UBA Kenya Bank Limited

UBA

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

I STATEMENT OF FINANCIAL POSITION

		Sept 2026 Shs 000 (Un-Audited) Shs '000	June 2026 Shs 000" (Un-Audited) Shs '000	March 2026 Shs 000 (Un-Audited) Shs '000	December 2025 Shs 000 (Audited) Shs '000	Sept 2025 Shs 000 (Un-Audited) Shs '000
A	**ASSETS**					
1	Cash (both Local & Foreign)	127,408	143,037	98,502	199,978	107,567
2	Balances due from Central Bank of Kenya	265,225	708,900	1,294,432	878,290	464,840
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:	**6,096,865**	**6,217,679**	**6,217,140**	**4,915,448**	**4,002,365**
	a. Kenya Government securities	6,096,865	6,217,679	6,217,140	4,915,448	4,002,365
	b. Other securities	-	-	-	-	-
	b) Available for sale:	**-**	**2,764,812**	**2,044,250**	**5,228,184**	**2,868,019**
	a. Kenya Government securities	-	2,764,812	2,044,250	5,228,184	2,868,019
	b. Other securities	-	-	-	-	-
6	Deposits and balances due from local banking institutions	230,883	1,748,579	1,870,695	996	1,398,608
7	Deposits and balances due from banking institutions abroad	317,183	977,164	119,546	1,702,864	2,179,469
8	Tax recoverable	-	-	-	-	-
9	Loans and advances to customers (net)	8,193,347	6,827,735	7,243,459	4,751,882	937,268
10	Balances due from banking institutions in the group	2,353,831	1,270,428	1,832,301	2,714,230	5,655,704
11	Investments in associates	-	-	-	-	-
12	Investments in subsidiary companies	-	-	-	-	-
13	Investments in joint ventures	-	-	-	-	-
14	Investment properties	-	-	-	-	-
15	Property and equipment	51,357	56,260	71,702	80,104	80,757
16	Prepaid lease rentals	-	-	-	-	-
17	Intangible assets	12,878	11,177	12,230	10,623	11,550
18	Deferred tax asset	-	-	-	-	-
19	Retirement benefit asset	-	-	-	-	-
20	Other assets	490,197	371,661	518,247	1,308,992	842,114
21	**TOTAL ASSETS**	**18,139,174**	**21,097,432**	**21,322,503**	**21,791,591**	**18,548,260**
B	**LIABILITIES**					
22	Balances due to Central Bank of Kenya	-	-	-	-	-
23	Customer deposits	11,687,044	15,665,057	15,919,408	16,144,965	13,670,716
24	Deposits and balances due to local banking institutions	100,072	100,024	-	-	1,800,435
25	Deposits and balances due to foreign banking institutions	1,464	140,343	142,115	167,915	121,519
26	Other money market deposits	-	-	-	-	-
27	Borrowed funds	-	-	-	-	-
28	Balances due to banking institutions in the group	2,389,144	1,591,208	1,698,049	2,688,033	521,175
29	Tax payable	-	-	-	-	-
30	Dividends payable	-	-	-	-	-
31	Deferred tax liability	-	-	-	-	-
32	Retirement benefit liability	-	-	-	-	-
33	Other liabilities	631,895	338,831	425,860	862,193	941,980
34	**TOTAL LIABILITIES**	**14,809,619**	**17,835,464**	**18,185,432**	**19,863,106**	**17,055,825**
C	**SHAREHOLDERS' FUNDS**					
35	Paid up /Assigned capital	5,188,083	5,188,083	5,188,083	4,090,463	4,090,463
36	Share premium/(discount)	2,382,655	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	(4,263,452)	(4,339,020)	(4,471,632)	(4,571,927)	(4,982,782)
39	Statutory loan loss reserves	22,269	11,213	37,560	15,564	-
40	Other Reserves	-	-	-	-	-
41	Proposed dividends	-	-	-	-	-
42	Capital grants	-	-	-	-	-
43	**TOTAL SHAREHOLDERS' FUNDS**	**3,329,555**	**3,261,969**	**3,137,070**	**1,928,485**	**1,492,435**
44	Minority Interest					
45	**TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS**	**18,139,174**	**21,097,432**	**21,322,503**	**21,791,591**	**18,548,260**

