THE CO-OPERATIVE BANK OF KENYA LIMITED

The Board of Directors is pleased to announce the Audited results of the Group and the Bank for the Period ended 31 December 2017

	STATEMENT OF FINANCIAL POSITION	EMENT OF FINANCIAL POSITION GROUP		BANK	
		31-Dec-17 KSHS.'000	31-Dec-16 KSHS.'000	31-Dec-17 KSHS.'000	31-Dec-16 KSHS.'000
	ASSETS	Audited	Audited	Audited	Audited
	Cash (local and foreign) Balances due from Central Bank Of Kenya	8,387,452 15,872,744	8,432,988 17,249,716	7,715,294 14,826,206	8,119,618 16,338,102
	Kenya Government and other securities held for dealing purposes				
5.a.a	Financial Assets at fair value through profit and loss Investment Securities: Held to Maturity -	639,952	147	150	147
a.b	Kenya Government Securities Investment Securities: Held to Maturity - Other Securities Investment Securities: Available for Sale -	43,983,288 -	37,158,762	43,827,326	37,003,530 -
	Kenya Government Securities Investment Securities -	25,256,482	20,675,540	25,256,482	20,675,540
6	Other Securities Deposits and balances due from local banking institutions	3,442,283 27,382	4,082,606 703,530	3,259,183 61,650	3,949,256 703,530
	Deposits and balances due from banking institutions abroad	7,702,972	4,313,773	7,678,182	4,656,363
	Tax recoverable Loans and advances to customers (net)	156,695 253,861,644	27,674 236,935,564	207,583 252,361,773	- 236,398,405
10	Balances due from banking institutions in the group	-	-	-	352,068
12	Investments in associates Investments in subsidiary companies	2,143,347 -	2,409,297	755,118 2,512,920	755,118 2,512,920
14	Investment in joint ventures Investment in properties	-	-	1	-
	Property, plant and equipment Prepaid lease rentals	7,493,574 35,742	8,308,698 36,352	6,811,963 35,742	7,817,715 36,352
17	Intangible assets Deferred tax asset	2,018,875	1,713,117	1,605,973	1,410,156
19	Retirement benefit asset	967,124	1,067,507 -	1,081,823	1,051,197 -
	Other assets TOTAL ASSETS	14,868,101 386,857,657	8,740,981 351,856,250	14,832,273 382,829,640	8,217,742 349,997,760
В	LIABILITIES				
23	Balances due to Central Bank Of Kenya Customer deposits	3,992,240 287,371,708	- 260,153,437	3,992,240 285,566,236	- 259,471,749
	Deposits and balances due to local banking institutions Deposits and balances due to banking institutions abroad	373,464	3,411,977	423,701	3,402,893
26	Other money market deposits Borrowed funds	- 21,163,814	- 19,813,260	- 21,163,814	- 19,813,260
28	Balances due to banking institutions in the group	-	-	-	-
30	Tax payable Dividends payable	-	1,248,698 -	-	1,248,698 -
	Deferred tax liability Retirement benefit liability	-	-	1	-
33	Other liabilities	3,663,481	6,109,913	3,456,505	6,015,329
C	TOTAL LIABILITIES SHAREHOLDERS' FUNDS	316,564,707	290,737,285	314,602,495	289,951,928
	Paid up/Assigned capital Share premium/(discount)	5,867,180 1,911,925	4,889,317 2,889,789	5,867,180 1,911,925	4,889,317 2,889,789
37	Revaluation reserve	1,296,499	1,338,103	1,227,293	1,256,443
39	Retained earnings/ Accumulated losses Statutory Loan Loss Reserve	55,329,786 718,617	48,208,633 736,418	53,954,407 717,844	46,970,978 717,844
	Other Reserves Proposed dividends	(733,149) 4,693,744	(1,158,031) 3,911,453	(625,614) 4,693,744	(1,088,833) 3,911,453
42	Capital grants TOTAL SHAREHOLDERS' FUNDS	480,365	498,841	480,365	498,841
	TOTAL SHAREHOLDERS TONDS				
	Non-Controlling Interest	727,983	61,314,523 (195,558)	68,227,145	60,045,832
44	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS			- 382,829,640	- - 349,997,760
44		727,983 386,857,657 G	(195,558) 351,856,250 ROUP	- 382,829,640 B	349,997,760 ANK
44	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS	727,983 386,857,657	(195,558) 351,856,250	382,829,640	349,997,760
44 II 1.0	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME	727,983 386,857,657 G 31-Dec-17 KSHS,'000 Audited	(195,558) 351,856,250 ROUP 31-Dec-16 KSHS.'000 Audited	382,829,640 B. 31-Dec-17 KSHS.'000 Audited	349,997,760 ANK 31-Dec-16 KSHS.'000 Audited
44 II 1.0 1.1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	727,983 386,857,657 31-Dec-17 KSH5.'000 Audited 31,942,067	(195,558) 351,856,250 31-Dec-16 KSHS,'000 Audited 33,378,181	382,829,640 B. 31-Dec-17 KSHS.'000 Audited 31,724,399	349,997,760 ANK 31-Dec-16 KSHS,'000 Audited 33,261,095
44 1 1.0 1.1 1.2 1.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions	727,983 386,857,657 G 31-Dec-17 KSHS,'000 Audited	(195,558) 351,856,250 ROUP 31-Dec-16 KSHS.'000 Audited	382,829,640 B. 31-Dec-17 KSHS.'000 Audited	349,997,760 ANK 31-Dec-16 KSHS.'000 Audited
44 1.0 1.1 1.2 1.3 1.1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities	727,983 386,857,657 G 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551	(195,558) 351,856,250 31-Dec-16 KSHS.'000 Audited 33,378,181 8,495,221	382,829,640 B, 31-Dec-17 KSHS.000 Audited 31,724,399 8,196,148	349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549
44 1.0 1.1 1.2 1.3 1.1 1.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income	727,983 386,857,657 G 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570	(195,558) 351,856,250 ROUP 31-Dec-16 KSHS/000 Audited 33,378,181 8,495,221 391,319 -	382,829,640 B, 31-Dec-17 KSHS.'000 Audited 31,724,399 8,196,148 173,122	349,997,760 ANK 31-Dec-16 KSHS/000 Audited 33,261,095 8,478,549 356,476
 44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits	727,983 386,857,657 G 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 	(195,558) 351,856,250 31-Dec-16 KSHS/000 Audited 33,378,181 8,495,221 391,319 - 42,264,721 11,658,414	382,829,640 B, 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669	349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476
