

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 2024

Inder Beschell State			Bank			Group			
Bank More Bank More <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th>December</th><th>March</th><th></th></t<>							December	March	
Processor Processor <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>									
A bars Hear 14.332 1.2	I Statement of financial position								
2 Barbon and hank of Party 12682221 <td>A Assets</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	A Assets								
3 Baye Concernment and other usering in update and						- / - /-			
5 Inserventer Secreter 9 Inserventer 9 Inservente									
a) ndd subtrach b) box services b) box		-	-	-	-	-	-	-	-
b Definition of the sector of		-	- 1,062,014	1,018,705	- 1,061,136	-	1,062,014	1,018,705	1,061,136
9) For Action State 00.533746 2722.468 6722.210 02.214.07 24.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 27.045.14 22.045.03 17.045.13 27.045.03		-	1,062,014	1,018,705	1,061,136	-	1,062,014	1,018,705	1,061,136
a. boxy descriptions score from the binding extrations in the group 10.0002/10.0002 10.0002/002 10.0002/002 <td< td=""><td></td><td>- 80,359,746</td><td>73,273,648</td><td>67,252,130</td><td>- 62,334,299</td><td>- 80,732,814</td><td>- 73,644,453</td><td>- 67,589,141</td><td>- 62,685,393</td></td<>		- 80,359,746	73,273,648	67,252,130	- 62,334,299	- 80,732,814	- 73,644,453	- 67,589,141	- 62,685,393
9 percent plance de femine Barbing Estrutions 2492.00 226.00 1260.00 <td></td> <td>80,359,746</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>67,589,141</td> <td>62,685,393</td>		80,359,746						67,589,141	62,685,393
7 Point and failures and using u		3,992,100	329,506	1.850.268	- 7,198,162	- 3.992.100	329,506	- 1.850.268	- 7.198.162
9 Jacks et aluments to cutomerrated 11/244670 35/715.67 25/8457 7/26467 35/715.67 25/8457 7/26477 35/715.67 25/8457 11/7177 11/7177 11/7177	7 Deposits and balances due from banking Institutions abroad								6,750,798
10 Biolecce de lom banking institutions in the goug 13.098.207 22.004.62 24.02.28 11.007.000 13.098.207 22.004.62 24.02.28 11.007.000 11 more than its plant wateries 24.02.21 46.271 46.271 46.271 45.271 3.31.38 3.00.000 3.30.97 3.31.186 3.00.000 3.01.66 3.00.76 3.31.186 3.00.000 3.00.66 3.00.76 3.31.06 3.00.76		-	-	-	-	- 317 946 670	-	-	
12 meterinetic Soliding Comparis 442,751 442,752 <t< td=""><td>10 Balances due from banking institutions in the group</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	10 Balances due from banking institutions in the group								
3) Binestering interference - - - - </td <td></td> <td>462 751</td> <td>462 751</td> <td>462 751</td> <td>462 751</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		462 751	462 751	462 751	462 751	-	-	-	-
15 Propring and explaned 2.20100 1.283.27 2.006.47 1.181.11 2.007.01 1.283.27 2.006.47 1.181.11 2.007.01 1.205.	13 Investment in joint Ventures	-	-	-	-	-	-	-	-
16 Proposition primerial lanses 31,006 30,006 30,006 30,006 30,007 30,008 11,000		2 510 700	- 3 329 327	3 206 475	- 3 138 131	- 2 507 817	3 331 898	3 209 003	3 141 698
B performents 6.607.602 8.614.661 9.022.561 6.902.061 8.724.28 9.12.864 D othermonts 13.307 11.017.269 11.026.711 17.724.84 11.028.951 21 ford and the scote 9.12.864 9.12.864 11.026.711 17.024.84 11.026.725 42.42.82.01 9.02.72.954 13.02.725 42.42.82.01 11.027.725 42.42.82.01 11.027.725 42.42.82.01 11.027.725 42.42.82.01 11.027.725 42.42.82.01 11.027.65 2.500.00 11.027.65 2.500.00 11.027.65 2.500.00 11.027.65 2.500.00 11.027.65 2.500.00 11.027.65 2.500.00 52.42.80 10.02.80 52.40.00 52.40.00 2.500.00 52.40.00 2.500.00 11.027.65 11.027.80 11.027.80 12.02.80 52.00.00 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
19 Between beenk east 1, 200 1, 100									
20 DDm exersts 116,12/09 116,167,109 116,167,109 116,167,109 116,167,109 116,167,109 116,167,169			0,031,927	0,401,001	9,022,540		6,724,454	6,5/4,256	9,112,960
Label Linking 13,047,49 2,000,000 33,077,49 39,007,340 39,007,									
22 abaces due to Lentral Bink Henge - 11.047.439 25.00.00 - - 1.047.939 25.00.00 55.3476 22 decommer Sequence to basking institutions foreign 1.267.252 74.887 23.042.0 25.0476 23.042.0 25.0476 23.047.5 35.042.0 25.2476 25.3476	21 lotal asset	504,089,207	520,301,038	498,117,680	481,824,233	503,/38,986	519,795,508	497,676,008	481,420,811
22 Current dependen 336.073.4/2 356.023.1/2 359.442.86/2 358.027.80/2 335.078 335.078 24 Current dependent de basies institutions from 376.678 10.388.71 37.040 10.388.71 37.040 10.388.71 37.040 10.388.71 37.040 10.388.71 37.040 10.388.71 37.040 10.388.71 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>									
24 Deposits and subances due to banking institutions (forug) 0.726.639 10.728.07 0.728.647 0.728.657					- 358,057.087				- 353,336.929
26 Other modely market deposite - <t< td=""><td>24 Deposits and balances due to banking institutions (local)</td><td>9,736,639</td><td>10,935,164</td><td>8,009,159</td><td>10,258,873</td><td>9,736,639</td><td>10,935,164</td><td>8,009,159</td><td>10,258,873</td></t<>	24 Deposits and balances due to banking institutions (local)	9,736,639	10,935,164	8,009,159	10,258,873	9,736,639	10,935,164	8,009,159	10,258,873
27 Bornwork funds 4.202/591 4.201/591 4.201/5	25 Deposits and balances due to banking institutions (foreign)	1,627,365	749,867	539,610	523,476	1,627,365	749,867	539,610	523,476
28 Balance due to banking institutions in the group 66.590,108 30.057,403 28,013,57 21,016,327 66.590,108 50.93,403 28,013,67 21,016,327 62,016,30 50.93,403 28,013,67 21,016,327 52,016,30 1,006,30 <td>27 Borrowed funds</td> <td>- 4,202,591</td> <td>- 4,294,626</td> <td>- 3,921,904</td> <td>3,770,563</td> <td></td> <td></td> <td></td> <td></td>	27 Borrowed funds	- 4,202,591	- 4,294,626	- 3,921,904	3,770,563				
