

STATEMENT OF FINANCIAL POSITION (SHS '000)

	Jun-26	Dec-25	Jun-25
	Unaudited (Ushs'000)	Audited (Ushs'000)	Unaudited (Ushs'000)
Assets			
Cash and balances with Bank of Uganda	167,133,784	123,413,820	108,761,467
Balances with banking institutions	74,712,771	79,006,382	134,752,709
Marketable/ trading securities	247,850,008	252,453,639	38,083,008
Loans and advances to customers (Net)	525,670,341	480,802,885	419,860,925
Investment securities	397,248,821	349,757,327	292,893,039
Other assets	12,013,178	15,152,246	37,571,125
Property and equipment	25,506,787	26,346,894	26,010,080
Deferred tax asset	71,362,212	71,362,211	64,646,474
Total assets	1,521,497,902	1,398,295,404	1,122,578,827

Liabilities and Shareholders' Equity

Customers' deposits	1,136,411,437	1,077,195,372	857,240,414
Balances due to banking institutions	68,721,431	78,538,280	20,026,574
Long term borrowings	36,780,539	-	-
Due to parent/ group companies	395,916	1,011,764	-
Other liabilities	29,655,865	27,670,350	22,093,364
Total liabilities	1,271,965,188	879,215,010	899,360,352

Shareholders' Equity

Issued capital	225,858,000	210,000,000	210,000,000
Retained earnings	15,171,615	1,283,661	11,085,630
Reserves	8,503,099	2,595,977	2,132,845
Total shareholders' equity	249,532,714	213,879,638	223,218,475
Total liabilities and shareholders' equity	1,521,497,902	1,398,295,404	1,122,578,827

OTHER DISCLOSURES (SHS' 000)

	Jun-26	Dec-25	Jun-25
	Unaudited (Ushs'000)	Audited (Ushs'000)	Unaudited (Ushs'000)
Contingent Liabilitlies			
Letters of credit	18,412,080	22,723,278	18,248,807
Guarantees and performance bonds	101,974,592	85,069,445	103,421,415
Other contigent liabilities	-	-	-
Total	120,386,672	107,792,723	121,670,222
Commitments			
Undrawn credit lines	22,441,401	31,156,127	15,586,109
Total	22,441,401	31,156,127	15,586,109
Non-performing loans and other assets			
Non-performing loans and other assets	14,379,226	17,144,889	10,951,696
Interest in suspense	875,486	1,326,591	1,726,750
Bad debts written off	2,297,277	1,997,436	540,587
Large loan exposures	206,862,178	250,589,143	146,086,922
Insider loan exposures/ commitments	20,922,473	7,413,881	7,796,131

STATEMENT OF COMPREHENSIVE INCOME (SHS' 000)

	Jun-26	Dec-25	Jun-25
	Unaudited (Ushs'000)	Audited (Ushs'000)	Unaudited (Ushs'000)
Income			
Interest on deposits and placements	3,882,641	4,245,666	2,579,267
Interest on loans and advances	35,021,352	61,817,536	26,751,048
Interest on marketable/ trading securities	18,839,140	12,680,945	2,059,994
Interest on investment securities	27,969,891	45,112,306	19,301,913
Foreign exchange income	9,895,395	9,937,813	3,549,893
Fees and commissions income	5,872,250	12,764,940	7,294,514
Other income	(156,092)	2,836,358	3,359,273
Total Income	101,324,577	149,395,564	64,895,902

Expenditure

Interest expense on deposits	27,584,989	43,861,959	21,081,030
Interest expense on borrowings	12,309,379	7,065,447	1,893,553
Other interest expenses	365,865	672,986	364,635
Provisions for bad and doubtful debts	(2,840,014)	(530,163)	(1,119,547)
Operating expenses	44,659,697	87,920,809	36,769,794
Total Expditure	82,079,917	138,991,038	58,989,465
Profit before tax	19,244,661	10,404,526	5,906,437
Taxation	(5,356,711)	(953,203)	(1,474,389)
Net profit after tax	13,887,950	9,451,323	4,432,048
Other comprehensive income	6,689,811	782,689	-
Total comprehensive income for the year	20,577,761	10,234,012	4,432,048

OTHER DISCLOSURES (SHS' 000)

	Jun-26	Dec-25	Jun-25
	Unaudited (Ushs'000)	Audited (Ushs'000)	Unaudited (Ushs'000)
Capital Position			
Core capital	160,226,341	134,057,816	150,339,825
Supplementary capital	5,284,773	4,873,475	4,220,332
Total Qualifying Capital	165,511,114	141,836,892	154,560,157
Total Risk Weighted Assets (RWA)	784,895,902	724,342,167	643,291,334
Core capital to RWA	20.41%	18.91%	23.37%
Total Qualifying Capital to RWA	21.09%	19.58%	24.03%