CRDB BANK PLC

ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

					CONDENSED STATEMENTS OF									
CONDENSED STATEMENT OF	(Amounts in Million Shillings)				CONDENSED STATEMENTS OF CHANGES IN EQUITY AS AT			(Amounts			n Million Shillings)			
FINANCIAL POSITION AS AT	GROUP BANK			ANIZ	30TH SEPTEMBER 2017			Share	Share	Retained			Others	Total
30TH SEPTEMBER, 2017	GHU	JUP	BANK		oom on the second		Capital	Premium	Earnings	Reserves	Provision Reserves	Others	Total	
	Current	Previous	Current	Previous										
A. ASSETS	Quarter 30/09/2017	Quarter 30/06/2017	Quarter 30/09/2017	Quarter 30/06/2017	GROUP									
1. Cash	235,263	252,268	231,703	249,291	Current Yea	ar - 30/09/201	7							
Balances with Bank of Tanzania Investment in Government Securities	552,462	535,871 989,072	543,666 889,040	521,817 940,761	Balance as	at the beginn	ing of the year	65,296	158,314	417,231	48,843	26,537	1,966	718,187
4. Balances with Other Banks and financial institutions	931,817 268,019	292,967	284,997	312,761	Profit for the	e year		-	-	54,601	-	-	-	54,601
5. Cheques and items for clearing	9,683	19,734	9,683	13,120	Other Comp	orehensive Inco	ome	-	-	-	-	-	19,139	19,139
Interbranch float items Bills negotiated	46	0 46	0 46	0 46	Transactions	s with owners		-	-	-	-	-	-	-
8. Customers Liabilities on acceptances	0	0	0	0	Dividend pa			-	-	(26,118)	-	-	-	(26,118)
Interbank Loans Receivables Investment in other securities	0	0	0	0	Regulatory I			-	-	63,684	(63,684)	- (4,000)	-	-
11. Loans, Advances and Overdrafts	2,969,910	3,047,448	2,921,237	3,010,437	General Pro Others	vision Reserve)	-	-	1,889 (211)	-	(1,889)	14	- (197)
(Net of Allowances for Probable Losses) 12. Other Assets	204,897	214,665	196,212	201,497		at the end of	the current period	65,296	158,314	511,076	(14,841)	24,648		765,612
13. Equity Investments	2,673	2,660	25,084	25,071		ear - 31/12/20		05,290	150,514	311,070	(14,041)	24,040	21,119	705,012
14. Underwriting accounts15. Property, Plant and Equipment	0 243,851	0 235,985	0 230,920	0 216,175			ing of the year	65,296	158,314	355,487	79,221	28,707	373	687,398
16. TOTAL ASSETS	5,418,622	5,590,715	5,332,589	5,490,975	Profit for the	e year		-		74,093	-	-	-	74,093
D. LIADUITIE					Other Comp	orehensive Inco	ome	-		(1,292)	-	-	2,040	748
B. LIABILITIES17. Deposits from other banks and financial institutions	12,957	6,194	12,957	6,194	Transactions	s with owners		-		-	-	-	-	-
18. Customer deposits	3,732,606	4,020,691	3,661,116	3,947,139	Dividend pa	iid		-		(44,401)	-	-	-	(44,401)
19. Cash letters of credit 20. Special deposits	41,426	46,261	41,426	46,261	Regulatory I	Reserve		-		30,378	(30,378)	-	-	-
21. Payment orders / transfers payable	2,813	3,877	2,813	3,877		vision Reserve	•	-		2,170	-	(2,170)	-	-
22. Bankers' cheques and drafts issued	1,347	2,088	1,046	1,605	Others			-		796	-	-	(447)	349
23. Accrued taxes and expenses payable24. Acceptances outstanding	55,900 0	46,430 0	51,702 0	40,041 0	Balance as	at the end of	the previous period	65,296	158,314	417,231	48,843	26,537	1,966	718,187
25. Interbranch float items	0	0	0	0										
26. Unearned income and other deferred charges 27. Other Liabilities	27,967 26,062	29,456 51,157	27,531 42,929	20,647 60,635	BANK									
28. Borrowings	751,932	638,649	749,078	638,446	DAINK									
29. TOTAL LIABILITIES	4,653,009	4,844,803	4,590,597	4,764,846	Current Yea	ar - 30/09/201	7							
30. NET ASSETS / (LIABILITIES)	765,612	745,912	741,992	726,129		•	ing of the year	65,296	158,314	399,784	48,533	26,537	(187)	698,277
C. SHAREHOLDERS' FUNDS					Profit for the	•		-	-	51,502	-	-	-	51,502
31. Paid up share capital	65,296	65,296	65,296	65,296		orehensive Inco	ome	-	-	-	-	-	18,331	18,331