30 Sivedends spuble 1.086,307 - - 1.066,307 - - 1.086,307 31 Other data Multifying 2 2.735 2.102,275 2.711,164 13,035,395 2.2148,208 2.715,768 2.715,758 14,008,397 32 Other Induktion Carls 445,070,517 45,475,077 27,020,422 43,145,973 423,052,228 42,060,228 42,215,768 2,715,768 2,715,768 2,715,776 2,715,768 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 2,715,776 3,732,777 7,332,577 7,332,77 3,732,77 3,732,777		68,590,108		28,101,529		68,590,108	36,053,423		
13 Deferment backling 1 <td></td> <td></td> <td>/92,600</td> <td>2,962,408</td> <td></td> <td></td> <td>589,397</td> <td>2,854,837</td> <td>- 1,086,307</td>			/92,600	2,962,408			589,397	2,854,837	- 1,086,307
33 other labilities 22,109,275 22,112,481 18,303,585 22,114,083 21,75,581 18,408,995,108 C Sharbolder, Funds 2,715,768	31 Deferred tax liability	-	-		-	-	-		-
34 Total liabilities 443,700,517 454,760,77 427,294,92 433,84,375 439,996,325 456,600,298 422,452,616 408,395,518 55 Part prefunction (discont) 2,715,768 2,715,769 2,		- 22,109,275	22,100,236		-	- 22.148.659	- 22,181,083		-
35 Paid up/Assigned capital 2,715,768 2,715,778 2,725,778 3,725,779 3,725,779 3,725,779 3,725,779 3,725,778 3,725,778 3,725,779 3,725,778 3,725,779 3,725,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,788 <									
35 Paid up/Assigned capital 2,715,768 2,715,778 2,725,778 3,725,779 3,725,779 3,725,779 3,725,779 3,725,778 3,725,778 3,725,779 3,725,778 3,725,779 3,725,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,778 3,726,788 <	C Shareholders' Funds								
37 Revisition reserves (2,011,709) (4,721,011) (6,4721,071) (6,4721,071) (6,2701,272) (2,004,649) (4,722,070) (4,256,579) (3,222,568) 39 Statutory loan loss reserve 171,067 266,416 316,420 315,622 171,067 266,416 316,420 315,622 171,067 266,416 316,420 315,622 171,067 266,416 316,420 315,622 171,067 266,416 316,420 315,622 171,067 266,416 316,420 315,622 172,057,896 6,939,528 70,323,257 73,322,574 7,332,574<		2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768	2,715,768
38 Return exervise 59,513.564 95,812.04 66,242.177 68,795.21 62,090.325 63,861,52 95,855.79 73,225.74 40 Other reserves 171,067 266,416 316,420 315,620 73,325.74 73,325.74 73,325.74 40 Other reserves 171,067 266,416 316,420 315,620 73,325.74 73,735.75 73,735.75 73,737,75		-	-	- (4 878 151)	-	(2 046 499)	- (4 757 700)	-	-
40 Other releares 17,1067 266,416 316,420 915,627 20,416 316,420 915,627 7332,574 42 Capital grants 60,388,690 65,424,351 70,909,188 68,639,686 63,746,661 61,915,210 75,023,392 73,025,74 74,023,03 74,023,03 74,023,03 74,023,03									
41 Progozed dividend 7,332,574 7,332,574 7,332,574 7,332,574 7,332,574 7,332,574 7,332,574 7,332,574 7,332,574 7,325,574 7,32		171.067	-	-	-	-	-	-	-
43 Total hareholders funds 60,388,690 65,424,511 70,909,180 66,824,50 73,025,290 73,025,292 <t< td=""><td></td><td>1/1,06/</td><td></td><td></td><td>515,022</td><td>1/1,00/</td><td></td><td></td><td>515,022</td></t<>		1/1,06/			515,022	1/1,00/			515,022
44 Minority Interest 50,089,207 520,01,038 498,117,600 481,824,233 53,795,508 497,676,008 481,420,311 II Statement of comprehensive income 20,01059 44,252,016 13,474,112 27,354,895 20,210,599 44,252,016 13,474,112 27,354,895 20,210,599 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 20,210,591 44,252,016 13,474,112 27,354,895 23,015 39,211 574,223 145,242,235 145,242,235 145,242,235 145,242,235 144,242,245 145,242,235 145,242,235 145,242,235 145,242,235 145,242,235 145,242,235 145,242,235 145,242,245 145,242,245 145,242,245,245<			-	-	-	-	-	-	-
II Statement of comprehensive income II. Lonars and valuances to customers 20.1 terest income 21.2 (2).0.699 44.252.616 13.474.112 27.354.896 20.21.0.699 44.252.616 13.474.112 27.354.896 20.21.0.699 44.252.616 13.474.112 27.354.896 20.901.378 21.99.708 43.095.73 95.306 90.137.875 21.99.708 43.095.73 95.306 90.137.875 21.99.708 43.095.73 95.306 90.137.875 44.252.616 13.474.112 27.354.896 44.252.616 13.474.112 27.354.896 44.252.616 13.474.112 27.354.896 44.252.616 13.474.112 27.354.896 44.252.616 13.474.112 27.354.896 44.252.616 13.474.112 27.354.896 44.252.616 13.474.112 27.354.895 14.262.887 22.3045 24.246.208 13.310.95 24.263.232 16.268.043 11.262.277 43.201.874.90 45.252.816 61.31.015 23.201.832 11.327 66.389 131.015 23.246.84 40.403.755 13.271.85 67.650 15.403 40.845.827.200 66.310.810.810.810.810.810.810.810.810.810.8		60,388,690		70,908,188		63,740,661		/5,023,392	/3,025,293
10 Interest income 11 Advastand advances to customers 20,210,699 44,252,616 13,474,112 27,354,896 12 covernment securities 4,692,016 9,133,662 2,189,535 47,142,299 9,178,475 2,199,708 4,399,573 13 obpoists and placements with banking institutions 25,210,652 54,218,419 16,236,867 32,601,430 52,233,075 54,263,222 16,248,040 32,623,775 20 Interest income 12,737,773 12,126,927 4,360,516 9,087,450 4,655,451 11,876,693 4,248,252 6,028,212 1,293,093 2,171,427 547,386 6,023,91 1,293,093 2,171,427 547,386 6,023,91 1,293,093 2,171,427 547,386 6,023,91 1,293,093 2,171,427 547,386 6,023,91 1,293,093 2,171,427 547,386 6,023,91 1,293,093 2,171,427 547,386 6,023,91 1,293,093 2,171,427 547,386 6,023,91 1,293,043 40,484,513 6,103,043 1,426,364 1,126,377 51,768,44 1,584,019 7,372,487 4,216,225 2,985,616 1,347,4112 2,306,913 3,306,110 3,306,110 3,306,110<	45 Total liabilities and total shareholders funds	504,089,207	520,301,038	498,117,680	481,824,233	503,738,986	519,795,508	497,676,008	481,420,811
