



BANK OF UGANDA

Financial Inclusion NEWSLETTER

OCTOBER 2025 VOLUME 014



BoU Extends Financial Literacy Training in Karamoja Region

Bank of Uganda conducted a financial literacy training of trainers' program for selected community leaders in Karamoja Region at Hotel Leslona in Moroto Town, from June 23 – 27, 2025.

The five-day intensive training targeted 39 leaders from various sectors in the region and covered all the core modules of financial literacy including Personal Financial Management, Savings, Loans Management, Investments, Insurance, Planning for Old Age or Retirement, and Digital Financial Services.

Upon completion of the training program, the 39 participants were awarded with certificates of participation, recognizing them as financial literacy trainers by Bank of Uganda. The ceremony was graced by

Mr. Andrew Kawere, the Director National Payment Systems Department at Bank of Uganda.

Andrew emphasized the significance of the financial literacy training in Moroto, as a fulfilment of the promise by the Governor Bank of Uganda to the people of Karamoja, during the BoU Townhall stakeholder awareness held in March 2025 at Hotel Africana in Moroto Town.

He encouraged the participants, who had been crowned as financial literacy trainers, to implement the skills and knowledge acquired in managing

INSIDE



Payment Systems Oversight and Policy report

THE DIAMOND

Financial Literacy Tip of the month

"The habit of saving is itself an education; it fosters every virtue, teaches self-denial, cultivates the sense of order, trains to forethought, and so broadens the mind" —T.T. Munger

their personal finances and improving the lives of their households.
 "We expect the knowledge and skills acquired to spread to your families, worship places, markets, schools and the entire Karamoja community", he emphasized.

The Bank of Uganda continues to provide financial literacy training of trainers (FL-ToT) programs to different communities across the country and has so far empowered 2,652 trainers across Uganda since 2013.

Karamoja training pictorial





Uganda Joins the Global Digital Currency Wave

The world of money is changing rapidly, and digital currencies are at the forefront of this transformation. As central banks, regulators, and financial institutions, we must prepare our people with the knowledge and tools to navigate this evolving landscape with confidence and security.

As of August 2025, a massive 110 countries were actively looking into Central Bank Digital Currency (CBDC) – and Uganda is right there with them!

The Bank of Uganda is researching the idea of issuing digital currency for Uganda. Why? To supercharge our payment systems, bring more people into the financial fold, and give our digital economy a big boost. What's even more exciting is

the overwhelming public support: According to the recent stakeholder consultations, a whopping 83.4% of Ugandans trust a CBDC as a safe way to pay, and nearly 79% would prefer it over cash! It seems the future of money in Uganda is looking distinctly digital.

Opportunities identified include cost reduction in currency management, enhanced financial inclusion and enhanced payment efficiency. However, challenges such as inadequate infrastructure, cybersecurity concerns, and potential impact on commercial banks were also highlighted. While the Bank of Uganda diligently assesses its path forward with a detailed feasibility study and potential pilot program, it does so amidst a vibrant global landscape where other nations are

also actively shaping the future of digital currencies.

Digital Currencies on the Horizon: A Global Snapshot of Retail CBDCs

The world of CBDCs for everyday use is buzzing with activity! From the UAE's Digital Dirham, designed for both retail and wholesale transactions with innovative uses like programmable payments, to Brazil's Drex, which is set to launch in 2026 with a refined focus on privacy and core financial operations.

Across Asia, Pakistan is piloting its CBDC with Japan's Soramitsu, a firm known for Cambodia's successful Bakong system, and even exploring offline capabilities. In Africa,



Zimbabwe is re-exploring its CBDC with public surveys, while Rwanda is hosting an “Ideathon” to validate use cases for its CBDC. Even in East Timor, the Timor-Leste is modernising its payment system and advancing its eCentavos CBDC.

Meanwhile, Ukraine is gearing up for an e-hryvnia pilot, marking another step in its digital currency journey despite the ongoing conflict. Not to be outdone, the European Central Bank has just released a preliminary draft of its digital euro rulebook. It's clear that central banks worldwide are actively shaping the future of money, exploring how digital currencies can serve their populations.

While retail CBDCs like the Sand Dollar, e-CNY, and JAM-DEX are seeing gradual adoption primarily as payment instruments, the world of

83.4% of Ugandans trust a CBDC as a safe way to pay, and nearly 79% would prefer it over cash!

Wholesale CBDC Developments is often further ahead.

