

Banks with Most Non-Performing Loans

Industry Position (2023)	Bank	2022 (Shs Billions)	2023 (Shs Billions)	Loans 2023	NPL Ratio (%)
1	Guaranty Trust Bank	6.92	14.80	56.30	26.28774423
2	Equity Bank	277.75	363.97	1,600.00	22.748125
3	Cairo Bank Uganda	21.06	34.29	176.70	19.4057725
4	I&M Bank	30.49	41.40	300.90	13.75872383
5	Tropical Bank	26.61	13.96	111.10	12.56525653
6	Absa Bank Uganda	194.84	175.20	1,760.00	9.954545455
7	Dfcu Bank	107.67	108.17	1,120.00	9.658035714
8	Exim Bank	25.95	14.70	185.10	7.94165316
9	NCBA	32.14	18.01	252.94	7.120265676
10	Housing Finance	35.78	57.30	995.70	5.754745405
11	KCB Bank	21.72	40.96	762.46	5.372085093
12	Opportunity	13.14	7.2	140.9	5.110007097
13	ABC	1.80	1.14	23.18	4.918032787
14	PostBank	27.10	26.52	602.59	4.40100234
15	Finance Trust Bank	15.44	12.40	291.40	4.255319149
16	Standard Chartered	14.80	33.50	1,120.00	2.991071429
17	Bank of Africa	51.10	12.60	426.70	2.952894305
18	Centenary Bank	100.06	92.27	3,290.00	2.804559271
19	DTB Uganda	29.90	17.40	876.13	1.986006643
20	Ecobank	3.18	2.86	180.09	1.588094841
21	Bank of India	11.52	2.35	197.16	1.19192534
22	UBA Uganda	0.74	0.69	136.23	0.507964472
23	Bank of Baroda	14.95	0.42	1,230.00	0.033739837
24	Stanbic Bank	130.38	0.00	4,085.00	0
25	Citibank Uganda	0.00	0.00	409.60	0
	Total	1195.04	1092.11	20330.18	5.37185111