

EXTRACT OF THE UNAUDITED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30TH JUNE 2025



1 STATEMENT OF FINANCIAL POSITION

	June 2025	June 2024
	Ushs'000	Ushs'000
ASSETS		
Cash and balances with Bank of Uganda	27,205,807	132,869,849
Balances with banking institutions	32,924,910	70,876,647
Due from parent / group companies	18,166,712	18,823,855
Investment securities	178,442,688	58,567,624
Loans and advances (Net)	125,931,775	113,440,834
Other assets	11,209,664	6,949,944
Tax recoverable	281,718	281,718
Intangible assets	4,401,305	5,028,666
Property, Equipment & right of use assets	18,550,319	13,142,197
TOTAL ASSETS	417,114,898	419,981,334
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
Customer deposits	190,375,593	213,011,387
Administered funds	1,429,899	1,615,410
Other liabilities	14,372,246	10,614,486
Lease liability	448,085	1,971,882
Deferred tax liability	3,811,391	3,088,218
TOTAL LIABILITIES	210,437,215	230,301,383
SHAREHOLDERS' EQUITY		
Share capital	195,755,500	88,178,500
Retained losses	(10,777,440)	(31,357,809)
Reserves-Capital reserve	6,683,450	114,260,451
Reserves-General reserve	5,810,043	5,810,043
Revaluation reserve	8,893,246	7,205,843
Regulatory credit reserve	312,885	5,582,923
TOTAL SHAREHOLDER'S EQUITY	206,677,684	189,679,951
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	417,114,898	419,981,334

2 STATEMENT OF COMPREHENSIVE INCOME

	June 2025	June 2024
	Ushs'000	Ushs'000
INCOME		
Interest on deposits and placements	2,005,260	2,978,577
Interest on loans and advances	11,365,451	10,084,771
Interest on investment securities	11,852,335	4,001,838
Foreign exchange income	31,848	59,909
Fees and commissions income	2,425,268	2,631,680
Other operating income	28,530	1,352,581
TOTAL INCOME	27,708,692	21,109,356
EXPENDITURE		
Interest expense	(3,481,961)	(3,855,892)
Credit loss expense	(406,648)	(1,550,468)
Employee benefits expense	(5,795,487)	(5,225,753)
Operating expenses	(8,468,177)	(8,314,751)
TOTAL EXPENDITURE	(18,152,273)	(18,946,864)
PROFIT BEFORE INCOME TAX	9,556,419	2,162,492
Income tax expense	(1,971,711)	(754,194)
PROFIT AFTER TAX	7,584,708	1,408,298


Hajjat Joweria Mukalazi
Executive Director


Abdulaziz Mohamed A. Mansur
Managing Director


Ibrahim Senyonga Atwoki
Board Chairman



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Tropical Bank Limited, company registration number 80010000048597 is regulated by the Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX10 million. Terms and conditions Apply