32. Capital Reserves	0	0	0	0		s with owners		-	-	-	-	-	-	-
33. Retained earnings 34. Profit /(Loss) account	456,475 54,601	417,024 40,041	438,930 51,502	399,525 39,572	Dividend pa			-	-	(26,118)	-	-	-	(26,118)
35. Others Capital Accounts	189,240	223,551	186,265	221,736	Regulatory I			-	-	63,374	(63,374)	-	-	-
36. Minority Interest	0	0	0	0		vision Reserve		-	-	1,889	-	(1,889)	-	-
37. TOTAL SHAREHOLDERS' FUNDS	765,612	745,912	741,992	726,129		erred tax depre		-	450.044	400.404	(4.4.0.44)	- 04.040	-	744 000
38. Contingent Liabilities	635,053	656,328	634,840	656,135		ear - 31/12/20 ⁻	the current period	65,296	158,314	490,431	(14,841)	24,648	18,144	741,992
39. Non performing loans & advances40. Allowances for probable losses	461,846 203,875	430,727 172,164	459,756 201,719	427,391 170,279			ing of the year	65,296	158,314	342,708	79,020	28,707	(2,497)	671,548
41. Other non performing assets	203,873	0	0	0	Profit for the	_	ing of the year	-	130,314	68,286	79,020	20,707	(2,491)	68,286
D. SELECTED FINANCIAL CONDITION INDICATORS						•	ome	_	_	-	_	_	2,844	2,844
(I) Shareholders Funds to Total assets	14.1%	13.3%	13.9%	13.2%	Other Comprehensive Income Transactions with owners			_	_	_	_	_		
(ii) Non performing loans to Total gross loans	14.4%	13.4%	14.5%	13.4%	Dividend paid			_	_	(44,401)	_	_	-	(44,401)
(iii) Gross Loans and advances to Total deposits (iv) Loans and Advances to Total assets	84.8% 54.8%	79.2% 54.5%	85.1% 54.8%	79.5% 54.8%	Regulatory I	Reserve		-	-	30,487	(30,487)	-	-	-
(v) Earnings assets to Total assets	77.0%	77.4%	76.8%	77.7%	General Pro	vision Reserve	•	-	-	2,170	_	(2,170)	-	_
(vi) Deposits growth	-7.0%	6.9%	-7.1%	6.9%	Others			-	-	534	-	_	(534)	0
(vii) Assets growth	-3.1%	7.1%	-2.9%	7.2%	Balance as	at the end of	the previous period	65,296	158,314	399,784	48,533	26,537	(187)	698,277
						(Amounts in Million Shillings								
CONDENSED STATEMENT OF PROFIT OR LOSS	3				(
AND OTHER COMPREHENSIVE INCOME	;													
	}		GRO	OUP		BAN			GROUP			ı	BANK	
FOR THE PERIOD ENDED 30TH SEPTEMBER, 20			GR(Current	OUP Comparat	tive C		NK Comparative	Cumulati		Comparativ		Cumulative		mparative
		(Current Quarter	Compara Quarte	r G	BAN Current Quarter	Comparative Quarter	current y	ve ear	Comparativ year	С	Cumulative urrent year	Cor	year
FOR THE PERIOD ENDED 30TH SEPTEMBER, 20		(Current Quarter 09/2017	Comparate 30/09/20	r 0	BAN Current Quarter /09/2017	Comparative Quarter 30/09/2016	current ye 30/09/20	ve ear 17	Comparativ year 30/09/201	6 3	Cumulative urrent year 30/09/2017	Cor	year 09/2016
1. Interest Income		(Current Quarter 09/2017	Comparat Quarte 30/09/20	r 0 16 30,	EAN Current Quarter /09/2017	Comparative Quarter 30/09/2016	current ye 30/09/20 414,1	ve ear 17	Comparativ year 30/09/201 441,13	6 3 9	Cumulative urrent year 30/09/2017 403,138	Cor	year 09/2016 430,514
FOR THE PERIOD ENDED 30TH SEPTEMBER, 20		30/	Current Quarter 09/2017	Comparate 30/09/20	r C 16 30 108 197)	BAN Current Quarter /09/2017	Comparative Quarter 30/09/2016	current ye 30/09/20	ve ear 17 96 65)	Comparativ year 30/09/201	6 3 9 3)	Cumulative urrent year 30/09/2017	Cor	year 09/2016
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off		30/	Current Quarter 09/2017 142,396 (40,948) 101,448	Comparat Quarte 30/09/20 149,0 (36,8 112,1	r C 16 30, 108 97)	Current Quarter /09/2017 138,793 (39,396) 99,397 0	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926	30/09/20 414,1 (113,4 300,7	ve ear 17 96 65)	Comparativ year 30/09/201 441,13 (104,703 336,43	6 3 9 9 5	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322	Cor	year 09/2016 430,514 (100,251) 330,263
