dfcu Limited

Interim Condensed Consolidated Financial Statements (unaudited)

30 June 2026

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Condensed consolidated statement of profit or loss and other comprehensive income

	Note	Unaudited 6 months to 30 June 26 Shs M	Unaudited 6 months to 30 June 25 Shs M	Audited year ended 31 Dec 2025 Shs M
Net income	7	**215,598**	199,613	421,911
Operating expenses	8	**(230,032)**	(150,413)	(332,005)
Fair value losses on other financial assets at fair value through profit or loss		**-**	(0)	(79)
Credit loss expense on financial assets	9	**(11,841)**	(9,473)	(9,951)
Profit before tax		**(26,275)**	39,727	79,876
Income tax credit/(expense)	10	**10,507**	(5,178)	(4,882)
Profit after tax for the year		**(15,768)**	34,549	74,994
Other comprehensive income:				
Fair value gain/(loss) on financial assets at FVOCI, net of tax		**3,354**	1,053	3,616
Total comprehensive income for the year		**(12,414)**	35,601	78,610
Profits attributable to:				
Owners of the Company		**(15,768)**	34,549	74,994
Total comprehensive income attributable to:				
Owners of the Company		**(12,414)**	35,602	78,610
Earnings per share:				
Basic and diluted earnings per share attributable to the owners of the Company during the period/year		**(21.08)**	46.18	100.24

Condensed consolidated statement of financial position

	Note	Unaudited As at 30 June 2026 Shs M	Unaudited As at 30 June 2025 Shs M	Audited As at 31 Dec 2025 Shs M
Assets				
Liquid assets	11	**2,177,265**	2,051,627	2,147,438
Loans and advances to customers	12	**1,439,274**	1,195,398	1,265,799
Other assets	13	**324,843**	287,641	302,746
Total assets		**3,941,382**	3,534,666	3,715,983
Liabilities				
Customer deposits		**2,873,597**	2,457,242	2,714,571
Other payables and liabilities	15	**111,950**	82,705	93,436
Borrowings	16	**200,413**	254,864	140,140
Total liabilities		**3,185,960**	2,794,811	2,948,147
Equity				
Shareholders' equity		**755,422**	739,855	767,836
Total equity and liabilities		**3,941,382**	3,534,666	3,715,983

Condensed consolidated statement of changes in equity

	Share capital Shs M	Share premium Shs M	Retained earnings Shs M	Regulatory reserve Shs M	FVOCI reserve Shs M	Proposed dividends Shs M	Total Shs M
Year ended 31 December 2025							
At 1 January 2025	14,963	185,683	488,743	3,696	(3,859)	15,027	704,253
Profit for the year	-	-	74,994	-	-	-	74,994
Other comprehensive income	-	-	3,696	(3,696)	3,616	-	3,616
Dividends paid	-	-	-	-	-	(15,027)	(15,027)
Proposed dividends	-	-	(16,317)	-	-	16,317	-
As at 31 December 2025 (audited)	14,963	185,683	551,116	-	(243)	16,317	767,836
Six months ended 30 June 2026							
At 1 January 2026	**14,963**	**185,683**	**551,116**	**-**	**(243)**	**16,317**	**767,836**
Profit for the period	**-**	**-**	**(15,768)**	**-**	**-**	**-**	**(15,768)**
Other comprehensive income, net of tax	**-**	**-**	**-**	**-**	**3,354**	**-**	**3,354**
Decrease in regulatory reserve	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Proposed dividends	**-**	**-**	**-**	**-**	**-**	**-**	**-**
As at 30 June 2026 (unaudited)	**14,963**	**185,683**	**535,348**	**-**	**3,111**	**16,317**	**755,422**
Six months ended 30 June 2025							
At 1 January 2025	14,963	185,683	488,743	3,696	(3,859)	15,027	704,253
Profit for the period	-	-	34,549	-	-	-	34,549
Other comprehensive income, net of tax	-	-	-	-	1,053	-	1,053
Decrease in regulatory reserve	-	-	(1,603)	1,603	-	-	-
As at 30 June 2025 (unaudited)	14,963	185,683	521,689	5,299	(2,806)	15,027	739,855

