

Absa Bank Kenya PLC

The Board of Directors of Absa Bank Kenya PLC is pleased to announce the unaudited group results for the period ended 30 June 2023

1		June	Bank December	March	June	June	Gro December	up March	Jun
		2022 Shs '000	2022 Shs '000	2023 Shs '000	2023 Shs '000	2022 Shs '000	2022 Shs '000	2023 Shs '000	202 Shs '00
	Statement of financial position Assets	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudite
1	Cash balances (both local and foreign)	6,752,477	11,464,397	13,151,558	8,429,922	6,752,477	11,464,397		8,429,9
3	Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	13,044,351 31,076,657	12,746,777 42,905,378	13,856,697 47,237,832	13,404,820 35,271,586	13,044,351 31,076,657	12,746,777 42,905,378	13,856,697 47,237,832	13,404,8 35,271,5
5	Financial assets at fair value through profit and loss Investment Securities:	-	-	-	-	-	-	-	
	Held to Maturity: a. Kenya Government securities	-	-	-	-	-	-	-	
	b. Other securities Fair value through other comprehensive income (FVOCI)	- 89,286,448	90,192,869	- 86,651,020	80,359,746	- 89,679,257	90,584,670	- 87,026,795	80,732,8
	a. Kenya Government securities b. Other securities	89,286,448	90,192,869	86,651,020	80,359,746	89,679,257	90,584,670	87,026,795	80,732,8
6	Deposits and balances due from local banking Institutions Deposits and balances due from banking Institutions abroad	- 3,390,256	843,225 4,113,673	1,259,224 4,643,518	3,992,100 2,200,293	- 3,390,256	843,225 4,113,673	1,259,224 4,643,518	3,992,1 2,200,2
8	Tax recoverable Loans and advances to customers(net)	623,550	537,355 283,578,543	-	-	812,692	747,970 283,578,543	-	317,946,6
10	Balances due from banking institutions in the group Investment in Associates	18,023,319	8,726,287	13,021,919	13,963,927	18,023,320		13,021,919	13,963,9
12	Investment in Subsidiary Companies	462,751	462,751	462,751	462,751	-	-	-	
14	Investment in joint Ventures Investment properties	-		-		-			
16	Property and equipment Prepaid operating rental leases	2,224,779 33,710	2,674,477 32,116	2,516,021 31,855	2,510,700 31,590	2,224,840 33,710	2,675,951 32,116	2,517,424 31,855	2,507,8 31,5
18	Intangible assets Deferred Tax	431,040 5,601,315	461,929 5,834,288	467,517 5,956,746	495,653 6,876,652	491,966 5,667,144	515,795 5,924,099	518,594 6,053,091	548,1 6,981,6
	Retirement benefit asset Other assets	- 12,687,549	12,716,483	12,370 15,575,575	3,740 18,139,057	- 12,556,052	12,375,056	12,370 15,299,990	3,7 17,723,9
21	Total asset	445,173,825	477,290,548	514,817,820	504,089,207	445,288,345	477,233,937	514,604,084	503,738,9
	Liabilities Balances due to Central Bank of Kenya	_	_	_	_	_	_	_	
23	Customers' deposits Deposits and balances due to banking institutions (local)	284,012,134 6,211,655	306,662,590 8,375,258	314,010,528 9,099,706	336,078,746 9,736,639	281,668,662 6,211,655	303,751,003 8,375,258	310,831,231 9,099,706	332,599,6 9,736,6
25	Deposits and balances due to banking institutions (focal) Deposits and balances due to banking institutions (foreign) Other money market deposits	558,425	642,615	2,264,509	1,627,365	558,425	642,615	2,264,509	1,627,3
27	Other money market deposits Borrowed funds Balances due to banking institutions in the group	- - 77,954,402	4,266,919 76,303,685	4,226,962 96,362,152	4,202,591 68,590,108	- 77,954,402	4,266,919 76,303,685	4,226,962 96,362,152	4,202,5 68,590,1
29	Tax payable	-		1,392,026	269,486	-		1,268,419	6,9
31	Dividends payable Deferred tax liability	1,086,307	-	-	1,086,307	1,086,307	-	-	1,086,3
33	Retirement benefit liability Other liabilities	106,413 21,447,035	121,000 20,107,180	- 22,597,096	- 22,109,275	106,413 21,462,745	121,000 20,160,439	- 22,570,096	22,148,6
	Total liabilities	391,376,371	416,479,247	449,952,979	443,700,517	389,048,609	413,620,919	446,623,075	439,998,3
	Shareholders' Funds Paid up/Assigned capital	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,7
	Share premium/(discount) Revaluation reserves	(559,289)	(1,536,412)	(1,588,960)	(2,011,709)	(573,238)	- (1,551,380)	(1,614,041)	(2,046,49
	Retained earnings/(Accumulated losses) Statutory loan loss reserve	51,469,518	53,163,772	57,291,697 -	59,513,564	53,925,749	55,980,457 -	60,432,946	62,900,3
	Other reserves Proposed dividend	171,457	221,907 6,246,266	200,070 6,246,266	171,067	171,457	221,907 6,246,266	200,070 6,246,266	171,0
42	Capital grants Total shareholders' funds	53,797,454	60,811,301	64,864,841	60,388,690	56,239,736		67,981,009	63,740,6
44	Minority Interest Total liabilities and total shareholders funds	-				-	477,233,937	-	
II	Statement of comprehensive income	·							
	Interest income Loans and advances to customers								,,-
1.2		13,347,220	30,681,559	9,576,767	20,210,699	13,347,220	30,681,559	9,576,767	
1.3	Government securities	13,347,220 4,525,721 528,356	30,681,559 9,375,735 750.751	9,576,767 2,406,459 149.196	4,692,016	13,347,220 4,550,961 528.356	30,681,559 9,420,791 750,751	9,576,767 2,417,509 149,196	20,210,6 4,714,2
1.4	Covernment securities Deposits and placements with banking institutions Other interest income	4,525,721 528,356	9,375,735 750,751	2,406,459 149,196	4,692,016 308,137	4,550,961 528,356	9,420,791 750,751	2,417,509 149,196	20,210,6 4,714,2 308,1