Wholesale CBDCs, designed for interbank and large-value transactions, are demonstrating significant advancements. A prime example is the Bank of Korea's ambitious plan to utilise wholesale CBDC in the second phase of its Han River Project. This initiative aims to revolutionise how government subsidies are distributed. By leveraging CBDC-based tokenised bank deposits for contractors and employing blockchain technology, the project aims to significantly enhance payment efficiency, increase transparency, and improve the tracking of public funds,

while also reducing the risk of fraud.

The focus on enhancing efficiency and transparency through wholesale CBDCs, as exemplified by the Bank of Korea's initiatives, is part of a broader global trend in digital finance that also encompasses significant advancements in private sector innovations. The rise of stablecoins and tokenised deposits represents another pivotal area of digital finance, significantly influencing the global pace of CBDC strategies and the regulatory landscape.

Overall, there is accelerated development, strategic refinement, and deepened research in the global CBDC and digital asset space, reflecting a concerted effort by central banks to adapt to evolving financial landscapes. This global momentum underscores the pressing need for Uganda to accelerate its own CBDC research and strategic approach, ensuring its digital currency initiatives are well-aligned with and can effectively leverage these rapidly evolving international developments.



Payment Systems Oversight and Policy

- Quarterly Report, June 2025

Keeping Uganda's payments safe, efficient, and inclusive.

Bank of Uganda's oversight mandate is drawn from the National Payment Systems (NPS) Act, Cap 59 which came into force in September 2020. Implementation of the Act is guided by the NPS General Regulations, NPS Sandbox Regulations, NPS Agent Regulations, NPS Consumer Protection Regulations and NPS (amendment) Regulations. Section 4 of the NPS Act specifically

This mandate is central to ensuring that payment systems in Uganda are safe, efficient, and inclusive. It protects consumers, promotes innovation, and builds trust in the financial system benefits that touch the daily lives of businesses, households, and communities across the country

The oversight of payment and settlement systems is also guided by the Oversight Framework which lays out Bank of Uganda's approach to regulatory oversight for payment systems and payment service providers, including the oversight objectives, scope of the oversight activity and the methodology.

The oversight activity extends to the systems provided by the BOU and those provided by private sector entities. The infrastructure run by Bank of Uganda includes the Uganda National Interbank Settlement System (UNISS)/ Real Time Gross Settlement System (RTGS), the Automated Clearing House System (ACH) and the Central Securities Depository (CSD). The private sector players on the other hand include:

- a) Payment System Operator (PSOs) – These are institutions that operate payment infrastructure and related technology used to transfer monetary

value, including integrators and aggregators who facilitate bulk payments, clearing and settlement systems. PSOs include Agent Banking Company, Interswitch East Africa, Pegasus Technologies among others.

- b) Payment Service Provider (PSPs) – These are institutions that enable cash deposits or withdrawals, execution of payment transactions, issuance & acquisition of payment instructions & any other services incidental to the transfer of funds. For example, electronic money issuers or mobile money service providers.
- c) Issuers of Payment Instruments (IPI) - These are devices/procedures by which payment instructions are issued. e.g physical and virtual payment cards.

Key statistical trends for the quarter ended June 30, 2025

Sector developments reflected an increase in transaction activity across most retail and whole sale payment platforms. This was largely attributed to increased public adoption of e-payments and government expenditure at the end of the fiscal year.

1. Uganda National Interbank Settlement System (UNISS)

- Transaction activity on UNISS increased significantly, posting 21.8% growth in volume from 2.1 million transactions reported in the year ended June 2024

to 2.5 million transactions in the year ending June 2025.

- Correspondingly, transaction values rose by 18.2% from UGX 808.7 trillion for the year ending June 2024 to UGX 955.6 trillion in the year to June 2025.

2. Automated Clearing House (ACH)

- Cheque transaction values fell by 3.6% from UGX 4.8 trillion in the year to June 2024 to UGX 4.6 trillion in the year to June 2025. Similarly, the volume decreased by 3.9% from 1.05 million to 1.01 million during the same period. However, on a quarterly basis, the value and volume of transactions were relatively stable changing by 0.7% and 1% respectively compared to the previous period.
- The continued reduction in use of cheques is consistent with the policy measure of capping interbank cheques which took effect on January 15, 2022 in support of electronic payments. BoU continues to monitor the trend and will consider the possibility of further lowering the cap for interbank cheques.
- The EFTs recorded an 8.7%

increment in transaction value from UGX 59.4 trillion in the preceding year to UGX 64.6 trillion in the year ending June 2025. Similarly, the volume marginally increased by 3.6% from 13.26 million to 13.7 million over the same period. On a quarterly basis, the EFT values increased significantly by 28.7% from UGX 14.8 trillion in the previous quarter to UGX 19.06 trillion in the quarter under review. The related transaction volumes increased by 20.8% from 3.1 million to 3.74 million to during the quarter. The quarterly increase was mainly attributed to a seasonal surge in government expenditure towards the close of the financial year.