11 Lams and advances to customers 20210.099 44,252,616 13,474,112 27,354,896 20,210.099 44,252,616 13,474,112 27,354,896 20,210.099 44,252,616 13,474,112 27,354,896 20,210.099 44,252,616 13,474,112 27,354,896 20,210.099 44,252,616 13,474,112 27,354,896 42,52,616 13,474,112 27,354,896 20,210.099 44,252,616 13,474,112 959,306 308,117 832,141 574,220 959,306 308,117 832,141 574,220 959,306 30,8117 832,141 574,220 959,306 30,8117 832,141 574,220 959,306 30,8117 832,141 574,220 12,82,897 30,807,450 4,655,451 11,876,459 4,652,91 12,914,974 4,864,584 4,774,491 96,87,56 6,608,421 14,219,447 4,82,2231 6,618,821 23,004,954 13,015 59,992 171,327 66,389 13,82,009 24,004,814 13,015 51,9921 171,327 66,389 13,015 51,9921 171,247 55,418,431,830,904 40,043,785 13,015 51,9921 171,247 55,418,431,830,904 40,043,451	II Statement of comprehensive income								
1.2 Covernment securities 4.692,016 9,132,642 2,188,753 4,287,228 4,714,239 9,178,475 2,199,708 4,209,733 1.3 Objective and placements with banking institutions 1,221,015,275 54,221,045,275 54,263,222 1,6,248,040 32,623,775 54,263,222 1,6,248,040 32,623,775 54,263,222 1,6,248,040 32,623,775 54,263,222 1,6,248,040 32,623,775 54,263,222 1,6,248,040 32,623,775 54,263,222 1,6,248,040 32,623,775 54,263,222 1,248,054 645,291 1,239,038 2,171,427 54,756 645,291 1,239,038 2,171,427 54,756 645,291 1,239,038 2,171,427 54,756 645,291 1,239,038 2,171,427 54,756 645,291 1,239,048,24 4,048,761 1,350,049 3,064,219 4,219,447 4,862,213 54,618,043 3,714,713 67,669 1,541,039 408,463 1,71,21 65,669 1,541,039 408,463 1,71,23 67,669 1,542,039 4,848,48 1,310,105 2,149,243 6,91,212 697,639 1,440,944 3,653,110 3,74,150 5,156,42 2,985,916 5,727,844		20 210 600	44 252 616	12 474 112	27 254 004	20 210 600	11 252 616	12 474 112	27 254 004
14.0tbrinterest income 2521,082 54218,49 16,238,667 32,004,043 2523,075 54,268,207 32,623,775 2.0 Interset expenses 1,79,038 2,171,227 64,359 11,876,693 2,248,256 8,248,205 2.1 Outsome deposits 1,793,038 2,171,227 66,389 131,015 59,393 2,171,227 66,389 131,015 59,393 2,171,227 66,389 131,015 59,393 1,132,606 645,291 1,239,038 2,171,227 66,389 131,015 59,393 1,132,606 645,291 1,239,038 2,171,227 66,389 131,015 59,393 1,132,606 645,291 1,272,672 66,389 1,132,669 645,291 1,272,66 80,273,758 60,084,21 14,219,427 4,662,318 3,130,15 59,393 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 697,669 1,543,039 40,84,63 713									
1.5 Total interest income 25,210,852 54,218,419 16,236,667 32,601,430 25,233,075 54,263,223 16,246,040 32,623,775 2.1 Customer deposits 4,747,773 12,126,527 54,758 64,55291 1,293,038 2,171,427 547,586 645,2591 1,293,038 2,171,427 547,586 645,2591 1,293,038 2,171,427 547,586 645,2591 1,293,038 2,171,427 547,586 645,2591 1,393,038 2,171,427 547,586 645,2591 1,393,038 2,171,327 66,369 1,31,015 2,476,474 4,862,231 3,561,050 1,31,015 2,476,474 4,862,231 3,561,050 1,31,016 2,167,659 1,574,039 408,463 713,713 4,264,644 4,864,61 1,31,713 4,264,644 1,385,009 2,975,55 3,764,150 6,510,005 2,149,313 3,561,104 2,149,245 3,653,120 3,764,150 6,510,005 2,149,313 3,561,130 4,424,451,55 5,607,569 1,576,481 1,894,413 5,604,569 8,74,832,81 4,527,518,55,319 4,4504,641 1,984,514 4,914,514 4,914,914,314,514,914 4,502,519,515,314 4,2451,5		308,137	832,141	574,220	959,306	308,137	832,141	574,220	959,306
2.1 Customer deposits 4,747,773 12.126.927 4,360.5491 1,1876.693 4,248,256 648,2515 2.2 Coposits and placements with bahking institutions 1,273.038 2,171.327 66,389 131.015 59,932 171.327 66,389 131.015 2.3 Other interest expenses 6,100,743 1,446,946 4,974,49 9,86,3756 6,002,421 4,244,244 4,862,231 3.0 Net interest income 19,110,109 39,748,738 11,262,377 19,224,654 40,043,785 11,385,809 28,049,943 4.1 Fees and commissions income on loans & advances 697,669 1,543,039 408,463 713,713 697,669 1,543,039 408,463 713,713 42,046,474 4,862,215 5,763,853,104 4,249,476 4,863,716 0,651,005 2,149,313 3,653,120 4,469,443 4,864,674 1,583,41 9,244,515 5,707,858 1,838,809 8,938,11 4,527,518,533,114,442,44 4,462,450 1,113,045 2,149,131 3,653,120 1,445,444 1,838,41,148,243,144 1,459,443 4,404,461 1,459,443 4,404,446 1,310,314 4,450,451 1,419,4144 4,404,411 8,408,401 <t< td=""><td></td><td>25,210,852</td><td>54,218,419</td><td>16,236,867</td><td>32,601,430</td><td>25,233,075</td><td>54,263,232</td><td>16,248,040</td><td>32,623,775</td></t<>		25,210,852	54,218,419	16,236,867	32,601,430	25,233,075	54,263,232	16,248,040	32,623,775
2.2 Deposits and placements with banking institutions 1,293,038 2,171,427 547,566 645,291 1,293,038 2,171,427 547,566 645,291 1,293,038 2,171,427 547,569 645,291 1,293,038 2,171,427 547,569 645,291 1,227,6639 131,015 59,932 171,227 66,389 131,015 30,045,954 1,223,767 1,225,454 40,063,785 1,385,09 40,863,785 1,323,03 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 42,057,664 1,543,039 40,84,63 713,713 42,057,664 1,543,039 40,84,63 713,713 697,669 1,543,039 40,84,63 713,713 40,643,785 1,328,403 4,2167,252 2,985,691 5,776,844 1,589,410 2,977,254 4,501,100 5,148,943 691,321 697,669 5,414,93,44 4,809,643 691,321 697,669 1,543,039 40,84,63 713,713 4,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 4,501,440,961 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.040.535</td></t<>									0.040.535
2.3 Other interest expenses 59,932 171,327 66,389 131,015 59,932 171,327 66,389 131,015 2.4 Total interest expenses 6,100,743 14,468,614 4974,401 8,663,756 6,008,421 14,219,447 46,221 9,618,821 3.0 Net interest income 13,1010 39,748,738 11,262,376 12,737,674 19,224,654 40,043,785 1,138,58,099 2,300,4954 4.1 Fees and commissions Commission 2,138,424 42,467,655 1,131,064 2,167,252 2,965,91 5,716,844 1,589,410 2,977,252 4.3 Foreign exchange trading income 3,764,155 6,510,041 2,149,245 3,653,120 3,764,150 6,510,005 2,149,313 3,653,194 4.4 Dividend income 7,03,308 715,564 9,358,95 1,489,943 691,321 607,630 931,403 1,480,961 4.5 Other income 7,03,038 715,564 9,566 6,764,028 8,138,631 14,527,518 5,075,589 6,825,120 5.0 Total operating income 2,641,512 2,641,512 2,641,543 2,444,418 3,380,074 6.1 Loan loss prov									
