

SUMMARIZED UNAUDITED FINANCIAL STATEMENTS

for the period ended 30 June 2025

	Un-audited 6 months to June 2025 Shs '000	Un-audited 6 months to June 2024 Shs '000	Audited 12 months to December 2024 Shs '000
Statement of Financial Position			
Assets			
Cash and balances with BOU	99,890,980	67,590,583	72,487,916
Balances with other banking institutions	39,691,528	46,183,025	46,678,427
Loans and advances (Net)	358,160,320	313,603,236	356,335,573
Government Securities	28,745,539	45,285,201	35,333,135
Interest receivable and other assets	10,175,136	13,932,466	9,472,390
Property and Equipment & Right-of-Use Asset	22,733,127	28,595,933	25,908,583
Current income tax recoverable	-	981,478	-
Deferred income tax asset	-	-	-
Intangible Assets	4,435,023	5,631,198	4,828,865
Total assets	563,831,653	521,803,120	551,044,889
Liabilities and shareholder's equity			
Customer deposits	374,424,218	339,977,897	340,749,499
Balances due to other banking institutions	6,023,868	21,993,019	21,852,321
Borrowed funds	67,888,709	55,451,834	81,255,811
Lease Liability	10,521,595	13,054,608	12,777,663
Interest payable and other liabilities	21,487,011	23,177,795	13,852,968
Tax payable	478,091	-	685,674
Deferred tax liability	681,363	2,114,363	926,245
Total liabilities	481,504,855	455,769,516	472,100,181
Share capital	59,657,984	59,657,984	59,657,984
Share Premium	-	-	-
Retained earnings	22,668,814	6,375,620	13,971,549
Credit Risk Reserves	-	-	5,315,175
Available for sale fair value reserve	-	-	-
Proposed Dividends	-	-	-
Total Equity	82,326,798	66,033,604	78,944,708
Total liabilities and shareholder's equity	563,831,653	521,803,120	551,044,889
Statement of Comprehensive Income			
INCOME			
Interest on deposits and placements	2,120,321	2,026,110	5,763,678
Interest on loans and advances	44,157,267	37,836,682	88,802,683
Interest on Investment Securities	1,649,578	2,549,959	4,932,498
Foreign exchange income	401,984	453,531	(100,739)
Fees and commissions income	13,194,643	11,334,546	19,991,937
Other income	2,827,450	3,252,685	2,081,787
Total Income	64,351,243	57,453,513	121,471,844
EXPENDITURE			
Interest expense on deposits	8,364,844	10,091,417	21,180,458
Interest expense on borrowings	4,489,872	4,511,808	8,936,691
Provisions for bad and doubtful debts	3,080,327	2,842,528	4,315,696
Operating expenses	36,311,758	36,551,117	73,500,446
Total expenditure	52,246,801	53,996,870	107,933,291
Net profit before tax	12,104,442	3,456,643	13,538,553
Income tax (expense)/credit	3,345,141	(905,440)	3,179,979
Net profits after tax	8,759,301	2,551,203	10,358,574
Other Comprehensive Income	-	-	-
Total Comprehensive Income	8,759,301	2,551,203	10,358,574
Other Disclosures			
Contingent Liabilities			
Acceptances and letters of credit	-	-	-
Guarantee and performance bonds	34,292,378	8,023,861	9,314,154
Total	34,292,378	8,023,861	9,314,154
Commitments			
Commitments to lend	885,704	259,362	879,770
Total	885,704	259,362	879,770
Non-performing loans and other assets	13,121,333	10,523,567	13,085,263
Interest in suspense	1,343,118	1,112,518	1,352,137
Bad debts written off	2,992,707	3,329,358	6,333,517
Insider loan exposures	4,280,669	4,262,643	4,318,439
Large loan exposures	-	-	-
Capital Position:			
Core capital	73,512,124	59,126,804	68,415,115
Supplementary Capital	3,617,781	3,167,726	3,555,744
Total qualifying capital	77,129,905	62,294,530	71,970,859
Total Risk Weighted Assets (RWA)	422,105,118	375,179,018	411,438,134
Core Capital to RWA	17.42%	15.76%	16.63%
Total Qualifying Capital to RWA	18.27%	16.60%	17.49%

The Un-Audited Financial statements were approved by the Board of Directors on 22 July 2025.



Managing Director



Executive Director



Honoring Leadership and Excellence at the Women in Banking and Finance Conference

Finance Trust Bank's MD joins fellow participants at the Women in Banking and Finance Conference 2025, celebrating excellence and leadership in the industry.



Championing Women in Sports: Celebrating the FTB FUFA Super League Winners

The FTB FUFA Super Women League 2024/25 champions celebrate their victory, proudly supported by Finance Trust Bank as the Official Sponsor.



Supporting Women's Financial Empowerment at the Gender-Inclusive Expo

Finance Trust Bank staff representatives at the Gender-Inclusive Financing & Innovations Expo, reaffirming our commitment to empowering women through the Grow Project.