44 10 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses	727,983 386,857,657 G 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570 - 40,373,188 10,846,272 226,222 1,196,725	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 - 42,264,721 11,658,414 117,980 991,905	382,829,640 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 - 40,093,669 10,809,754 226,222 1,196,725	349,997,760 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 3356,476 42,096,119 11,617,358 117,980 991,905
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS)	727,983 386,857,657 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570 	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 - 42,264,721 11,658,414 117,980	382,829,640 B, 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669	349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 3 4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME	727,983 386,857,657 G 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421	382,829,640 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968	349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 3 4 4.1 4.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions	727,983 386,857,657 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713	(195,558) 351,856,250 371,000 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650	382,829,640 B 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782	349,997,760 349,997,760 ANK 31-Dec-16 KSHS.'000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 3 4 4.1 4.2 4.3 4.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Other Fees and commissions Foreign exchange trading income/(loss) Dividend income	727,983 386,857,657 31-Dec-17 KSH5:000 Audited 31,942,067 8,213,551 217,570 	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001	382,829,640 31,-Dec-17 KSHS.'000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 3356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss)	727,983 386,857,657 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,2876 1,372,843	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 - 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,6550 1,804,344 73,001 1,109,655	382,829,640 31,-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434
44 1.0 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 3 4 4.1 4.2 4.3 4.4 5.0 5.0	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME UNTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income INTEREST INCOME INTEREST INCOME State	727,983 386,857,657 31-Dec-17 KSH5:000 Audited 31,942,067 8,213,551 217,570 	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001	382,829,640 31,-Dec-17 KSHS.'000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 3356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001
44 1.0 1.1 1.2 1.1 1.2 1.1 1.2 2.0 2.1 1.1 2.2 2.3 2.4 4.1 4.2 2.3 2.4 4.4 4.5 4.6 5.00 6.1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Foreign exchange trading income/(loss) Dividend income Total Non-interest income Total Non-interest income Total Non-interest income Total OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision	727,983 386,857,657 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252	(195,558) 351,856,250 371,026-16 KSHS.'000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671	382,829,640 31,-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.3 2.4 3 4 4.1 4.2 4.3 4.4 4.5 4.6 5.0 6.1 6.1 6.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES	727,983 386,857,657 31-Dec-17 KSH5:000 Audited 31,942,067 8,213,551 217,570 	(195,558) 351,856,250 371,025,558 351,856,250 31-Dec-16 KSH5:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931	382,829,640 31,-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 - 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198
44 11 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.4 5.0 6.0 6.1 6.2 6.3 6.4	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Foreign exchange trading income/(loss) Dividend income Other Income Total Non-interest income TOTAL OPERATING INCOME TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges	727,983 386,857,657 31-Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200	(195,558) 351,856,250 371,026-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440	382,829,640 31,-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356	349,997,760 349,997,760 ANK 31-Dec-16 KSH5:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 11,5661 1,363,794
44 1.0 1.1 1.2 1.3 1.1 1.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total Non-interest income Total OPERATING INCOME OTHEL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges	727,983 386,857,657 31-Dec-17 KSH5.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,259,698 7,215,713 2,259,698 7,215,713 2,259,698 7,215,713 2,259,698 7,215,713 2,259,698 7,215,713 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 0,1951,040 549,914	(195,558) 351,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 18,04,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117	382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 336,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 115,861 1,363,794 115,861 1,363,794
44 1.0 1.1 1.2 1.3 1.1 1.2 2.1 2.2 2.3 2.4 3 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.67	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions Foreign exchange trading income/(loss) Dividend income Other Income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment	727,983 386,857,657 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,699 2,599,699 2,599,699 3,7215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 1,951,040	(195,558) 351,856,250 371,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,336,699	382,829,640 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 6,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476
