218 1	- 15,007,550 Unaudited Shs.'000' Audited 353,074 57,193 2,795 2,794 2,595 2,596 2,597 2,596 2,596 2,596 2,596 2,596 2,596 2,596 2,596 2,596 2,597 2,596 2,596 2,596 2,596 2,597 2,596 2,596 2,596 2,596 2,597 2,596 2,596 2,596 2,597 2,596 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,596 2,597 2,596 2,596 2,597 2,596 2,597 2,596 2,597 2,596 2,596 2,	
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Government securities 1.3 Deposits and placements with banking institutions 1.4 Other 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 3.4 Total Interest expenses 3.4 Total Interest expenses 3.4 Total Interest expenses 3.5 NET INTEREST INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Interest income 4.3 Foreign exchange trading income(Loss) 4.4 Dividend 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 Directors' emoluments 6.5 Directors' emoluments 6.4 Rental charges 6.5 Directors' emoluments 6.4 Rental charges 6.5 Directors' emoluments 6.5 Deprection charge on property and equipment 6.6 Amortisation charges 6.7 Differ Operating Expenses 7.9 Profit(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit(Loss) After Tax and Exceptional Items 10.0 Lorent Tax 11.0 Profit(Loss) After Tax and Exceptional Items 12.0 Profit(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 13.0 Alionsy Interest 14.0 Profit(Loss) After Tax and Exceptional Items 15.0 Alionsy Interest 15.0 Alionsy Interest 15.0 Alionsy Interest 15.0 Alionsy Interest 15.0 Alionsy Interest 15.0 Alionsy Interest 15.0 Alionsy Interest	- - - - - - - - - - - - - -			- 16,132,842 Unaudited Shs. '000' Unaudited Shs. '000' Unaudited 128,560 87,7256 87,7256 410,252 15,198 425,449 451,807 442,237 83,396 442,2449 451,807 142,237 83,396 40,764 90,620 357,017 808,824 70,591 265,910 27,457 50,703 29,350 27,457 50,703 29,350 27,457 169,073 169,073 168,087 9,550 - -	- 14,003,946 14,003,946 Shs.'000' Unaudited S\$89,029 123,852 12,336 2,029 727,336 343,340 11,240 354,580 372,726 90,320 139,418 29,450 57,269 316,458 689,184 67,974 228,178 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,830 - - - - - - - - - - - - -	- - - - - - - - - - - - - -	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,795 2,793 2,595 2,595 2,596 2	- 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 877356 4741,494 428,560 433,610 453,646 453,646 453,646 49,0620 363,185 816,831 70,591 268,810 27,457 50,703 29,362 27,119 170,044 644,086 172,745 9,550 - 169,245 - 172,745 9,550 - 169,245 - 172,745 - 169,245 - 169,245 - 172,745 - 169,245 - 169,245 - 169,245 - 172,745 - 19,595 - 172,745 - 172,745 - 172,745 - 180,245 - 172,745 - 172,745 - 172,745 - 172,745 - 172,745 - 169,245 - 172,745 - - 172,745 - 182,745 - 193,745 - 19
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1. Laans and advances 1. 2 Government securities 1. 3 Deposits and placements with banking institutions 1. 4 Other 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. 4 Total Interest expenses 3. 0 NET INTEREST ENCOME 4. 1 Fees and commissions on loans and advances 4. 2 Other 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 Total Non-Interest income 5. 0 TOTAL OPERATING EXPENSES 6. 1 Laan loss provision 6. 2 Staff costs 6. 3 Directors' enoluments 6. 4 Ental charges 6. 3 Directors' enoluments 6. 4 Ental charges 6. 3 Directors' enoluments 6. 5 Total Other Operating Expenses 7. 0 Profit(Loss) After Exceptional Items 8. 5 Receptional Items 9. 0 Profit(Loss) After Tax and Exceptional Items 8. 5 Receptional Items 9. 0 Profit(Loss) After Tax and Exceptional Items 8. 