UBA Kenya Bank Limited

UBA

UN -AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

I STATEMENT OF FINANCIAL POSITION	SEPT 2025 Shs 000 (Un-Audited) Shs ‘000	June 2025 Shs 000 (Un-Audited) Shs ‘000	March 2025 Shs 000 (Un-Audited)	December 2024 Shs 000 (Audited) Shs ‘000	Sept 2024 Shs 000 (Un-Audited) Shs ‘000
A ASSETS					
1 Cash (both Local & Foreign)	107,567	117,087	167,537	155,705	147,667
2 Balances due from Central Bank of Kenya	464,840	759,561	1,216,366	648,471	1,037,973
3 Kenya Government and other securities held for dealing purposes	-		-	-	
4 Financial Assets at fair value through profit and loss	-		-	-	
5 Investment Securities:					
a) Held to Maturity:	**4,002,365**	**6,051,610**	**4,473,874**	**2,004,933**	**2,019,320**
a. Kenya Government securities	4,002,365	6,051,610	4,473,874	2,004,933	2,019,320
b. Other securities	-	-	-	-	-
b) Available for sale:	**2,868,019**	**-**	**-**	**561,304**	**-**
a. Kenya Government securities	2,868,019	-	-	561,304	-
b. Other securities	-	-	-	-	-
6 Deposits and balances due from local banking institutions	1,398,608	1,042,392	998,398	1,799,821	1,163,585
7 Deposits and balances due from banking institutions abroad	2,179,469	631,707	134,264	145,442	249,676
8 Tax recoverable	-	-	-	-	-
9 Loans and advances to customers (net)	937,268	791,706	839,828	2,057,810	3,023,368
10 Balances due from banking institutions in the group	5,655,704	5,384,753	3,511,290	5,624,480	6,733,172
11 Investments in associates	-			-	
12 Investments in subsidiary companies	-			-	
13 Investments in joint ventures	-			-	
14 Investment properties	-			-	
15 Property and equipment	80,757	84,104	88,056	97,578	95,553
16 Prepaid lease rentals	-			-	
17 Intangible assets	11,550	9,288	9,305	10,063	10,821
18 Deferred tax asset	-	-	-	-	-
19 Retirement benefit asset	-			-	
20 Other assets	842,114	847,988	554,174	595,385	651,320
21 **TOTAL ASSETS**	**18,548,260**	**15,720,197**	**11,993,092**	**13,700,992**	**15,132,454**
B LIABILITIES					
22 Balances due to Central Bank of Kenya	-	-	-	-	902,241
23 Customer deposits	13,670,716	11,608,739	9,352,280	9,148,739	9,665,866
24 Deposits and balances due to local banking institutions	1,800,435	550,146	-	881,092	1,351,122
25 Deposits and balances due to foreign banking institutions	121,519	86,968	6,198	11,523	-
26 Other money market deposits	-			-	
27 Borrowed funds	-			-	
28 Balances due to banking institutions in the group	521,175	866,793	-	452,751	388,016
29 Tax payable	-			-	
30 Dividends payable	-			-	
31 Deferred tax liability	-			-	
32 Retirement benefit liability	-			-	
33 Other liabilities	941,980	1,115,827	1,154,918	1,712,552	1,084,444
34 **TOTAL LIABILITIES**	**17,055,825**	**14,228,473**	**10,513,395**	**12,206,657**	**13,391,690**
C SHAREHOLDERS’ FUNDS					
35 Paid up /Assigned capital	4,090,463	4,090,463	4,090,463	4,090,463	4,090,463
36 Share premium/(discount)	2,384,754	2,384,754	2,384,754	2,384,754	2,384,754
37 Revaluation reserves	-			2,305	
38 Retained earnings/Accumulated losses	(4,982,782)	(4,983,494)	(4,995,520)	(4,983,188)	(4,734,454)
39 Statutory loan loss reserves	-	-	-	-	-
40 Other Reserves	-	-	-	-	-
41 Proposed dividends	-			-	
42 Capital grants	-			-	
43 **TOTAL SHAREHOLDERS’ FUNDS**	**1,492,435**	**1,491,724**	**1,479,697**	**1,494,334**	**1,740,764**
44 Minority Interest					
45 **TOTAL LIABILITIES AND SHAREHOLDERS’ FUNDS**	**18,548,260**	**15,720,197**	**11,993,092**	**13,700,992**	**15,132,454**