44 11 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 4 4.1 4.2 4.3 4.4 5.0 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.7 7	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Othal Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Othal other operating expenses Profit/(Loss) before tax and exceptional items	727,983 386,857,657 31-Dec-17 KSH5.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 1,951,040 549,914 7,425,728	(195,558) 351,856,250 371,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,09,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17,629,724	382,829,640 382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,834,722 447,983 7,689,080 22,987,056 18,024,143
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 4.1 4.2 4.3 4.45 5.0 6.1 6.2 6.3 6.4 6.5 6.66 6.7 7 8 8	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other Income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Defred Total other operating expenses Total other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Early Retirement Costs	727,983 386,857,657 386,857,657 31,Dec-17 KSHS.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 1,951,040 549,914 7,425,728 25,327,275 16,268,734	(195,558) 351,856,250 371,856,250 371,856,250 Audited 33,378,181 8,495,221 391,319 42,264,721 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 10,62,440 1,936,699 486,117 17,629,724 (3,738) 97,546	382,829,640 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 0,665,782 1,948,921 72,876 39,956,131 35,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120 23,453,950 16,502,181 	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,834,722 447,983 7,689,080 22,987,056 18,024,143 (3,738)
44 10 1.0 1.1 1.2 2.3 2.1 2.2 2.3 2.4 3.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7 6.8 8 9 10 10 10 10 10 10 10 10 10 10	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other rees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax	727,983 386,857,657 31-Dec-17 KSH5.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 12,269,219 28,103,969 2,599,698 7,215,713 12,269,219 28,103,960 13,729,843 13,492,040 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,5	(195,558) 351,856,250 371,056,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17, 723,532 5,595,665	382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 336,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,834,722 1,47,833 7,689,080 22,987,056 18,024,143 (3,738)
44 10 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 2.4 4.1 4.2 4.3 4.45 5.0 6.1 6.2 6.4 6.5 6.67 6.7 8 8 9 10 11 11 12 11 12 12 12 13 12 12 13 12 12 13 13 14 14 14 15 15 16 16 16 16 16 16 16 16 16 16	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/ Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME TOTAL OPERATING INCOME TOTAL OPERATING INCOME DIFECTOR' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax	727,983 386,857,657 31-Dec-17 KSH5:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 1,951,040 549,914 7,425,728 25,327,275 16,268,734 129,904 16,298,638 5,062,299 (68,726)	(195,558) 351,856,250 371,056,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17,629,724 (3,738) 97,546 17,723,532 5,5665 (548,342)	382,829,640 382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 1,438,217 12,945,356 1,786,069 1,438,217 12,945,356 1,786,069 1,6502,181 1,6502,181 4,884,784 (18,134)	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,372 1,374 1,374 1,375 1,372
44 1.0 1.1 1.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 6.6 6.6 6.7 7 8 8 9 10 11 12 13 13 14 15 15 16 16 18 19 10 10 10 10 10 10 10 10 10 10	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) fet rax and exceptional items DTHER COMPREHENSIVE INCOME:	727,983 386,857,657 31-Dec-17 KSH5.'000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 12,269,219 28,103,969 2,599,698 7,215,713 12,269,219 28,103,960 13,729,843 13,492,040 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,596,009 41,5	(195,558) 351,856,250 371,056,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17, 723,532 5,595,665	382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 336,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,834,722 1,47,833 7,689,080 22,987,056 18,024,143 (3,738)
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 4.1 4.2 4.3 4.4 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 8 9 10 11 12 13.1 11 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other fees and commissions on loans and advances Other Fees and commissions (loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges on profit of associate Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Early Retirement C	727,983 386,857,657 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 15,18,200 1,518,200 1,951,040 549,914 7,425,728 25,327,275 16,268,734 129,904 16,398,638 5,062,299 (68,726) 11,405,065	(195,558) 351,856,250 371,856,250 371,856,250 371,856,250 Audited 33,378,181 8,495,221 391,319 42,264,721 42,264,721 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 163,742 163,742 163,742 164,272,410 17,629,724 (3,783) 97,546 17,723,532 5,595,666 (548,342) 12,676,210 1,859,238	382,829,640 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 0,565,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,566 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784 (18,134) 11,635,530	349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,363,794 1,834,722 447,983 7,689,080 22,987,056 18,024,143 (3,738) 18,020,405 5,511,732 (542,891) 13,051,564
