

SUMMARY HALF YEAR UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

SUMMARY STATEMENT OF FINANCIAL POSITION

	UNAUDITED	AUDITED	UNAUDITED
	30-Jun-26	31-Dec-25	30-Jun-25
	Shs ‘M	Shs ‘M	Shs ‘M
ASSETS			
Cash and balances with Bank of Uganda	217,568	184,037	184,093
Amounts due from other banks	141,112	31,767	140,285
Amounts due from group companies	17,566	117,445	90,202
Investment securities	413,484	372,931	333,222
Loans and advances to customers	635,810	604,229	529,487
Other assets	30,746	21,055	18,129
Property and equipment	62,791	65,334	66,419
Intangible assets	3,003	3,260	3,037
Deferred income tax assets	4,621	4,621	10,245
Total assets	1,526,701	1,404,679	1,375,118
LIABILITIES			
Customer deposits	1,210,615	1,054,225	1,002,754
Deposits to other banks	5,175	21,633	25,271
Amounts due to group companies	1,995	5,309	16,281
Other borrowed funds	15,496	49,573	64,318
Other liabilities	65,039	47,581	60,667
Current income tax liabilities	7,473	3,455	2,232
Total liabilities	1,305,793	1,181,776	1,171,523
Shareholders' Equity			
Share capital	150,000	150,000	150,000
Share premium	-	-	-
Proposed dividend	-	24,000	-
Regulatory reserve	-	-	-
Retained earnings	70,908	48,903	53,596
Total shareholders' equity	220,908	222,903	203,596
Total equity and liabilities	1,526,701	1,404,679	1,375,118

SUMMARY STATEMENT OF COMPREHENSIVE INCOME

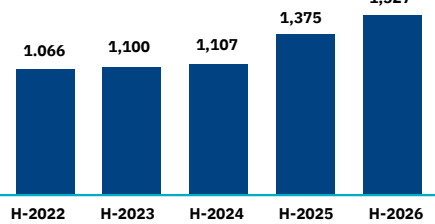
	UNAUDITED	AUDITED	UNAUDITED
	30-Jun-26	31-Dec-25	30-Jun-25
	Shs ‘M	Shs ‘M	Shs ‘M
Interest on deposits and placements	3,186	7,839	3,343
Interest on loans and advances	42,747	81,205	36,952
Interest on investment securities	27,036	48,853	22,601
Net foreign exchange gains	6,490	11,319	6,532
Fees and commission income	18,964	30,366	15,168
Other operating income	1,742	1,495	168
	100,165	181,077	84,763
Interest expense on deposits	16,228	24,916	12,004
Interest expense on borrowings	2,956	7,039	3,661
Other interest expense	556	1,229	767
Net impairment losses on loans and advances	647	5,578	3,355
Operating expenses	41,252	80,555	38,749
Fees and commission expense	7,799	12,893	5,287
	69,438	132,210	63,823

Net profit before tax	30,727	48,867	20,940
Income tax credit / (expense)	(8,722)	(14,428)	(5,809)
Net profit after tax	22,005	34,439	15,131

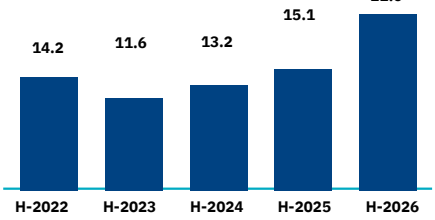
OTHER DISCLOSURES

	UNAUDITED	AUDITED	UNAUDITED
	30-Jun-26	31-Dec-25	30-Jun-25
	Shs ‘M	Shs ‘M	Shs ‘M
Contingent liabilities			
Letters of credit	21,387	20,059	21,867
Guarantees and performance bonds	173,659	217,333	244,862
Total	195,046	237,392	266,729
Commitments			
Undrawn stand-by facilities	6,501	9,833	5,825
Capital position			
Core capital	202,281	191,022	182,748
Supplementary capital	6,603	6,217	5,801
Total qualifying capital	208,884	197,239	188,548
Total risk weighted assets (RWA)	906,563	923,913	872,612
Core capital to RWA	22.31%	20.68%	20.94%
Total qualifying capital to RWA	23.04%	21.35%	21.61%

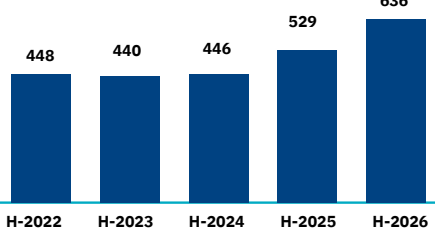
Total Assets (Shs ‘Bn)



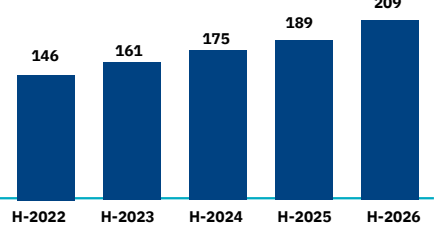
Profit After Tax (Shs ‘Bn)



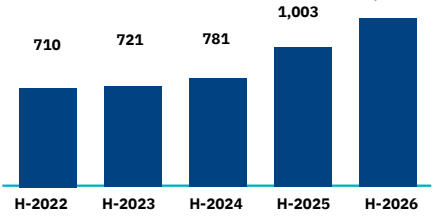
Loans and Advances (Shs ‘Bn)



Total Qualifying Capital (Shs ‘Bn)



Customer Deposits (Shs ‘Bn)



Off-Balance Sheet (Shs ‘Bn)

