UBA Kenya Bank Limited

UBA

UN -AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2026

I	STATEMENT OF FINANCIAL POSITION	June 2026 Shs 000 (Un-Audited) Shs '000	March 2026 Shs 000 (Un-Audited) Shs '000	December 2025 Shs 000 (Audited) Shs '000	June 2025 Shs 000 (Un-Audited) Shs '000
A	**ASSETS**				
1	Cash (both Local & Foreign)	143,037	98,502	199,978	117,087
2	Balances due from Central Bank of Kenya	708,900	1,294,432	878,290	759,561
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:	**6,217,679**	**6,217,140**	**4,915,448**	**6,051,610**
	a. Kenya Government securities	6,217,679	6,217,140	4,915,448	6,051,610
	b. Other securities	-	-	-	-
	b) Available for sale:	**2,764,812**	**2,044,250**	**5,228,184**	**-**
	a. Kenya Government securities	2,764,812	2,044,250	5,228,184	-
	b. Other securities	-	-	-	-
6	Deposits and balances due from local banking institutions	1,748,579	1,870,695	996	1,042,392
7	Deposits and balances due from banking institutions abroad	977,164	119,546	1,702,864	631,707
8	Tax recoverable	-	-	-	-
9	Loans and advances to customers (net)	6,827,735	7,243,459	4,751,882	791,706
10	Balances due from banking institutions in the group	1,270,428	1,832,301	2,714,230	5,384,753
11	Investments in associates	-	-	-	-
12	Investments in subsidiary companies	-	-	-	-
13	Investments in joint ventures	-	-	-	-
14	Investment properties	-	-	-	-
15	Property and equipment	56,260	71,702	80,104	84,104
16	Prepaid lease rentals	-	-	-	-
17	Intangible assets	11,177	12,230	10,623	9,288
18	Deferred tax asset	-	-	-	-
19	Retirement benefit asset	-	-	-	-
20	Other assets	371,661	518,247	1,308,992	847,988
21	**TOTAL ASSETS**	**21,097,432**	**21,322,503**	**21,791,591**	**15,720,197**
B	**LIABILITIES**				
22	Balances due to Central Bank of Kenya	-	-	-	-
23	Customer deposits	15,665,057	15,919,408	16,144,965	11,608,739
24	Deposits and balances due to local banking institutions	100,024	-	-	550,146
25	Deposits and balances due to foreign banking institutions	140,343	142,115	167,915	86,968
26	Other money market deposits	-	-	-	-
27	Borrowed funds	-	-	-	-
28	Balances due to banking institutions in the group	1,591,208	1,698,049	2,688,033	866,793
29	Tax payable	-	-	-	-
30	Dividends payable	-	-	-	-
31	Deferred tax liability	-	-	-	-
32	Retirement benefit liability	-	-	-	-
33	Other liabilities	338,831	425,860	862,193	1,115,827
34	**TOTAL LIABILITIES**	**17,835,464**	**18,185,432**	**19,863,106**	**14,228,473**
C	**SHAREHOLDERS' FUNDS**				
35	Paid up /Assigned capital	5,188,083	5,188,083	4,090,463	4,090,463
36	Share premium/(discount)	2,382,655	2,382,655	2,384,754	2,384,754
37	Revaluation reserves	19,039	405	9,631	-
38	Retained earnings/Accumulated losses	(4,339,020)	(4,471,632)	(4,571,927)	(4,983,494)
39	Statutory loan loss reserves	11,213	37,560	15,564	-
40	Other Reserves	-	-	-	-
41	Proposed dividends	-	-	-	-
42	Capital grants	-	-	-	-
43	**TOTAL SHAREHOLDERS' FUNDS**	**3,261,969**	**3,137,070**	**1,928,485**	**1,491,724**
44	Minority Interest				
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**21,097,432**	**21,322,503**	**21,791,591**	**15,720,197**