5 Reveauxion Variansis Items 10. Deferred Tax 11. Deferred Tax 12. 0 Profit(Loss) After Tax and Exceptional Items 13. 0 Monity Interest 14. Profit(Loss) After Tax and Exceptional Items 15. 0 Almity (Loss) After Tax and Exceptional Items 15. 0 Almity (Loss) After Tax and Exceptional Items 16. A Profity (Loss) After Tax and Exceptional Items 17. 0 Chier Comprehensive Income 17. 0 Calify (Loss) After Tax and Exceptional Items 18. 0 Profity (Loss) After Tax and Exceptional Items 19. 0 Profity (Loss) After Tax and Exceptional Items 19. 0 Almity Interest 19. 0 Almity (Loss) After Tax and Exceptional Items 19. 0 Almity (Loss) After Tax and Exce	13,959,064 Unaudited Shs. 'coo' Unaudited 589,029 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545 90,320 133,894 29,572 90,320 133,894 29,572 57,269 311,000 683,545 67,974 226,010 31,102 50,726 28,832 28,633 142,207 57,5489 108,056 18,000 - 90,056 - 90,056 - 90,056 - 90,056 - 90,056 - 191 - 191 - 191 - 191 - -			- 16,132,842 16,132,842 Vnaudited Shs. '000' Vnaudited 28,500 4,982 4,985 4,97 4,975 4,97	- 14,003,946 14,003,946 Shs,'000' Unaudited Shs,'000' 123,852 12,336 2,029 727,336 343,340 11,240 354,580 372,726 990,320 139,418 29,450 57,269 316,458 689,184 67,974 228,178 689,184 67,974 228,178 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,838 31,103 50,726 28,938 139,926 57,7934 111,250 18,830 - 92,4200 - 92,4200 - 191 191 - 191	14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 3,737 1,533,317 708,982 30,517 739,499 793,818 182,288 238,975 53,975 739,499 793,818 182,288 238,975 58,438 1182,288 238,975 58,438 1182,288 58,439 136,272 470,607 50,620 101,973 58,335 46,017 313,307 1,177,131 185,218 55,138 55,14	- 15,007,550 Unaudited Shs. '000' Audited 353,074 57,193 2,795 2,793 2,795 2,794 2,5940 2,5940 2,593 3,11,665 60,693 3,4,500 - 5,6,393 - 5,6,393 - 1,8,883 - 1,8,883 - 1,8,995 - 2,795	- - - - - - - - - - - - - -
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Outomer deposits 2.2 Opposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Total Interest expenses 3.4 Total Interest expenses 3.5 ONET INTEREST INCOME (LOSS) 4.4 Dividend Income 4.5 Total Non-Interest income 5.5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rettal charges 6.5 Opticet operating expenses 7.9 Profit(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 9.0 Profit(Loss) After Tax and Exceptional Items 10.0 Current Tax 11.0 Profit(Loss) After Tax and Exceptional Items 12.0 Profit(Loss) After Tax and Exceptional Items 13.0 Minority Interest 14.0 Profit(Loss) After Tax and Exceptional Items 13.0 Align After Tax and Exceptional Ite	13,959,064 Unaudited Shs.'000' Unaudited Shs.'000' 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545 90,320 133,894 29,017 57,269 311,000 683,545 67,974 226,010 31,102 50,726 28,637 142,207 575,489 108,056 18,000 - 90,056 - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'000' Audited 252,434 252,434 252,434 252,434 (533,317 709,677 30,517 740,194 795,123 182,287 230,514 730,517 740,194 795,123 182,287 230,514 755,123 182,287 230,514 755,123 182,287 230,514 755,123 182,287 230,514 755,123 10,517 740,194 755,123 135,222 466,189 50,620 10,523 456,913 334,847 179,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 129,847 129,847		- 16,132,842 10,132,842 10,132,842 10,132,1494 128,560 4,982 2,220 877,256 1410,252 15,198 425,449 451,807 142,237 83,396 40,764 - 90,620 357,017 808,824 70,591 265,910 27,457 50,703 27,059 27,059 168,087 - 168,087 - 158,558 - 158,558 - 158,587 - 158,587 - 158,587 -		14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 