II STATEMENT OF COMPREHENSIVE INCOME	Sept 2025 Shs 000 (Un-Audited) Shs ‘000	June 2025 Shs 000 (Un-Audited) Shs ‘000	March 2025 Shs 000 (Un-Audited)	December 2024 Shs 000 (Audited) Shs ‘000	Sept 2024 Shs 000 (Un-Audited) Shs ‘000
1.0 INTEREST INCOME					
1.1 Loans and advances	79,703	48,823	20,660	180,274	142,553
1.2 Government securities	217,205	141,766	60,920	393,961	478,657
1.3 Deposits and placements with banking institutions	422,173	280,391	138,666	589,477	316,270
1.4 Other Interest Income	9,042	5,638	2,789	31,233	27,397
1.5 **Total interest income**	**728,123**	**476,618**	**223,035**	**1,194,945**	**964,876**
2.0 INTEREST EXPENSE					
2.1 Customer deposits	251,836	180,053	95,450	370,998	285,785
2.2 Deposits and placement from banking institutions	61,560	22,974	13,190	269,407	167,331
2.3 Other interest expenses	-	-	-	-	
2.4 **Total interest expenses**	**313,396**	**203,028**	**108,640**	**640,405**	**453,116**
3.0 **NET INTEREST INCOME/(LOSS)**	**414,728**	**273,591**	**114,395**	**554,540**	**511,759**
4.0 NON-INTEREST INCOME					
4.1 Fees and commissions on loans and advances	1,118	748	393	2,183	2,724
4.2 Other fees and commissions	116,819	72,104	35,243	533,319	478,493
4.3 Foreign exchange trading income/(loss)	105,294	60,391	20,165	75,394	40,530
4.4 Dividend Income	-			-	
4.5 Other income	108,277	72,711	35,377	83,070	61,638
4.6 **Total Non-interest income**	**331,508**	**205,954**	**91,178**	**693,967**	**583,385**
5.0 **TOTAL OPERATING INCOME**	**746,236**	**479,545**	**205,573**	**1,248,507**	**1,095,144**
6.0 OTHER OPERATING EXPENSES					
6.1 Loan loss provision	(44,315)	(24,504)	(16,873)	98,065	120,946
6.2 Staff costs	408,446	264,529	125,526	530,532	394,786
6.3 Directors’ emoluments	28,604	19,957	8,522	42,202	30,570
6.4 Rental charges	32,037	21,156	9,159	43,179	31,767
6.5 Depreciation charge on property and equipment	62,331	40,898	20,424	82,906	61,862
6.6 Amortisation charges	1,520	1,520	758	1,309	1,190
6.7 Other operating expenses	257,206	156,295	70,388	1,037,066	792,044
6.8 **Total Other Operating Expenses**	**745,830**	**479,851**	**217,905**	**1,835,259**	**1,433,164**
7.0 **Profit/(Loss) before tax and exceptional items**	**406**	**(306)**	**(12,332)**	**(586,752)**	**(338,019)**
8.0 Exceptional items	-			-	-
9.0 **Profit/(Loss) after exceptional items**	**406**	**(306)**	**(12,332)**	**(586,752)**	**(338,019)**
10.0 Current tax	-			-	-
11.0 Deferred tax	-			-	-
12.0 **Profit /(Loss) after tax and exceptional items**	**406**	**(306)**	**(12,332)**	**(586,752)**	**(338,019)**
13.0 Minority Interest					
14.0 **Profit /(Loss) after tax, exceptional items and Minority Interest**	**406**	**(306)**	**(12,332)**	**(586,752)**	**(338,019)**
15.0 **Other Comprehensive Income**	-	-	-	-	-
15.1 Gains/(Losses) from translating the financial statements of foreign operations	-	-	-	-	-
15.2 Fair value changes in available for sale financial assets	-	-	-	-	-
15.3 Revaluation surplus on Property,plant and equipment	-	-	-	-	-
15.4 Share of other comprehensive income of associates	-	-	-	-	-
15.5 Income tax relating to components of other comprehensive income	-	-	-	-	-
16.0 **Other Comprehensive Income for the year net of tax**	-	-	-	-	-
17.0 **Total comprehensive income for the year**	**406**	**(306)**	**(12,332)**	**(586,752)**	**(338,019)**
EARNINGS PER SHARE- BASIC & DILUTED					
17.0 **DIVIDEND PER SHARE -DECLARED**					