1.4 1.5 2.0	Government securities Deposits and placements with banking institutions Other interest income Total interest income Interest expenses	4,525,721 528,356 - 18,401,297	9,375,735 750,751 - 40,808,045	2,406,459 149,196 - 12,132,422	4,692,016 308,137 - 25,210,852	4,550,961 528,356 - 18,426,537	9,420,791 750,751 - 40,853,101	2,417,509 149,196 - 12,143,472	20,210,6 4,714,2 308,1 25,233,0
1.4 1.5 2.0 2.1 2.2	Government securities Deposits and placements with banking institutions Uther interest income Total interest income Interest expenses Customer deposits Deposits and placements with banking institutions	4,525,721 528,356 - 18,401,297 3,363,787 640,246	9,375,735 750,751 - 40,808,045 7,114,100 1,448,752	2,406,459 149,196 - 12,132,422 2,167,288 630,876	4,692,016 308,137 - 25,210,852 4,747,773 1,293,038	4,550,961 528,356 - 18,426,537 3,303,130 640,246	9,420,791 750,751 - 40,853,101 6,975,120 1,448,752	2,417,509 149,196 - 12,143,472 2,126,823 630,876	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0
1.4 2.0 2.1 2.2 2.3 2.4	Government securities Deposits and placements with banking institutions Other interest income Total interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Total interest expenses	4,525,721 528,356 - 18,401,297 3,363,787 640,246 53,415 4,057,448	9,375,735 750,751 	2,406,459 149,196 	4,692,016 308,137 - 25,210,852 4,747,773 1,293,038 59,932 6,100,743	4,550,961 528,356 - 18,426,537 3,303,130 640,246 53,415 3,996,791	9,420,791 750,751 - 40,853,101 6,975,120 1,448,752 113,871 8,537,743	2,417,509 149,196 - 12,143,472 2,126,823 630,876 30,018 2,787,717	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4
1.4 2.0 2.1 2.2 2.3 2.4 3.0 4.0	Covernment securities Deposits and placements with banking institutions Other interest income Total interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Total interest expenses Net interest income Non - interest income	4,525,721 528,356 	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322	2,406,459 149,196 	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109	4,550,961 528,356 	9,420,791 750,751 	2,417,509 149,196 	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6
1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2	Government securities Deposits and placements with banking institutions Uther interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest expenses Total interest expenses Not interest expenses Net interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442	2,417,509 149,196 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6
1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4	Government securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses I other interest expenses I other interest expenses I total interest expenses Net interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions I foreign exchange trading income Dividend income	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029	2,417,509 149,196 - 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1
1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 4.6	Covernment securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Total interest expenses Net interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Other income Other income	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 -700,338 7,300,403	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580	2,417,509 149,196 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8
1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 6.0	Government securities Deposits and placements with banking institutions Uther interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest expenses Interest expenses Interest expenses Net interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Other income Interest income	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852	9,375,735 750,751 	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791	4,692,016 308,137	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938	2,417,509 149,196 - 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 3,764,1 691,3 8,138,8 27,363,4
1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.2 4.3 4.4 4.5 6.0 6.1	Government securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Other interest expenses Interest expenses Net interest income Non - interest income Foes and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 -700,338 7,300,403	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580	2,417,509 149,196 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4
1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3	Covernment securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Total interest expenses Interest expenses Net interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Intotal non-interest income Intotal operating income Operating expenses Loan loss provision	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 7,000,338 7,300,403 26,410,512	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938	2,417,509 149,196 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,074 4,504,975 13,860,730	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 92,3