708,982 30,517 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 182,288 182,288 182,288 182,288 185,288 182,288 182,288 182,288 185,288 185,288 185,288 185,288 113,522 136,272 470,607 50,620 101,973 135,272 470,607 101,973 135,272 40,607 101,973 135,278 136,272 40,607 101,973 135,278 136,272	- 15,007,550 Unaudited Shs.'000' Audited Shs.'000' Audited 1353,074 373,718 413,778 197,532 3,384 200,916 212,862 25,910 47,960 20,705 212,862 25,910 47,960 20,705 25,910 47,960 20,705 25,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,893 311,665 60,893 311,665 60,893 14,500 - 56,393 - 56,393 - 18,083 - 18,083 - 18,068 - - - - - - - - - - - - -	
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44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE INCOME 1.1 Loans and advances 1.2 Covernment securities 1.3 Deposits and placements with banking institutions 1.4 Other Interest Income 2.0 INTEREST EXPENSE 2.1 Outomer deposits 2.2 Opposits and placement from banking institutions 2.3 Other Interest expenses 2.4 Total Interest expenses 3.4 Total Interest expenses 3.5 ONET INTEREST INCOME (LOSS) 4.4 Dividend Income 4.5 Total Non-Interest income 5.4 Total Non-Interest income 5.5 TOTAL OPERATING EXPENSES 6.1 Loan loss provision 6.2 Staff costs 6.3 Directors' emoluments 6.4 Rental charges 6.5 Operction charge on property and equipment 6.4 Anortisation charges 6.5 Optice Operating Expenses 7.9 Profit(Loss) After Tax and Exceptional Items 8.0 Exceptional Items 1.0 Profit(Loss) After Tax and Exceptional Items 1.0 Cains(Losses) Item tanden at and Amority Interest 1.1 Colosses) Item tanden at and Amority Interest 1.2 Colosses) Item tanden at and Amority Interest 1.3 After After Tax and Exceptional Items 1.3 After After After	13,959,064 Unaudited Shs.'000' Unaudited Shs.'000' 123,852 12,396 2,029 727,306 343,521 11,240 354,761 372,545 90,320 133,894 29,017 57,269 311,000 683,545 67,974 226,010 31,102 50,726 28,637 142,207 575,489 108,056 18,000 - 90,056 - - - - - - - - - - - - -	- 14,465,074 Audited Shs.'000' Audited 252,434 252,434 252,434 252,434 (533,317 709,677 30,517 740,194 795,123 182,287 230,514 730,517 740,194 795,123 182,287 230,514 755,123 182,287 230,514 755,123 182,287 230,514 755,123 182,287 230,514 755,123 10,517 740,194 755,123 135,222 466,189 50,620 10,523 456,913 334,847 179,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 38,892 334,847 119,956 129,847 129,847		- 16,132,842 10,132,842 10,132,842 10,132,1494 128,560 4,982 2,220 877,256 1410,252 15,198 425,449 451,807 142,237 83,396 40,764 - 90,620 357,017 808,824 70,591 265,910 27,457 50,703 27,059 27,059 168,087 - 168,087 - 158,558 - 158,558 - 158,587 - 158,587 - 158,587 -		14,510,677 Audited Shs.'000' Audited 1,252,434 252,845 24,301 708,982 30,517 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 182,288 182,288 182,288 182,288 185,288 182,288 182,288 185,288 185,288 185,288 185,288 185,288 113,522 136,272 470,607 50,620 101,973 135,272 470,607 101,973 135,272 470,607 101,973 135,278 136,272 470,607 101,973 135,278 136,272 136,2	- 15,007,550 Unaudited Shs.'000' Audited Shs.'000' Audited 1353,074 373,718 413,778 197,532 3,384 200,916 212,862 25,910 47,960 20,705 212,862 25,910 47,960 20,705 25,910 47,960 20,705 25,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,910 47,960 372,558 66,893 311,665 60,893 311,665 60,893 14,500 - 56,393 - 56,393 - 18,083 - 18,083 - 18,068 - - - - - - - - - - - - -	
