

UNITED BANK FOR AFRICA (UGANDA) LIMITED

UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30TH JUNE 2026



SUMMARY STATEMENT OF COMPREHENSIVE INCOME

	30 JUN 26 UNAUDITED	30 JUN 25 UNAUDITED
	Ushs'000	Ushs'000
INCOME		
Interest on deposits and placements	2,801,328	1,627,606
Interest on loans and advances	7,315,012	9,668,050
Interest from investment securities	19,249,231	17,905,640
Foreign exchange income	4,031,817	2,885,870
Fees and commissions income	8,808,281	7,823,546
Other income	613,178	81,441
TOTAL INCOME	42,818,847	39,992,153
EXPENDITURE		
Interest expense on deposits	(5,610,385)	(3,587,706)
Interest expense on borrowings	(2,414,245)	(3,542,624)
Other interest expense	(177,231)	(192,930)
Provision for bad and doubtful debts	(169,249)	(2,892,612)
Operating expenses	(21,761,451)	(22,099,886)
TOTAL EXPENDITURE	(30,132,561)	(32,315,758)
Net profit before tax	12,686,286	7,676,395
Income tax expense	(3,309,110)	(2,541,900)
Net profit after tax	9,377,176	5,134,495
OTHER COMPREHENSIVE INCOME NET OF TAX	2,023,958	1,424,253
TOTAL OTHER COMPREHENSIVE INCOME NET OF TAX	11,401,134	6,558,748

SUMMARY STATEMENT OF FINANCIAL POSITION

	30 JUN 26 UNAUDITED	2025 AUDITED
	Ushs'000	Ushs'000
ASSETS		
Cash and balances with the Central Bank	41,150,880	61,228,336
Balances with banking institutions	247,283,803	22,387,236
Debt Instruments at FVOCI	113,237,690	291,783,000
Loans and advances to customers (net)	95,776,374	165,795,357
Investment securities	269,432,164	53,663,101
Other assets	15,052,265	9,902,939
Property and equipment	6,377,307	9,547,786
TOTAL ASSETS	788,310,483	614,307,755
Liabilities And Shareholders' Equity		
Customer deposits	542,932,803	412,332,010
Balances due to banking institutions	32,151,920	110,733,171
Other liabilities	25,355,187	26,409,753
	600,439,910	549,474,934
EQUITY		
Share capital	217,639,739	217,639,739
Accumulated losses	(30,353,603)	(40,821,436)
Reserves	584,437	(425,619)
	187,870,573	176,392,684
TOTAL LIABILITIES AND EQUITY	788,310,483	725,867,618

Chinwe Chinedu-Chika,
Executive Director

Kenneth Kisambira,
Managing Director / CEO