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Email: talk2us@abcthebank.com Website: www.abcthebank.com  UN-AUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30 <sup>TH</sup> SEPTEMBER 2022												
-1	STATEMENT OF F	INANCIAL POSITION	BANK 30th Sept 2021	BANK 31st Dec 2021	BANK 31st Mar 2022	BANK 30th Jun 2022	BANK 30th Sept 2022	GROUP 30th Sept 2021	GROUP 31st Dec 2021	GROUP 31st Mar 2022	GROUP 30th Jun 2022	GROUP 30th Sept 2022
A	ASSETS	orgian)	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Audited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'	Unaudited Shs '000'
1 2 3 4 5	Financial Assets at fai Investment Securities:	entral Bank of Kenya nd other securities held for dealing purposes r value through profit and loss	127,281 1,785,643 - -	178,876 2,831,972 - -	197,958 1,505,055 - -	159,234 1,842,856 - -	140,579 1,802,501 - -	190,268 1,785,643 - -	238,469 2,831,972 - -	273,309 1,505,055 - -	237,999 1,842,856 -	228,442 1,802,501 -
	A) Held to Maturity:     a. Kenya Governm     b. Other securities	ent securities	4,944,441 4,944,441	5,575,634 5,575,634	6,942,939 6,942,939	7,074,442 7,074,442 -	6,939,863 6,939,863	5,403,919 4,944,441 459,478	6,174,940 5,575,634 599,306	7,389,997 6,942,939 447,058	7,459,350 7,074,442 384,908	7,405,701 6,939,863 465,838
	<ul> <li>b) Available for sale:</li> <li>a. Kenya Governm</li> <li>b. Other securities</li> </ul>		102,069 102,069	98,392 98,392	99,002 99,002	92,481 92,481	94,494 94,494	131,339 102,069 29,270	98,392 98,392	162,667 99,002 63,665	221,536 92,481 129,055	94,494 94,494
6 7 8	Deposits and balance Tax recoverable	s due from local banking institutions s due from banking institutions abroad	2,272,976 1,252,496 18,429	1,453,929 1,315,925 6,383	1,799,329 737,741 6,383	554,889 860,196 6,383	1,024,608 631,185 6,383	2,286,638 1,556,869 31,774	1,459,736 1,629,244 20,335	1,801,862 1,026,067 23,192	557,687 1,286,818 23,943	1,027,964 1,096,567 22,655
9 10 11 12	Loans and advances to Balances due from ba Investments in associal Investments in subsid	nking institutions in the group ates	21,495,883 122,710 - 890,935	22,455,470 148,680 - 890,935	22,588,235 97,557 890,935	22,745,748 75,481 - 890,935	22,825,936 92,497 - 890,935	22,125,115	23,079,196	23,210,403	23,363,513	23,448,238
13 14 15	Investments in joint ve Investment properties Property and equipme	entures	562,466	589,456	567,151	554,275	532,516	625,138	650,809	622,157	603,069	632,260
16 17 18	Prepaid lease rentals Intangible assets Deferred tax asset		91,196 177,930	83,629 263,326	78,014 263,326	73,406 263,326	72,864 263,326	153,146 177,930	147,557 263,326	139,244 263,326	132,134 263,326	72,882 263,326
19 20 21	Retirement benefit ass Other assets TOTAL ASSETS	Other assets OTAL ASSETS		447,928 36,340,535	402,374 36,175,999	481,440 35,675,092	590,274 35,907,961	818,417 35,286,196	510,653 37,104,629	455,609 36,872,888	539,855 36,532,086	651,706 36,746,736
22 23	LIABILITIES Balances due to Central Bank of Kenya Customer deposits Deposits and balances due to local banking institutions		29,319,466	30,774,202	30,875,755	30,619,663	30,816,763	29,935,775	31,578,174	31,559,432	31,342,589	31,544,027