44 Minority Interest 45 TOTAL LABILITIES AND SHAREHOLDERS' FUNDS I STATEMENT OF COMPREHENSIVE 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 Lencome 2.0 INTEREST EXPENSE 2.1 Gustomer deposits 2.2 Opposits and placement from banking institutions 2.3 Other Interest expenses 3.4 Total Interest expenses 3.5 Other INTEREST INCOME (LOSS) 4.4 Dividend Income 4.5 Total Non-Interest income 5.9 Directors' emoluments 6.4 Ican loss provision 6.2 Staff cost 5.9 Directors' emoluments 6.4 Ican loss provision 6.5 Other Operating Expenses 7.9 Orbit(Loss) After Exceptional Items 8.9 Deroft(Loss) After Exceptional Items 8.9 Arohit, Interest 8.9 Revaluation surplus on Property Jahat and equipment 8.9 Arohit, Interest 8.9 Revaluation surplus on Property Jahat and equipment 8.9 Arevalue Longension Interned A	13,959,064 Unaudited Shs.'000' Unaudited Shs.'000' 123,852 12,396 2,029 343,521 11,240 343,521 11,240 354,761 372,545 90,320 133,894 29,517 57,269 311,000 683,545 67,974 226,010 31,102 67,974 228,637 28,637 28,637 142,207 57,5489 108,056 18,000 90,056 90,056 90,056 90,056 90,056 19,100 19,100 19,100 19,100 10,100 10,100 10,100 10,100 10,100 10,100 10,100 10,100 10,100 10,100 10,100 10,100 10,000			- 16,132,842 16,132,842 Vnaudited Shs. '000' 4,10,252 15,198 425,449 451,807 4410,252 15,198 425,449 451,807 142,237 83,396 40,764 - 90,620 357,017 808,824 70,591 265,910 27,457 50,703 27,015 168,087 9,500 - 158,587 - - 158,587 - - - 158,587 - - - - - - - - - - - - -	- 14,003,946 14,003,946 Shs.'000' Unaudited Shs,'029 123,852 12,396 2,029 727,306 343,340 11,240 354,580 372,726 90,320 336,458 689,184 67,974 228,178 316,458 689,184 67,974 228,178 31,103 50,726 577,934 111,250 18,830 577,934 111,250 18,830  117,250 18,830  117,250 18,830  117,250 18,830  117,250 18,630  117,250 18,630  117,250 18,630  117,250 18,630  117,250 18,630  117,250 18,630  117,250 18,630  117,250 18,630  117,250 18,630  117,250  117,250  117,250  117,250  117,250  117,250  117,250  117,250  117,250  117,250  117,250  117,250  117,250  111,250  117,250  111,250	- 14,510,677 Audited Shs. 'ooo' Audited 252,434 252,434 252,434 252,434 708,982 30,517 739,499 793,818 182,288 238,975 238,972 739,499 793,818 182,288 238,975 238,972 739,499 793,818 182,288 238,975 238,972 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 739,499 793,818 182,288 238,975 249,975	- 15,007,550 Unaudited Shs.'000' Audited 353,074 373,793 2,793 2,793 2,793 197,532 3,384 200,916 212,862 20,705 - 25,112 159,696 372,558 25,112 134,687 12,651 25,949 14,627 12,655 60,893 4,500 - 56,393 - - - - - - - - - - - - -	- 16,188,100 16,188,100 Unaudited Shs.'000' Unaudited 128,560 4,982 2,220 87,256 408,413 15,198 423,610 453,646 142,237 89,564 40,764 40,764 40,764 40,764 90,620 90,620 90,521 816,831 27,159 816,831 27,591 268,810 27,457 50,703 20,362 27,119 170,044 644,086 172,745 9,500 - 163,245

III OTHER DISCLOSURES	Unaudited Unaudited Unaudited Unaudited					
	Unaudited					
		31 December 2017	31 March 2018			
	2017 Shs. '000'	Shs. '000'	Shs. '000'			
	Unaudited		Unaudited			
NON-PERFORMING LOANS AND ADVANCES	Unaudited	Audited	Unaudited	Unauc		
(a) Gross Non-performing loans and advances	822.220	876,544	1,356,721	4.784		
	837,730					
(b) Less: Interest in Suspense (c)Total Non-Performing Loans and Advances (a-b)	145,929 691,801		174,036 1,182,685			
(d) Less: Loan Loss Provision						
(c) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d)	398,053		410,881			
(f) Discounted Value of Securities	293,748		771,804			
(g) Net NPLs Exposure (e-f)	293,748	404,415	722,051			
(g) Net NPLS Exposure (e-t)			49,753			
INSIDER LOANS AND ADVANCES						
(a) Directors, Shareholders and Associates	649,300	558,101	617,383	6.		