III OTHER DISCLOSURES	Sept 2025 Shs 000 (Un-Audited)	June 2025 Shs 000 (Un-Audited)	March 2025 Shs 000 (Un-Audited)	December 2024 Shs 000 (Audited) Shs ‘000	Sept 2024 Shs 000 (Un-Audited) Shs ‘000
1.0 NON-PERFORMING LOANS AND ADVANCES					
(a) Gross Non-performing loans and advances	175,816	171,286	143,625	143,208	161,575
(b) Less Interest in Suspense	21,420	19,082	15,701	10,236	-
(c)Total Non-Performing Loans and Advances (a-b)	**154,396**	**152,204**	**127,924**	**132,972**	**161,575**
(d) Less Loan Loss Provision	155,555	155,593	143,334	132,972	151,464
(e) Net Non-Performing Loans and Advances(c-d)	**(1,159)**	**(3,389)**	**(15,410)**	**-**	**10,111**
(f) Discounted Value of Securities	-	-	-	-	355,000
(g) Net NPLs Exposure (e-f)	**(1,159)**	**(3,389)**	**(15,410)**	**-**	**(344,889)**
2.0 INSIDER LOANS AND ADVANCES					
(a) Directors, Shareholders and Associates	-	-	-	-	
(b) Employees	22,797	23,220	24,765	27,412	38,619
(c)Total Insider Loans and Advances and other facilities	**22,797**	**23,220**	**24,765**	**27,412**	**38,619**
3.0 OFF-BALANCE SHEET ITEMS					
(a)Letters of credit,guarantees, acceptances	3,967,948	2,394,268	1,007,136	820,431	780,655
(b) Forwards, swaps and options	2,768,828	1,624,999	64,635	5,818,518	15,896,502
(c)Other contingent liabilities	-	-	-	-	-
(d)Total Contingent Liabilities	**6,736,776**	**4,019,267**	**1,071,771**	**6,638,949**	**16,677,156**
4.0 CAPITAL STRENGTH					
(a)Core capital	**1,492,233**	**1,491,724**	**1,479,697**	**1,492,030**	**1,740,764**
(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
(c)Excess (a-b)	**492,233**	**491,724**	**479,697**	**492,030**	**740,764**
(d) Supplementary Capital	-	-	-	-	-
(e) Total Capital (a+d)	**1,492,233**	**1,491,724**	**1,479,697**	**1,492,030**	**1,740,764**
(f)Total risk weighted assets	**6,388,607**	**5,815,019**	**9,209,648**	**6,373,305**	**7,624,316**
(g) Core Capital/Total deposits Liabilities	**10.92%**	**12.85%**	**15.82%**	**16.31%**	**18.01%**
(h) Minimum statutory Ratio	8.00%	8.00%	8.00%	8.00%	8.00%
(I) Excess/(Deficiency)	2.92%	4.85%	7.82%	8.31%	10.01%
(j) Core Capital / total risk weighted assets	**23.36%**	**25.65%**	**16.07%**	**23.41%**	**22.83%**
(k) Minimum Statutory Ratio	10.50%	10.50%	10.50%	10.50%	10.50%
(l) Excess (Deficiency) (j-k)	12.86%	15.15%	5.57%	12.91%	12.33%
(m) Total Capital/total risk weighted assets	**23.36%**	**25.65%**	**16.07%**	**23.41%**	**22.83%**
(n) Minimum statutory Ratio	14.50%	14.50%	14.50%	14.50%	14.50%
(o) Excess/ (Deficiency) (m-n)	8.86%	11.15%	1.57%	8.91%	8.33%
5.0 LIQUIDITY					
(a) Liquidity Ratio	**107.79%**	**107.97%**	**105.80%**	**98.63%**	**80.61%**
(b) Minimum Statutory Ratio	20.00%	20.00%	20.00%	20.00%	20.00%
(c) Excess/ (Deficiency) (a-b)	**87.79%**	**87.97%**	**85.80%**	**78.63%**	**60.61%**

The above statement of financial position, statements of comprehensive income and other disclosures are extracts from the books of the institution. These financial statements and other disclosures can be accessed on the institution’s website http://ubagroup.com/countries/ke/. They may also be accessed at the institution’s head office located at Imperial Court, Westlands Road, Nairobi, Kenya.

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