24 25 26	Deposits and balance Deposits and balance Other money market of Borrowed funds	s due to foreign banking institutions	121 703,979 - 93,778	30,711 643,778 - 96,026	125,241 402,103 - 97,597	121 329,826 - 100,058	121 324,545 - 102,476	121 653,296	30,711 541,592	125,241 319,362 - 97,597	121 278,929 -	121 246,366 -
27 28 29	Balances due to bank Tax payable Dividends payable	ing institutions in the group	176,508 20,396	268,089	259,570 9,952	191,194 16,967	176,993 24,809	93,778 - 20,396	96,026 - 75	9,952	100,058 - 16,967	102,476 - 24,809
30 31 32 33	Deferred tax liability Retirement benefit liab Other liabilities	,	411,030	- - 608,227	465,445	- - 464,106	491,851	94 - 720,003	79 - 852,529	99 - 620,454	99 - 620,163	79 - 646,569
34 C	TOTAL LIABILITIE SHAREHOLDERS'	FUNDS	30,725,278	32,421,033	32,235,663	31,721,935	31,937,558	31,423,463	33,099,186	32,732,137	32,358,926	32,564,447
35 36 37	Paid up /Assigned cap Share premium/(disco Revaluation reserves	oital unt)	1,050,000	1,050,000 - (1,867)	1,050,000	1,050,000 - (7,805)	1,050,000 - (8,855)	1,050,000	1,050,000	1,050,000	1,050,000 - (75,154)	1,050,000 - (76,697)
38 39 40 41	Retained earnings/Acc Statutory loan loss res Other Reserves Proposed dividends	cumulated losses serves	2,139,640 673,512	2,076,709 794,660 -	2,099,930 794,660	2,116,302 794,660	2,134,598 794,660	2,090,803 673,512 (65,537)	2,039,645 794,660 (3,814)	2,064,057 794,660 5,635	2,084,251 800,594 14,409	2,100,839 800,883 10,379
42 43 44	Capital grants TOTAL SHAREHOI Minority Interest		3,862,024	3,919,502	3,940,336	3,953,157	3,970,403	3,592,650 270,083	3,708,216 297,227	3,841,803 298,948	3,874,100 299,060	3,885,404 296,885
45	TOTAL LIABILITIE	S AND SHAREHOLDERS' FUNDS OMPREHENSIVE INCOME	34,587,302	36,340,535	36,175,999	35,675,092	35,907,961	35,286,196	37,104,629	36,872,888	36,532,086	36,746,736
1.0 1.1 1.2	INTEREST INCOM Loans and advances Government securities		1,732,663 329,489	2,468,987 492,929	558,571 186,362	1,166,602 399,795	1,742,901 615,577	1,831,793 355,866	2,607,915 529,081	590,090 198,837	1,228,021 423,697	1,832,506 648,237
1.3 1.4 1.5	Deposits and placeme Other Interest Income Total interest inco	ents with banking institutions	155,777	199,593 3,161,509	32,862 777,795	65,307 1,631,704	77,013 - 2,435,491	170,134 2,357,793	216,416 538 3,353,950	36,851 11 825,789	75,410 - 1,727,128	93,844 3,443 2,578,030
2.1	INTEREST EXPEN	SE	1,434,889	1,868,542	518,986	1,039,733	1,566,251	1,441,948	1,878,774	520,946	1,044,126	1,572,114
2.2 2.3 2.4	Deposits and placeme Other interest expense Total interest exp	enses	4,591 15,621 1,455,101	7,438 19,904 1,895,884	2,343 4,012 525,341	5,838 9,898 1,055,469	9,092 14,508 1,589,851	7,027 15,621 1,464,596	6,451 23,814 1,909,039	2,316 4,699 527,961 297,828	5,303 10,019 1,059,448 667,680	8,716 14,990 1,595,820
	NET INTEREST IN NON-INTEREST IN Fees and commission	, ,	762,828 194,779	1,265,625	252,454 65,289	576,235 116,934	845,640 174,794	893,197	1,444,911	297,828	667,680 123,037	982,210
4.2 4.3	Other fees and comm Foreign exchange trace Dividend Income	issions	89,587 49,159	138,600 113,476	26,431 45,179	62,808 67,361	86,471 129,397	113,228 54,017	170,172 120,453 7,210	37,505 47,001	83,502 72,671	117,461 138,739
4.5 4.6	Other income Total Non-interest TOTAL OPERATIN	t income G INCOME	59,248 392,773 1,155,601	62,232 509,087 1,774,712	152 137,051 389,505	1,531 248,634 824,869	1,683 392,345 1,237,985	77,935 446,091 1,339,288	94,417 596,876 2,041,787	3,883 156,051 453,879	16,433 295,643 963,323	25,157 465,862 1,448,072
