ABC CAPITAL BANK LIMITED

SUMMARY FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS

To the members of ABC Capital Bank Limited

Opinion

The summary financial statements of ABC Capital Bank Limited ("the Bank"), which comprise the summary statement of financial position as at 31 December 2025, and the summary statement of profit or loss and other comprehensive income for the year then ended, and related notes, as derived from the audited financial statements of the Bank for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements of the Bank for the year ended 31 December 2025, in accordance with the Financial Institutions (External Auditors) Regulations, 2010 and the Financial Institutions Act Cap. 57.

Summary financial statements

The summary financial statements do not contain all the disclosures required by the IFRS Accounting Standards as issued by the International Accounting Standards Board, the Companies Act Cap.106 and Financial Institutions Act Cap. 57. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditors report thereon.

The audited financial statements and our report thereon

We expressed an unqualified opinion on the audited financial statements in our report dated 28 April 2026. That report also includes the communication of key audit matters. Key audit matters are those matters, in our professional judgment, which were of most significance in our audit of the current period.

Directors' responsibility for the summary financial statements

The Directors are responsible for the preparation of the summary financial statements in accordance with the requirements of the Financial Institutions (External Auditors) Regulations, 2010 and Financial Institutions Act Cap. 57.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with the International Standards of Auditing (ISA) 810 (Revised) Engagements to Report on Summary Financial Statements.

Grant Thornton

GrantThornton

Certified Public Accountants
3rd Floor, Lugogo Bypass
PO Box 7158
Kampala, Uganda
30th April 2026

II SUMMARY STATEMENT OF FINANCIAL POSITION

	2025 UShs 000	2024 UShs 000
ASSETS		
Cash and balances with Bank of Uganda	3,257,413	3,802,532
Investment securities	5,758,599	9,664,158
Deposits and balances due from financial institutions	24,067,160	22,012,138
Loans and advances to customers (net)	21,198,231	20,664,835
Other assets	591,889	514,849
Current tax receivable	383,518	383,518
Right of use assets	4,762,227	853,040
Property and equipment	280,003	430,799
Intangible assets	522,606	895,191
TOTAL ASSETS	**60,821,646**	**59,221,060**
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Customer deposits	23,839,003	25,725,443
Lease liabilties	3,514,072	890,338
Other liabilities	1,113,501	770,608
TOTAL LIABILITIES	**28,466,576**	**27,386,389**
SHAREHOLDERS' EQUITY		
Share capital	28,837,000	28,837,000
Retained earnings	3,173,958	2,824,793
Regulatory credit risk reserve	344,112	172,878
TOTAL SHAREHOLDERS' EQUITY	**32,355,070**	**31,834,671**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**60,821,646**	**59,221,060**

III SUMMARY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	2025 UShs 000	2024 UShs 000
INCOME		
Interest on deposits and placements	2,447,578	1,241,103
Interest on loans and advances	3,925,872	3,995,409
Interest on investment securities	911,931	1,333,282
Foreign exchange income	247,072	256,160
Fees and commissions income	591,861	540,437
Other operating income	437,322	615,283
TOTAL INCOME	**8,561,636**	**7,981,674**
EXPENDITURE		
Interest expense on deposits	(899,673)	(584,682)
Interest expense on lease liabilities and Premium	(74,867)	(108,976)
Provision for bad and doubtful debts	(183,459)	(651,284)
Operating expenses	(3,362,473)	(3,535,517)
Employee costs	(3,338,379)	(2,696,707)
TOTAL EXPENDITURE	**(7,858,851)**	**(7,577,166)**
PROFIT BEFORE TAX	**702,785**	**404,508**
Income tax expense	(182,386)	(269,389)
PROFIT FOR THE YEAR	**520,399**	**135,119**

IV OTHER DISCLOSURES

	2025 USh'000	2024 USh'000
CONTINGENT LIABILITIES		
Guarantees and performance bonds	2,572,945	1,315,638
TOTAL	**2,572,945**	**1,315,638**
Non-performing loans and other assets	1,310,923	670,065
Interest in suspense	21,960	23,985
Bad debts written off	-	726,505
Insider loan exposures	20,306	16,363
CAPITAL POSITION		
Core capital	31,488,353	30,766,602
Supplementary capital	210,648	206,747
TOTAL QUALIFYING CAPITAL	**31,699,000**	**30,973,349**
TOTAK RISK WEIGHTED ASSETS (RWA)	**43,627,476**	**39,616,350**
Core capital to RWA	72.18%	77.66%
Total qualifying capital to RWA	72.66%	78.18%

V BASIS OF PREPARATION

The summary financial statements of the Bank for the year ended 31 December 2025 were prepared in accordance with the Financial Institutions Act Cap. 57 and the Financial Institutions (External Auditors) Regulations, 2010 under the criteria established by the Board in which the Bank discloses the summary statements of financial position and profit or loss and other comprehensive income.

VI MESSAGE FROM THE DIRECTORS

The above summary statements of financial position and profit or loss and other comprehensive income were audited by Grant Thornton Certified Public Accountants and received an unqualified audit opinion. The financial statements were approved by the Board of Directors on 27th March 2026 and discussed with the Bank of Uganda on 24th April 2026.

Mr. Jesse Timbwa
Chief Executive Officer

Dr. James Muwanga
Board Chairman

Mr. Christopher Birungi Kabagambe
Executive Director

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