

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 September 2023

	Bank					Group				
	September 2022 Shs '000 Unaudited	2022	March 2023 Shs '000 Unaudited	June 2023 Shs '000 Unaudited	September 2023 Shs '000 Unaudited	September 2022 Shs '000 Unaudited	December 2022 Shs '000 Audited	March 2023 Shs '000 Unaudited	June 2023 Shs '000 Unaudited	Septem 20 Shs '0 Unaudi
Statement of financial position Assets										
Cash balances (both local and foreign)	8,384,897	11,464,397	13,151,558	8,429,922	9,153,046	8,384,897	11,464,397	13,151,558	8,429,922	9,153,0
Balances due from Central Bank of Kenya Kenya Government and other securities	12,806,433	12,746,777	13,856,697	13,404,820	19,252,820	12,806,433	12,746,777	13,856,697	13,404,820	19,252,8
held for dealing purposes Financial assets at fair value through profit and loss	47,653,802	42,905,378	47,237,832	35,271,586	28,925,894	47,653,802	42,905,378	47,237,832	35,271,586	28,925,8
Investment Securities:	-	-	-	-	-	-	-	-	-	
) Held to Maturity: a. Kenya Government securities	-	-	-	-	1,019,117 1,019,117	-	-	-	-	1,019,
b. Other securities	-	-	-	-		-	-	-	-	1,010,
Fair value through other comprehensive income (FVOCI)	91,789,513	90,192,869	86.651.020	80,359,746	76,300,609	92,172,299	90,584,670	87,026,795	80,732,814	76,661,
a. Kenya Government securities	91,789,513	90,192,869	86,651,020	80,359,746	76,300,609	92,172,299	90,584,670	87,026,795	80,732,814	76,661,
b. Other securities Deposits and balances due from local banking	-	-	-	-	-	-	-	-	-	
Institutions	-	843,225	1,259,224	3,992,100	518,712	-	843,225	1,259,224	3,992,100	518,
Deposits and balances due from banking Institutions abroad	1,092,865	4,113,673	4,643,518	2,200,293	452,680	1,092,865	4,113,673	4,643,518	2,200,293	452,
Tax recoverable Loans and advances to customers(net)	162,293 289,446,839	537,355	309,973,217	217.046.670	220 022 447	315,748	747,970 283,578,543	200 072 217	317,946,670	220 022
O Balances due from banking institutions in the group	5,314,427	8,726,287	13,021,919	13,963,927	11,560,293	5,314,427	8,726,287	13,021,919	13,963,927	11,560,
1 Investment in Associates 2 Investment in Subsidiary Companies	- 462,751	- 462,751	- 462,751	- 462,751	462,751	=	-	=	-	
3 Investment in joint Ventures	402,731	402,731	402,731	402,731	402,731	-	-	-	-	
4 Investment properties 5 Property and equipment	- 2,520,881	2.674.477	- 2,516,021	2.510.700	3,012,698	2.520.927	- 2,675,951	2.517.424	2,507,817	3,009,
6 Prepaid operating rental leases	33,443	32,116	31,855	31,590	31,323	33,443	32,116	31,855	31,590	31,
7 Intangible assets 8 Deferred Tax	438,692 6,219,239	461,929 5,834,288	467,517 5,956,746	495,653 6,876,652	556,150 8,254,535	496,828 6,276,042	515,795 5,924,099	518,594 6,053,091	548,155 6,981,604	607, 8,340,
9 Retirement benefit asset	-	=	12,370	3,740	-	-	-	12,370	3,740	
0 Other assets 1 Total asset	14,760,917 481.086.992	12,716,483 477,290,548	15,575,575 514,817,820	18,139,057 504,089,207	14,902,509 505,335,584	14,832,851 481,347,401	12,375,056 477,233,937	15,299,990 514,604,084	17,723,948 503,738,986	14,458, 504,924 ,
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Liabilities 2 Balances due to Central Bank of Kenya	-	-	-	-	_	-	-	-	-	
3 Customers' deposits	283,633,726	306,662,590	314,010,528	336,078,746	358,147,547	281,058,601	303,751,003	310,831,231	332,599,693	354,311,
4 Deposits and balances due to banking institutions (local)	7,730,535	8,375,258	9,099,706	9,736,639	13,866,148	7,730,535	8,375,258	9,099,706	9,736,639	13,866,
5 Deposits and balances due to banking institutions										
(foreign) 6 Other money market deposits	1,181,950	642,615	2,264,509	1,627,365	4,216,246	1,181,950	642,615	2,264,509	1,627,365	4,216
7 Borrowed funds 8 Balances due to banking institutions in the group	3,072,477 101,795,616	4,266,919 76,303,685	4,226,962 96,362,152	4,202,591 68,590,108	4,352,177 40,803,066	3,072,477 101,795,616	4,266,919 76,303,685	4,226,962 96,362,152	4,202,591 68,590,108	4,352, 40,803,
o balances due to banking institutions in the group 9 Tax payable	101,/95,010	70,303,003	1,392,026	269,486	542,988	101,/95,010	- 10,303,003	1,268,419	6,963	293
0 Dividends payable 1 Deferred tax liability	1,086,307	-	-	1,086,307	1,086,307	1,086,307	-	-	1,086,307	1,086
2 Retirement benefit liability	120,119	121,000	-	-	7,675	120,119	121,000	-	-	7,
3 Other liabilities 4 Total liabilities	24,851,030 423 471 760	20,107,180 416,479,247	22,597,096 449,952,979	22,109,275 443 700 517	20,605,053 443,627,207	25,040,438 421 086 043	20,160,439 413,620,919	22,570,096 446,623,075	22,148,659 439,998,325	20,674,
	423,472,700	410,477,247	443,33 2 ,373	443,700,317	443,027,207	421,000,043	413,020,717	440,023,073	437,770,3E3	+37,011,
Shareholders' Funds 5 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	2,715,768	2,715,768	2,715,
6 Share premium/(discount)	-	=	=	-	-	-	-	_	-	
7 Revaluation reserves 8 Retained earnings/(Accumulated losses)	(942,562) 55,685,770	(1,536,412) 53,163,772	(1,588,960) 57,291,697	(2,011,709) 59,513,564	(4,492,999) 63,260,332	(955,855) 58,345,189	(1,551,380) 55,980,457	(1,614,041) 60,432,946	(2,046,499) 62,900,325	(4,528,1 66,900,
9 Statutory loan loss reserve 0 Other reserves	156.356	221.007	200.070	171.067	225.276	156 256	221.007	200.070	171.067	225
1 Proposed dividend	156,256	221,907 6,246,266	200,070 6,246,266	171,067	225,276	156,256	221,907 6,246,266	200,070 6,246,266	171,067 -	225,
2 Capital grants 3 Total shareholders' funds	57,615,232	60,811,301	64,864,841	60,388,690	61,708,377	60,261,358	63,613,018	67,981,009	63,740,661	65,312
4 Minority Interest						-	-	-	-	