3.0 Me interest income 19,110,109 9,747,78 11,262,376 22,737,67 19,224,654 40,043,785 11,385,80 23,004,954 4.1 Fees and commissions income on loans & advances 697,669 1,543,039 408,463 713,713 697,669 1,543,039 408,463 713,713 697,669 1,543,039 408,463 713,713 655,100 2,167,252 2,985,691 5,776,844 1,589,410 2,977,252 3,653,120 3,764,150 6,510,005 2,149,313 3,653,134 4,064,3785 1,480,961 61,120 5,768,444 1,480,961 61,120 5,768,444 1,480,961 61,120 5,768,444 1,480,961 61,273,278 5,768,44 1,480,961 61,278,5185 5,677,844 1,480,961 61,675,518 61,675,518 61,675,518 61,675,518 61,675,518 1,249,478 1,480,961 1,278,548 5,692,208 1,278,548 5,692,708 1,280,494 1,280,494 1,282,451 1,244,453 2,393,788 6,666,78 8,024,028 5,692,208 1,283,500 1,280,508 1,280,508 1,280,508 1,280,508 1,280,508 1,280,508 1,280,508 1,280,508 1,280,518	2.3 Other interest expenses	59,932			131,015	59,932	171,327	66,389	131,015
4.0 Non-interest income 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,669 1.543,039 408,463 713,713 697,660 5,149,943 691,321 697,630 931,403 1,480,961 4.5 Other income 7,300,403 13,563,409 4,606,667 8,024,028 8,138,81 14,527,518 5,078,598 8,825,120 9,1403 1,480,961 4.5 Other income 7,300,403 13,563,409 4,606,667 8,024,028 8,138,81 14,527,518 8,24,501 9,184,303 1,480,944 5,03,208 4,502,308 1,425,27,303 1,646,4398 3,180,074 6.1 Operating expenses 5,153,41 9,244,514 2,937,702 5,155,442 9,344,513 1,484,234 2,937,103 1,655,667 1,725,746 4,111 5,169,772 5,155,442 9,94,4513 1,448,242									
4.2 Other fees and commissions 2,138,243 4,284,763 1,113,064 2,167,252 2,985,691 5,776,844 1,589,410 2,977,252 4.3 Foreign exchange trading income 3,764,153 6,510,001 2,149,245 3,653,120 3,764,153 6,510,005 2,149,313 3,653,120 4.4 Dividend income 7,003,08 13,053,409 4,606,667 6,024,028 8,138,831 14,527,518 5,078,589 8,825,120 5.0 Total operating income 2,641,051 5,280,144 15,669,043 3,0761,702 27,363,445 5,4571,303 16,644,398 3,1830,074 6.1 Doan loss provision 5,155,341 9,244,514 2,404,122 5,169,772 5,155,422 9,244,514 2,408,114 5,169,719 3,726,126 2,988,254 6,167,518 6.3 Directors emoluments 5,473,438 1,484,234 2,393,738 6,060,655 5,020,388 1,247,62 2,988,254 6,167,518 6.3 Directors emoluments 5,474,04 18,724 45,940 18,838 4,804,56 113,838 4,84,50 95,161 6.4 Arental charge 579,56 12,771,44 45,9405 12,207,144	4.0 Non - interest income								
4.3 Foreign exchange trading income 3,764,153 6,510,041 2,149,245 3,553,120 3,764,150 6,510,005 2,149,313 3,653,134 4.4 Dividend income 700,338 715,564 935,895 1,489,943 691,321 697,630 931,403 1,480,961 4.6 Total non-interest income 26,041,0512 52,802,147 15,669,043 30,761,702 27,363,445 54,571,303 16,464,983 33,80,074 6.0 Operating expenses 5,155,341 9,244,514 2,404,122 5,169,772 5,155,422 9,244,453 2,404,111 5,169,719 6.3 Directors emoluments 5,479,453 1,484,42 2,933,738 6,060,584 5,602,308 11,725,426 2,988,254 6,167,518 6.3 Directors emoluments 59,596 127,400 19,911 30,472 59,979 127,801 20,026 30,703 6.3 Cobereciation on property and equipment 420,051 8,520,360 2,222,456 4,458,225 3,893,116 8,609,446 2,251,916 4,522,467 6.4 Renat charge 13,265,00 2,229,756 7,973,655 14,387,650 12,071,240 23,678,018 8,479,71									
45 Other income 700,338 71,5564 935,895 1,489,943 691,321 697,630 931,403 1,480,961 4.6 Total non-interest income 26,410,512 52,802,147 15,869,043 30,761,702 27,363,485 54,571,303 16,464,398 31,830,074 6.0 Operating expenses 5,155,341 9,244,513 2,404,112 5,169,772 5,155,422 9,244,533 2,404,111 5,169,773 2,515,422 9,244,53 2,404,111 5,169,713 6,160,818 5,602,308 11,725,426 2,988,254 6,167,518 6.3 Directors enoluments 5,491,453 1,442,442 2,933,738 6,060,584 5,602,308 12,72,602 3,078 12,800,35 227,879 45,75,14 6.4 Anortisation charge 58,369 12,7400 19,911 30,472 59,799 127,800 3,023 227,714 457,166 420,194 851,035 227,879 457,514 6.4 Anortisation charges 3,861,362 8,228,263 3,898,186 8,609,444 2,251,165 6,374,052 12,892,453 3,898,186 8,609,446 2,251,405 1,527,4671 1,5274,6471 1,5274,6471 <td< td=""><td>4.3 Foreign exchange trading income</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	4.3 Foreign exchange trading income								
4.6 Total non-interest income 7,300,403 13,058,409 4,606,667 8,024,028 8,138,811 14,527,518 5,078,589 8,825,120 5.0 Total operating expenses 6.1 Loan loss provision 5,155,341 9,244,514 2,404,112 5,169,772 5,155,422 9,244,533 2,404,111 5,169,719 6.2 Staff costs 5,491,433 1,442,234 2,933,738 6,000,584 6,000,584 6,000,584 6,000,584 6,023,882 2,982,245 2,040,112 5,169,772 5,155,422 9,244,453 2,404,111 5,169,719 6,167,518 6,167,518 6,167,518 6,167,518 6,167,518 6,167,518 6,167,518 6,167,518 6,20,308 11,725,426 4,172,5426 4,204,112 5,169,772 5,159,422 9,244,453 1,38,03 4,510,53 20,025 30,703 6,50 6,167,518 6,167,518 6,167,518 6,167,518 6,167,518 6,167,518 5,169,772 5,159,422 9,244,453 1,38,03 4,12,725,426 4,178,949 18,3563 44,506 95,161 6,167,518 4,506 95,161 6,70467 6,794,563 1,2071,240 2,3678,091 8,479,461		-	-	035 80E	- 1 489 942	- רכב בממ	-	-	1 480 961
6.0 Operating expenses 5.155,341 9,244,514 2,404,122 5,169,772 5,155,422 9,244,453 2,404,111 5,169,719 6.3 Directors emoluments 5,491,453 11,484,234 2,933,780 11,725,426 2,988,254 6,167,518 6.4 Rental charge 59,596 127,400 19,911 30,472 59,799 127,801 20,026 30,703 6.5 Depreciation on property and equipment 420,051 850,732 227,714 457,166 420,194 851,033 227,879 457,514 6.6 Amortisation charges 58,369 127,426 41,717 89,445 63,947 138,583 44,506 951,61 6.7 Other operating expenses 15,133,952 30,542,391 7,895,388 16,374,052 15,292,245 30,893,212 7,984,937 16,555,607 7.0 Profit before tax and exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (4,383,550) (8,338,018) (2,168,373) (2,14,351) 676,562 848,737 1,448,207 (2,19,487) 670,168	4.6 Total non-interest income	7,300,403	13,053,409	4,606,667	8,024,028	8,138,831	14,527,518	5,078,589	8,825,120