- Overall, cheques accounted for only 6.2% of the transaction volume and 5.6% of the transaction values in the quarter under review compared to 6.9% and 6.75% respectively, in June 2024.

3. Agent Banking Platform

- The Agent Banking Platform is a shared system used by the banks to offer interoperable agent banking services. As at June 30, 2025 a total of 24 institutions (23 commercial banks and 1

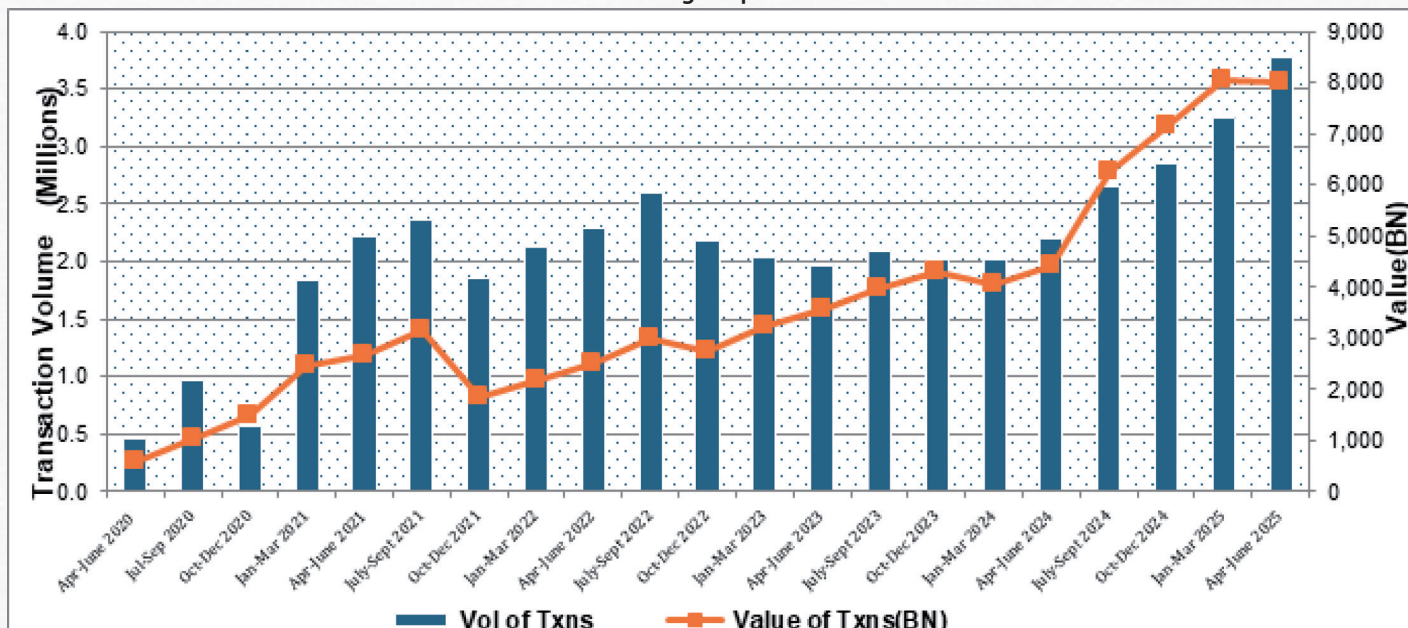
Microfinance Deposit-taking Institution) had signed up to the shared platform.

- The platform registered a significant 76.1% increment in transaction values from UGX 16.7 trillion in the year ending June 2024 to UGX 29.4 trillion in the year ending June 2025. Correspondingly, the transaction volumes notably increased by 50.5% from 8.3 million to 12.5 million over the same period. The average transaction value increased by 17% from UGX 2 million to UGX 2.35 million compared to the previous year.
- Quarter-on-quarter trends indicated a stable value of transactions at UGX 8 trillion while volume rose by 16.1% to 3.8 million. Details of the transaction volume and value on the shared agent banking platform are illustrated in Chart 1.