1. Interest Income 2. Interest expense 3. Net interest income		30/	Current Quarter 09/2017 142,396 (40,948)	Comparat Quarte 30/09/20 149,0 (36,8	r C 16 30, 108 97)	Eurrent Quarter /09/2017 138,793 (39,396)	Comparative Quarter 30/09/2016 145,337 (35,411)	current ye 30/09/20 414,1 (113,46	ve ear 17 96 65)	Comparativ year 30/09/201 441,13 (104,703	6 3 9 9 5	Cumulative urrent year 30/09/2017 403,138 (108,815)	Cor	year 09/2016 430,514 (100,251)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off		30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380)	Comparate 30/09/20: 149,0 (36,8: 112,1	7 C 30/16 30/10 30	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077)	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687)	current yo 30/09/20 414,1 (113,44 300,7 (79,1)	ve ear 17 96 55) 31	Comparativ year 30/09/201 441,13 (104,703 336,43 (78,095	6 3 9 3) 5 5	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137)	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Logs)	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833	Comparat Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036	current yd 30/09/20 414,1 (113,44 300,7 (79,1 155,0 27,6	ve ear 17 96 65) 31 16)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83	6 3 9 3) 5 5 5)	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Log. 2) 6.2 Fees and Commissions	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0)	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192	current yd 30/09/20 414,1 (113,44 300,7 (79,1)	ve ear 17 96 65) 31 16)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03	6 3 9 3) 5 5 5)	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0	Comparate 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0	current yo 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5	ve ear 17 96 55) 31 16) 23 50 71	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92	6 3 9 3) 5 5 5) 9 2 8	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Log. 2) 6.2 Fees and Commissions	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407	Comparate 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192	current yd 30/09/20 414,1 (113,44 300,7 (79,1 155,0 27,6	ve ear 17 96 55) 31 16) 23 50 71	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83	6 3 9 3) 5 5 5) 9 2 8	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599	Comparate Quarte 30/09/20: 149,0 (36,8) 112,1 (39,0) 41,3 7,1 30,5	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651)	current yd 30/09/20 414,1 (113,44 300,7 (79,1 155,0 27,6 123,5	ve ear 17 96 65) 31 16) 23 50 71	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373	c c c c c c c c c c c c c c c c c c c	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548)	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155)	Comparate 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,42 (53,8)	16 300 308 997) 111 633) 880 445 554 0 0 080 0 0	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564)	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,20 (146,44	ve ear 17 96 55) 31 16) 23 50 71 03 04) 58)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100	6 3 9 3) 5 5 5 5) 9 2 8 8 9 9 9))	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285)	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599	Comparate Quarte 30/09/20: 149,0 (36,8) 112,1 (39,0) 41,3 7,1 30,5	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651)	current yd 30/09/20 414,1 (113,44 300,7 (79,1 155,0 27,6 123,5	ve ear 177 96 655) 31 16) 23 50 71 03 04) 68)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373	6 3 9 3 3) 5 5 5 5) 9 2 8 8 9 9 9) 9) 