5 Total liabilities and total shareholders funds	481,086,992	477,290,548	514,817,820	504,069,207	505,335,584	461,347,401	4//,233,93/	314,004,084	503,738,986	504,924
Statement of comprehensive income .0 Interest income										
.1 Loans and advances to customers	21,720,141	30,681,559								21.606
.2 Government securities .3 Deposits and placements with banking institutions	6,943,246		9,576,767	20,210,699	31,606,339	21,720,141	30,681,559	9,576,767	20,210,699	
		9,375,735	2,406,459	4,692,016	6,994,075	6,981,593	9,420,791	2,417,509	4,714,239	7,027
	626,562	750,751	2,406,459 149,196	4,692,016 308,137	6,994,075 508,002	6,981,593 626,562	9,420,791 750,751	2,417,509 149,196	4,714,239 308,137	7,027, 508,
.5 Total interest income		750,751	2,406,459	4,692,016	6,994,075	6,981,593	9,420,791	2,417,509	4,714,239	7,027, 508,
.5 Total interest income .0 Interest expenses .1 Customer deposits	626,562 - 29,289,949 5,124,113	750,751 - 40,808,045 7,114,100	2,406,459 149,196 - 12,132,422 2,167,288	4,692,016 308,137 - 25,210,852 4,747,773	6,994,075 508,002 - 39,108,416 8,141,385	6,981,593 626,562 - 29,328,296 5,029,302	9,420,791 750,751 - 40,853,101 6,975,120	2,417,509 149,196 - 12,143,472 2,126,823	4,714,239 308,137 - 25,233,075 4,655,451	7,027 508 39,141 7,979
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions	626,562 - 29,289,949	750,751 - 40,808,045 7,114,100	2,406,459 149,196 - 12,132,422	4,692,016 308,137 - 25,210,852	6,994,075 508,002 - 39,108,416	6,981,593 626,562 - 29,328,296	9,420,791 750,751 - 40,853,101	2,417,509 149,196 - 12,143,472	4,714,239 308,137 - 25,233,075	7,027 508 39,141 7,979 1,730
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326	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	6,994,075 508,002 - 39,108,416 8,141,385 1,730,552 107,350 9,979,287	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515	9,420,791 750,751 - 40,853,101 6,975,120 1,448,752 113,871 8,537,743	2,417,509 149,196 	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421	7,027 508 39,141 7,979 1,730 107 9,817
.5 Total interest income .0 Interest expenses .1. Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .0 Net interest income .0 Non - interest income	626,562 - 29,289,949 5,124,113 942,616 81,597	750,751 - 40,808,045 7,114,100 1,448,752 113,871 8,676,723	2,406,459 149,196 	4,692,016 308,137 	6,994,075 508,002 - 39,108,416 8,141,385 1,730,552 107,350	6,981,593 626,562 - 29,328,296 5,029,302 942,616 81,597	9,420,791 750,751 - 40,853,101 6,975,120 1,448,752 113,871	2,417,509 149,196 	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932	7,027 508 39,141 7,979 1,730 107 9,817
5 Total interest income 0 Interest expenses 1. Gustomer deposits 2. Deposits and placements with banking institutions 3 Other interest expenses 4 Total interest expenses 0. Net interest income 0. Non - interest income 1. Fees and commissions income on loans & advances	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030	750,751 - 40,808,045 7,114,100 1,448,752 113,871 8,676,723 32,131,322 1,382,234	2,406,459 149,196 12,132,422 2,167,288 630,876 30,018 2,828,182 9,304,240 329,731	4,692,016 308,137 	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129	6,981,593 626,562 	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	2,417,509 149,196 12,143,472 2,126,823 630,876 30,018 2,787,717 9,355,755 329,731	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654	7,027 508 39,141 7,979 1,730 107 9,817 29,324
5 Total interest income 0.1 Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 0. Net interest income 0. Non - interest income 1. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623	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 	4,692,016 308,137 	6,994,075 508,002 	6,981,593 626,562 	9,420,791 750,751 	2,417,509 149,196 	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425
5 Total interest income 0 Interest expenses 1 Customer deposits 2 Deposits and placements with banking institutions 3 Total interest expenses 4 Total interest expenses 0 Net interest income 0 Non - interest income 1 Fees and commissions income on loans & advances 2 Other fees and commissions 3 Foreign exchange trading income 4 Dividend income	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745	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	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744	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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .0 Net interest income .0 Non - interest income .1 Fees and commissions income on loans & advances .2 Other fees and commissions .3 Foreign exchange trading income .4 Dividend income .5 Other income .5 Other income	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282	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	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 6,100,743 19,110,109 697,669 2,138,243 3,764,153 7,00,338	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071	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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 437 10,827
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .0 Net interest income .0 Non - interest income .1 Fees and commissions income on loans & advances .2 Other fees and commissions .3 Foreign exchange trading income .4 Dividend income .5 Other income .6 Total non-interest income .0 Total operating income	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606	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	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	4,692,016 308,137 	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394	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	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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 437 10,827
