

ABC CAPITAL BANK LTD.

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UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH JUNE 2022

STATEMENT OF FINANCIAL POSITION		2022	2021	2021
		JUNE -	DEC-	JUNE -
		UNAUDITED		UNAUDITED
		USh'000	USh'000	USh'000
ASSETS		0011000	0011 000	0311000
Cash and balances with Bank of Uganda		5,740,956	7,112,254	5,773,285
Balances with banking institutions		19,758,959	12,954,223	
Loans and advances (net)		19,059,329		17,203,579
Government securities - Available for sale			19,526,435	20,809,047
Government securities - held to maturity		1,084,280	1,084,587	992,359
Interest receivable and other assets		9,070,626	16,346,002	7,962,639
Property and equipment		655,189	1,039,486	459,436
Tax recoverable		3,239,135	3,834,817	4,375,352
TOTAL ASSETS	_	383,518	383,518	383,518
TOTAL ASSETS	=	58,991,993	62,281,322	57,959,215
LIABILITIES AND SHAREHOLDERS' EQUITY				
LIABILITIES				
Customers' deposits		25,149,832	27,605,321	21,693,655
Balances due to banking institutions		317,075	1,007,290	2,498,000
Interest payable and other liabilities		1,798,781	2,190,273	2,637,839
TOTAL LIABILITIES	100	27,265,687	30,802,884	26,829,494
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SHAREHOLDERS' EQUITY				
Share capital		28,837,000	28,837,000	28,837,000
Retained earnings		2,889,306	2,641,438	2,292,721
TOTAL SHAREHOLDERS' EQUITY	102	31,726,306	31,478,438	31,129,721
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	_	58,991,993	62.281.322	57.959.215
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	=	58,991,993	62,281,322	57,959,215
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY STATEMENT OF COMPREHENSIVE INCOME	=	58,991,993	62,281,322	57,959,215
	=	58,991,993	62,281,322	57,959,215
STATEMENT OF COMPREHENSIVE INCOME	=			
STATEMENT OF COMPREHENSIVE INCOME	=	335.860	674.905	322.799
STATEMENT OF COMPREHENSIVE INCOME INCOME Interest on deposits and placements Interest on loans and advances	=	335.860 1,896,999	674.905 4,545,670	322.799 2,363,063
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities	=	335.860 1,896,999 738,235	674.905 4,545,670 1,182,893	322.799 2,363,063 553,270
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income	=	335.860 1,896,999 738,235 164,019	674.905 4,545,670 1,182,893 228,279	322.799 2,363,063 553,270 154,043
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income	=	335.860 1,896,999 738,235 164,019 402,013	674.905 4,545,670 1,182,893 228,279 536,131	322.799 2,363,063 553,270 154,043 200,143
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income		335,860 1,896,999 738,235 164,019 402,013 96,810	674.905 4,545,670 1,182,893 228,279 536,131 314,970	322.799 2,363,063 553,270 154,043 200,143 158,531
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income		335.860 1,896,999 738,235 164,019 402,013	674.905 4,545,670 1,182,893 228,279 536,131	322.799 2,363,063 553,270 154,043 200,143
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income	=	335,860 1,896,999 738,235 164,019 402,013 96,810	674.905 4,545,670 1,182,893 228,279 536,131 314,970	322.799 2,363,063 553,270 154,043 200,143 158,531
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323)	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603)	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619)	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses Other expenses		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619) (680,605)	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937) (1,205,342)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500) (739,736)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses Other expenses TOTAL EXPENDITURE		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619)	674.905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses Other expenses TOTAL EXPENDITURE NET PROFITS BEFORE TAX		335.860 1.896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619) (680,605)	674,905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937) (1,205,342) (7,171,460) 311,388	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500) (739,736)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses Other expenses TOTAL EXPENDITURE NET PROFITS BEFORE TAX Income tax expense		335.860 1,896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619) (680,605) (3,434,250)	674,905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937) (1,205,342) (7,171,460)	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500) (739,736) (3,864,650)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses Other expenses TOTAL EXPENDITURE NET PROFITS BEFORE TAX		335.860 1,896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619) (680,605) (3,434,250) 199,685	674,905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937) (1,205,342) (7,171,460) 311,388	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500) (739,736) (3,864,650) (112,800)
INCOME Interest on deposits and placements Interest on loans and advances Interest on investment securities Foreign exchange income Fees and commissions income Other operating income TOTAL INCOME EXPENDITURE Interest expense on deposits Interest expense on borrowings and lease liabilities Provision for bad and doubtful debts Operating expenses Other expenses TOTAL EXPENDITURE NET PROFITS BEFORE TAX Income tax expense		335,860 1,896,999 738,235 164,019 402,013 96,810 3,633,936 (238,100) (43,323) (368,603) (2,103,619) (680,605) (3,434,250) 199,685 (142,415) 57,270	674,905 4,545,670 1,182,893 228,279 536,131 314,970 7,482,848 (528,178) (220,067) (750,936) (4,466,937) (1,205,342) (7,171,460) 311,388 (274,545) 36,843	322.799 2,363,063 553,270 154,043 200,143 158,531 3,751,849 (169,836) (119,327) (698,250) (2,137,500) (739,736) (3,864,650) (112,800) (132,100)
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Ms.Ramlah Nakkungu Acting Executive Director

Mr. Jesse Timbwa Chief Executive Officer

Board of Directors: James Muwanga* (Chairman), Ashraf Savani**, Kemal Lalani*, Haider Daudani*, Shamaz Savani**, Sridhar Natarajan*** Moses Kibumba*, Jesse Timbwa**, Angela Katama*, Walter Odongo Ogwal*