9)	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548)	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869)	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0)	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656)	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,2) (146,44 (9,5- (143,19	ve ear 17 96 65) 31 16) 23 50 71 03 04) 68) 40)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,258 (136,014)	6 3 9 3) 5 5 5) 9 2 8 8 9 9 9)	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962)	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss)	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869)	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9	16 30, 16 30, 108 97) 111 63) 180 145 1554 0 16554 0 16554 16554 16554 16555454 1655554 165554 1655554 165554 165554 165554 165554 165554 165554	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,26 (146,44 (9,5) (143,19	ve ear 17 96 65) 31 16) 23 50 71 03 04) 68) 40)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,259 (136,014 113,00	6 3 9 3 3) 5 5 5 9 9 2 2 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869)	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0)	16 30 30 30 30 30 30 30 30 30 30	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656)	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,2) (146,44 (9,5- (143,19	ve ear 177 96 655) 31 16) 23 550 71 1 03 14) 68) 40) 97)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,258 (136,014)	6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962)	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793)
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8: (2,5: (49,0) 8,9 (6,1: 2,8:	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 (299,20 (146,44 (9,5) (143,1) 77,4 (22,8) 54,60	ve ear 17 96 655) 31 16) 23 50 71 03 04) 68) 40) 97)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,255 (136,014 113,000 (44,143 68,863	6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1 2,8: 4,4:	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,20 (146,44 (9,5- (143,1) 77,4 (22,8) 54,60	ve ear 17 96 65) 31 16) 23 50 71 03 04) 68) 40) 97)	Comparative year 30/09/201 441,133 (104,703) 336,433 (78,095) 135,033 (21,83) 108,92 4,27 (280,373 (137,100) (7,255) (136,014) 113,000 (44,143) 68,863 (6,964)	6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loans) 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8: (2,5: (49,0) 8,9 (6,1: 2,8:	7	Current Quarter /09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 (299,20 (146,44 (9,5) (143,1) 77,4 (22,8) 54,60	ve ear 17 96 65) 31 16) 23 50 71 03 04) 68) 40) 97)	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,255 (136,014 113,000 (44,143 68,863	6 3 9 3) 55 5) 9 2 2 8 8 9 9 9) 0) 0) 0) 0) 0) 0) 0) 0 0 0 0 0 0	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loange Commissions) 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss) for the year	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1) 2,8: 4,4: 4,4:	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (478)	current ye 30/09/20 414,1 (113,44 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,20 (146,44 (9,5) (143,19 77,4 (22,8) 54,60	ve ear 17 96 65) 31 16) 23 50 71 03 04) 68) 40) 97)	Comparative year 30/09/201 441,133 (104,703) 336,43 (78,095) 135,033 21,833 108,92 4,27 (280,373) (137,100) (7,259) (136,014) 113,000 (44,143) 68,863 6,964 6,964	6 3 9 3) 55 5) 9 2 2 8 8 9 9 9) 0) 0) 0) 0) 0) 0) 0) 0 0 0 0 0 0	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss) for the year	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717 23,278 3,175	Comparat Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1 