II STATEMENT OF COMPREHENSIVE INCOME

		Sept 2026 Shs 000 (Un-Audited) Shs '000	June 2026 Shs 000" (Un-Audited) Shs '000	March 2026 Shs 000 (Un-Audited) Shs '000	December 2025 Shs 000 (Audited) Shs '000	Sept 2025 Shs 000 (Un-Audited) Shs '000
1.0	**INTEREST INCOME**					
1.1	Loans and advances	395,887	248,473	109,912	180,915	79,703
1.2	Government securities	214,132	181,795	104,712	490,601	217,205
1.3	Deposits and placements with banking institutions	597,287	403,076	171,877	276,369	422,173
1.4	Other Interest Income	10,603	7,301	4,004	13,243	9,042
1.5	**Total interest income**	**1,217,909**	**840,645**	**390,505**	**961,128**	**728,123**
2.0	**INTEREST EXPENSE**					
2.1	Customer deposits	216,629	172,215	77,537	363,507	251,836
2.2	Deposits and placement from banking institutions	58,590	37,386	21,608	91,065	61,560
2.3	Other interest expenses	10,543	10,693	3,813	19,447	-
2.4	**Total interest expenses**	**285,761**	**220,294**	**102,958**	**474,019**	**313,396**
3.0	**NET INTEREST INCOME/(LOSS)**	**932,148**	**620,351**	**287,547**	**487,109**	**414,728**
4.0	**NON-INTEREST INCOME**					
4.1	Fees and commissions on loans and advances	1,236	748	514	1,550	1,118
4.2	Other fees and commissions	98,025	63,011	31,605	179,119	116,819
4.3	Foreign exchange trading income/(loss)	123,228	65,275	47,037	261,932	105,294
4.4	Dividend Income	-	-	-	-	-
4.5	Other income	52,344	35,914	47,630	629,236	108,277
4.6	**Total Non-interest income**	**274,833**	**164,948**	**126,786**	**1,071,836**	**331,508**
5.0	**TOTAL OPERATING INCOME**	**1,206,981**	**785,299**	**414,333**	**1,558,945**	**746,236**
6.0	**OTHER OPERATING EXPENSES**					
6.1	Loan loss provision	2,185	4,403	2,594	90,042	(44,315)
6.2	Staff costs	463,080	303,464	148,478	552,270	408,446
6.3	Directors' emoluments	36,504	22,660	11,361	37,803	28,604
6.4	Rental charges	26,843	16,636	9,054	35,369	32,037
6.5	Depreciation charge on property and equipment	55,634	37,920	18,869	79,834	62,331
6.6	Amortisation charges	3,088	1,520	758	3,235	1,520
6.7	Other operating expenses	305,803	181,321	102,294	333,569	257,206
6.8	**Total Other Operating Expenses**	**893,137**	**567,924**	**293,409**	**1,132,121**	**745,830**
7.0	**Profit/(Loss) before tax and exceptional items**	**313,844**	**217,375**	**120,924**	**426,824**	**406**
8.0	Exceptional items	-	-	-	-	-
9.0	**Profit/(Loss) after exceptional items**	**313,844**	**217,375**	**120,924**	**426,824**	**406**
10.0	Current tax	-	-	-	-	-
11.0	Deferred tax	-	-	-	-	-
12.0	**Profit /(Loss) after tax and exceptional items**	**313,844**	**217,375**	**120,924**	**426,824**	**406**
13.0	Minority Interest					
14.0	**Profit /(Loss) after tax, exceptional items and Minority Interest**	**313,844**	**217,375**	**120,924**	**426,824**	**406**
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**	**313,844**	**236,414**	**121,329**	**434,150**	**406**
	EARNINGS PER SHARE- BASIC & DILUTED					
17.0	**DIVIDEND PER SHARE -DECLARED**					