44 1.0 1.1 1.2 2.3 2.4 4.1 4.2 4.2 4.4 4.5 6.0 6.1 6.2 6.3 6.4 5.0 6.1 6.2 6.3 6.4 5.0 6.1 1.2 1.3 1.1 1.2 2.3 2.3 2.4 4.4 4.5 6.6 6.6 6.7 7 8 8 9 10 12 13 13 13 14 15 13 14 15 15 15 15 15 15 15 15 15 15	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other income Total OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Early Retirem	727,983 386,857,657 31-Dec-17 KSH5:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 1,951,040 549,914 7,425,728 25,327,275 16,268,734 129,904 16,298,638 5,062,299 (68,726)	(195,558) 351,856,250 371,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 911,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17,629,724 (3,738) 97,546 17,723,532 5,595,665 (548,342) 12,676,210	382,829,640 382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 1,438,217 12,945,356 1,786,069 1,438,217 12,945,356 1,786,069 1,6502,181 1,6502,181 4,884,784 (18,134)	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,372 1,374 1,374 1,375 1,372
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.4 6.5 6.6 7 7 8 8 9 10 11 1.2 1.3 1.1 1.2 1.3 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.1 1.5 1.5	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Income INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME Fees and commissions on loans and advances Other Fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) after tax and exceptional items Staff Cosses) 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	727,983 386,857,657 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 1,372,843 13,492,040 41,596,009 3,601,252 10,100,351 180,790 15,18,200 1,518,200 1,951,040 549,914 7,425,728 25,327,275 16,268,734 129,904 16,398,638 5,062,299 (68,726) 11,405,065	(195,558) 351,856,250 371,856,250 371,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,09,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17,629,724 (3,738) 9,7546 17,723,532 5,595,665 (548,342) 12,676,210 1,859,238 708,015	382,829,640 31-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 0,565,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,566 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784 (18,134) 11,635,530	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,834,722 447,983 7,689,080 22,987,056 18,024,143 (3,738) 13,051,564
44 1.0 1.1 1.2 2.3 2.4 4.1 4.2 2.3 2.4 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.6 6.7 7 8 8 9 10 11 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.2 1.3 1.1 1.2 1.3 1.1 1.2 1.2 1.3 1.1 1.2 1.2 1.3 1.1 1.2 1.3 1.3 1.3 1.3 1.3 1.3 1.3 1.3	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividen income Other income Total OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Share of profit of associate Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associates Fit value changes in available-for-sale financial statements of foreign operations Early Plant and Equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive Income tax relating to components of other comprehensive Inc	727,983 386,857,657 31-Dec-17 KSHS.000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 16,268,734 - 129,904 16,398,638 5,062,299 (68,726) 11,405,065 5 12,969 - (49,758)	(195,558) 351,856,250 371,856,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17,629,724 (3,738) 97,546 17,723,532 5,595,665 (548,342) 12,676,210 1,859,238 708,015 1,227,694 7,776 (368,308)	382,829,640 31,-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784 (18,134) 11,635,530	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 115,861 1,363,794 115,861 1,363,794 115,861 13,051,564 18,022,143 (3,738) 18,022,143 (3,738) 18,022,143 (3,738) 13,051,564
44 1.0 1.1 1.2 2.3 2.4 3.4 4.1 4.2 2.3 2.4 3.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7 7 8 8 9 10 11 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.1 1.2 1.2	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME UNTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME Fees and commissions Other Interest InCOME Total Non-Interest InCOME Total Non-Interest InCOME Other income Total OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Profit/(Loss) before tax and exceptional items Exceptional items-Early Retirement Costs Exceptional items-Early	727,983 386,857,657 31-Dec-17 KSH5.000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,259,698 7,215,713 12,269,219 28,103,960 3,3601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 180,790 1,518,200 0,1518,200 0,1518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,528 1,405,658 1,405,658 1,405,656 1,405,656 1,405,656 1,405,656 1,405,656 1,405,656 1,405,656 1,405,657 1,405,656 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,405,657 1,516,576 1,516,576 1,516,576 1,516,576	(195,558) 351,856,250 371,856,250 371,856,250 371,856,250 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,09,655 1,2774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,036,699 486,117 8,592,831 97,546 17,723,532 5,595,665 (548,342) 12,676,210 1,859,238 708,015 1,227,694 7,776	382,829,640 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784 (18,134) 11,635,530 - 463,219 - - 463,219	349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,863,794 1,802,405 5,511,732 (542,891) 13,051,564