2,8: 4,4: 4,4: 7,3:	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847 15,777	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (478) (2,477) 2,449	current ye 30/09/20 414,1 (113,44) 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,2) (146,44) (9,5) (143,1) 77,4 (22,8) 54,60 19,1) 19,1) 73,74	ve ear 17 96 655) 31 16) 23 50 71 03 04) 68) 40) 97) 34 32) 01	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,255 (136,014 113,00 (44,143 68,863 6,964 6,964 75,827	6 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502 18,331 18,331 69,834 2,913	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658 63,414 2,449
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss) for the year 13. Number of Employees 14. Basic Earnings Per Share	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717 23,278 3,175 5.6	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1 2,8: 4,4: 4,4: 7,3:	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847 15,777 2,913 4.6	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (478) (2,477) 2,449 0.8	current ye 30/09/20 414,1 (113,44) 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,20) (146,44) (9,5- (143,19) 77,4 (22,8) 54,60 19,1: 19,1: 73,7- 3,1	ve ear 17 96 65) 31 (6) 23 50 71 03 (8) 40) 97) 34 (32) 91 (39 (39 (40) 97)	Comparative year 30/09/201 441,133 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,25% (136,014 113,00 (44,143 68,863 6,964 75,827 2,80 26.	6 3 3 9 9 3 3 3 3 4 4 5 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502 18,331 18,331 69,834 2,913 19.7	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658 63,414 2,449 23.0
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss) for the year	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717 23,278 3,175	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1 2,8: 4,4: 4,4: 7,3:	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847 15,777 2,913	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (478) (2,477) 2,449	current ye 30/09/20 414,1 (113,44) 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,20) (146,44) (9,5- (143,19) 77,4 (22,8) 54,60 19,1: 19,1: 73,7- 3,1	ve ear 17 96 655) 31 16) 23 50 71 03 04) 68) 40) 97) 34 32) 01	Comparative year 30/09/201 441,13 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,255 (136,014 113,00 (44,143 68,863 6,964 6,964 75,827	6 3 3 9 9 3 3 3 3 4 4 5 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502 18,331 18,331 69,834 2,913	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658 63,414 2,449
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1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loss) 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss)for the year 13. Number of Employees 14. Basic Earnings Per Share 15. Number of Branches SELECTED PERFORMANCE INDICATORS: (i) Return on Average Total Assets	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717 23,278 3,175 5.6 252	Comparat Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1) 2,8: 4,4: 4,4: 7,3: 2,8:	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847 15,777 2,913 4.6 249	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (2,477) 2,449 0.8 180	current ye 30/09/20 414,1 (113,44) 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,2) (146,44) (9,5- (143,1) 77,4 (22,8) 54,60 19,1; 19,1; 73,7- 3,1	ve ear 177 96 655) 31 1 16) 23 550 71 03 94) 688) 40) 97) 34 82) 91 1 39 89 89 80 80 80 80 80 80 80 80 80 80 80 80 80	Comparative year 30/09/201 441,133 (104,703) 336,433 (78,095) 135,033	6 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502 18,331 18,331 69,834 2,913 19.7 249	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658 63,414 2,449 23.0 180