Condensed consolidated statement of cash flows

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Operating activities:			
(Loss)/Profit before tax	**(26,275)**	39,726	79,876
Adjustment for:			
Depreciation of property and equipment, and amortisation of intangible assets	**14,806**	18,895	26,950
Unrealised foreign exchange loss/(gain)	**(1,120)**	2,159	1,258
Gain on disposal of fixed assets	**(44)**	(5)	798
Fair value losses on assets at fair value through profit and loss	**-**	-	79
Credit loss expense on financial assets	**11,841**	9,473	9,951
Gain on sale of equity investments	**(839)**	(839)	(839)
Interest income	**(216,085)**	(204,332)	(411,996)
Interest expense	**57,147**	53,949	107,382
Grant income	**(1,141)**		(1,989)
Grants received	**892**		3,084
Reversals in provisions and employee benefits	**-**	(186,080)	(78,406)
Cash from operating activities before changes in operating assets and liabilities	**(160,818)**	(267,054)	(263,852)
Changes in operating assets and liabilities			
Decrease/(increase) in government and other securities	**62,548**	111,510	35,245
Increase in Bank of Uganda cash reserve requirement	**(35,850)**	10,800	(10,445)
Increase in loans and advances to customers	**(173,475)**	(63,199)	(153,792)
Decrease in other assets	**11,325**	(6,419)	(556)
Decrease in balances due to other banks	**(65,071)**	6,902	(106,252)
(Decrease)/increase in customer deposits	**159,026**	100,961	358,290
Increase in other liabilities	**84,614**	(15,523)	(812)
	(117,701)	(122,022)	(142,174)
Interest received	**215,215**	233,758	414,805
Interest paid	**(70,536)**	(46,705)	(102,356)
Income tax paid	**(14,451)**	(15,961)	(30,054)
Net cash flows from operating activities	**12,527**	49,070	140,221
Investing activities			
Purchase of property and equipment	**(4,336)**	(4,483)	(24,648)
Purchase of intangible assets	**(3,024)**	(3,707)	(17,516)
Dividends received	**-**	71	-
Proceeds from sale of equity shares	**-**	5,435	6,251
Proceeds from sale of property and equipment	**52**	57	133
Net cash flows used in investing activities	**(7,308)**	(2,627)	(35,780)
Financing activities			
New borrowings received	**88,633**	118,903	7,024
Principle paid on borrowings	**(17,072)**	(16,471)	(35,994)
Principle paid on lease liability	**(2,315)**	(5,711)	(2,169)
Dividends paid to shareholders	**-**	-	(15,027)
Net cash flows used in financing activities	**69,246**	96,721	(46,166)
Net increase / (decrease) in cash and cash equivalents	**74,465**	143,164	58,275
Unrealised gain on cash and cash equivalents	**(14)**	175	(86)
Cash and cash equivalents at start of year	**588,291**	414,072	530,102
Cash and cash equivalents at end of year	**662,742**	557,411	588,291

Condensed consolidated statement of cash flows (continued)

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Cash on hand	**165,139**	168,892	247,364
Balance with Bank of Uganda	**374,332**	377,337	220,712
Less: Cash reserve requirement (50%)	**(144,400)**	(221,261)	(126,475)
Deposits and balances due from banks	**267,671**	232,443	246,690
	662,742	557,411	588,291

Notes to the interim condensed consolidated financial statements

1 Reporting entity

dfcu Limited (the ''Company'') and its subsidiary, dfcu Bank Limited (the ''Bank'') and dfcu Foundation [together, the ''Group''] is engaged in the business of financial services and real estate. The Bank (subsidiary) is licensed under the Financial Institutions Act Cap 57, Laws of Uganda, to undertake the business of commercial banking. The Foundation, on the other hand, empowers selected market segments through capacity building, accelerator opportunities, and strategic linkages that foster innovation, collaboration, and sustainable growth. The Group presents its interim condensed consolidated financial statements ("interim financial statements") for the six-month period ended 30 June 2026.

The Company is a public limited liability company, incorporated and domiciled in Uganda, and is listed on the Uganda Securities Exchange.