44 1.0 1.1 1.2 1.3 1.1 1.5 2.0 2.1 2.2 2.3 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 7 8 8 9 10 11 12 13.1 12 13.1 13.1 13.1 14 13.2 13.1 14 13.5 13.1 13.1 13.2 14 13.5 13.1 13.1 13.2 13.1 14 13.5 13.1 13.1 13.1 13.1 14 13.5 13.1 14.1 15.1 1	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) Dividend income Other fees and commissions on loans and advances Other Fees and commissions (loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME TOTAL OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rentals charges Depreciation charge on property and equipment Armortisation charges Total other operating expenses Total other operating expenses Total other operating expenses Total other operating expenses Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) fater tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) fater tax and exceptional items Fair value changes in available-for-sale 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 tax relating to components of other comprehensive Income tax relating to components of other comprehensive Income tax relating to components of othe	727,983 386,857,657 3366,857,657 31-Dec-17 KSHS:000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,230,910 72,876 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 180,790 0,518,200 1,951,040 549,914 7,425,728 25,327,275 16,268,734 129,904 16,398,638 5,062,299 (68,726) 11,405,065 5 12,969 (68,726) 11,405,065 5 12,969 (49,758) 2 ,040 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,668,276 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,675 113,775 113,675 113,675 113,675 113,675 113,675	(195,558) 351,856,250 371,856,250 371,856,250 371,856,250 Audited 33,378,181 8,495,221 391,319 42,264,721 391,319 42,264,721 391,319 42,264,721 2,330,859 7,456,550 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 42,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 1,592,834 24,641,207 17,629,724 (3,738) 97,546 17,723,532 5,595,665 (548,342) 12,676,210 1,859,238 708,015 1,227,694 7,776 (368,308) 3,434,415 16,110,625 2,64	382,829,640 382,829,640 31,-Dec-17 KSHS:000 Audited 31,724,399 8,196,148 173,122 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 6,056,782 1,948,921 72,876 6,481,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,069 499,937 6,481,120 23,453,950 16,502,181 4,884,784 (18,134) 11,635,530 463,219 - - 463,219 12,098,749 12,098,749 12,098,749 1.98	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 356,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 13,663,794 1,834,722 447,983 7,689,080 22,987,056 18,024,143 (3,738) 18,020,405 5,511,732 (542,891) 13,051,564 - 754,035 1,227,694 - 754,035 1,227,694 - (368,308) 1,613,421 14,664,986 2,67
44 1.0 1.1 1.2 2.3 2.4 4.1 4.2 4.3 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 5.0 6.1 6.2 6.3 6.4 5.6 6.6 6.7 7 8 8 9 10 11 13.1 13.1 13.1 13.2 13.3 13.4 13.2 13.3 13.4 13.5 14.1 13.2 13.3 13.4 13.5 14.1 13.2 13.3 13.4 13.5 14.1 13.2 13.3 13.4 13.5 14.1 13.2 13.3 13.4 13.5 14.1 13.5 14.1 13.5 14.1 15.5 10	TOTAL LIABILITIES & SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and advances Government securities Deposits and placements with banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer deposits Deposits and placements from banking institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME/(LOSS) NON-INTEREST INCOME/ Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(loss) Dividend income Other income Total Non-interest income TOTAL OPERATING INCOME OTHER OPERATING INCOME OTHER OPERATING EXPENSES Loan loss provision Staff costs Depreciation charge on property and equipment Armortisation charges Other operating expenses Total other operating expenses Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) before tax and exceptional items Exceptional items-Share of profit of associate Profit/(Loss) before tax Current tax Deferred tax Profit/(Loss) after tax and exceptional items Strate CompREHENSIVE INCOME: Gains/(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 OTHER COMPREHENSIVE INCOME NET OF TAX DOTAL COMPREHENSIVE INCOME NET OF TAX DATAL COMPREHENSIVE INCOME NET OF TAX	727,983 386,857,657 3366,857,657 31,Dec-17 KSH5,000 Audited 31,942,067 8,213,551 217,570 40,373,188 10,846,272 226,222 1,196,725 12,269,219 28,103,969 2,599,698 7,215,713 2,269,219 28,103,969 2,599,698 7,215,713 2,269,219 28,103,969 2,599,698 7,215,713 12,269,219 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 13,492,040 41,596,009 3,601,252 10,100,351 10,793 13,492,040 41,596,009 3,601,252 10,100,351 10,793 13,492,040 41,596,009 3,601,252 10,100,351 10,793 13,492,040 41,596,009 15,18,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,200 1,518,	(195,558) 351,856,250 371,056,250 31-Dec-16 KSHS:000 Audited 33,378,181 8,495,221 391,319 42,264,721 11,658,414 117,980 991,905 12,768,300 29,496,421 2,330,859 7,456,650 1,804,344 73,001 1,109,655 12,774,510 42,270,931 2,599,671 9,399,704 163,742 1,462,440 1,936,699 486,117 8,592,834 24,641,207 17,629,724 (3,738) 97,546 17,723,532 5,595,665 (548,342) 12,676,210 1,859,238 7,876 1,859,238 7,776 (368,308) 3,434,415 16,110,625	382,829,640 382,829,640 31,724,399 8,196,148 173,122 - 40,093,669 10,809,754 226,222 1,196,725 12,232,701 27,860,968 2,578,367 6,056,782 1,948,921 72,876 1,438,217 12,095,163 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,063 39,956,131 3,547,235 9,614,810 129,422 1,395,356 1,786,063 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,6502,181 1,786,069 49,937 6,481,120 23,453,950 16,502,181 1,6502,181 1,6502,181 1,6502,181 1,786,069 49,937 6,481,120 2,453,950 1,6502,181 1,786,069 4,483,219 - 463,219 - 12,098,749	349,997,760 349,997,760 ANK 31-Dec-16 KSHS:000 Audited 33,261,095 8,478,549 3356,476 - 42,096,119 11,617,358 117,980 991,905 12,727,244 29,368,876 2,330,859 6,487,220 1,603,807 73,001 1,147,434 11,642,323 41,011,198 2,594,567 8,941,049 115,861 1,363,794 1,227,694 - (368,308) 1,613,421 14,664,986