6.0 6.1	OTHER OPERATIN Loan loss provision		69,986	215,444	16,284	62,212 376,996	107,349 533,139	92.558	238,395	18,021	74,146	133,802
6.2 6.3 6.4	Staff costs Directors' emoluments Rental charges	s on property and equipment	528,927 69,237 1,916	768,540 96,805 14,103	191,699 21,652 1,418 21,008	376,996 44,812 1,446 47,565	74,822 2,115	601,006 73,143 2,751 86,476	866,957 104,566 15,318	217,134 23,939 1,750	429,796 46,375 2,112 65,358	613,298 75,391 2,996
6.6 6.7	Amortisation charges Other operating exper	nses	80,520 17,457 319,570 1,087,613	107,381 23,113 422,865 1,648,251	21,008 5,615 98,656 356,332	47,565 10,994 224,284 768,309	74,167 16,418 347,277 1,155,287	86,476 25,624 388,660 1,270,218	133,462 34,572 499,137 1,892,407	27,774 8,570 117,194 414,382	65,358 16,956 259,763 894,506	101,584 25,360 404,921 1,357,352
8.0	Exceptional Items	ting Expenses e Tax and Exceptional Items  Exceptional Items	67,988	126,461	33,173	56,560 56,560	82,698 82,698	69,070	149,380	39,497 39,497	68,817 - 68,817	90,720
10.0 11.0 12.0	Current Tax Deferred Tax Profit/(Loss) After	Tax and Exceptional Items	20,396 47,592	106,048 (85,396) 105,809	9,952 23,221	16,967 39,593	24,809 57,889	26,977 42.093	117,476 (85,416) 117,320	13,362 26,135	22,377 46,440	29,868
13.0 14.0	Minority Interest Profit/(loss) after to Interest	tax, exceptional items and Minority	47,592	105,809	23,221	39,593	57,889	(2,352) 44,445	2,881 114,439	1,721 24,414	1,833 44,607	(342) 61,194
15.1	operations	ranslating the financial statements of foreign	- (4.940)	- (0.500)	- (0.057)	-	-	(4,479)	57,244	9,449	13,965	7,177
15.3 15.4	Revaluation surplus of Share of other compre	available for sale financial assets n Property,plant and equipment shensive income of associates	(1,849)	(2,588)	(2,357)	(5,978) - -	(6,988) - -	4,171 - -	(711) - -	(2,357)	(13,756) - -	(5,706)
16.0	Other Comprehensive Total comprehensive	components of other comprehensive income re Income for the year net of tax e income for the year	(1,849) 45,743	(2,588) 103,221	(2,357) 20,864	(5,978) 33,615	(6,988) 50,901	(308) 41,785	56,533 173,853	7,092 33,227	209 46,649	1,471 62,323
	18.0 EARNINGS PER SHARE- BASIC & DILUTED     0.45     1.01     0.22     0.38     0.55     0.42     1.09     0.23     0.42       19.0 DIVIDEND PER SHARE- DECLARED     -										0.58	
Ш	OTHER DISCLOSU NON-PERFORMING	JRES G LOANS AND ADVANCES	3,379,759	A 664 624	A 72F 240	4,865,857	5,001,086	3,439,314	4,671,643	4,740,781	4,925,703	5,064,318
	(b) Less: Interest in Si	orming Loans and Advances (a-b)	3,379,759 744,496 2,635,263 829,292	4,664,631 738,857 3,925,774 966,282	4,735,219 736,290 3,998,929 981,469	4,865,857 757,009 4,108,848 1,024,196	5,001,086 788,888 4,212,198 1,075,444	3,439,314 765,482 2,673,832 861,733	4,671,643 739,872 3,931,771 968,680	4,740,781 737,664 4,003,117 985,657	4,925,703 760,482 4,165,221 1,038,543	5,064,318 797,287 4,267,031 1,104,270
	(e) Net Non-Perfor (f) Discounted Value of (g) Net NPLs Expo	ming Loans and Advances(c-d)  of Securities	1,805,971 1,492,575 313,396	2,959,492 2,489,640 469,852	3,017,460 2,695,158 322,302	3,084,652 2,664,669 419,983	3,136,754 2,641,055 495,699	1,812,099 1,498,703 313,396	2,963,091 2,493,239 469,852	3,017,460 2,695,158 322,302	3,126,678 2,706,695 419,983	3,162,761 2,667,062 495,699