1.4 1.5 2.0 2.1 2.2 2.3 4.0 4.1 4.2 4.3 4.4 4.5 6.0 6.1 6.2 6.3 6.4 6.5	Government securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Total interest expenses Deposits and placements with banking institutions Other interest expenses Interest expenses Interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income Total non-interest income Total operating income Departing expenses Loan loss provision Staff costs Directors emoluments Rental charge Depreciation on property and equipment	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 35,316 35,316	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 -871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554	4,692,016 308,137	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,396 113,252 756,025	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 5,902,3 5,902,4 6,902,4 6,903,4 6,9
1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.1 4.2 4.3 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7	Government securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Other interest expenses Total interest expenses Net interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income Total operating expenses Loan loss provision Staff costs Directors emoluments Rental charge Depreciation on property and equipment Amortisation charges Other operating expenses	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 45,500 45,887,003 20,230,852 2,955,706 4,684,179 114,076 60,382 3,423,955	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 28,544 2,031,727	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 7,00,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 59,596 420,051 58,369 3,861,362	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204 65,961 3,452,313	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,396 113,252 756,025 127,377 6,987,304	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 6,97,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 92,3 59,7 420,1 63,9 3,988,1
1.4 1.5 2.0 2.1 2.2 3.0 4.0 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	Covernment securities Deposits and placements with banking institutions Other interest income Interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Other interest expenses Interest expenses Interest expenses Interest income Interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest incom	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 35,316 35,91,72 60,382	9,375,735 750,751 40,808,045 7,114,100 1,448,752 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 2,854	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 59,596 420,051	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204 65,961	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,396 113,252 756,025 756,025 756,025 756,025	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 4,581,124 31,510 34,073 209,626 31,333	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,5602,3 59,7 420,1 63,9 420,1 63,9 83,898,1
1.4 1.5 2.0 2.1 2.3 4.0 4.1 4.2 4.3 4.4 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 6.8 7.0 8.0 9.0	Covernment securities Deposits and placements with banking institutions Other interest income Interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest income Non - interest expenses Other interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest income	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 35,316 359,172 60,382 3,423,955 11,632,786 8,598,066	9,375,735 750,751 40,808,045 7,114,100 1,448,752 1113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 28,544 2,031,727 7,360,002 5,956,789	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 59,596 420,051 58,369 3,861,362 15,133,952 11,276,560	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,036 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 65,961 3,452,313 11,793,721 9,113,101	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,396 113,252 5756,025 127,377 6,987,304 20,849,314	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 59,7 420,1 63,9 3,898,1 15,292,2 12,071,2
1.4 1.5 2.0 2.1 2.3 2.4 3.0 4.1 4.2 4.3 4.4 4.5 6.1 6.2 6.3 6.4 6.5 6.7 6.7 6.8 7.0 8.0 9.0 10 11	Government securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Other interest expenses Interest expenses Interest expenses Interest income Intere	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 60,382 3,423,955 11,632,786 8,598,066 (3,136,231) 473,376	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 (6,255,473)	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 2,8544 2,031,727 7,360,002 5,956,789 (1,929,381) 100,516	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 420,051 58,369 3,861,362 15,133,952 11,276,560 (4,383,550) 842,090	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204 65,961 3,452,313 11,793,721 9,113,101 (3,303,396) 484,336	9,420,791 750,751	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 4,504,975 13,860,730 2,400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 3,050,194 7,438,804 6,421,926 6,421,926 (2,072,159) 102,720	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 92,3 59,7 420,1 63,9 3,898,1 15,292,2 12,071,2 (4,614,80,848,7