II	STATEMENT OF COMPREHENSIVE INCOME	June 2026 Shs 000 (Un-Audited) Shs '000	March 2026 Shs 000 (Un-Audited) Shs '000	December 2025 Shs 000 (Audited) Shs '000	June 2025 Shs 000 (Un-Audited) Shs '000
1.0	**INTEREST INCOME**				
1.1	Loans and advances	248,473	109,912	180,915	48,823
1.2	Government securities	181,795	104,712	490,601	141,766
1.3	Deposits and placements with banking institutions	403,076	171,877	276,369	280,391
1.4	Other Interest Income	7,301	4,004	13,243	5,638
1.5	**Total interest income**	**840,645**	**390,505**	**961,128**	**476,618**
2.0	**INTEREST EXPENSE**				
2.1	Customer deposits	172,215	77,537	363,507	180,053
2.2	Deposits and placement from banking institutions	37,386	21,608	91,065	22,974
2.3	Other interest expenses	10,693	3,813	19,447	-
2.4	**Total interest expenses**	**220,294**	**102,958**	**474,019**	**203,028**
3.0	**NET INTEREST INCOME/(LOSS)**	**620,351**	**287,547**	**487,109**	**273,591**
4.0	**NON-INTEREST INCOME**				
4.1	Fees and commissions on loans and advances	748	514	1,550	748
4.2	Other fees and commissions	63,011	31,605	179,119	72,104
4.3	Foreign exchange trading income/(loss)	65,275	47,037	261,932	60,391
4.4	Dividend Income	-	-	-	-
4.5	Other income	35,914	47,630	629,236	72,711
4.6	**Total Non-interest income**	**164,948**	**126,786**	**1,071,836**	**205,954**
5.0	**TOTAL OPERATING INCOME**	**785,299**	**414,333**	**1,558,945**	**479,545**
6.0	**OTHER OPERATING EXPENSES**				
6.1	Loan loss provision	4,403	2,594	90,042	(24,504)
6.2	Staff costs	303,464	148,478	552,270	264,529
6.3	Directors' emoluments	22,660	11,361	37,803	19,957
6.4	Rental charges	16,636	9,054	35,369	21,156
6.5	Depreciation charge on property and equipment	37,920	18,869	79,834	40,898
6.6	Amortisation charges	1,520	758	3,235	1,520
6.7	Other operating expenses	181,321	102,294	333,569	156,295
6.8	**Total Other Operating Expenses**	**567,924**	**293,409**	**1,132,121**	**479,851**
7.0	**Profit/(Loss) before tax and exceptional items**	**217,375**	**120,924**	**426,824**	**(306)**
8.0	Exceptional items	-		-	-
9.0	**Profit/(Loss) after exceptional items**	**217,375**	**120,924**	**426,824**	**(306)**
10.0	Current tax	-		-	-
11.0	Deferred tax	-		-	-
12.0	**Profit /(Loss) after tax and exceptional items**	**217,375**	**120,924**	**426,824**	**(306)**
13.0	Minority Interest				
14.0	**Profit /(Loss) after tax, exceptional items and Minority Interest**	**217,375**	**120,924**	**426,824**	**(306)**
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	19,039	405	7,326	-
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**	**236,414**	**121,329**	**434,150**	**(306)**
	EARNINGS PER SHARE- BASIC & DILUTED				
17.0	**DIVIDEND PER SHARE -DECLARED**				

III	OTHER DISCLOSURES	June 2026 Shs 000 (Un-Audited) Shs '000	March 2026 Shs 000 (Un-Audited) Shs '000	December 2025 Shs 000 (Audited) Shs '000	June 2025 Shs 000 (Un-Audited) Shs '000
1.0	**NON-PERFORMING LOANS AND ADVANCES**				
	(a) Gross Non-performing loans and advances	11,385	2,853	5,679	171,286
	(b) Less Interest in Suspense	-	1	39	19,082
	(c)Total Non-Performing Loans and Advances (a-b)	**11,385**	**2,852**	**5,640**	**152,204**
	(d) Less Loan Loss Provision	11,385	2,852	5,683	155,593
	(e) Net Non-Performing Loans and Advances(c-d)	**-**	**-**	**(43)**	**(3,389)**
	(f) Discounted Value of Securities	-	-	-	-
	(g) Net NPLs Exposure (e-f)	**-**	**-**	**(43)**	**(3,389)**
2.0	**INSIDER LOANS AND ADVANCES**				
	(a) Directors, Shareholders and Associates	-	-	-	-
	(b) Employees	34,420	35,379	25,142	23,220
	(c)Total Insider Loans and Advances and other facilities	**34,420**	**35,379**	**25,142**	**23,220**
3.0	**OFF-BALANCE SHEET ITEMS**				
	(a)Letters of credit,guarantees, acceptances	8,160,335	10,563,464	1,238,165	2,394,268
	(b) Forwards, swaps and options	4,105,936	4,297,326	116,445	1,624,999
	(c)Other contingent liabilities	-	-	-	-
	(d)Total Contingent Liabilities	**12,266,271**	**14,860,790**	**1,354,610**	**4,019,267**
4.0	**CAPITAL STRENGTH**				
	(a)Core capital	**3,123,030**	**3,038,643**	**1,903,291**	**1,491,724**
	(b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	1,000,000
	(c)Excess (a-b)	**123,030**	**38,643**	**(1,096,709)**	**491,724**
	(d) Supplementary Capital	11,213	37,560	15,565	-
	(e) Total Capital (a+d)	**3,134,242**	**3,076,203**	**1,918,856**	**1,491,724**
	(f)Total risk weighted assets	**13,362,987**	**14,992,939**	**12,112,831**	**5,815,019**
	(g) Core Capital/Total deposits Liabilities	**19.94%**	**19.09%**	**11.79%**	**12.85%**
	(h) Minimum statutory Ratio	8.00%	8.00%	8.00%	8.00%
	(I) Excess/(Deficiency)	11.94%	11.09%	3.79%	4.85%
	(j) Core Capital / total risk weighted assets	**23.37%**	**20.27%**	**15.71%**	**25.65%**
	(k) Minimum Statutory Ratio	10.50%	10.50%	10.50%	10.50%
	(l) Excess (Deficiency) (j-k)	12.87%	10.09%	5.21%	15.15%
	(m) Total Capital/total risk weighted assets	**23.45%**	**20.52%**	**15.84%**	**25.65%**
	(n) Minimum statutory Ratio	14.50%	14.50%	14.50%	14.50%
	(o) Excess/ (Deficiency) (m-n)	8.95%	6.09%	1.34%	11.15%
5.0	**LIQUIDITY**				
	(a) Liquidity Ratio	**76.70%**	**73.30%**	**68.04%**	**107.97%**
	(b) Minimum Statutory Ratio	20.00%	20.00%	20.00%	20.00%
	(c) Excess/ (Deficiency) (a-b)	**56.70%**	**53.30%**	**48.04%**	**87.97%**

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.

MARY MULILI
MANGING DIRECTOR/ C.E.O.

GEORGE OTIENO
CHAIRMAN