6.1 Loan loss provision 5,155,321 9,244,514 2,404,122 5,169,772 5,155,422 9,244,453 2,404,111 5,169,719 6.2 Staff costs 5,491,453 11,484,234 2,933,738 6,060,584 5,602,308 11,725,426 2,988,125 6,167,518 6.3 Directors emoluments 87,780 187,249 45,940 108,388 92,389 196,468 48,245 113,830 6.4 Rental charge 59,595 127,400 19,911 30,472 59,799 127,801 20,026 30,703 6.5 Depreciation on property and equipment 420,051 850,722 227,14 457,156 44,281,225 3,894,186 8,609,446 2,251,916 4,521,162 6.8 Toxi Doperating expenses 3,861,362 8,520,836 2,222,246 4,458,225 3,898,186 8,609,446 2,251,916 4,521,162 6.8 Toxi Doperating expenses 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 9.0 Profit after exceptional items 11,276,560 22,259,756 7,973,555 14,387,650 12,071,240 23,678,091 8,479							54,571,303	16,464,398	
6.2 Staff costs 5,491,453 11,484,234 2,933,738 6,060,584 5,602,308 11,725,426 2,988,254 6,167,518 6.3 Directors emoluments 87,780 187,249 45,940 108,388 92,389 196,468 48,245 113,830 6.4 Rental charge 59,595 127,400 19,11 30,472 59,799 127,801 20,026 30,703 6.5 Depreciation on property and equipment 420,051 850,732 227,714 457,166 420,194 851,035 227,879 457,514 6.6 Amortisation charges 3,861,362 8,520,836 2,222,244 44,58,225 3,898,186 8,609,446 2,251,916 4,521,162 6.7 Other operating expenses 15,133,952 30,542,391 7,895,388 16,374,052 15,227,447 8,479,601 15,274,667 8.0 Exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (4,383,550 (8,338,018) (2,168,31) (4,979,948) (4,61,801) (8,758,969) (2,312,547) (5,235,471) 13 Other		5,155,341	9,244,514	2,404,122	5,169,772	5,155,422	9,244,453	2,404,111	5,169,719
6.4 Rental charge 59,596 127,400 19,911 30,472 59,799 127,801 20,026 30,703 6.5 Depreciation on property and equipment 420,051 850,732 227,714 457,166 420,194 851,035 227,879 457,514 6.6 Amortisation charges 58,369 127,426 41,717 89,445 63,947 138,583 44,500 95,161 6.7 Other operating expenses 3,861,362 8,520,836 2,222,244 4,458,225 3,898,186 8,60,9446 2,251,916 4,521,162 6.8 Total operating expenses 15,133,952 30,542,391 7,985,388 16,374,052 15,292,245 30,893,212 7,984,937 15,255,607 7.0 Profit before tax and exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,474 10 Current tax (4,383,550) (8,38,018) (2,168,341) (4,979,948) (4,614,801) (8,758,656) (2,312,547) (5,234,477) 12 Profit after tax and exceptional items 7,735,100 15,376,475 5,590,963 10,084,264 8,305,176 16,367,329 <	6.2 Staff costs	5,491,453	11,484,234	2,933,738	6,060,584	5,602,308	11,725,426	2,988,254	6,167,518
6.5 Depreciation on property and equipment 420,051 850,732 227,714 457,166 420,194 851,035 227,879 457,514 6.6 Amortisation charges 58,369 127,426 41,717 89,445 63,947 138,583 44,506 95,161 6.7 Other operating expenses 3,861,362 8,520,836 2,222,246 4,458,225 3,898,186 8,609,446 2,251,916 4,555,607 7.0 Profit before tax and exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 9.0 Profit after exceptional items 11,276,550 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (438,350) (8,38,018) (2,168,341) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,254,477) 12 Profit after tax and exceptional items 7,735,100 15,376,475 5,590,963 10,084,264 8,305,176 16,367,329 5,947,427 (21,487) 13 Other comprehensive income 13,250,01 1,454,737 (214,516) 1,003,680 (695,896)<									
6.7 Other operating expenses 3,861,362 8,520,836 2,222,246 4,458,225 3,898,186 8,60,946 2,21,916 4,521,162 6.8 Total operating expenses 15,133,952 30,542,391 7,895,388 16,374,052 15,292,245 30,893,212 7,984,937 15,555,607 7.0 Profit before tax and exceptional items 11,276,550 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 9.0 Profit after exceptional items 11,276,550 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (4,383,550) (8,38,018) (2,168,341) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,235,477) (5,235,477) (5,235,477) (5,236,478) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,236,478) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,235,477) (5,236,478) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,236,478) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,236,478) (4,979,948) (4,618	6.5 Depreciation on property and equipment	420,051	850,732	227,714	457,166	420,194	851,035	227,879	457,514
6.8 Total operating expenses 15,133,952 30,542,391 7,895,388 16,374,052 15,292,245 30,893,212 7,984,937 16,555,607 7.0 Profit before tax and exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 9.0 Profit after exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (4,383,550) (2,168,341) (4,979,948) (4,614,801) (8,758,969) (2,215,471) (213,647) (212,487) 670,164 11 Deferred tax 842,090 1,454,737 (214,351) 676,562 848,737 (214,351) 676,562 848,737 (219,497) 670,164 13 Other comprehensive income 13.1 Cains/(Losses) from translating the financial statements of foreign operations 1,003,860 (695,896) (4,518,950) (230,901) 989,307 13.3 Revaluation surplus on property,plant and equipment 200,274 1,346,438 64,085 (301,104) 208,769 1,355,685 69,270 (296,792) 13.4 Chare comprehensive income for the year n									