The number of agents on the shared network notably increased by 49.1% from 15,288 in June 2024 to 22,793 in June 2025. This increase was mainly attributed to agents recruited by three commercial banks.

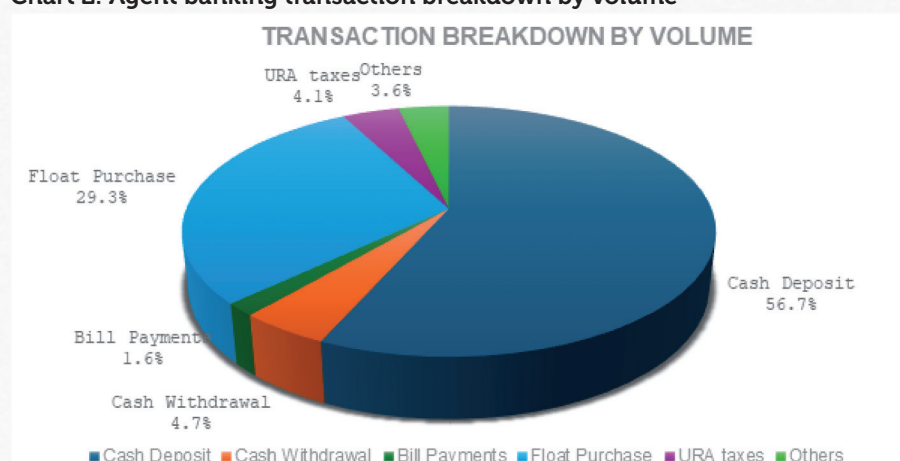
The agent transactions breakdown by volume indicates that at 56.7%,

Chart 1: Volume and Value of Transactions on the shared agent platform



Source: Bank of Uganda

Chart 2: Agent banking transaction breakdown by volume



Source: Bank of Uganda

the majority of the transactions were cash deposits, followed by float purchases at 29.3%, withdrawals and tax at 4.7% and 4.1%, respectively and bill payments at 1.6% while other transactions stood at 3.6%. The shared agent banking platform remains a key deposit mobilisation avenue, especially for the underserved segments of the population.

The number of transactions increased by 10.1% from 62.7 million transactions to 69.1 million while the value rose by 4.8% from UGX 15 trillion to UGX 15.7 trillion.

4. Other Payment System Operators

- The Payment System Operators (PSOs) support integration and aggregation services which support bill payments, bulk payments, inbound remittances and general funds transfers in the retail payments space. A summary of the business activity for the main PSOs is highlighted in Table 1 below.

There was a notable upsurge of 29.1% in transaction volumes from 205.4 million in the year ending June 2024 to 265.1 million in the year ending June

2025. Similarly, transaction values increased significantly by 49.3% from UGX 38.5 trillion to UGX 57.5 trillion over the same period. The growth is in line with the increased number of licensed players and institutions supported by PSOs. This reflects increased use of digital payments and the related funds transfer interlinkages across the financial sector agents.

Compared to the previous quarter, the number of transactions increased by

10.1% from 62.7 million transactions to 69.1 million while the value rose by 4.8% from UGX 15 trillion to UGX 15.7 trillion.

5. Electronic Money Service Providers

- As at June 30, 2025, there were nineteen (19) e-money issuers namely: MTN Mobile Money (U) Ltd, Airtel Mobile Commerce (U) Ltd, Uganda Telecom Ltd, Micropay Uganda Ltd, MCash Uganda Ltd, Stanbic Bank Uganda Ltd (Flexipay), Guinness Tech (U) Ltd, Wave Transfer Ltd, EzeeMoney Ltd, IoTec Limited, Fincom Ltd, Postbank Uganda Ltd, Interswitch, e-Tranzact, Drakma, Hamilton Mobile Commerce, Rhino Payment Services, and Lycamoney Uganda Limited.
- As at June 30, 2025, the electronic money service providers had enlisted the services of 1,016,914 agents representing a considerable increase of 27% compared to 775,294 agents reported in June 2024, as detailed in Table 2.
- The cumulative number of registered customers stood at 51.1 million in June 2025, reflecting a 9.4% increase from 46.7 million in June 2024. The active customers (who transacted at least once in the preceding three months) increased by 15% from 30.1 million to 34.6 million over the same period (see chart 10).
- The analysis further shows that, as at the end of June 2025, 34.6 million active e-money accounts were held by a total of 24.5 million NIN holders (see chart 3).