2 Basis of accounting

These interim condensed consolidated financial statements for the six-month period ended 30 June 2026 have been prepared in accordance with IAS 34, *Interim Financial Reporting* and should be read in conjunction with the Group's latest annual audited consolidated financial statements for the year ended 31 December 2025. The interim condensed consolidated financial statements do not include all of the disclosures required for consolidated financial statements prepared in accordance with IFRSs. Selected explanatory notes are presented to explain events and transactions that are significant to the understanding of the changes in the Group's financial position and performance since the latest annual audited financial statements.

The consolidated statement of profit or loss and other comprehensive income and the consolidated statement of financial position in the format presented in the annual audited consolidated financial statements are appended to these interim financial statements.

3 Accounting policies

The accounting policies adopted are consistent with those of the previous financial year.

4 Use of judgements and estimates

In preparing these interim financial statements, management has made judgements and estimates that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group's accounting policies and key sources of estimation uncertainty were the same as those described in the latest annual audited financial statements.

4.1 Fair value estimation

The Group has an established control framework with respect to the determination of fair values. This includes a valuation team that has responsibility for overseeing the significant fair value measurements, including Level 3 fair values, and reports directly to the Chief Finance Officer.

The valuation team regularly reviews significant unobservable inputs and valuation adjustments. If third party information, such as broker quotes or pricing services, is used to measure fair values, then the valuation team assesses the evidence obtained from the third parties to support the conclusions that these valuations meet the requirements of IFRS, including the level in the fair value hierarchy in which the valuations should be classified.

Notes to the interim condensed consolidated financial statements (Continued)

4 Use of judgements and estimates (Continued)

4.1 Fair value estimation (Continued)

Significant valuation issues are reported to the Group Audit Committee.

When measuring the fair value of an asset or a liability, the Group uses market observable data as far as possible. Assets and liabilities held at fair value are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- Level 1: quoted (unadjusted) prices in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in level 1 that are observable for the assets or liabilities, either directly (i.e., as prices) or indirectly (i.e., derived from prices). The source of input parameters like government treasury bill yield curve or counterparty credit risk are the Bank of Uganda website, Reuters and comparison with similar financial institutions.
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

If the inputs used to measure the fair value of an asset or a liability might be categorised in different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Group recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

5 Changes in significant accounting policies

There are no significant changes in accounting policies. The new and amended standards and interpretations effective during the period did not have a significant impact on the Group’s financial reporting.

6 Financial instruments

The Group's activities expose it to financial risks including market risk (comprising currency risk, interest rate risk, and price risk), credit risk and liquidity risk. There have been no changes in the risk management policies since the year-end.

The financial risk management information and disclosures are presented in the latest annual audited financial statements.

7 Net income

	Unaudited 6 months	Unaudited 6 months	Audited year ended

Notes to the interim condensed consolidated financial statements (Continued)

	to 30 June 26 Shs M	to 30 June 25 Shs M	31 Dec 2025 Shs M
Net interest income	**158,938**	150,382	304,614
Fees and commission income	**35,273**	31,131	65,250
Net trading and other income	**27,926**	15,518	46,642
Net (loss)/income from other financial instruments at FVTPL	**(6,539)**	2,582	5,405
	215,598	199,613	421,911

8 Operating expenses

	Unaudited 6 months to 30 June 26 Shs M	Unaudited 6 months to 30 June 25 Shs M	Audited year ended 31 Dec 2025 Shs M
Operating expenses	**215,226**	131,518	305,055
Depreciation of property and equipment, and amortisation of intangible assets	**14,806**	18,895	26,950
	230,032	150,413	332,005

9 Credit loss expense on financial assets

	Unaudited 6 months to 30 June 26 Shs M	Unaudited 6 months to 30 June 25 Shs M	Audited year ended 31 Dec 2025 Shs M
Increase in allowance for impairment of loans and advances (note 12)	**20,865**	18,391	62,671
Recoveries and allowances on loans and advances no longer required (note 12)	**(4,687)**	(3,226)	(22,558)
Recoveries on loans and advances previously written off (note 12)	**(3,903)**	(5,155)	(31,880)
Expected credit losses on loans and advances to customers	**12,275**	10,010	8,233
Increase in allowances for impairment on balances with Bank of Uganda	**124**	12	209
Increase in allowances for impairment on balances with other banks	**(8)**	14	(20)
Increase in allowances for impairment on other assets	**(465)**	(568)	(49)
Increase in allowances for impairment on investment securities	**(85)**	5	1,578
Movement in expected credit losses on other assets	**(434)**	(537)	1,718
Credit loss/(gain) on financial assets	**11,841**	9,473	9,951

10 Income tax

The Group is subject to income tax under the Ugandan tax laws. Estimates and judgments are required in determining the tax expense on certain transactions. The income tax expense recognised in the interim period is based on the best estimate of the weighted-

Notes to the interim condensed consolidated financial statements (Continued)

average annual income tax rate expected for the full year as applied to the interim period profit before income tax.