7.0 Profit before tax and exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 8.0 Exceptional items 1 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 9.0 Profit after exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (4,383,550) (8,338,018) (2,168,341) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,235,471) 11 Deferred tax 842,090 1,454,737 (21,451) 676,562 848,737 1,448,207 (219,487) 670,168 13 Other comprehensive income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 15,376,475 5,590,963 1,003,680 (695,896) (4,518,950) (230,901) 989,307 13.4 Share of other comprehensive income of associates - - - - - - - - - - - - - - - - - <td< td=""><td>6.8 Total operating expenses</td><td>15,133,952</td><td>30,542,391</td><td>7,895,388</td><td>16,374,052</td><td>15,292,245</td><td>30,893,212</td><td>7,984,937</td><td>16,555,607</td></td<>	6.8 Total operating expenses	15,133,952	30,542,391	7,895,388	16,374,052	15,292,245	30,893,212	7,984,937	16,555,607
9.0 Profit after exceptional items 11,276,560 22,259,756 7,973,655 14,387,650 12,071,240 23,678,091 8,479,461 15,274,467 10 Current tax (4,383,550) (8,338,018) (2,168,341) (4,579,948) (4,614,801) (8,758,969) (2,215,471) (5,254,711) 11 Deferred tax 842,090 1,454,737 (2,14,351) 676,562 848,737 (2,14,812) 676,562 848,737 (2,19,487) 670,168 12 Profit after tax and exceptional items 7,735,100 15,376,475 5,590,963 10,084,264 8,305,176 16,367,329 5,947,427 10,709,164 13 Other comprehensive income 13.1 Cainsi,(Losses) from translating the financial statements of foreign operations -									
10 Current tax (4,383,550) (8,338,018) (2,168,341) (4,979,948) (4,614,801) (8,758,969) (2,312,547) (5,235,471) 11 Deferred tax 842,090 1,454,737 (214,351) 676,562 848,737 1,448,207 (219,487) 670,168 12 Profit after tax and exceptional items 7,735,100 15,376,475 5,590,963 10,084,264 8,305,176 16,367,329 5,947,427 10,709,164 13 Other comprehensive income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 1,003,680 (695,896) (4,518,950) (230,901) 989,307 13.4 Share of other comprehensive income of associates 200,274 1,346,438 64,085 (301,104) 208,769 1,355,655 69,270 (296,792) 13.5 Income tax relating to comprehensive income of other comprehensive income of the year net of tax (467,307) (3,141,689) (149,531) 702,576 (487,127) (3,163,265) (16,631) 692,715 13.5 Income tax relating to components of other comprehensive income for the year net of tax (467,307) (3,141,689) (149,531) 702,576 <t< td=""><td></td><td>- 11,276,560</td><td>22,259,756</td><td>7,973,655</td><td>14,387,650</td><td>- 12,071,240</td><td>23,678,091</td><td>- 8,479,461</td><td>- 15,274,467</td></t<>		- 11,276,560	22,259,756	7,973,655	14,387,650	- 12,071,240	23,678,091	- 8,479,461	- 15,274,467
12 Profit after tax and exceptional items 7,735,100 15,376,475 5,590,963 10,084,264 8,305,176 16,367,329 5,947,427 10,709,164 13 Other comprehensive income 13.1 Gains/(Lossed) from translating the financial statements of foreign operations -	10 Current tax	(4,383,550)	(8,338,018)	(2,168,341)	(4,979,948)	(4,614,801)	(8,758,969)	(2,312,547)	(5,235,471)
13 Other comprehensive income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2.7 Fair value changes in FVOC financial assets (667,581) (4,488,127) (213,616) 1,003,680 (695,896) (4,518,950) (230,901) 989,307 13.3. Revaluation surplus on property, plant and equipment -									
foreign operations -	13 Other comprehensive income	.,	,2, 3,4,3	_,0:0,000	,	_,,1,0	,,	-,	
13.2 Fair value changes in FVOCI financial assets (667,581) (4,48,127) (213,616) 1,003,680 (695,896) (4,518,950) (230,901) 989,307 13.3 Revaluation surplus on property, plant and equipment -									
13.3 Revaluation surplus on property, plant and equipment - - - - - - - - - - - - - - - - 13.4 Share of other comprehensive income of associates -<	13.2 Fair value changes in FVOCI financial assets	- (667,581)	- (4,488,127)	- (213,616)	1,003,680	- (695,896)	- (4,518,950)	- (230,901)	989,307
13.5 Income tax relating to components of other comprehensive income 200,274 1,346,438 64,085 (301,104) 208,769 1,355,685 69,270 (296,792) 14 Other comprehensive income for the year net of tax (467,307) (3,141,689) (149,531) 702,576 (487,127) (3,163,265) (16,1631) 692,515 15 Total comprehensive income for the year 7,267,793 12,234,786 5,441,432 10,786,840 7,818,049 13,204,064 5,785,796 11,401,679 Earnings per Share (Shs) 1.42 2.83 1.03 1.86 1.53 3.01 1.09 1.97	13.3 Revaluation surplus on property, plant and equipment	-	-	-	-	-	-	-	-
income 200,274 1,346,438 64,085 (301,104) 208,769 1,355,685 69,270 (296,792) 14 Other comprehensive income for the year net of tax (467,307) (3,141,689) (149,531) 702,576 (487,127) (3,163,265) (16,1631) 692,515 15 Total comprehensive income for the year 7,267,793 12,234,786 5,441,432 10,786,840 7,818,049 13,204,064 5,785,796 11,401,679 Earnings per Share (Shs) 1.42 2.83 1.03 1.86 1.53 3.01 1.09 1.97			-	-	-	-	-	-	-
15 Total comprehensive income for the year 7,267,793 12,234,786 5,441,432 10,786,840 7,818,049 13,204,064 5,785,796 11,401,679 Earnings per Share (Shs) 1.42 2.83 1.03 1.86 1.53 3.01 1.09 1.97	13.5 Income tax relating to components of other comprehensive	-							
Earnings per Share (Shs) 1.42 2.83 1.03 1.86 1.53 3.01 1.09 1.97	income	200,274							
	income 14 Other comprehensive income for the year net of tax	200,274 (467,307)	(3,141,689)	(149,531)	702,576	(487,127)	(3,163,265)	(161,631)	692,515
	income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year	200,274 (467,307) 7,267,793	(3,141,689) 12,234,786	(149,531) 5,441,432	702,576 10,786,840	(487,127) 7,818,049	(3,163,265) 13,204,064	(161,631) 5,785,796	692,515 11,401,679
	income 14 Other comprehensive income for the year net of tax 15 Total comprehensive income for the year Earnings per Share (Shs)	200,274 (467,307) 7,267,793 1.42	(3,141,689) 12,234,786 2.83	(149,531) 5,441,432	702,576 10,786,840 1.86	(487,127) 7,818,049 1.53	(3,163,265) 13,204,064 3.01	(161,631) 5,785,796	692,515 11,401,679 1.97

