



Amazingly Better Choice

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH JUNE 2026

STATEMENT OF FINANCIAL POSITION

	2026 JUNE - UNAUDITED USh'000	2025 DEC- AUDITED USh'000	2025 JUNE - UNAUDITED USh'000
ASSETS			
Cash and balances with Bank of Uganda	3,212,901	3,257,413	5,936,743
Balances with banking institutions	28,608,240	24,067,160	24,591,615
Loans and advances (net)	26,624,401	21,198,231	18,500,918
Government securities - Available for sale			
Government securities - held to maturity	-	5,758,599	6,381,075
Interest receivable and other assets	449,300	591,889	851,091
Property and equipment	5,562,229	5,564,836	1,685,446
Tax recoverable	383,518	383,518	
TOTAL ASSETS	64,840,589	60,821,646	57,946,888
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES			
Customers' deposits	28,037,067	27,353,075	24,674,370
Balances due to banking institutions	0		0
Interest payable and other liabilities	4,206,041	1,113,501	1,397,185
TOTAL LIABILITIES	32,243,107	28,466,576	26,071,555
SHAREHOLDERS' EQUITY			
Share capital	28,837,000	28,837,000	28,837,000
Retained earnings	3,760,481	3,173,958	2,664,497
Regulatory credit reserve	-	344,112	373,836
TOTAL SHAREHOLDERS' EQUITY	32,597,481	32,355,070	31,875,333
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	64,840,589	60,821,646	57,946,888

STATEMENT OF COMPREHENSIVE INCOME
INCOME

Interest on deposits and placements	1,520,961	2,447,578	1,147,283
Interest on loans and advances	2,267,994	3,925,872	1,894,581
Interest on investment securities	108,082	911,931	472,556
Foreign exchange income	102,168	247,072	131,443
Fees and commissions income	385,396	591,861	145,588
Other operating income	289,631	437,322	221,865
TOTAL INCOME	4,674,232	8,561,636	4,013,318

EXPENDITURE

Interest expense on deposits	(565,272)	(899,673)	(388,304)
Interest expense on borrowings and lease liabilities	(193,030)	(74,867)	(19,007)
Provision for bad and doubtful debts	(105,741)	(183,459)	(80,143)
Employee expenses	(1,904,106)	(3,338,379)	(1,557,647)
Other expenses	(1,564,529)	(3,362,473)	(1,639,595)
TOTAL EXPENDITURE	(4,332,678)	(7,858,851)	(3,684,696)

PROFIT BEFORE TAX

Income tax expense	(21,277)	(182,386)	(94,511)
NET PROFIT	320,277	520,399	234,111

OTHER COMPREHENSIVE INCOME

TOTAL COMPREHENSIVE INCOME FOR THE YEAR	320,277	520,399	234,111
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Ms. Ramlah Nakkungu
Chief Finance Officer

Mr. Chris Kabagambe
Chief Executive Officer

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Board of Directors:

Dr. James Muwanga(chairman), Ms. Arlgye M. Munyangaba, Mr. Ashraf Savani, Mr. Shamaz Savani,
Mr. Kemal Lalani, Prof. Stephen K. Nkundabanyanga, Mr. Ntege Nasser Abudu,
Mr. Sridhar Natarajan, Mr. Chris B. Kabagambe(CEO)