Table 1: Payment System Operators

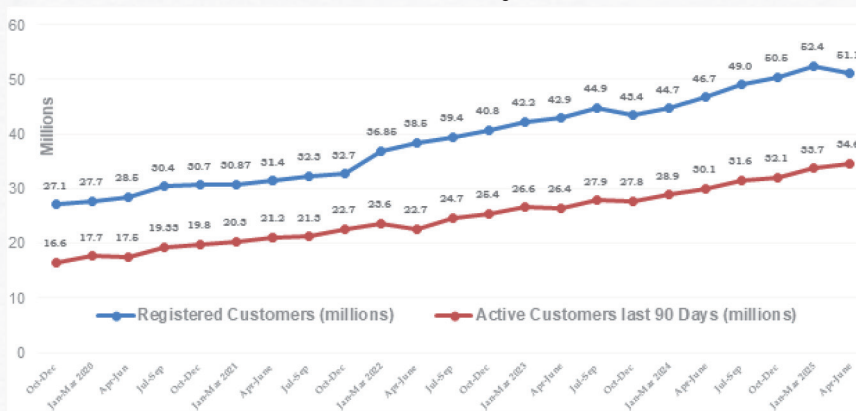
Payment System Operator	Jan - Mar 2023	April-June 2023	July-Sept 2023	Oct-Dec 2023	Jan - Mar 2024	April-June 2024	Jul-Sept 2024	Oct-Dec 2024	Jan - Mar 2025	Apr-June 2025
Number of PSOs	14	15	16	16	18	19	19	22	23	23
Number of institutions supported by PSO	925	998	3770	3996	9595	9949	10197	10663	11179	11,557
Volume of transactions	29.3	373	42.7	474	56.9	58.5	65.5	67.9	62.7	69.1
Value of transactions (BN)	7,462.6	7,485.8	8,878.1	9,028.5	9,802.3	10,762.5	13,195.6	13,627.5	14,966.8	15,633.1

Table 2: Electronic Money Agents and Customers by Gender

Jun-24			Sep-24		Dec-24		Mar-25		Jun-25	
Agents	No of Agents	Percentage	No of Agents	Percentage	No of Agents	Percentage	No of Agents	Percentage	No of Agents	Percentage
Female	212,738	27.4%	281,718	31.9%	294,609	32.2%	329,711	33.5%	340,563	33.5%
Male	472,660	61.0%	504,791	57.1%	520,642	56.9%	553,624	56.2%	571,395	56.2%
Artificial persons	89,896	11.6%	96,834	11.0%	99,305	10.9%	101,505	10.3%	104,956	10.3%
Total No. of Agents	775,294	100%	883,343	100%	914,556	100%	984,840	100%	1,016,914	100%
Registered customers			Registered customers		Registered customers		Registered customers		Registered customers	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Female	22,205,988	47.6%	24,217,565	49.5%	25,088,789	49.7%	26,637,663	50.9%	25,142,045	49.2%
Male	24,421,525	52.3%	24,694,957	50.4%	25,368,705	50.2%	25,658,147	49.0%	25,868,568	50.6%
Artificial persons	56,309	0.1%	55,833	0.1%	56,173	0.1%	70,775	0.1%	67,962	0.1%
Total No Registered customers	46,683,822	100%	48,968,355	100%	50,513,667	100%	52,366,585	100%	51,078,575	100%

Source: Bank of Uganda

Chart 3: Cumulative Number of Electronic Money Customer Accounts



Source: Bank of Uganda

Transaction values and volumes

- Between March and June 2025, transaction volumes registered a modest growth of 2.4%, rising from 2.14 billion to 2.19 billion transactions. More notably, transaction values increased by 11.6% during the same period, from UGX 80.2 trillion to UGX 89.5 trillion, reflecting stronger uptake of higher-value transactions.
- Further analysis shows that financial services transactions (excluding airtime and data purchases) grew strongly, rising by 28% from 4.2 billion in the year to June 2024 to 5.4 billion in the year to June 2025. Person-to-Business (P2B) transactions recorded even stronger growth, increasing by 33.8% to 1.7 billion over the same period, underscoring the rising use of e-money for business payments. On the value side, financial services transactions expanded by 28.6%, from UGX 248.6 trillion to UGX 319.6 trillion, while P2B transaction values rose by 15.9%, from UGX 51.1 trillion to UGX 59.2 trillion. These trends point to the deepening adoption

of digital financial services as a key channel for trade and commerce in Uganda.