1.4 1.5 2.0 2.1 2.2 2.3 4.0 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 6.7 0 10 11 12 13	Government securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Other interest expenses Interest expenses Interest income Interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest income Other income Interest income Interest income Interest income Other income Other income Interest income Interest income Interest income Interest income Interest income Operating expenses Use preciation on property and equipment Amortisation charges Other operating expenses Other operating expenses Interest income Intere	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 2,988,752 2,955,706 4,684,179 114,076 35,316 35,91,72 60,382 3,423,955 11,632,786 8,598,066 (3,136,231)	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 212,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 19,832,431	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 4,031,727 7,360,002 5,956,789 5,956,789 1,929,381)	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 7,000,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 59,596 420,051 58,369 3,861,362 15,133,952 11,276,560 11,276,560 (4,383,550)	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204 65,961 3,452,313 11,793,721 9,113,101 9,113,101 (3,303,396)	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,369 113,252 756,025 127,377 6,987,304 25,138,624 20,849,314 (6,576,739)	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 631,333 2,050,194 7,438,804 6,421,926 6,421,926 6,272,159)	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 92,3 59,7 420,1 63,9 3,898,1 15,292,2 12,071,2 (4,614,80,848,7
1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.0 4.1 4.2 4.3 4.4 4.5 6.6 6.6 6.7 6.8 7.0 8.0 9.0 10 11 12 13 13.1	Covernment securities Deposits and placements with banking institutions Other interest income Interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Use of the interest expenses Interest expenses Interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest income Interest income Interest expenses Interest income Dividend income Dividend income Other income Interest income Intere	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 35,316 35,91,72 60,382 3,423,955 11,632,786 8,598,066 (3,136,231) 473,376 5,935,211	9,375,735 750,751 40,808,045 7,114,100 1,448,752 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 19,832,431 19,832,431 19,832,431	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 28,544 2,031,727 7,360,002 5,956,789 5,956,789 1,929,381) 100,516 4,127,924	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 59,596 420,051 58,369 3,861,362 15,133,952 11,276,560 11,276,560 11,276,560 11,276,560	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 35,92,04 4,65,961 3,452,313 11,793,721 9,113,101 9,113,101 (3,303,396) 484,336 6,294,041	9,420,791 750,751	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 (2,072,159) 102,720 4,452,487	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 59,7 420,1 63,9 3,898,1 15,292,2 12,071,2 (4,614,8) 8,43,7 8,305,1
1.4 1.5 2.0 2.1 2.2 2.3 3.0 4.0 4.1 4.2 4.3 4.4.5 6.0 6.1 6.2 6.3 6.6 6.7 6.8 7.0 9.0 10 11 12 13 13.1 13.1 13.1	Covernment securities Deposits and placements with banking institutions Other interest income Interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest expenses Interest expenses Interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest income Inte	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 60,382 3,423,955 11,632,786 8,598,066 (3,136,231) 473,376	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 (6,255,473)	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 2,8544 2,031,727 7,360,002 5,956,789 (1,929,381) 100,516	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 420,051 58,369 3,861,362 11,276,560 (4,383,550) 11,276,560 (4,383,550) 7,735,100	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204 65,961 3,452,313 11,793,721 9,113,101 (3,303,396) 484,336	9,420,791 750,751	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 4,504,975 13,860,730 2,400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 3,050,194 7,438,804 6,421,926 6,421,926 (2,072,159) 102,720	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 59,7 420,1 63,9 3,898,1 15,292,2 12,071,2 (4,614,8) 8,43,7 8,305,1