ш	OTHER DISCLOSURES	GROUP		BANK	
		31-Dec-17 KSHS.'000 Audited	31-Dec-16 KSHS.'000 Audited	31-Dec-17 KSHS.'000 Audited	31-Dec-16 KSHS.'000 Audited
1.	NON PERFORMING LOANS AND ADVANCES				
a)	Gross non-performing loans and advances Less	18,761,317	11,274,174	18,713,757	11,273,048
b)	Interest in suspense	948,481	1,128,934	948,481	1,128,934
c)	Total Non-performing loans and advances (a-b) Less	17,812,836	10,145,240	17,765,276	10,144,114
d)	Loan loss provisions	6,102,049	3,868,538	6,075,833	3,867,412
e)	Net Non performing loans (c-d)	11,710,787	6,276,702	11,689,443	6,276,702
f)	Discounted Value of Securities	7,762,660	6,276,702	7,762,660	6,276,702
g)	Net NPLs Exposure (e-f)	3,948,127	-	3,926,783	-
2.	Insider loans and advances				
	a)Directors, shareholders and associates	1,710,045	1,320,278	1,710,045	1,320,278
	b) Employees	7,769,502	7,681,221	7,769,502	7,681,221
	c)Total insider loans, advances and other facilities	9,479,547	9,001,499	9,479,547	9,001,499
3.	Off-Balance Sheet Items				
	a) Letters of credit,guarantees, acceptances	17,455,140	12,465,919	17,455,140	12,465,919
	b) Forwards, swaps and options	16,999,006	6,913,880	16,999,006	6,913,880
	c)Other contingent liabilities	-	-	-	-
	d) Total contingent liabilities	34,454,145	19,379,799	34,454,145	19,379,799
4.	Capital strength				
	a) Core capital	56,873,853	51,382,064	58,859,134	51,924,808
	b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000
	c) Excess/(deficiency)	55,873,853	50,382,064	57,859,134	50,924,808
	d) Supplementary capital	22,188,481	20,880,527	22,188,481	20,845,215
	e) Total capital	79,062,334	72,262,591	81,047,615	72,770,022
	f) Total risk weighted assets	359,980,732	318,532,396	357,310,063	319,614,654
	g) Core capital/total deposit liabilities h) Minimum Statutory Ratio	20.0% 10.5%	19.7% 10.5%	20.8% 10.5%	20.0% 10.5%
	i) Excess/(deficiency)	9.5%	9.2%	10.3%	9.5%
	j) Core capital/total risk weighted assets	15.8%	16.1%	16.5%	16.2%
	k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%
	I) Excess/(deficiency)(i-k)	5.3%	5.6%	6.0%	5.7%
	m) Total capital/total risk weighted assets	22.0%	22.7%	22.7%	22.8%
	n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%
	o) Excess/(deficiency)(m-n)	7.5%	8.2%	8.2%	8.3%
5.	Liquidity				
	a) Liquidity Ratio	33.8%	33.7%	33.5%	33.2%
	b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%
	c)Excess/ (deficiency)(a-b)	13.8%	13.7%	13.5%	13.2%

