

# PUBLICATION OF SUMMARY FINANCIAL STATEMENTS OF FINANCE TRUST BANK LIMITED FOR THE YEAR ENDED 31 DECEMBER 2025

## I. REPORT OF THE INDEPENDENT AUDITOR ON THE SUMMARY FINANCIAL STATEMENTS TO THE SHAREHOLDERS OF FINANCE TRUST BANK LIMITED.

### Opinion

The summary financial statements, which comprise the summary statement of financial position as at 31 December 2025, the summary statement of comprehensive income for the year then ended, and related notes, are derived from the audited financial statements of Finance Trust Bank Limited for the year ended 31 December 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with the Financial Institutions (External Auditors) Regulations, 2010.

### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board, the requirements of the Companies Act, Cap 106, the Financial Institutions Act Cap 57 and Financial Institutions Regulations of Uganda. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

### The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 20<sup>th</sup> April 2026. That report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

### Directors' Responsibility for the Summary Financial Statements

The directors are responsible for the preparation of the summary financial statements in accordance with the Financial Institutions (External Auditors) Regulations, 2010.

### Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standards on Auditing (ISA) 810 (Revised), Engagements to Report on Summary Financial Statements.

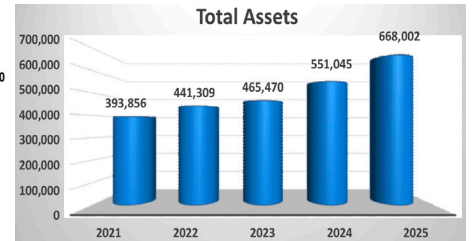
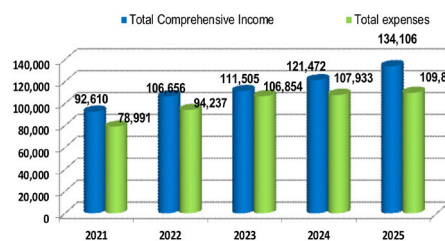
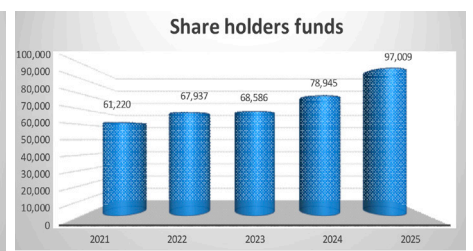
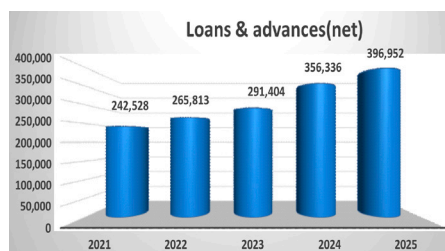
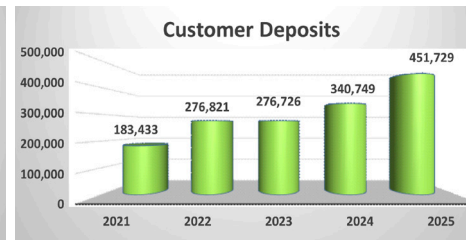
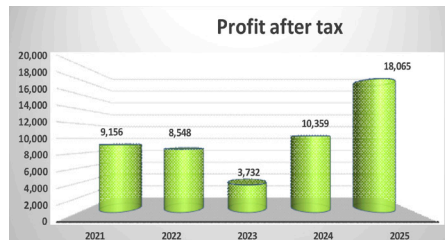
### Ernst & Young

Ernst & Young  
Certified Public Accountants  
EY House, Plot 18, Clement Hill Road,  
Shimoni Office Village.  
P.O. Box 7215, Kampala, Uganda  
Date: 20<sup>th</sup> April 2026