III OTHER DISCLOSURES

		Sept 2026 Shs 000 (Un-Audited) Shs '000	June 2026 Shs 000" (Un-Audited) Shs '000	March 2026 Shs 000 (Un-Audited) Shs '000	December 2025 Shs 000 (Audited) Shs '000	Sept 2025 Shs 000 (Un-Audited) Shs '000
1.0	**NON-PERFORMING LOANS AND ADVANCES**					
	(a) Gross Non-performing loans and advances	16,265	11,385	2,853	5,679	175,816
	(b) Less Interest in Suspense	-	-	1	39	21,420
	(c)Total Non-Performing Loans and Advances (a-b)	**16,265**	**11,385**	**2,852**	**5,640**	**154,396**
	(d) Less Loan Loss Provision	16,265	11,385	2,852	5,683	155,555
	(e) Net Non-Performing Loans and Advances(c-d)	**-**	**-**	**-**	**(43)**	**(1,159)**
	(f) Discounted Value of Securities	-	-	-	-	-
	(g) Net NPLs Exposure (e-f)	**-**	**-**	**-**	**(43)**	**(1,159)**
2.0	**INSIDER LOANS AND ADVANCES**					
	(a) Directors, Shareholders and Associates	-	-	-	-	-
	(b) Employees	44,732	34,420	35,379	25,142	22,797
	(c)Total Insider Loans and Advances and other facilities	**44,732**	**34,420**	**35,379**	**25,142**	**22,797**
3.0	**OFF-BALANCE SHEET ITEMS**					
	(a)Letters of credit,guarantees, acceptances	5,582,748	8,160,335	10,563,464	1,238,165	3,967,948
	(b) Forwards, swaps and options	6,308,882	4,105,936	4,297,326	116,445	2,768,828
	(c)Other contingent liabilities	-	-	-	-	-
	(d)Total Contingent Liabilities	**11,891,630**	**12,266,271**	**14,860,790**	**1,354,610**	**6,736,776**
4.0	**CAPITAL STRENGTH**					
	(a)Core capital	**3,150,365**	**3,123,030**	**3,038,643**	**1,903,291**	**1,492,233**
	(b) Minimum Statutory Capital	3,000,000	3,000,000	3,000,000	3,000,000	1,000,000
	(c)Excess (a-b)	**150,365**	**123,030**	**38,643**	**(1,096,709)**	**492,233**
	(d) Supplementary Capital	22,269	11,213	37,560	15,565	-
	(e) Total Capital (a+d)	**3,172,634**	**3,134,242**	**3,076,203**	**1,918,856**	**1,492,233**
	(f)Total risk weighted assets	**13,939,732**	**13,362,987**	**14,992,939**	**12,112,831**	**6,388,607**
	(g) Core Capital/Total deposits Liabilities	**26.96%**	**19.94%**	**19.09%**	**11.79%**	**10.92%**
	(h) Minimum statutory Ratio	8.00%	8.00%	8.00%	8.00%	8.00%
	(I) Excess/(Deficiency)	18.96%	11.94%	11.09%	3.79%	2.92%
	(j) Core Capital / total risk weighted assets	**22.60%**	**23.37%**	**20.27%**	**15.71%**	**23.36%**
	(k) Minimum Statutory Ratio	10.50%	10.50%	10.50%	10.50%	10.50%
	(l) Excess (Deficiency) (j-k)	12.10%	12.87%	10.09%	5.21%	12.86%
	(m) Total Capital/total risk weighted assets	**22.76%**	**23.45%**	**20.52%**	**15.84%**	**23.36%**
	(n) Minimum statutory Ratio	14.50%	14.50%	14.50%	14.50%	14.50%
	(o) Excess/ (Deficiency) (m-n)	8.26%	8.95%	6.09%	1.34%	8.86%
5.0	**LIQUIDITY**					
	(a) Liquidity Ratio	**59.11%**	**76.70%**	**73.30%**	**68.04%**	**107.79%**
	(b) Minimum Statutory Ratio	20.00%	20.00%	20.00%	20.00%	20.00%
	(c) Excess/ (Deficiency) (a-b)	**39.11%**	**56.70%**	**53.30%**	**48.04%**	**87.79%**

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 : **https://www.ubakenya.com/https-www-ubakenya-com-about-us/financial-reports/**

They may also be accessed at the institution's head office located at Imperial Court, Westlands Road,Nairobi, Kenya.

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