4 Other interest income 5. Total interest income 0. Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 0. Net interest income 0. Non - interest income 0. Non - interest income 0. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Total operating income 0. Operating expenses 1. Loan loss provision	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 5,034,025	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	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 	6,994,075 508,002 - 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 4,505,25 9,614,156 38,743,285 6,762,306	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995	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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 437 10,827 40,151
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .0 Net interest income .1 Fees and commissions income on loans & advances .2 Other fees and commissions .3 Foreign exchange trading income .4 Dividend income .5 Other income .6 Total non-interest income .0 Operating expenses .1 Loan loss provision .2 Staff costs	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 5,034,025 7,245,383	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	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 	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329	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	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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 437 10,827 40,151 6,762 8,626
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .4 Total interest expenses .0 Net interest income .0 Non - interest income .1 Fees and commissions income on loans & advances .2 Other fees and commissions .3 Foreign exchange trading income .4 Dividend income .5 Other income .6 Total non-interest income .0 Total operating expenses .1 Loan loss provision .2 Staff costs .3 Directors emoluments .4 Rental charge	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 69,255,282 32,400,905 5,034,025 7,245,383 166,080 61,612	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	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	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 51,55,341 5,491,453 87,780 59,596	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,525 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612	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	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 2,400,944 2,681,124 31,510 34,073	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 92,389 59,799	7,027 508 39,141 7,979 1,730 107 9,817, 29,324 1,103 4,425 4,861 437 10,827 40,151 6,762 8,626 151
5. Total interest income 0. Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 0. Not interest income 0. Non - interest income 2. Other fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Operating expenses 1. Loan loss provision 2. Staff costs 3. Directors emoluments 4. Rental charge 5. Depreciation on property and equipment	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000	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 3209,554	4,692,016 308,137 	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048	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 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 2,400,944 2,681,124 31,510 34,073 209,626	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 59,799 420,194	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 437 10,827 40,151 6,762 8,626 151 100
5 Total interest income 0 Interest expenses 1 Customer deposits 2 Deposits and placements with banking institutions 3 Other interest expenses 4 Total interest expenses 0 Net interest income 0 Non - interest income 1 Fees and commissions income on loans & advances 2 Other fees and commissions 3 Foreign exchange trading income 4 Dividend income 5 Other income 6 Total non-interest income 0 Total operating expenses 1 Loan loss provision 2 staff costs 3 1 Loan loss provision 2 staff costs 4 Rental charge 5 Depreciation on property and equipment 6 Amortisation charges 7 Other operating expenses	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 6,9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346	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	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732	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 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 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 63,947 3,898,186	7,027 508 39,141 7,979 1,730 1,730 1,103 4,425 4,861 437 10,827 40,151 6,762 8,626 151 100 630 99 5,939
5 Total interest income 0 Interest expenses 1 Customer deposits 2 Deposits and placements with banking institutions 3 Other interest expenses 4 Total interest expenses 0 Non - interest income 1 Fees and commissions income on loans & advances 2 Other fees and commissions 3 Foreign exchange trading income 4 Dividend income 5 Other income 6 Total non-interest income 0 Operating expenses 1 Loan loss provision 2 Staff costs 3 Directors emoluments 4 Rental charge 5 Depreciation on property and equipment 6 Amortisation charges 7 Other operating expenses 8 Total operating expenses	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114	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	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 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 2,8544	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	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482	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	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 2,400,944 2,681,124 2,681,124 31,510 34,073 209,626 31,333	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 59,799 420,194 63,947	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 437 10,827 40,151 100 6300 99 5,939 22,310