For some transactions, the ultimate determination of the related tax treatment is uncertain during the ordinary course of business. Where the final tax outcome of such transactions is different from the amounts that were initially recorded, such differences impact profit or loss.

11 Liquid assets

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Cash and balances with Bank of Uganda	**539,470**	546,229	468,076
Government and other securities	**1,370,124**	1,272,955	1,432,672
Deposits and balances due from banks	**267,671**	232,443	246,690
	2,177,265	2,051,627	2,147,438

12 Loans and advances

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Loans and advances to customers at amortised cost	**1,477,549**	1,202,470	1,291,494
Finance leases	**24,343**	25,246	23,040
Deffered fees and commission	**(9,923)**	(7,359)	(7,797)
Expected credit losses	**(52,695)**	(24,959)	(40,938)
Net loans and advances	**1,439,274**	1,195,398	1,265,799

The movement in the allowance for expected credit losses on loans and advances was as follows:

	Stage 1 Ushs M	Stage 2 Ushs M	Stage 3 Ushs M	Total Ushs M
As at 31 December 2025:				
At 1 January 2025	5,877	987	13,882	20,746
Increase in allowances for expected credit losses	-	453	62,218	62,671
Recoveries and allowances no longer required	(2,351)	-	(20,207)	(22,558)
Debts written off during the year	-	-	(19,921)	(19,921)
At 31 December 2025	3,526	1,440	35,972	40,938
Charge to statement of comprehensive income (2025)				
Increase in allowances for expected credit losses	-	453	62,218	62,671
Recoveries and allowances no longer required	(2,351)	-	(20,207)	(22,558)
Recovery of amounts previously written off	-	-	(31,880)	(31,880)
Net charge to profit or loss	(2,351)	453	10,131	8,233

12 Loans and advances (continued)

	Stage 1 Ushs M	Stage 2 Ushs M	Stage 3 Ushs M	Total Ushs M
As at 30 June 2025				
At 1 January 2025	5,877	987	13,882	20,746
Increase in allowances for expected credit losses	-	5,818	12,573	18,391

Notes to the interim condensed consolidated financial statements (Continued)

Recoveries and allowances no longer required	(3,389)	-	163	(3,226)
Debts written off during the year	-	-	(10,952)	(10,952)
At 30 June 2025	2,488	6,805	15,666	24,959
				-
Charge to statement of comprehensive income (2025)				
Increase in allowances for expected credit losses	-	5,818	12,573	18,391
Recoveries and allowances no longer required	(3,389)	-	163	(3,226)
Recovery of amounts previously written off	-	-	(5,155)	(5,155)
Net charge to profit or loss	(3,389)	5,818	7,581	10,010
As at 30 June 2026				
At 1 January 2026	**3,526**	**1,440**	**35,972**	**40,938**
Increase in allowances for expected credit losses	**2,064**	**4,735**	**14,066**	**20,865**
Recoveries and allowances no longer required	**-**	**-**	**(4,687)**	**(4,687)**
Debts written off during the year	**-**	**-**	**(4,421)**	**(4,421)**
At 30 June 2026	**5,590**	**6,175**	**40,930**	**52,695**
Charge to statement of comprehensive income (2026)				
Increase in allowances for expected credit losses	**2,064**	**4,735**	**14,066**	**20,865**
Recoveries and allowances no longer required	**-**	**-**	**(4,687)**	**(4,687)**
Recovery of amounts previously written off	**-**	**-**	**(3,903)**	**(3,903)**
Net charge to profit or loss	**2,064**	**4,735**	**5,476**	**12,275**