1.4 1.5 2.0 2.1 2.2 2.3 3.4 4.4 4.5 5.0 6.1 6.2 6.3 6.4 6.5 6.6 6.7 8.0 9.0 11 12 13 13.1 13.1 13.1	Government securities Deposits and placements with banking institutions Other interest income Interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest expenses Interest expenses Interest income Interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest income Interest income Other income Interest income Interest income Interest income Other income Interest inc	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 45,807 20,230,852 2,955,706 4,684,179 114,076 35,316 359,172 60,382 3,423,955 11,632,786 8,598,066 8,598,066 (3,136,231) 473,376 5,935,211	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 (6,255,473) 290,928 13,867,886	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 28,544 2,031,727 7,360,002 5,956,789 (1,929,381) 100,516 4,127,924	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 7,000,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 420,051 58,369 3,861,362 15,133,952 11,276,560 (4,383,550) 842,090 7,735,100	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 359,204 4,807,075 118,178 35,316 359,204 65,961 3,452,313 11,793,721 9,113,101 (1,303,396) 6,294,041	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,396 113,252 756,025 127,377 6,987,304 25,138,624 20,849,314 (6,576,739) 314,591 14,587,166	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 (2,072,159) 102,720 4,452,487	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 697,6 2,985,6 3,764,1 691,3 8,138,8 27,363,4 5,602,3 92,3 59,7, 420,1 63,9 3,898,1 15,292,2 12,071,2 (4,614,8) 8,48,7 8,305,1
1.4 1.5 2.0 2.1 2.2 2.3 2.4 3.0 4.0 4.1 4.2 4.3 4.4 6.5 6.6 6.6 6.7 6.8 7.0 8.0 9.0 11 12 13 13.1 13.1 13.1 13.1	Covernment securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest expenses Interest expenses Interest income Interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest i	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 35,316 35,91,72 60,382 3,423,955 11,632,786 8,598,066 (3,136,231) 473,376 5,935,211	9,375,735 750,751 40,808,045 7,114,100 1,448,752 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 19,832,431 19,832,431 19,832,431	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 28,544 2,031,727 7,360,002 5,956,789 5,956,789 1,929,381) 100,516 4,127,924	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 420,051 58,369 3,861,362 11,276,560 (4,383,550) 11,276,560 (4,383,550) 7,735,100	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 35,92,04 4,65,961 3,452,313 11,793,721 9,113,101 9,113,101 (3,303,396) 484,336 6,294,041	9,420,791 750,751	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 (2,072,159) 102,720 4,452,487	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9 6,008,4 19,224,6 6,2,855,6 2,7,363,4 5,155,4 5,602,3 92,3 59,7 420,1 63,9 9,3,898,1 15,292,2 12,071,2 (4,614,80 848,7 8,305,1
1.4 1.5 2.0 2.1 2.3 2.4 3.0 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 6.8 7.0 10 11 12 13 13.1 13.1 13.1 13.1 13.1	Covernment securities Deposits and placements with banking institutions Other interest income Interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Customer deposits Deposits and placements with banking institutions Other interest expenses Interest expenses Interest expenses Interest income Non - interest income Fees and commissions income on loans & advances Other fees and commissions Foreign exchange trading income Dividend income Other income Interest income Interest income Interest income Interest income Interest expenses Interest income In	4,525,721 528,356 18,401,297 3,363,787 640,246 53,415 4,057,448 14,343,849 701,822 1,741,920 2,988,752 454,509 5,887,003 20,230,852 2,955,706 4,684,179 114,076 35,316 359,172 60,382 3,423,955 11,632,786 8,598,066 (3,136,231) 473,376 5,935,211	9,375,735 750,751 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234 3,524,336 6,646,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 116,220 6,931,142 24,723,334 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431 19,832,431	2,406,459 149,196 30,876 30,018 2,828,182 9,304,240 329,731 1,074,349 2,203,917 404,554 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 2,8544 2,031,727 7,360,09 5,956,789 (1,929,381) 100,516 4,127,924	4,692,016 308,137 25,210,852 4,747,773 1,293,038 59,932 6,100,743 19,110,109 697,669 2,138,243 3,764,153 700,338 7,300,403 26,410,512 5,155,341 5,491,453 87,780 59,596 420,051 58,369 3,861,362 11,276,560 11,276,560 (4,383,550) 842,090 7,735,100	4,550,961 528,356 18,426,537 3,303,130 640,246 53,415 3,996,791 14,429,746 701,822 2,339,465 2,988,751 447,038 6,477,076 20,906,822 2,955,674 4,807,075 118,178 35,316 65,961 3,452,313 11,793,721 9,113,101 9,113,101 (3,303,396) 484,336 6,294,041	9,420,791 750,751 40,853,101 6,975,120 1,448,752 113,871 8,537,743 32,315,358 1,382,234 4,790,442 6,646,029 853,875 13,672,580 45,987,938 6,479,523 10,487,747 187,396 113,252 525,127,377 6,987,304 25,138,624 20,849,314 (6,576,739) 314,587,166	2,417,509 149,196 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731 1,571,252 2,203,915 400,077 4,504,975 13,860,730 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 (2,072,159) 102,720 4,452,487	20,210,6 4,714,2 308,1 25,233,0 4,655,4 1,293,0 59,9,6 6,008,4 19,224,6 697,6 3,764,1 691,3 8,138,8 27,363,4 5,155,4 5,602,3 59,7 420,1 15,292,2 12,071,2 (4,614,80 8,487,7 8,305,1