2.0	INSIDER LOANS AND (a) Directors, Shareho	D ADVANCES	267,989	257,950	155,300	170,004	132.050	268,019	258,017	155,798	170,515	133,201
	(b) Employees (c) Total Insider L facilities	oans and Advances and other	476,259 744,248	470,651 728,601	462,463 617,763	466,243 636,247	451,324 583,373	476,289 744,308	470,718 728,735	462,961 618,759	466,754 637,269	452,475 585,676
3.0	OFF-BALANCE SH (a)Letters of credit, gua (b) Forwards, swaps a	arantees, acceptances	1,815,291 1,004,368	2,224,042 1,564,223	2,328,041 1,230,230	2,464,917 584,548	2,642,250 362,700	1,870,035 1,004,368	2,306,756 1,564,223	2,420,787 1,230,230	2,561,698 584,548	2,781,397 362,700
	(c)Other contingent lia (d)Total Continger	ibilities nt Liabilities	1,004,368 1,022,338 3,841,997	680,479 4,468,744	839,457 4,397,728	1,071,396 4,120,861	1,048,606 4,053,556	1,004,368 1,022,338 3,896,741	680,479 4,551,458	839,457 4,490,474	1,071,396 4,217,642	1,048,606 4,192,703
4.0	CAPITAL STRENG (a)Core capital (b) Minimum Statutory	Canital	<b>2,557,937</b> 1,000,000	<b>2,518,802</b> 1,000,000	<b>2,530,413</b> 1,000,000	<b>2,538,599</b> 1,000,000	<b>2,547,747</b> 1,000,000					
	(c)Excess/(Dificiency) (d) Supplementary Ca (e) Total Capital (c	(a-b) pital a+d)	<b>1,557,937</b> 673,512 3,231,449	<b>1,518,802</b> 794,660 3,313,462	<b>1,530,413</b> 794,660 3,325,073	<b>1,538,599</b> 794,660 3,333,259	<b>1,547,747</b> 794,660 3,342,407					
	(f)Total risk weighted a (g) Core Capital/To (h) Minimum statutory	assets otal deposits Liabilities Ratio	20,222,140 8.57% 8.00%	20,448,416 8.05% 8.00%	19,853,292 8.13% 8.00%	21,087,173 8.25% 8.00%	<b>21,241,928</b> 8.24% 8.00%					
	(k) Minimum Statutory	) (g-h) otal risk weighted assets Ratio ) (i.k)	0.57% 12.65% 10.50% 2.15%	0.05% 12.32% 10.50%	0.13% 12.75% 10.50%	0.25% 12.04% 10.50%	0.24% 11.99% 10.50%					
	(I) Excess (Deficiency (m) Total Capital/t (n) Minimum statutory (o) Excess/(Deficiency	) (j-k) otal risk weighted assets Ratio ) (m-n)	2.15% 15.98% 14.50% 1.48%	1.82% 16.20% 14.50% 1.70%	2.25% 16.75% 14.50% 2.25%	1.54% 15.81% 14.50% 1.31%	1.49% 15.73% 14.50% 1.23%					
	<ul><li>(p) Adjusted Core Cap</li><li>(q) Adjusted Core Cap</li><li>(r) Adjusted Total Cap</li></ul>	/) (m-n) intal/Total Deposit Liabilities* iital/Total Risk Weighted Assets* ital/Total Risk Weighted Assets*	1.48% 8.85% 13.06% 16.39%	8.31% 12.72% 16.61%	8.39% 13.16% 17.16%	1.31% 8.52% 12.42% 16.19%	8.50% 12.37% 16.11%					
5.0	(a) Liquidity Ratio (b) Minimum Statutory	r Ratio	<b>30.74%</b> 20.00%	<b>30.32%</b> 20.00%	<b>30.33%</b> 20.00%	<b>29.38%</b> 20.00%	<b>24.71%</b> 20.00%					
*The	(c) Excess (Deficiency (a-b) 10.32% 10.32% 20.00% 4.71% 4.71% 20.00% 20.											

\*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with the Central Bank of Kenya Guidance note issued in April 2018 on implementation of IFRS 9
The financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institution's website www. abcthebank.com. They may also be accessed at the institution's head office located at ABC Bank House, Woodvale Grove, Westlands Nairobi. SIGNED SRIDHAR NATARAJAN GROUP CHIEF EXECUTIVE OFFICER