13 Other assets

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Investment in equity shares	**1,211**	1,963	1,209
Other assets	**40,367**	60,935	36,794
Derivative financial instruments	**3,486**	1,379	865
Deferred income tax asset	**136,839**	98,719	113,343
Property, equipment and right-of-use assets	**96,715**	88,648	104,334
Intangible assets	**45,393**	35,165	45,369
Amount receivable from Bank of Uganda	**832**	832	832
	324,843	287,641	302,746

14 Property and equipment, and intangible assets

	Property and equipment Shs M	Intangible assets Shs M
6 months ended 30 June 2026		
Opening net book value as at 1 January 2026	**104,334**	**45,369**
Additions	**4,336**	**3,024**
Write offs	**(4)**	**-**
Leases eliminated during the period	**(144)**	**-**
Depreciation and amortisation	**(11,806)**	**(3,000)**
Closing net book value as at 30 June 2026	**96,715**	**45,393**

14 Property and equipment, and intangible assets (continued)

	Property and equipment Shs M	Intangible assets Shs M
6 months ended 30 June 2025		

Notes to the interim condensed consolidated financial statements (Continued)

Opening net book value as at 1 January 2025	99,211	36,148
Additions	4,483	3,707
Write offs	(1)	(801)
Disposals	(39)	-
Depreciation and amortisation	(15,006)	(3,889)
Closing net book value as at 30 June 2025	88,648	35,165
Year ended 31 December 2025		
Opening net book value as at 1 January 2025	99,211	36,148
Additions	24,695	17,516
Write offs	(4)	(801)
Disposals	(112)	-
Depreciation and amortisation	(19,456)	(7,494)
Closing net book value as at 31 December 2025	104,334	45,369

15 Other payables and liabilities

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Derivative financial instruments	**2,634**	1,740	792
Other liabilities	**98,808**	72,575	82,604
Current income tax payable	**5,389**	4,369	5,512
Provisions	**3,986**	3,177	3,493
Deferred income tax liability	**1,133**	844	1,035
	111,950	82,705	93,436

16 Borrowings

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Deposits due to other banks	**79,075**	113,354	14,004
Borrowed funds	**120,145**	140,317	124,943
Special funds	**1,193**	1,193	1,193
	200,413	254,864	140,140

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
At start of the period/year	**124,943**	149,482	149,482
Additional drawdowns	**88,633**	118,903	7,024
Interest accrued for the period	**3,914**	4,968	9,537
Foreign exchange gains/(losses)	**355**	(799)	(111)
Interest and principle repayments	**(17,072)**	(16,471)	(40,664)
Debt origination fees	**(360)**	(1,219)	(325)
	200,413	254,864	124,943

17 Share capital and share premium

Authorised, issued and fully paid shares of Shs 20 each	Number of shares
At 31 December 2025, 30 June 2025 and 30 June 2026	**748,144,033**

Notes to the interim condensed consolidated financial statements (Continued)

	Ordinary share capital	Share premium	Total
	Shs M	Shs M	Shs M
At 31 December 2025, 30 June 2025 and 30 June 2026	**14,963**	**185,683**	**200,646**

18 Dividends

During the six-month period ended 30 June 2026, the directors do not recommend payment of an interim dividend (2025: Nil).

19 Related party disclosures

(a) Key management compensation

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Salaries and other short-term employment benefits	**4,746**	3,162	6,809
Post employment benefits	**629**	387	837
	5,375	3,549	7,646

(b) Directors' remuneration

Fees for services as directors	**1,103**	991	2,282

20 Contingent liabilities and commitments

The Company's subsidiary (the ''Bank'') conducts business involving acceptances, guarantees, performance bonds and indemnities. The majority of these facilities are offset by corresponding obligations of third parties. In addition, there are other commitments including undrawn stand-by facilities, the nominal amounts for which are not reflected in the condensed consolidated statement of financial position. An acceptance is an undertaking by the Bank to pay a bill of exchange drawn on a customer. The Bank expects most acceptances to be presented and reimbursement by the customer is normally immediate. Amounts committed under acceptances are accounted for as off-statement of financial position items and are disclosed as contingent liabilities and commitments. Letters of credit commit the Bank to make payments to third parties, on production of documents, which are subsequently reimbursed by customers. Guarantees and performance bonds are generally written by the Bank to support performance by a customer to third parties. The Bank will only be required to meet these obligations in the event of the customer's default.

