

UNITED BANK FOR AFRICA (UGANDA) LIMITED

UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30TH JUNE 2025.

SUMMARY STATEMENT OF COMPREHENSIVE INCOME

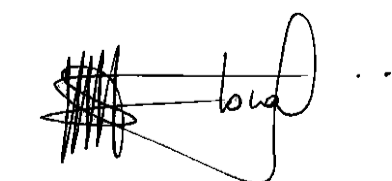
	'30 JUNE 25 UNAUDITED"	'30 JUNE 24 UNAUDITED"
	Ushs'000	Ushs'000
INCOME		
Interest on deposits and placements	1,627,606	3,000,472
Interest on loans and advances	9,668,050	9,962,553
Interest on government securities	17,905,640	14,905,897
Foreign exchange income	2,885,870	2,822,239
Fees and commission income	7,823,546	7,683,314
Other income	81,441	585,931
Total Income	39,992,153	38,960,406
EXPENDITURE		
Interest expense on deposits	(7,130,330)	(7,737,430)
Other Interest Expense	(192,930)	(268,253)
Provisions for bad and doubtful debts	(2,892,612)	(10,626,037)
Operating expenses	(22,099,886)	(19,921,531)
Total expenditure	(32,315,758)	(38,553,251)
Profit/(Loss) before income tax	7,676,395	407,155
Income tax expense	(2,541,900)	(2,610,505)
Net Profit/(Loss) after tax	5,134,495	(2,203,350)
OTHER COMPREHENSIVE INCOME		
Unrealised fair value changes on Debt Securities (FVOCI)	1,424,253	(2,275,978)
TOTAL COMPREHENSIVE PROFIT/ (LOSS) FOR THE PERIOD	6,558,748	(4,479,328)



Chinwe Chinedu-Chika, Executive Director

SUMMARY STATEMENT OF FINANCIAL POSITION

	'30 JUNE 25 UNAUDITED"	'30 JUNE 24 UNAUDITED"
	Ushs'000	Ushs'000
ASSETS		
Cash and balances with BoU	23,778,595	58,733,713
Balances with banking institutions	182,539,209	89,747,197
Debt Instruments at FVOCI	275,403,390	184,810,949
Debt Instruments at Ammortised Cost	53,590,519	88,849,212
Loans and advances (net)	197,689,291	148,049,198
Interest receivable and other assets	18,436,800	13,961,110
Property and equipment	8,886,339	10,859,558
Deferred income tax asset	-	-
TOTAL ASSETS	760,324,143	595,010,937
LIABILITIES AND SHAREHOLDERS' EQUITY		
Customer deposits	426,474,551	334,591,977
Balances due to banking institutions	-	-
Borrowings	153,805,688	76,042,054
Lease Liability	4,491,528	5,176,141
Interest payable and other liabilities	11,290,250	21,497,384
TOTAL LIABILITIES	596,062,017	437,307,556
Share capital	217,639,738	206,718,556
Funds awaiting allotment	-	10,921,182
Accumulated (losses)/Profit	(50,953,467)	(56,087,960)
Reserves	(2,424,145)	(3,848,398)
TOTAL SHAREHOLDER'S EQUITY	164,262,126	157,703,380
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	760,324,143	595,010,936



Kenneth Kisambira, Managing Director / CEO