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (L. 6.2 Fees and Commissions 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss) for the year 13. Number of Employees 14. Basic Earnings Per Share 15. Number of Branches SELECTED PERFORMANCE INDICATORS:	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717 23,278 3,175 5.6 252	Comparate Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8: (2,5: (49,0) 8,9 (6,1: 2,8: 4,4: 4,4: 7,3: 2,8: 2	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847 15,777 2,913 4.6 249	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (478) (2,477) 2,449 0.8 180	current ye 30/09/20 414,1 (113,44) 300,7 (79,1) 155,0 27,6 123,5 (299,26) (146,44) (9,5) (143,19) 77,4 (22,8) 54,66 19,13 19,13 73,74 3,11 26	ve car 177 96 655) 31 166) 23 50 71 03 04) 688) 40) 97) 34 32) 91 39 39 40 75 9,9 52	Comparative year 30/09/201 441,133 (104,703 336,43 (78,095 135,03 21,83 108,92 4,27 (280,373 (137,100 (7,255 (136,014 113,000 (44,143 68,863 6,964 6,964 75,827 2,80 26. 24	6 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502 18,331 18,331 69,834 2,913 19.7 249	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658 63,414 2,449 23.0 180
1. Interest Income 2. Interest expense 3. Net interest income 4. Bad debts written off 5. Impairment Losses on Loans and Advances 6. Non-Interest Income 6.1 Foreign Currency Dealings and Translation Gain / (Loss) 6.3 Dividend Income 6.3 Other Operating Income 7. Non-Interest Expense 7.1 Salaries and Benefits 7.2 Fees and Commissions 7.3 Other Operating Expenses 8. Operating Income/(Loss) 9. Income tax provision 10. Net Income (Loss) After Income Tax 11. Other Comprehensive Income Translation+Revaluation Reserve+Shares Traded 12. Total Comprehensive income/(loss)for the year 13. Number of Employees 14. Basic Earnings Per Share 15. Number of Branches SELECTED PERFORMANCE INDICATORS: (i) Return on Average Total Assets (ii) Return on Average Shareholders' Funds	017	30/	Current Quarter 09/2017 142,396 (40,948) 101,448 (30,380) 56,839 9,833 45,407 0 1,599 107,918) (52,155) (3,894) (51,869) 19,989 (5,429) 14,561 8,717 8,717 23,278 3,175 5.6 252 1.5% 7.6%	Comparat Quarte 30/09/20: 149,0 (36,8: 112,1 (39,0) 41,3 7,1 30,5 (105,4: (53,8) (2,5: (49,0) 8,9 (6,1) 2,8: 4,4: 4,4: 7,3: 2,8: 2	7	Current Quarter //09/2017 138,793 (39,396) 99,397 0 (30,077) 52,871 8,816 42,771 0 1,285 (105,148) (47,564) (9,928) (47,656) 17,043 (5,113) 11,930 3,847 3,847 15,777 2,913 4.6 249 1.3% 6.4%	Comparative Quarter 30/09/2016 145,337 (35,411) 109,926 (38,687) 38,556 7,036 28,192 0 3,328 (107,651) (48,911) (14,184) (44,557) 2,145 (4,143) (1,999) (478) (2,477) 2,449 0.8 180 0.2% -1.2%	current ye 30/09/20 414,1 (113,44) 300,7 (79,1) 155,0 27,6 123,5 3,8 (299,26) (146,44) (9,5- (143,19) 77,4 (22,83 54,66) 19,13 73,74 3,11 20 21 1.9	ve ear 17 96 65) 31 16) 23 50 71 03 04) 68) 40) 97) 34 32) 91 39 39 40 75 50.9 52	Comparative year 30/09/201 441,133 (104,703) 336,43 (78,095) 135,033 (21,83) 108,92 4,27 (280,373) (137,100) (7,259) (136,014 113,00) (44,143) 68,863 6,964 6,964 75,827 2,800 26. 24	6 3 3 3 3 3 5 5 5 5 5 5 5 5 5 5 6 6 6 6	Cumulative urrent year 30/09/2017 403,138 (108,815) 294,322 (78,137) 144,937 26,462 116,793 1,682 (287,548) (131,285) (25,301) (130,962) 73,575 (22,072) 51,502 18,331 18,331 69,834 2,913 19.7 249 1.8% 9.4%	Cor	year 09/2016 430,514 (100,251) 330,263 (77,152) 127,023 20,965 102,392 3,666 (279,769) (123,503) (31,473) (124,793) 100,366 (40,610) 59,756 3,658 3,658 63,414 2,449 23.0 180 2.6% 12.0%