5 Total interest income 0 Interest expenses 1 Customer deposits 2 Deposits and placements with banking institutions 3 Other interest expenses 4 Total interest expenses 0 Net interest expenses 0 Net interest income 0 Non - interest income 1 Fees and commissions income on loans & advances 2 Other fees and commissions 3 Foreign exchange trading income 4 Dividend income 5 Other income 6 Total non-interest income 0 Total operating income 0 Operating expenses 1 Loan loss provision 2 Staff costs 3 Directors emoluments 4 Rental charge 5 Depreciation on property and equipment 6 Amortisation charges 7 Other operating expenses 8 Total operating expenses 8 Total operating expenses 8 Total operating expenses 8 Total operating expenses 0 Profit before tax and exceptional items 0 Exceptional items	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 6,49,606 9,259,282 32,400,905 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345	750,751 40,808,045 7,114,100 1,448,752 113,871 13,871 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 4,4012,551 13,316,791 2,400,869 2,626,165 29,205 23,938 209,554 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 87,780 420,051 58,369 3,861,362 15,133,952 11,276,560	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649	9,420,791 750,751	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 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 63,947 3,898,186 15,292,245 12,071,240	7,027 508 39,141 7,979 1,730 1,730 4,425 4,861 1,103 4,425 4,861 6,762 8,626 151 100 630 939 5,939 22,310 17,840
5 Total interest income 0 Interest expenses 1 Customer deposits 2 Deposits and placements with banking institutions 3 Other interest expenses 4 Total interest expenses 0 Net interest income 0 Non - interest income 1 Fees and commissions income on loans & advances 2 Other fees and commissions 3 Foreign exchange trading income 4 Dividend income 5 Total non-interest income 6 Total non-interest income 0 Total operating income 0 Total operating income 0 Operating expenses 1 Loan loss provision 2 Staff costs 3 Directors emoluments 4 Rental charge 5 Depreciation on property and equipment 6 Amortisation charges 7 Other operating expenses 8 Total operating expenses 9 Tother operating expenses 0 Profit before tax and exceptional items 0 Profit after exceptional items 0 Profit after exceptional items 0 Current tax	5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 6,49,606 6,9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 5,111,619)	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 6,46,031 871,842 12,424,443 44,555,765 6,401,737 10,226,482 178,713 113,116 755,924 16,220 6,931,142 24,723,334 19,832,431 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 2,92,05 33,938 209,554 2,031,727 7,360,002 5,956,789 5,956,789 1,929,381)	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 17,200 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 15,140,649 15,140,649 (5,356,119)	9,420,791 750,751	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 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 6,421,926 (2,072,159)	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 92,389 92,389 15,292,245 12,071,240 12,071,240	31,606 7,027,508, 39,141,7,979,1,730,107,9,817,29,324,4,425,4,861,437,40,151,6,762,8,626,151,100,630,99,5,939,22,310,17,840,(6,681,4,480)
5 Total interest income 0 Interest expenses 1 Customer deposits 2 Deposits and placements with banking institutions 3 Other interest expenses 4 Total interest expenses 0 Net interest income 0 Non - interest income 1 Fees and commissions income on loans & advances 2 Other fees and commissions 3 Foreign exchange trading income 4 Dividend income 5 Other income 6 Total non-interest income 0 Total operating income 0 Operating expenses 1 Loan loss provision 2 Staff costs 3 Directors emoluments 4 Rental charge 5 Depreciation on property and equipment 6 Amortisation charges 7 Other operating expenses 8 Total operating expenses 8 Total operating expenses 9 Total operating expenses 0 Exceptional items 0 Profit after exceptional items 0 Current tax 1 Deferred tax	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737	750,751 40,808,045 7,114,100 1,448,752 113,871 13,871 1,382,234 3,524,336 6,646,031 871,842 12,424,443 14,555,765 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	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 23,938 209,554 28,544 2,031,727 7,360,002 5,956,789 (1,929,381) 100,516	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 (6,358,929) 1,158,755	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 (5,356,119) 928,952	9,420,791 750,751	2,417,509 149,196 30,876 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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 63,947 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737	7,027 508 39,141 7,979 1,730 1,730 4,425 4,861 10,827 40,151 6,762 8,626 151 100 630 939 22,310 17,840 (6,681, 1,146