Key Highlights

1. Strong group performance with a Profit before Tax of Kshs. 16.4 Billion in 2017

2. A strong balance sheet growth with an asset base of Kshs. 387 Billion

3. Key gains from continued implementation of the "Soaring Eagle" Transformation Agenda focusing on Improved operational efficiencies, Cost Management and Innovative delivery systems

4. Overall Winner of the Kenya Bankers Association Sustainable Finance Catalyst Awards 2017

PROPOSED DIVIDEND:

The Directors recommend to the Members at the forthcoming Annual General Meeting, the payment of a first and final dividend for the year 2017 of 80 cents per ordinary share held (2016-80 cents) to be paid on or about 31st May 2018 to the shareholders registered on the Bank's Register at the close of business on 4th May 2018. The register will remain closed for one day on 7th May 2018 for the preparation of dividend warrants.

ANNUAL GENERAL MEETING:

Notice is hereby given that the Tenth (10th) Annual General Meeting of The Co-operative Bank of Kenya Limited will be held on Friday 25th May 2018 at the Bomas of Kenya.

MESSAGE FROM THE DIRECTORS:

The above Consolidated Statement of Comprehensive Income and Statement of Financial Position are extracts from the Bank's Financial Statements which have been audited by Ernst & Young and have received an unqualified opinion. A full set of these Financial Statements will be available at our registered office at Co-operative House and online at www.co-opbank.co.ke for inspection after approval by members at the Annual General Meeting.

The financial statements were approved by the Directors on 14th March 2018 and signed on its behalf by: Signed: John Murugu, OGW Signed: Dr. Gideon Muriuki, CBS Chairman Group Managing Director & CEO