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	June	December	March	Jun
	2023	2023	2024	202
	Shs '000	Shs '000	Shs '000	Shs '00
	Unaudited	Audited	Unaudited	Unaudite
II Other disclosures				
 Non-performing loans and advances 				
 a) Gross non-performing loans and advances 	32,179,930	35,254,674	38,822,046	39,396,807
b) Less: Interest in suspense	4,648,699	5,831,630	6,128,131	6,692,50
c) Total non performing loans and advances	27,531,231	29,423,044	32,693,915	32,704,30
d) Less: loan loss provisions	17,669,239	17,373,643	18,060,133	19,982,060
e) Net non performing loans(c-d)	9,861,992	12,049,401	14,633,782	12,722,240
f) Discounted value of securities	7,700,786	9,297,549	10,705,598	9,620,049
g) Net NPLs (Excess)/Exposure (e-f)	2,161,206	2,751,852	3,928,184	3,102,193
2) Insider loans and advances				
 a) Directors , shareholders and associates 	58,995	55,981	53,437	50,802
b) Employees	10,288,808	10,372,279	10,462,970	10,508,05
z) Total insider loans and advances	10,347,803	10,428,260	10,516,407	10,558,85
3) Off Balance sheet items				
 a) Letters of credit, guarantees, acceptances 	54,162,125	54,293,768	61,647,537	115,941,30
 Forwards, swaps and options 	148,689,765	103,427,258	102,743,088	89,426,48
c) Other contingent liabilities	-	-	-	
d) Total Contingent liabilities	202,851,890	157,721,026	164,390,625	205,367,78
4) Capital Strength				
a) Core capital	57,321,310	60,169,095	63,394,389	64,090,99
b) Minimum statutory capital	1,000,000	1,000,000	1,000,000	1,000,00
c) Excess/(Deficiency)	56,321,310	59,169,095	62,394,389	63,090,99
d) Supplementary capital	17,659,767	19,729,013	16,523,153	16,237,20
e) Total capital	74,981,077	79,898,108	79,917,542	80,328,19
f) Total risk weighted assets	424,761,594	442,484,634	445,703,424	432,544,00
g) Core capital/total deposit liabilities	17.3%	16.7%	18.0%	18.39
h) Minimum statutory ratio	8.0%	8.0%	8.0%	8.09
) Excess/(Deficiency)	9.3%	8.7%	10.0%	10.39
) Core capital/total risk weighted assets	13.5%	13.6%	14.2%	14.89
k) Minimum statutory ratio	10.5%	10.5%	10.5%	10.59
) Excess/(Deficiency)	3.0%	3.1%	3.7%	4.3%
m) Total capital/total risk weighted assets	17.7%	18.1%	17.9%	18.69
n) Minimum statutory ratio	14.5%	14.5%	14.5%	14.59
b) Excess/(Deficiency)	3.2%	3.6%	3.4%	4.19
 Adjusted Core Capital/Total Deposit Liabilities* 	-	-	-	
g) Adjusted Core Capital/Total Risk Weighted Assets*	-	-	-	
 Adjusted Total Capital/Total Risk Weighted Assets* 	-	-	-	
5 Liquidity				
a) Liquidity ratio	28.7%	31.1%	33.5%	35.29
	20.0%	20.0%	20.0%	20.09
b) Minimum statutory ratio	20.0%			