5 Total interest income 0 Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 0. Net interest income 0. Non - interest income 1. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Total operating expenses 1. Loan loss provision 2. Staff costs 3. Directors emoluments 4. Rental charge 5. Depreciation on property and equipment 6. Amortisation charges 7. Other operating expenses 1. Total operating expenses 1. Other operatin	5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 6,49,606 6,9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 5,111,619)	750,751 40,808,045 7,114,100 1,448,752 113,871 13,871 1,382,234 3,524,336 6,646,031 871,842 12,424,443 14,555,765 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	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 2,92,05 33,938 209,554 2,031,727 7,360,002 5,956,789 5,956,789 1,929,381)	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 17,200 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 15,140,649 15,140,649 (5,356,119)	9,420,791 750,751	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 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 6,421,926 (2,072,159)	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 92,389 92,389 15,292,245 12,071,240 12,071,240	7,027 508 39,141 7,979 1,730 1,07 9,817 29,324 1,103 4,425 4,861 10,827 40,151 6,762 8,626 151 100 630 99 5,939 22,310 17,840 (6,681,
5. Total interest income 0. Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Deposits and placements with banking institutions 4. Total interest expenses 4. Total interest expenses O. Net interest income 0. Non - interest income 1. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Total operating income 0. Operating expenses 1. Loan loss provision 2. Staff costs 3. Directors emoluments 4. Rental charge 5. Depreciation on property and equipment 6. Amortisation charges 7. Other operating expenses 8. Total operating expenses 8. Total operating expenses 9. Profit before tax and exceptional items 0. Exceptional items 0. Current tax 1. Deferred tax 2. Profit after tax and exceptional items 3. Other comprehensive income 3. I Cains/(Losses) from translating the financial	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737	750,751 40,808,045 7,114,100 1,448,752 113,871 13,871 1,382,234 3,524,336 6,646,031 871,842 12,424,443 14,555,765 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	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 23,938 209,554 28,544 2,031,727 7,360,002 5,956,789 (1,929,381) 100,516	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 (6,358,929) 1,158,755	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 (5,356,119) 928,952	9,420,791 750,751	2,417,509 149,196 30,876 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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 63,947 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 6,762 8,626 151 100 630 939 22,310 17,840 (6,681, 1,146
5 Total interest income 0 Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 4. Total interest expenses 0. Net interest income 0. Non - interest income 1. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Total operating income 0. Total operating income 0. Operating expenses 1. Loan loss provision 2. Staff costs 3. Directors emoluments 4. Rental charge 5. Depreciation on property and equipment 6. Amortisation charges 7. Other operating expenses 8. Total operating expenses 9. O Profit before tax and exceptional items 0. Profit after exceptional items 0. Exceptional items 0. Deferred tax 2. Profit after tax and exceptional items 3. Cains/(Losses) from translating the financial statements of foreign operations 3. 2. Fair value changes in FVOCI financial assets	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 6,49,606 9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737 10,151,463	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 6,46,031 871,842 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	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 23,938 209,554 28,544 2,031,727 7,360,002 5,956,789 (1,929,381) 100,516	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 (6,358,929) 1,158,755	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 (5,356,119) 928,952	9,420,791 750,751	2,417,509 149,196 30,876 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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 63,947 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 10,827 40,151 6,762 8,626 151 100 630 9,939 22,310 17,840 (6,681, 1,146 12,305
5. Total interest income .0. Interest expenses .1. Customer deposits .2. Deposits and placements with banking institutions .3. Other interest expenses .4. Total interest expenses .4. Total interest expenses .4. Total interest expenses .5. Net interest income .6. Non - interest income .7. Fees and commissions income on loans & advances .2. Other fees and commissions .3. Foreign exchange trading income .4. Dividend income .5. Other income .6. Total non-interest income .7. Other operating expenses .7. Other operating expenses .7. Other operating expenses .8. Total operating expenses .9. Profit after exceptional items .0. Exceptional items .0. Profit after exceptional items .0. Orroft after exceptional items .0. Orroft after ax and exceptional items .0. Orroft after ax and exceptional items .0. Current tax .1. Deferred tax .2. Profit after tax and exceptional items .3. Other comprehensive income .3. Cains/(Losses) from translating the financial statements of foreign operations .3. Fair value changes in FVOCI financial assets .3. Revaluation surplus on property, plant and equipment	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 