



Cairo Bank
Uganda

EXTRACT OF UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD UPTO 30 JUNE 2023

I. Summary Statement of Profit or Loss and other Comprehensive Income

	30-JUNE-2023	30-JUNE-2022
	Ushs' 000	Ushs' 000
Income		
Interest on deposits and placements	263,234	544,423
Interest on loans and advances	9,394,593	7,736,296
Interest from investment securities	5,741,555	2,966,200
Foreign exchange income	612,395	310,721
Fee and commission income	2,684,529	1,879,454
Other income	(23,878)	21,836
Total Income	18,672,428	13,458,931
Expenditure		
Interest expense on deposits	4,625,146	4,570,657
Interest expense on borrowings	347,699	119,368
impairment on loans and avances	397,724	3,701,632
Staff costs	6,684,900	5,467,736
Depreciation and amortization	1,829,649	1,844,538
Administration and other operating expenses	3,495,290	3,320,954
Total expenditure	17,380,408	19,024,886
Net profits before tax	1,292,020	(5,565,955)
Income tax expense	(1,020,228)	1,560,126
Net profits after tax	271,793	(4,005,829)
Other comprehensive income net of tax	-	-
Total comprehensive income	271,793	(4,005,829)

Sylvia Jagwe Owachi
(Executive Director)

II. Summary Statement of Financial Position

	30-JUNE-2023	30-JUNE-2022
	Ushs' 000	Ushs' 000
Assets		
Cash and balances with Bank of Uganda	40,890,868	36,348,824
Investment in treasury bills	8,795,217	1,961,468
Investment in government bonds	111,095,486	32,290,457
Deposits due from local Banks	13,110,126	1,874,843
Amount due from related parties	3,274,536	8,688,908
Loans and Advances	157,356,287	125,847,922
Other assets	13,291,520	2,238,116
Advance income tax	0	47,948
Deferred tax asset	14,227,804	13,116,108
Intangible assets	4,316,952	4,511,991
Property and equipment	12,204,576	11,691,521
Total assets	378,563,372	238,618,107
Liabilities and Shareholders' Equity		
Customer deposits	196,811,663	168,251,470
Deposits due to local Banks	1,466,204	0
Other liabilities	16,633,334	12,875,149
Amount due to related parties	0	0
Provisions	462,010	551,424
Total liabilities	215,373,211	181,678,043
Share Capital	112,408,000	67,105,000
Retained earnings	(16,473,344)	(11,264,936)
General reserve	62,845,901	1,100,000
Regulatory general risk reserve	4,409,604	0
Total shareholders' equity	163,190,161	56,940,064
Total liabilities and shareholders' equity	378,563,372	238,618,107

Ahmad Maher Nada
(Managing Director)



Cairo Bank
Uganda

0800 211 025 0786 650 966 feedback@cbu.co.ug



Growing with You

www.cbu.co.ug

Cairo Bank Uganda is regulated by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund of Uganda upto Ugx. 10 Million. T&C Apply.