

AUDITED SUMMARISED FINANCIAL RESULTS

FOR THE YEAR ENDED 31 DECEMBER 2017

KEY HIGHLIGHTS

PERCENTAGE INCREASE

Net Interest Income ↑ 29.47%	Total Assets ↑ 18.79%	Total Operating Income ↑ 28.54%	Deposits From Customers ↑ 19.79%	Profit Before Allowance for Loan Impairment ↑ 36.34%
Non Interest Income ↑ 26.73%	Loans and Advances ↑ 47.10%	Total Operating Expenses ↑ 24.11%	Total Equity ↑ 8.65%	Profit for the Year ↑ 14.44%

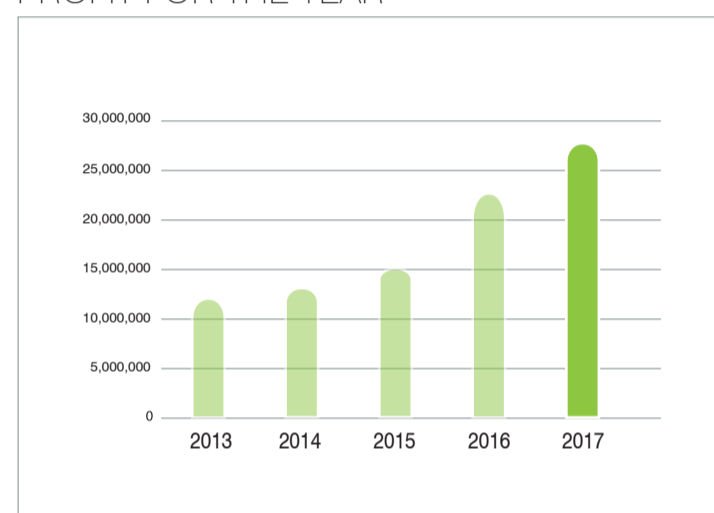
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2017

	2017	2016
INTEREST INCOME	112,396,466	83,498,254
INTEREST EXPENSE	(31,093,039)	(20,698,763)
NET INTEREST INCOME	81,303,427	63,799,491
FEE INCOME	4,376,134	3,712,285
COMMISSION INCOME	7,820,357	10,206,941
TRADING INCOME	17,215,092	10,483,642
OTHER OPERATING INCOME	11,295,068	7,716,760
NON-INTEREST INCOME	40,706,651	32,119,628
TOTAL OPERATING INCOME	122,010,078	94,919,119
STAFF COSTS	40,155,589	31,981,751
PREMISES COSTS	4,723,368	4,127,215
DEPRECIATION	5,277,000	5,478,855
OTHER OPERATING COSTS	24,974,802	18,947,660
TOTAL OPERATING EXPENSES	75,130,759	60,535,481
PROFIT BEFORE ALLOWANCE FOR LOAN IMPAIRMENT	46,879,319	34,383,638
ALLOWANCE FOR LOAN IMPAIRMENT - SPECIFIC	(8,258,526)	(1,856,431)
ALLOWANCE FOR LOAN IMPAIRMENT - GENERAL	(2,879,956)	(1,200,000)
PROFIT BEFORE TAXATION	35,740,837	31,327,207
TAXATION	(6,406,692)	(7,441,310)
PROFIT FOR THE YEAR	27,334,145	23,885,897
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	27,334,145	23,885,897
BASIC AND DILUTED EARNINGS PER SHARE IN PULA	0.3340	0.2919

STATEMENT OF FINANCIAL POSITION AT 31 DECEMBER 2017

	2017	2016
ASSETS		
CASH AND CASH EQUIVALENTS	525,218,178	625,622,038
INVESTMENT SECURITIES	166,971,899	150,251,276
LOANS AND ADVANCES TO CUSTOMERS	1,198,468,686	814,706,123
PROPERTY AND EQUIPMENT	31,508,356	33,130,062
OTHER ASSETS	12,046,575	6,180,659
CURRENT TAX REFUNDABLE	2,232,109	-
TOTAL ASSETS	1,936,445,803	1,630,090,158
LIABILITIES		
DEPOSITS FROM CUSTOMERS	1,693,096,736	1,413,371,622
OTHER LIABILITIES	15,566,075	17,840,117
CURRENT TAX PAYABLE	-	613,342
DEFERRED TAXATION	3,701,937	3,323,651
SUBORDINATED DEBT	44,580,450	29,727,840
TOTAL LIABILITIES	1,756,945,198	1,464,876,572
EQUITY		
STATED CAPITAL	90,000,000	90,000,000
LOAN LOSS RESERVE	-	3,047,126
RETAINED EARNINGS	89,500,605	72,166,460
TOTAL EQUITY	179,500,605	165,213,586
TOTAL LIABILITIES AND EQUITY	1,936,445,803	1,630,090,158