6,49,606 9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737 10,151,463	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 6,931,124 24,723,334 19,832,431 (6,255,473) 290,928 13,867,886	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 4,012,551 13,316,791 2,400,869 2,626,165 29,205 33,938 209,554 4,012,551 2,596,789 (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 5,491,453 487,780 59,596 420,051 15,133,952 15,133,952 11,276,560 11,276,560 11,276,560 11,276,560	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 16,682,043 16,682,043	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 18,309,203 15,140,649 (5,356,119) 928,952 10,713,482	9,420,791 750,751	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 2,400,944 2,681,124 2,681,124 31,510 34,073 209,626 21,333 2,050,194 7,438,804 6,421,926 6,421,926 (2,072,159) 102,720 4,452,487	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 59,799 420,194 63,947 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737 8,305,176	7,027 508 39,141 7,979 1,730 107 9,817 29,324 1,103 4,425 4,861 10,827 40,151 6,762 8,626 151 100 630 9,939 22,310 17,840 (6,681, 1,146 12,305
5. Total interest income 0. Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 4. Total interest expenses 6. Net interest income 1. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Total operating income 0. Operating expenses 1. Loan loss provision 2. Staff costs 3. I coan loss provision 2. Staff costs 3. Total operating income 6. Operating expenses 7. Other operating expenses 8. Total operating expenses 9. Depreciation on property and equipment 6. Amortisation charges 7. Other operating expenses 8. Total operating expenses 9. Tother operating expenses 9. Profit before tax and exceptional items 0. Exceptional items 0. Exceptional items 0. Deforit after exceptional items 0. Deforth after tax and exceptional items 1. Gains/(Losses) from translating the financial statements of foreign operations 3. Erair value changes in FVOCI financial assets 3. Revaluation surplus on property, plant and equipment 3. Share of other comprehensive income of associates 3. Income tax relating to components of other	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737 10,151,463	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 19,832,431 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 28,544 2,031,727 7,360,002 5,956,789 1,929,381) 100,516 4,127,924	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 16,682,043 16,682,043 16,682,043 16,682,043 16,682,043 16,682,043	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 (5,356,119) 928,952 10,713,482	9,420,791 750,751	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 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 6,475,75)	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 3,894,737 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737 8,305,176	7,027 508 39,141 7,979 1,730 1,07 9,817 29,324 1,103 4,425 4,861 437 10,827 40,151 6,762 8,626 151 100 630 99 5,939 22,310 17,840 (6,681, 1,146 12,305
5. Total interest income 0. Interest expenses 1. Customer deposits 2. Deposits and placements with banking institutions 3. Other interest expenses 4. Total interest expenses 4. Total interest expenses 0. Net interest income 1. Fees and commissions income on loans & advances 2. Other fees and commissions 3. Foreign exchange trading income 4. Dividend income 5. Other income 6. Total non-interest income 0. Total operating income 0. Total operating income 0. Total operating income 0. Total operating income 1. See a composition of the property of the proper	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737 10,151,463	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 6,931,124 24,723,334 19,832,431 (6,255,473) 19,832,431 (6,255,473) 290,928 13,867,886	2,406,459 149,196 12,132,422 2,167,288 630,876 630,018 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 42,531,727 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 3,764,153 700,338 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	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 9,091 5,880,907 22,061,242 16,682,043 (6,3588,929) 1,158,755 11,481,869	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 4,955,732 18,309,203 15,140,649 (5,356,119) 928,952 10,713,482	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 10,487,747 187,396 113,252 127,377 6,987,304 25,138,624 20,849,314 (6,576,739) 314,591 14,587,166	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 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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 59,799 420,194 63,947 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737 8,305,176	7,027 508 39,141 7,979 1,730 1,07 9,817 29,324 1,103 4,425 4,861 437 10,827 40,151 6,762 8,626 1,511 1,00 630 630 630 17,840 (6,681, 1,146 12,305 (4,234,