II. SUMMARY STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025	2025 Shs'000	2024 Shs'000
<b>Assets</b>		
Cash and balances with Bank of Uganda	120,391,570	72,487,916
Balances with banking institutions	69,153,139	46,678,427
Loans and advances (Net)	396,951,729	356,335,573
Investment securities	46,005,652	35,333,135
Other assets	11,105,642	9,472,390
Property and Equipment	19,529,822	25,908,583
Tax recoverable	579,091	-
Intangible Assets	4,285,848	4,828,865
<b>Total assets</b>	<b>668,002,493</b>	<b>551,044,889</b>
<b>Liabilities and shareholder's equity</b>		
Customers' deposits	451,729,337	340,749,499
Balances due to banking institutions	8,469,529	21,852,321
Borrowed funds	86,336,012	81,255,811
Lease Liability	8,266,739	12,777,663
Other liabilities	15,393,824	13,852,968
Tax payable	-	685,674
Deferred Tax Liability	797,793	926,245
<b>Total liabilities</b>	<b>570,993,234</b>	<b>472,100,181</b>
Share Capital	59,657,984	59,657,984
Retained earnings	33,044,277	13,971,549
Reserves	4,306,998	5,315,175
<b>Total Equity</b>	<b>97,009,259</b>	<b>78,944,708</b>
<b>Total liabilities and shareholder's equity</b>	<b>668,002,493</b>	<b>551,044,889</b>

III. SUMMARY STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025	2025 Shs'000	2024 Shs'000
<b>INCOME</b>		
Interest on deposits and placements	5,296,271	5,763,678
Interest on loans and advances	100,186,725	88,802,683
Interest on Investment Securities	4,807,448	4,932,498
Foreign Exchange Income	275,010	(100,739)
Fees and commissions income	21,604,912	19,991,937
Other income	1,935,641	2,081,787
<b>Total Income</b>	<b>134,106,007</b>	<b>121,471,844</b>
<b>EXPENDITURE</b>		
Interest expense on deposits	18,937,472	21,180,458
Interest expense on borrowings	7,589,907	7,498,701
Other interest expense	2,311,631	1,437,990
Provisions for bad and doubtful debts	4,978,622	4,315,696
Operating expenses	76,022,696	73,500,446
<b>Total expenditure</b>	<b>109,840,328</b>	<b>107,933,291</b>
<b>Net profit before tax</b>	<b>24,265,679</b>	<b>13,538,553</b>
Taxation	6,201,128	3,179,979
<b>Net profit after tax</b>	<b>18,064,551</b>	<b>10,358,574</b>
Other Comprehensive Income	-	-
<b>Total Comprehensive Income</b>	<b>18,064,551</b>	<b>10,358,574</b>

IV. OTHER DISCLOSURES	2025 Shs'000	2024 Shs'000
<b>Contingent Liabilities</b>		
Guarantee and performance bonds	38,152,433	9,314,154
<b>Total</b>	<b>38,152,433</b>	<b>9,314,154</b>
<b>Commitments</b>		
Other commitments to lend	1,073,781	879,770
<b>Total</b>	<b>1,073,781</b>	<b>879,770</b>
Non-performing loans and advances	11,200,180	13,085,263
Interest in suspense	1,233,975	1,352,137
Bad debts written off	6,769,008	6,333,517
Insider loan exposures	4,532,294	4,341,699
<b>Capital Position:</b>		
Core Capital	88,294,612	68,594,041
Supplementary Capital	3,970,697	3,555,744
Total Qualifying Capital	92,265,309	72,149,785
Total Risk Weighted Assets (RWA)	510,552,715	411,438,134
Core Capital to RWA	17.29%	16.67%
Total Qualifying Capital to RWA	18.07%	17.54%



## V. NOTE TO THE SUMMARY FINANCIAL STATEMENTS OF FINANCE TRUST BANK LIMITED

The summary financial statements are extracted from the audited financial statements in accordance with the Financial Institutions (External Auditors) Regulations, 2010.

## VI. MESSAGE FROM DIRECTORS

The above summary statement of financial position and summary statement of comprehensive were audited by Ernst & Young and received an unqualified opinion. The financial statements were approved by the Board of Directors on 16 March 2026 and discussed with Bank of Uganda on 01 April 2026.

  
Chairperson, Board of Directors

  
Director

  
Managing Director

  
Company Secretary