



OPPORTUNITY BANK

OPPORTUNITY BANK UGANDA LIMITED SUMMARY OF FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2025

I. SUMMARY STATEMENT OF FINANCIAL POSITION

	Unaudited Jun-25 Ushs 000	Audited Dec-24 Ushs 000	Unaudited Jun-24 Ushs 000
Assets			
Cash and balances with Bank of Uganda	8,734,843	8,895,235	7,284,880
Balances with banking institutions	86,168,547	65,763,565	85,425,908
Due from parent/group companies	1,249,884	707,277	820,668
Loans and advances (Net)	159,898,050	158,293,393	143,411,383
Investment Securities	8,840,367	9,006,106	9,755,816
Other assets	16,929,582	15,282,565	14,075,702
Property and equipment	6,922,287	7,975,070	7,774,873
Total assets	288,743,560	265,923,211	268,549,230
Liabilities			
Customer deposits	175,341,218	147,544,380	186,342,801
Balances due to banking institutions	45,206,046	49,715,690	26,877,969
Other liabilities	25,002,105	24,919,789	18,201,151
Current Income Tax Payable	367,265	55,015	306,885
Deferred tax liability	1,518,610	1,518,610	55,348
Total liabilities	247,435,244	223,753,484	231,784,154
Shareholders' equity			
Share capital	32,001,824	32,001,824	32,001,824
Retained earnings	5,056,679	3,643,563	1,063,161
Other reserves	4,249,813	6,524,340	3,700,091
Total shareholders' equity	41,308,316	42,169,727	36,765,076
Total liabilities and shareholders' equity	288,743,560	265,923,211	268,549,230

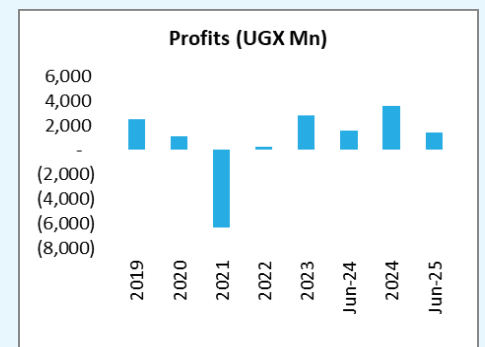
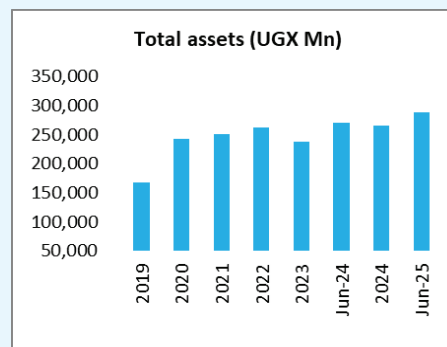
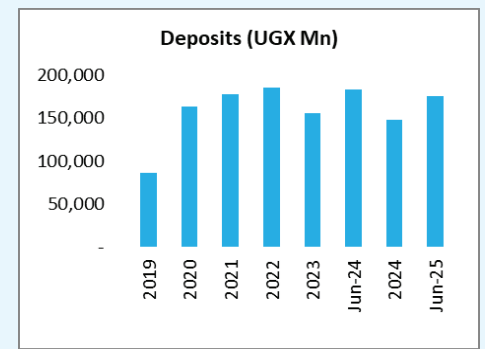
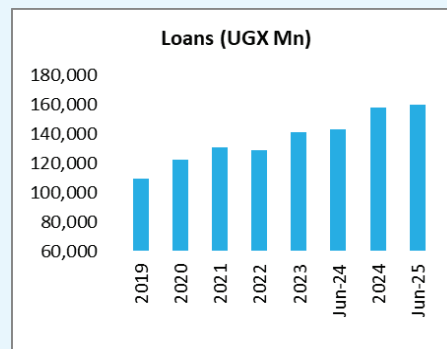
III. OTHER DISCLOSURES

	Unaudited Jun-25 Ushs 000	Audited Dec-24 Ushs 000	Unaudited Jun-24 Ushs 000
Non-performing loans and other assets			
Non-performing loans and other assets	10,079,139	6,975,927	9,569,680
Interest in suspense	1,332,167	1,202,958	1,416,158
Bad debts written off	1,284,799	4,104,171	2,161,542
Insider loan exposures	3,647,964	3,684,998	3,703,591
Capital position			
Core capital	35,871,960	34,749,298	31,279,471
Supplementary capital	4,249,813	4,219,403	3,700,091
Total qualifying capital	40,121,773	38,968,701	34,979,562
Total Risk Weighted Assets (RWA)	201,622,448	188,376,215	178,716,331
Core Capital to RWA	17.79%	18.45%	17.50%
Total Qualifying Capital to RWA	19.90%	20.69%	19.57%

II. SUMMARY STATEMENT OF COMPREHENSIVE INCOME

	Unaudited Jun-25 Ushs 000	Audited Dec-24 Ushs 000	Unaudited Jun-24 Ushs 000
Income			
Interest on deposits and placements	3,839,913	7,056,999	2,677,903
Interest on investment securities	636,110	1,294,484	621,780
Interest on loans and advances	18,958,445	42,773,708	17,727,316
Fees and commission income	7,405,289	5,815,773	6,041,501
Other income	607,598	2,332,620	969,198
Total income	31,447,355	59,273,584	28,037,698
Expenditure			
Interest expense on deposits	4,679,872	8,652,841	4,700,456
Interest expense on borrowings	2,999,051	3,558,141	1,523,106
Provision for bad and doubtful debts	2,410,265	2,485,003	1,320,666
Operating expenses	19,491,137	39,810,344	18,548,498
Total expenditure	29,580,325	54,506,329	26,092,726
Net profit before tax	1,867,030	4,767,255	1,944,972
Income tax charge	(441,000)	(1,577,749)	(407,500)
Net profit after tax	1,426,030	3,189,506	1,537,472
Other comprehensive income			
Revaluation of land and buildings	-	601,806	-
Deffered Tax on revaluation	-	(180,542)	-
Other comprehensive income	-	421,264	-
Total comprehensive income for the year	1,426,030	3,610,770	1,537,472

IV. TRENDS



Opportunity Bank is regulated by Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund of Uganda up to UGX 10M. T&Cs Apply