(b) Employees	509,479	553,064	572,135	6		
(c)Total Insider Loans and Advances and other facilities	1,158,779	1,111,165	1,189,518	1,24		
OFF-BALANCE SHEET ITEMS						
(a)Letters of credit, guarantees, acceptances	7,980,168	7,246,797	7,926,114	7,14		
(b) Forwards, swaps and options	7,900,100	/,240,/9/	/,,,20,114	771-		
(c)Other contingent liabilities	3,615,212	5,143,676	454,494	26		
(d)Total Contingent Liabilities	11,595,380		454,494 8,380,608			
(u) rotal contingent trabilities	11,595,500	12,390,473	0,300,000	7,40		
CAPITAL STRENGTH						
(a)Core capital	2,536,388	2,594,315	2,592,694	2,63		
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000		
(c)Excess/(Dificiency)(a-b)	1,536,388	1,594,315	1,592,694	1,63		
(d) Supplementary Capital	49,541	49,541	-	54		
(e) Total Capital (a+d)	2,585,929	2,643,856	2,592,694	2,69		
(f)Total risk weighted assets	16,899,733	16,678,825	17,774,000	17,76		
(g) Core Capital/Total deposits Liabilities	23.5%	22.7%	21.8%			
(h) Minimum statutory Ratio	8.0%	8.0%	8.0%			
(I) Excess/(Deficiency) (g-h)	15.5%	14.7%	13.8%			
(j) Core Capital / total risk weighted assets	15.0%	15.6%	14.6%			
(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%			
(I) Excess (Deficiency) (j-k)	4.5%	5.1%	4.1%			
(m) Total Capital/total risk weighted assets	15.3%	15.9%	14.6%			
(n) Minimum statutory Ratio	14.5%	14.5%	14.5%			
(o) Excess/(Deficiency) (m-n)	0.8%		0.1%			
(p) Adjusted Core Capital/Total Deposit Liabilities*		· · · ·	22.4%			
(q) Adjusted Core Capital/Total Risk Weighted Assets*			15.0%			
(r) Adjusted Total Capital/Total Risk Weighted Assets*	-		15.0%			
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LIQUIDITY						
(a) Liquidity Ratio	29.1%		25.1%			
(b) Minimum Statutory Ratio	20.0%		20.0%	1		
c (Excess (Deficiency) (a-b)	9.1%	9.6%	5.1%			

\* 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.

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures ca website : www.creditbank.co.ke . They may also be accessed at the institutions head office located at Mercantile House Koinange Street – Nairobi

Betty Korir Chief Executive Officer

## We Continue to Build on a **Strong Foundation**

Amongst other accolades, we were recognised as the Best Commercial Bank Governance Team by CFI.co. We are indeed your Sound Financial Partner.