guidance note issued in April 2018 on implementation of IFRS9

mary 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 2024	2,715,768	(4,491,284)	63,638,152	7,332,574	69,195,210
Profit for the year	-	-	10,709,164	-	10,709,164
Other comprehensive income	-	692,515	(35,361)	-	657,154
Total comprehensive income for the year	-	692,515	10,673,803	-	11,366,318
Recognition of share-based payments Impairment on government securities	-	49,206 833,440	-		49,206 833,440
Final dividend for 2022 paid Interim dividend	-	-	(1,086,307)	(7,332,574)	(7,332,574) (1,086,307)
Balance as at 30 June 2024	2,715,768	(2,916,123)	73,225,648	-	73,025,293
Summary Consolidated Statement of Cash	Flows		June 2023 De Unaudited Shs '000	ecember 2023 Audited Shs '000	June 2024 Unaudited Shs '000
Net cash generated from operating activities	5		4,466,334	13,643,528	5,172,976

Net cash generated from operating activities	4,466,334	13,643,528	5,172,976
Net cash used in investing activities	(208,950)	(646,092)	(325,788)
Net cash used in financing activities	(6,559,205)	(8,008,327)	(7,820,036)
Net decrease in cash and cash equivalents	(2,301,821)	4,989,109	(2,972,848)
Cash and cash equivalents at 1 January	20,340,293	25,531,383	30,553,915
Net foreign exchange difference	234,080	33,423	(298,626)
Cash and cash equivalents at period end	18,272,552	30,553,915	27,282,441

Cash and cash equivalents at period end

Message from the Directors:

The Board of Absa Bank Kenya PLC is pleased to release the financial performance results for the half year period ended June 30, 2024.

The financial results highlight our strong and resilient performance, with revenue increasing by 16% to Ksh 31.8 billion, in a dynamic operating environment. We have sustained momentum in executing our strategy, resulting in improved profitability and further enhancing our Return on Equity.

Our focused efforts to provide access to finance drove improved performance, with significant contributions from funded income. We also empowered small enterprises and women-led businesses with essential non-financial solutions, helping them navigate a challenging landscape. Additionally, we achieved 8.4% growth in non-funded income, bolstered by diversified traditional revenue sources and strong performance from our new revenue streams, including asset management and brokerage services.

Customer deposits increased 6% to Ksh 353 billion in the period under review, while customer assets held steady. The Board is satisfied with the strides the Bank is making in executing its strategy, evident through the robust financial performance. This commendable outcome realised underscores the efficacy of the Bank's growth strategy and our unwavering dedication to providing tailor-made financial solutions that address the diverse needs of individuals, enterprises, and communities. Our strategic ambition is to become a holistic modern financial services business that meets customers' dynamic needs through innovation and partnerships. We continue to diversify our revenue with scalable payment solutions, improving customer experience and advancing financial inclusion through digital finance, affordable housing, and SME offerings like Wezesha and Microinsurance.

While the transformational investments contributed to a 12% cost increase, ongoing prudent cost control improved our cost-to-in-come ratio to 35.8%.

Delivering shareholder value The Board of Directors has resolved to approve the payment of an interim dividend for the year 2024 of Ksh 0.20 per ordinary share of the Company to be paid on or about Tuesday, 15 October 2024 to shareholders registered as at close of business on Friday, 20 September 2024.

Looking ahead As we look to the future, we remain acutely aware of the challenges, and opportunities, that present in the macroeconomic environment. As a Board, we are confident that with prudent management, we can navigate these risks and continue to support our customers' growth ambitions, consequently driving our own growth.

We extend our gratitude to our customers, shareholders, colleagues, and all stakeholders for their steadfast support, a critical enabler of our performance and overall organizational success.

Publication 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 duly approved by the Board on Monday, 26 August 2024 and signed on its behalf by

Abdi Mohamed Charles Muchene Chairman

Managing Director

Yusuf Omari Chief Financial Officer