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .4 Total interest expenses .5 Net interest income .0 Non - interest income .1 Fees and commissions income on loans & advances .2 Other fees and commissions .3 Foreign exchange trading income .4 Dividend income .5 Other income .6 Total non-interest income .0 Total operating income .0 Operating expenses .1 Loan loss provision .2 Staff costs .3 Directors emoluments .4 Rental charge .5 Depreciation on property and equipment .6 Amortisation charges .7 Other operating expenses .8 Total operating expenses .8 Total operating expenses .9 Profit after exceptional items .0 Exceptional items .0 Exceptional items .0 Exceptional items .0 Defort after tax and exceptional items .0 Tother operating expenses .0 Profit after total items .0 Other comprehensive income .3.1 Gains/(Losses) from translating the financial statements of foreign operations .3 Fair value changes in FVOCI financial assets .3.3 Revaluation surplus on property, plant and equipment .3.4 Share of other comprehensive income of associates .3.5 Income tax relating to components of other	29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 9,259,282 32,400,905 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737 10,151,463	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 16,220 6,931,142 24,723,334 19,832,431 19,832,431 19,832,431 19,832,431 290,928 13,867,886	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 28,544 2,031,727 7,360,002 5,956,789 1,929,381) 100,516 4,127,924	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 16,682,043 16,682,043 16,682,043 16,682,043 16,682,043 16,682,043	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 172,005 61,612 555,048 97,482 4,955,732 18,309,203 15,140,649 (5,356,119) 928,952 10,713,482	9,420,791 750,751	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 2,400,944 2,681,124 31,510 34,073 209,626 31,333 2,050,194 7,438,804 6,421,926 6,475,75)	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 51,55,422 5,602,308 92,389 92,389 420,194 3,894,737 3,898,186 15,292,245 12,071,240 (4,614,801) 848,737 8,305,176	7,027 508 39,141 7,979 1,730 1,730 4,425 4,861 10,827 40,151 6,762 8,626 151 100 630 939 22,310 17,840 (6,681, 1,146
.5 Total interest income .0 Interest expenses .1 Customer deposits .2 Deposits and placements with banking institutions .3 Other interest expenses .4 Total interest expenses .4 Total interest expenses .5 Net interest income .1 Fees and commissions income on loans & advances .2 Other fees and commissions .3 Foreign exchange trading income .4 Dividend income .5 Other income .6 Total non-interest income .0 Total operating income .0 Total operating income .0 Total operating expenses .1 Loan loss provision .2 Staff costs .3 Directors emoluments .4 Rental charge .5 Depreciation on property and equipment .6 Amortisation charges .7 Other operating expenses .8 Total operating expenses .9 Profit before tax and exceptional items .0 Exceptional items .0 Profit softer exceptional items .0 Current tax .1 Deferred tax .2 Profit after exceptional items .3 Cans of the comprehensive income .3.1 Cains/(Losses) from translating the financial statements of foreign operations .3.2 Fair value changes in FVOCI financial assets .3.3 Revaluation surplus on property, plant and equipment .4 Share of other comprehensive income of associates .3.5 Income tax relating to components of other comprehensive income	626,562 29,289,949 5,124,113 942,616 81,597 6,148,326 23,141,623 1,035,030 2,599,901 4,974,745 649,606 69,259,282 32,400,905 5,034,025 7,245,383 166,080 61,612 555,000 89,114 4,913,346 18,064,560 14,336,345 (5,111,619) 926,737 10,151,463	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 6,46,031 871,842 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 (2,897,985) 869,396 (2,028,589) 11,839,297	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 2,9205 33,938 209,554 4,031,727 7,360,002 5,956,789 5,956,789 100,516 4,127,924	4,692,016 308,137	6,994,075 508,002 39,108,416 8,141,385 1,730,552 107,350 9,979,287 29,129,129 1,103,301 3,199,059 4,861,275 450,521 9,614,156 38,743,285 6,762,306 8,452,487 143,985 100,067 630,499 90,991 5,880,907 22,061,242 16,682,043 (6,358,929) 1,158,755 11,481,869	6,981,593 626,562 29,328,296 5,029,302 942,616 81,597 6,053,515 23,274,781 1,035,030 3,526,903 4,974,744 638,394 10,175,071 33,449,852 5,033,995 7,433,329 17,200 51,612 555,048 97,482 4,955,732 18,309,203 15,140,649 15,140,649 15,140,649 15,140,649 15,140,649 15,140,649 10,713,482	9,420,791 750,751	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 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	4,714,239 308,137 25,233,075 4,655,451 1,293,038 59,932 6,008,421 19,224,654 697,669 2,985,691 3,764,150 691,321 8,138,831 27,363,485 5,155,422 5,602,308 92,389 92,389 92,389 15,292,245 12,071,240	7,027 508 39,141 7,979 1,730 1,07 9,817 29,324 1,103 4,425 4,861 100 630 99 5,939 22,310 17,840 (6,681, 1,146 12,305 (4,234,

				Bank		
		September	December	March	June	September
		2022	2022	2023	2023	2023
		Shs '000				
		Audited	Audited	Unaudited	Unaudited	Unaudited
III Other disclosures		Addited	Addited	Olladdited	Ollaudited	Olladdited
Non-performing le	oans and					
advances	30.13 0.10					
a) Gross non-perform	ning loans					
and advances	5 100113	20,037,451	22,519,244	31,142,698	32,179,930	34,545,952
b) Less: Interest in su	isnense	2,579,390	4,794,156	4,521,938	4,648,699	5,403,514
c) Total non perform		2,517,570	4,7 54,130	4,521,550	4,040,055	3,403,314
and advances		17,458,061	17,725,088	26,620,760	27,531,231	29,142,438
d) Less: loan loss pro	visions	13,447,918	13,344,496	15,368,861	17,669,239	17,894,973
e) Net non performir		4,010,143	4,380,592	11,251,899	9,861,992	11,247,465
f) Discounted value o		3,100,203	3,257,843	8,891,882	7,700,786	9,093,560
g) Net NPLs (Excess)		909,940	1,122,749	2,360,017	2,161,206	2,153,905
2) Insider loans and a		202,240	4,444,77	2,000,017		2,255,765
a) Directors ,sharehol						
associates		33,954	33,034	33,243	58,995	56,624
b) Employees		10,154,072	10,258,378	10,226,224	10,288,808	10,332,001
c) Total insider loans	and advances	10,188,026	10,291,412	10,259,467	10,347,803	10,388,625
3) Off Balance sheet		-,,-20	-,,	-,,	., ,- 30	,,320
a) Letters of credit, g	uarantees.					