CRDB BANK PLC

ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

	(Amounts in Million Shillings)									
CONDENSED STATEMENT OF CASH FLOW	GROU	BEN	KI	GROU	JP	BENKI				
STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER,2017	Current Quarter 30/09/2017	Previous Quarter 30/06/2017	Current Quarter 30/09/2017	Previous Quarter 30/06/2017	Current Year Cumulative 30/09/2017	Previous Year Cumulative 30/09/2016	Current Year Cumulative 30/09/2017	Previous Year Cumulative 30/09/2016		
I: Cash flow from operating activities:										
Net income (Loss)	19,989	19,582	17,043	19,121	77,434	113,006	73,575	100,366		
Adjustment for:					-	-	-	-		
- Impairment / Amortization	44,238	39,004	42,704	37,962	121,228	109,564	116,732	105,900		
- Net change in loans and Advances	77,537	100,452	89,200	95,301	292,433	(100,649)	302,182	(91,354)		
Gain / loss on Sale of AssetsNet change in Deposits	(296.159)	- 264,334	(284.007)	- 256,550	(322.086)	(122 501)	(330.935)	(128,742)		
Net change in Short Term Negotiable	(286,158)	204,334	(284,097)	256,550	(322,986)	(123,591)	(330,835)	(120,742)		
Securities		_		(1)		0	(1)	0		
- Net change in Other Liabilities	(18,919)	(4,371)	(784)	(1,649)	30,396	122,891	43,861	114,233		
- Net change in Other Assets	(8,684)	(19,782)	8,722	(9,826)	(44,055)	(22,561)	(11,019)	(20,265)		
- Tax paid	(10,835)	(18,032)	(10,799)	(17,340)	(46,828)	(76,053)	(45,479)	(73,892)		
- Others (specify)	-	-	-	-	-	-	-	-		
Net cash provided (used) by operating activities	(182,765)	381,188	(137,944)	380,119	107,688	22,607	149,082	6,246		
II: Cash flow from investing activities:										
Dividend Received	-	_	_	_	_	-	-			
Purchase of Fixed Assets	(10,858)	(41,596)	(10,105)	(40,844)	(60,213)	(53,871)	(57,875)	(41,850)		
Proceeds from Sale of Fixed Assets				-	-	-	-			
Purchase of Non - Dealing Securities	57,255	(303,045)	51,721	(308,530)	(351,030)	171,883	(356,902)	171,922		
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-		
Others (specify)						-		-		
Net cash provided (used) by investing activities	46,396	(344,641)	41,615	(349,373)	(411,243)	118,012	(414,776)	130,072		
III:Cash flow from financing activities:						-		-		
Repayment of Long-term Debt		-	-	-	-	-	-			
Proceeds from Isuance of Long Term Debt	-	-	-	-	-	-	-	-		
Proceeds from Issuance of Share Capital		-			-					
Payment of Cash Dividends	(1,083)	(23,998)	(1,083)	(23,998)	(25,336)	(42,854)	(25,336)	(42,854)		
Net change in Other Borrowings	113,283	107,362	110,631	113,600	248,066	-	242,693	-		
Others (specify)	110,000	92.264	100 549	90,600	000 700	(40.954)	017.057	(40.954)		
Net Cash Provided (used) by Financing activities	112,200	83,364	109,548	89,602	222,730	(42,854)	217,357	(42,854)		
IV:Cash and Cash Equivalents:										
Net Increase/ (Decrease) in Cash and Cash					-		-			
Equivalent	(24,169)	119,911	13,219	120,348	(80,826)	97,765	(48,338)	93,464		
Cash and Cash Equivalents at the Beginning of	27/ 57-	FF1 005	000 0/0	500.00:	-	F00.055	-			
the Quarter / Year	671,273	551,362	652,612	532,264	727,929	582,653	714,169	557,986		
Cash and Cash Equivalents at the end of the Quarter / Year	647,103	671,273	665,831	652,612	647,103	680,417	665,831	651,450		
	511,133	<u> </u>		302,012	011,100			301,100		

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH SEPTEMBER 2017

In preparation of the quarterly statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 and IAS 8)

Signed by:

Dr. Charles S. Kimei Mr. Frederick B. Nshekanabo Mr. Izengo D. Soka Managing Director Director of Finance Director of Internal Audit

We the undersigned directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Finacial Reporting Standards and the requirements of the Banking and Financial Intitutions Act, 2016 and they present a true and fair view.

Signed by:

Mr. Ally H. Laay Mr. Juma A. Abdulrahman Board Chairman Board Member

Date: 24th October 2017

