

SENS ANNOUNCEMENT
(the "Notice" or "Announcement")

ISSUER



INVESTRUST BANK PLC ("INVESTRUST")
[Incorporated in the Republic of Zambia]

Company registration number: 21906
Share Code: INVESTRUST
ISIN: ZM0000000235
Authorised by: Cuthbert Tembo – Company Secretary

SPONSOR



STOCKBROKERS ZAMBIA LIMITED

Stockbrokers Zambia Limited

[Founder member of the Lusaka Securities Exchange]
[Regulated and licensed by the Securities and Exchange Commission of Zambia]

Contact Number: +260-211-232456
Website: www.sbz.com.zm

APPROVAL

The captioned Notice or Announcement has been approved by:

- i. the Lusaka Securities Exchange
- ii. the Securities and Exchange Commission
- iii. Stockbrokers Zambia Limited

DISCLAIMER AND RISK WARNING

The Notice or Announcement contained herein contains information that may be of a price sensitive nature.

Investors are advised to seek the advice of their investment advisor, stockbroker, or any professional duly licensed by the Securities and Exchange Commission of Zambia to provide securities advice.

ISSUED: 3 May 2018



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["INVESTRUST" or "the Bank"]

TRADING STATEMENT

In accordance with the Lusaka Securities Exchange ("LuSE") Listings Requirements, the Board of Directors of Investrust Bank Zambia PLC (the "Bank" or "Investrust") hereby advises the Shareholders of the Company that the Earnings Per Share (EPS) for the twelve-month period ended 31 December 2017 is expected to be approximately 20% better than for the twelve-month period ended 31 December 2016.

The movement in EPS is primarily attributed to a twenty percent (20%) increase in net interest income owing to a decrease in interest expenses by twenty-four percent (24%). Additionally, EPS was positively impacted by the change in the fair value of investment properties. In 2017, there was a gain in fair value of investment property of K10.67 million. The fair value of investment property for both years was determined by external, independent professional property valuers S M Mweemba and Associates who possess appropriate recognized professional qualifications and have requisite experience in the location and category of the properties being valued. Further, the improvement in EPS, is attributed to the reduction in interest expense which was mainly due to the pass through effects of three consecutive downward adjustments in the Bank of Zambia monetary policy rates and statutory reserve ratios during the year. This action led to a downward repricing of term deposits upon maturity.

The Bank expects its results for the twelve-month period ended 31 December 2017 to be released on SENS and published in the local press on or about Friday, 27 April 2018. Accordingly, shareholders are advised to exercise caution when dealing in the Company's Securities until publication of the results.

By Order of the Board

Cuthbert K Tembo

Company Secretary

Issued in Lusaka, Zambia on Thursday, 3rd May 2018

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Stockbrokers Zambia Limited (SBZ) is a member of the Lusaka Securities Exchange and is regulated by the Securities and Exchange Commission of Zambia

First Issued on Thursday, 3rd May 2018