	Bank					
	June 2022 Shs '000	December 2022 Shs '000	2023 Shs '000	Jun 202 Shs '00		
III Oct P-d	Audited	Audited	Unaudited	Unaudite		
III Other disclosures						
1) Non-performing loans and advances	10 702 505	22 510 244	21 142 600	22 170 02		
a) Gross non-performing loans and advances	19,792,505 2,433,135	22,519,244 4,794,156	31,142,698 4,521,938	32,179,93 4,648,69		
b) Less: Interest in suspense c) Total non performing loans and advances	17,359,370	17,725,088	26,620,760	27,531,23		
d) Less: loan loss provisions	13,112,358	13,344,496	15,368,861	17,669,23		
e) Net non performing loans(c-d)	4,247,012	4,380,592	11,251,899	9,861,99		
f) Discounted value of securities	3,158,189	3,257,843	8,891,882	7,700,78		
g) Net NPLs (Excess)/Exposure (e-f)	1,088,823	1,122,749	2,360,017	2,161,20		
2) Insider loans and advances	1,000,023	1,122,749	2,300,017	2,101,20		
a) Directors ,shareholders and associates	34,293	33,034	33,243	58,99		
b) Employees	9,926,528	10,258,378	10,226,224	10,288,80		
c) Total insider loans and advances	9,960,821	10,291,412	10,259,467	10,347,80		
3) Off Balance sheet items	3,300,022	20,272,122	20,200, .00	10,547,00		
a) Letters of credit, guarantees, acceptances	71,804,441	57,644,594	49,483,405	54,162,12		
b) Forwards, swaps and options	98,030,550	141,534,025		148,689,76		
c) Other contingent liabilities	-	-	_	,		
d) Total Contingent liabilities	169,834,991	199,178,619	208,440,311	202,851,89		
4) Capital Strength				,,		
a) Core capital	50,738,134	55,606,048	57,781,106	57,321,31		
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,00		
c) Excess/(Deficiency)	49,738,134	54,606,048	56,781,106	56,321,31		
d) Supplementary capital	8,872,278	15,505,695	16,646,233	17,659,76		
e) Total capital	59,610,412	71,111,743	74,427,339	74,981,07		
f) Total risk weighted assets	363,421,230	382,149,724	410,913,245	424,761,59		
g) Core capital/total deposit liabilities	18.1%	18.4%	18.6%	17.39		
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.09		
i) Excess/(Deficiency)	10.1%	10.4%	10.6%	9.39		
j) Core capital/total risk weighted assets	14.0%	14.6%	14.1%	13.59		
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.59		
l) Excess/(Deficiency)	3.5%	4.1%	3.6%	3.09		
m) Total capital/total risk weighted assets	16.4%	18.6%	18.1%	17.79		
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.59		
o) Excess/(Deficiency)	1.9%	4.1%	3.6%	3.29		
p) Adjusted Core Capital/Total Deposit Liabilities*	18.2%	18.4%	18.7%			
q) Adjusted Core Capital/Total Risk Weighted Assets*	14.0%	14.6%	14.2%			
r) Adjusted Total Capital/Total Risk Weighted Assets*	16.5%	18.6%	18.2%			
5 Liquidity						
a) Liquidity ratio	30.3%	33.6%	28.6%	28.79		
b) Minimum statutory ratio	20.0%	20.0%	20.0%	20.09		
c) Excess/(Deficiency)	10.3%	13.6%	8.6%%	8.79		