PROFIT FOR THE YEAR



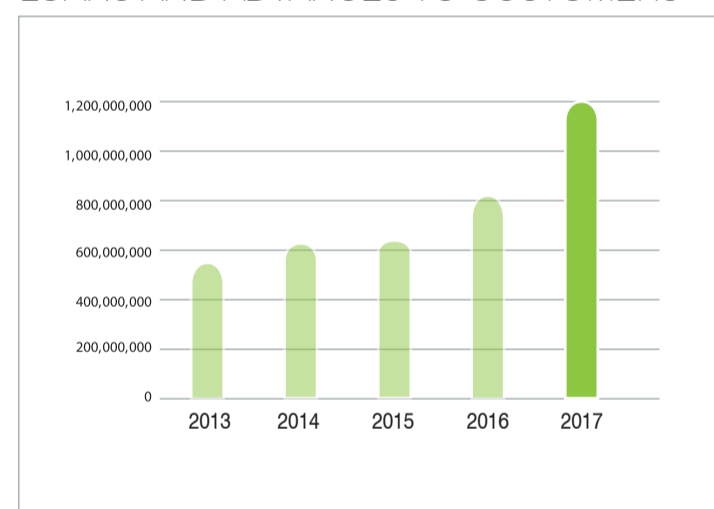
STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2017

	STATED CAPITAL	LOAN LOSS RESERVE	RETAINED EARNINGS	TOTAL EQUITY
BALANCE AT 1 JANUARY 2016	90,000,000	3,047,126	65,280,563	158,327,689
PROFIT FOR THE YEAR	-	-	23,885,897	23,885,897
DIVIDEND DECLARED AND PAID	-	-	(17,000,000)	(17,000,000)
BALANCE AT 31 DECEMBER 2016	90,000,000	3,047,126	72,166,460	165,213,586
BALANCE AT 1 JANUARY 2017	90,000,000	3,047,126	72,166,460	165,213,586
PROFIT FOR THE YEAR	-	-	27,334,145	27,334,145
TRANSFER TO PORTFOLIO PROVISIONS	-	(3,047,126)	-	(3,047,126)
DIVIDEND DECLARED AND PAID	-	-	(10,000,000)	(10,000,000)
BALANCE AT 31 DECEMBER 2017	90,000,000	-	89,500,605	179,500,605

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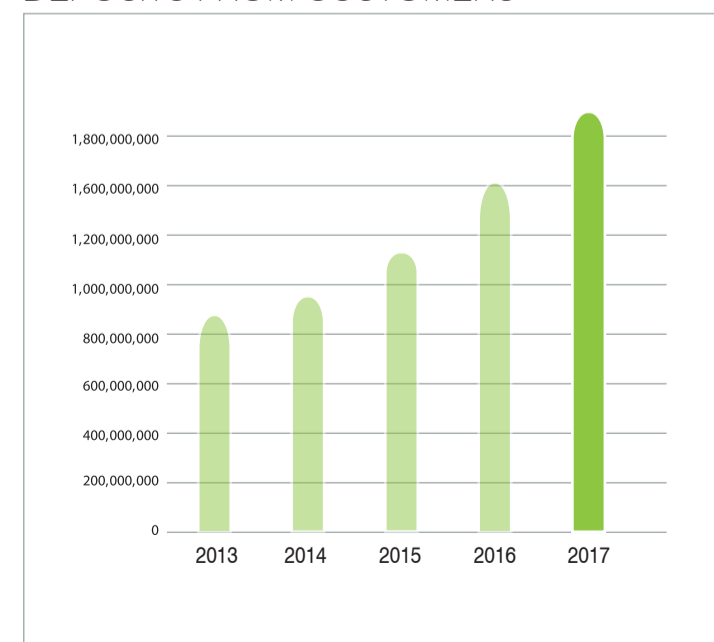
LOANS AND ADVANCES TO CUSTOMERS



STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2017

	2017	2016
CASH FLOWS FROM OPERATING ACTIVITIES		
INTEREST AND FEE INCOME RECEIVED	145,314,310	116,722,610
INTEREST PAID	(26,237,371)	(18,801,349)
CASH PAID TO SUPPLIERS AND EMPLOYEES	(71,377,585)	(54,751,126)
TAX PAID	(10,873,857)	(5,354,914)
NET MOVEMENT IN LOAN BALANCES	36,825,497	37,815,221
NET MOVEMENT IN DEPOSIT BALANCES	(396,939,694)	(174,430,661)
NET CASH (USED) / FROM OPERATING ACTIVITIES	(20,369,109)	103,428,475
CASH FLOWS FROM INVESTING ACTIVITIES		
NET MOVEMENT IN SECURITY INVESTMENTS	(16,720,623)	107,778,929
ACQUISITION OF PLANT AND EQUIPMENT	(3,685,060)	(4,361,887)
PROCEEDS FROM DISPOSAL OR PROPERTY AND EQUIPMENT	47,174	11,433
NET CASH (USED IN) / FROM INVESTING ACTIVITIES	(20,369,109)	103,428,475
CASH FLOWS FROM FINANCING ACTIVITIES		
DIVIDEND PAID	(10,000,000)	(17,000,000)
PROCEEDS FROM ISSUE OF SUBORDINATED DEBT	15,000,000	-
NET CASH FROM / (USED IN) FINANCING ACTIVITIES	5,000,000	(17,000,000)
NET (DECREASE) / INCREASE IN CASH AND CASH EQUIVALENTS	(100,603,860)	228,345,607
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	625,622,038	397,476,431
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	525,218,178	625,622,038

DEPOSITS FROM CUSTOMERS



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