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Letters of credit	**52,499**	27,251	40,084
Guarantees and performance bonds	**153,269**	179,850	187,722
Undrawn formal stand-by facilities, credit lines and other commitments to lend	**13,762**	25,586	13,995
	219,530	232,687	241,801

Appendix I: Presentation of Consolidated statement of comprehensive income

	Unaudited 6 months to 30 June 26 Shs M	Unaudited 6 months to 30 June 25 Shs M	Audited year ended 31 Dec 2025 Shs M
Interest income calculated using the effective interest method	**214,652**	203,081	409,243
Other interest and similar income	**1,433**	1,251	2,753
Interest expense calculated using the effective interest method	**(57,147)**	(53,949)	(107,382)
Net interest income	**158,938**	150,383	304,614
Fees and commission income	**35,273**	31,130	65,250
Net trading and other income	**27,926**	15,518	46,642
Net income from other financial instruments at FVTPL	**(6,539)**	2,582	5,405
Total operating income	**215,598**	199,613	421,911
Operating expenses	**(230,032)**	(150,413)	(332,005)
Fair value losses on other financial assets at fair value through profit or loss	**-**	-	(79)
Credit loss expense on financial assets	**(11,841)**	(9,473)	(9,951)
Profit before tax	**(26,275)**	39,727	79,876
Income tax expense	**10,507**	(5,178)	(4,882)
Profit after tax for the period/year	**(15,768)**	34,549	74,994
Attributable to:			
Equity holders of the Company	**(15,768)**	34,549	74,994
Consolidated statement of comprehensive income			
Profit for the period/year	**(15,768)**	34,549	74,994
Other comprehensive income			
Fair value gain/(loss) on financial assets at FVOCI, net of tax	**3,354**	1,053	3,616
Total comprehensive income for the year	**(12,414)**	35,602	78,610
Attributable to:			
Equity holders of the Company	**(12,414)**	35,602	78,610
Earnings per share:			
	Shs	**Shs**	**Shs**
Basic and diluted earnings per share	**(21.08)**	46.18	100.24
Annualised basic and diluted earnings per share	**(42.15)**	92.36	100.24

Appendix II: Presentation of consolidated statement of financial position

	Unaudited 30 June 2026 Shs M	Unaudited 30 June 2025 Shs M	Audited 31 Dec 2025 Shs M
Assets			
Cash and balances with Bank of Uganda	**539,470**	546,229	468,076
Deposits and balances due from other banks	**267,671**	232,443	246,690
Government and other securities			
Trading assets	**121,724**	118,863	157,177
Investment securities at FVOCI	**560,516**	443,057	619,028
Investment securities at amortised cost	**687,884**	711,035	656,467
Amount receivable from Bank of Uganda	**832**	832	832
Derivative financial instruments	**3,486**	1,379	865
Loans and advances to customers	**1,439,274**	1,195,398	1,265,799
Investment in equity shares	**1,211**	1,963	1,209
Other assets	**40,367**	60,935	36,794
Deferred income tax asset	**136,839**	98,719	113,343
Property, equipment and right-of-use assets	**96,715**	88,648	104,334
Intangible assets	**45,393**	35,165	45,369
Total assets	**3,941,382**	3,534,666	3,715,983
Liabilities			
Customer deposits	**2,873,597**	2,457,242	2,714,571
Derivative financial instruments	**2,634**	1,740	792
Deposits due to other banks	**79,075**	113,354	14,004
Other liabilities	**98,808**	72,575	82,604
Borrowed funds	**120,145**	140,317	124,943
Special funds	**1,193**	1,193	1,193
Current income tax payable	**5,389**	4,369	5,512
Deferred income tax liability	**1,133**	844	1,035
Provisions	**3,986**	3,177	3,493
Total liabilities	**3,185,960**	2,794,811	2,948,147
Equity			
Share capital	**14,963**	14,963	14,963
Share premium	**185,683**	185,683	185,683
FVOCI reserve	**3,111**	(2,806)	(243)
Retained earnings	**535,348**	521,689	551,116
Regulatory reserve	**-**	5,299	-
Proposed dividend	**16,317**	15,027	16,317
Total equity	**755,422**	739,855	767,836
Total equity and liabilities	**3,941,382**	3,534,666	3,715,983