^{*}The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the CBK guidance note issued in April 2018 on implementation of IFRS9.

Summary Consolidated Statement of Changes in Equity

	Share Capital Shs '000	Other Reserves Shs '000	Retained Profit Shs '000	Proposed Dividends Shs '000	Total Equity Shs '000
As at 1 January 2023	2,715,768	(1,329,473)	55,980,457	6,246,266	63,613,018
Profit for the year	-	-	8,305,176	-	8,305,176
Other comprehensive income	-	(487,127)	-	-	(487,127)
Total comprehensive income for the year	-	(487,127)	8,305,176	=	7,818,049
Recognition of share-based payments	-	(50,841)	-	-	(50,841)
Impairment on government securities	-	(7,991)	-	-	(7,991)
Final dividend for 2022 paid	-	-	-	(6,246,266)	(6,246,266)
Interim dividend	-	-	(1,086,307)	-	(1,086,307)
Withholding tax on dividend waived	-	-	(299,001)	-	(299,001)
Balance as at 30 June 2023	2,715,768	(1,875,432)	62,900,325	-	63,740,661

Summary Consolidated Statement of Cash Flows	June 2022 Unaudited Shs '000	December 2022 Audited Shs '000	June 2023 Unaudited Shs '000
Net cash generated from operating activities	1,708,405	515,700	4,466,334
Net cash used in investing activities	(132,224)	(602,464)	(208,950)
Net cash used in financing activities	(3,243,458)	4,405,737	(6,559,205)
Net decrease in cash and cash equivalents	(1,667,277)	4,318,973	(2,301,821)
Cash and cash equivalents at 1 January	12,596,160	15,851,390	20,340,293
Net foreign exchange difference	287,282	169,930	234,080
Cash and cash equivalents at period end	11,216,165	20,340,293	18,272,552

Message from the Directors:

We are pleased to release our H1 2023 results which demonstrate that we are sustaining momentum in business performance anchored on our new strategy. The Bank's revenue grew by 31% to Kshs.27.4 billion supported by strong growth in balance sheet. In the period under review, customer assets grew by 22% to Kshs.318 billion while customer deposits increased by 18% to Kshs.333 billion. Our diversification and multi-year transformative investments continue to deliver desired results which has led to a 26% growth in our non-funded income. Our subsidiaries continue to contribute and diversify Group revenue.

Our underlying costs increased by 15% in line with our continued investments in the business and prevailing inflationary environment. Efficiency levels (cost-to-income ratio) improved from 42% to 37%. Impairment increased by 74% compared to the same period last year in line with our principles of prudence in risk management given balance sheet growth and tough operating

The Bank reported a strong 32% year-on-year growth in profit after tax to Kshs.8.3 billion and significantly improved our return-on-equity to 26%. The Board of Directors of Absa Bank Kenya PLC has resolved to approve an interim dividend for the year 2023 of Kshs.0.20 per ordinary share of the Company to be paid on or about Thursday October 12, 2023 to shareholders registered as at close of business on Thursday September 21, 2023.

We have begun the execution of our new strategic horizon which is focused on building a modern-day consumer financial services business, becoming a market leader in business banking while building a leading corporate & investment bank committed to connecting client ecosystems. We have made positive progress under these priorities.

Through our Wezesha Biashara proposotion, we continue to provide our SME customers access to both financial and non-financial support to help them navigate through the tough business environment. In addition, as part of our innovation agenda, we launched Mobi-Tap, a first-in-market payment solution that allows small businesses to accept speedy and safe card-based payments through a mobile phone. We also launched the Absa Buy Now Pay Later proposition, another first-to-market card solution that will enable our customers to manage their expenses by spreading the cost of their purchases over time.

We remain cognizant of the challenges and opportunities presented by our operating environment. Our capital position is strong, allowing us to support our customers' growth ambitions while responding appropriately to the external environment. We would like to thank our customers, colleagues, shareholders and all our stakeholders for their continued support. We remain committed to continue working towards empowering Africa's tomorrow, together, one story at a time.

The statement of financial position, the statement of comprehensive income, cashflow and changes in equity as well as the disclosures presented above have been prepared from the financial records of the bank and its subsidiaries. These published statements and disclosures are also available on the bank's website www.absabank.co.ke. They may also be accessed at the institutions head office at Absa Headquarters, Waiyaki Way.

They were approved by the Board on Tuesday 29 August, 2023 and signed on its behalf by:

Charles Muchene

Abdi Mohamed

Yusuf Omari Chief Financial Officer