acceptances		50,479,095	57,644,594	49,483,405	54,162,125	47,829,070
b) Forwards, swaps a	nd options	147,647,920		158,956,906		120,242,069
c) Other contingent li				-	-	-
d) Total Contingent I		198.127.015	199,178,619	208.440.311	202.851.890	168,071,139
4) Capital Strength					,,	
a) Core capital		52,439,147	55,606,048	57,781,106	57,321,310	58,004,150
b) Minimum statutory	/ capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/(Deficience		51,439,147	54,606,048	56,781,106	56,321,310	57,004,150
d) Supplementary car		9,103,312	15,505,695	16,646,233	17,659,767	18,618,705
e) Total capital		61,542,459	71,111,743	74,427,339	74,981,077	76,622,855
f) Total risk weighted	assets	380,172,189	382,149,724			432,191,352
g) Core capital/total of	leposit	,	,,	,,		,,
liabilities	•	18.8%	18.4%	18.6%	17.3%	16.5%
h) Minimum statutory	ratio	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(Deficiency	y)	10.8%	10.4%	10.6%	9.3%	8.5%
j) Core capital/total r	isk weighted					
assets	-	13.8%	14.6%	14.1%	13.5%	13.4%
k) Minimum statutory	ratio	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(Deficiency	y)	3.3%	4.1%	3.6%	3.0%	2.9%
m) Total capital/total	risk weighted					
assets	-	16.2%	18.6%	18.1%	17.7%	17.7%
n) Minimum statutory	ratio	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess/(Deficiency	y)	1.7%	4.1%	3.6%	3.2%	3.2%
p) Adjusted Core Capi						
Deposit Liabilities*		18.9%	18.4%	18.7%	-	-
q) Adjusted Core Capi	tal/Total Risk					
Weighted Assets*		13.9%	14.6%	14.2%	-	-
r) Adjusted Total Cap	ital/Total Risk					
Weighted Assets*		16.3%	18.6%	18.2%	-	-
5 Liquidity						
a) Liquidity ratio		25.8%	33.6%	28.6%	28.7%	29.8%
b) Minimum statutory	ratio	20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess/(Deficiency	y)	5.8%	13.6%	8.6%	8.7%	9.8%
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Message from the Directors:

We are pleased to release our third quarter of 2023 results which demonstrate that we are sustaining momentum in business performance. The Bank's revenue grew by 20% to Kshs. 40.2 billion supported by strong growth in balance sheet. In the period under review, customer deposits grew by 26% to Kshs. 354 billion while customer assets increased by 14% to Kshs. 331 billion. The Bank's transformation and diversification agenda has resulted in resilience of operations. The Bank's new business lines such as Asset Management, Digital Finance, Bancassurance, and stock brokerage delivered double-digit growth leading to positive contribution to the Group financials.

Our underlying costs increased by 17% in line with our continued strategic investments. Efficiency levels (cost-to-income ratio) improved to 38.7% from 39.7% compared to same period last year. Impairment increased by 34% compared to the same period last year in line with our principles of prudence in risk management given balance sheet growth and tough operating environment.

The Bank reported a 15% year-on-year growth in profit after tax to Kshs.12.3 billion improving our return-on-equity to 25.2%.

We are making positive progress in the execution of our strategy focused on building a modern-day consumer financial services business, becoming a market leader in business banking while building a leading Corporate and Investment bank committed to connecting client ecosystems.

We continue to significantly invest towards solutions that are relevant to our customers. In this regard, we launched Diaspora Banking proposition and have revamped Digital Banking proposition to align to evolving customer needs. We have reaffirmed our commitment to the MSMEs through a KES100 billion funding commitment to spur the sectors' development across various value chains over the next three years. In addition, we have introduced the Wezesha Stock digital platform to avail financing for retailers and distributors as we continue to provide our SME customers access to both financial and non-financial services to help them navigate through the tough business environment.

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 statements of financial position and comprehensive income, 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 available on the bank's website www.absabank.co.ke and at the institution's head office at Absa Headquarters, Waiyaki Way, Nairobi. They were approved by the Board on Thursday 23, November 2023 and signed on its behalf by:

Charles Muchene

Abdi Mohammed Managing Director Yusuf Omari Chief Financial Officer