- These positive trends were largely driven by increased merchant recruitment, which in turn boosted person-to-business transactions and broadened the uptake of other digital payment use cases. The number of registered merchants grew by 31.4%, rising from 1,371,332 in June 2024 to 1,801,560 in June 2025. Merchant recruitment continues to be a cornerstone initiative in expanding the adoption of digital payments, particularly among micro, small, and medium-sized enterprises (MSMEs). This growth is important because it helps small businesses access wider markets, improves customer convenience, and strengthens the overall digital economy.

Loans, Insurance and Savings Products

- The volume and value of loan disbursements significantly increased by 290.1 % and 111.0 %, respectively from 40.1 million loan

transactions (valued at UGX 1.66 trillion) reported in the twelve months ending June 2024 to 156.5 million transactions (valued at UGX 3.5 trillion) in the twelve months ending June 2025. Similarly, loan repayments sharply increased by 248.7 % and 123.3 % in volume and value respectively from 56.8 million transactions worth UGX 1.6 trillion to 198.2 million transactions worth UGX 3.6 trillion in the same period.

- In comparison to the previous quarter, the volume and value of loan disbursements increased by 52.1% and 22.3% respectively from 44.3 million transactions valued at UGX 917.7 billion to 67.4 million transactions valued at UGX 1.1 trillion.
- The average NPL ratio reported for digital loans was 30%, considerably higher than the 4-6% industry average for traditional loans. However, the classification criteria is different, and the digital lenders indicate that this is well within their risk appetite and recoveries are generally high over time.
- During the quarter ending June 30, 2025, the volume of savings transactions marginally increased by 3.2% from 12.4 million in June 2024 to 12.8 million while the value increased by 4.5%

from UGX 206.6 billion to UGX 215.8 billion over the same period.

- Year on Year micro insurance transactions dropped from 223,659 in June 2024 to 51,278 in June 2025. The value dropped from 2.1bn to 176m in the same period mainly due to the suspension of a key partnership. However, the volume of insurance transactions (premium payments) increased by 80.6% in the quarter under review from 5,986 in the previous quarter to 10,808 transactions in the quarter ended June 30, 2025, while the value rose by 55.7% from UGX 24.2 million to UGX 37.7 million over the same period.

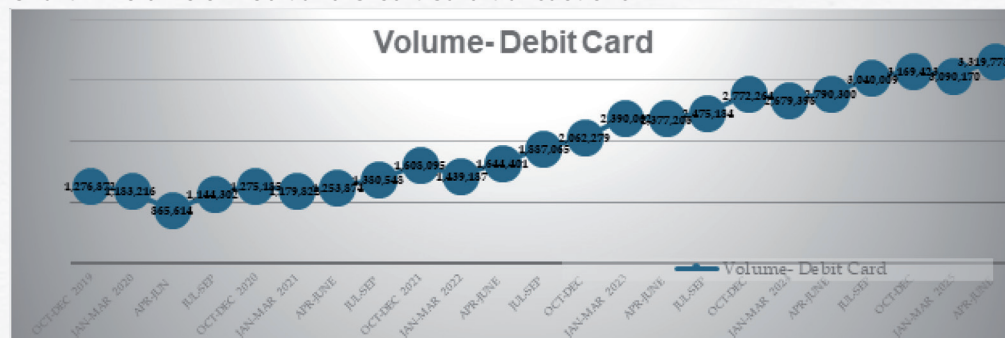
Payment Cards

- The number of active debit cards marginally decreased by 5.1% from 3.8 million cards reported in June 2024 to 3.6 million cards in June 2025 while the number of active credit cards slightly increased by 6.7% from 9,569 to 10,213 over the same period.
- Debit card transaction volumes posted an increase of 16.5% from

10.8 million transactions in the year ending June 2024 to 12.6 million in the year ending June 2025. On a quarterly basis, transaction volumes for debit cards increased by 7.4% from 3.1 million to 3.3 million. Similarly, the debit card transaction values increased by 10.1% from UGX 2.2 trillion in the year ending June 2024 to UGX 2.4 trillion in the year ending June 2025. On a quarterly basis, debit card values increased by 8% from UGX 577.4 billion to UGX 623.9 billion.

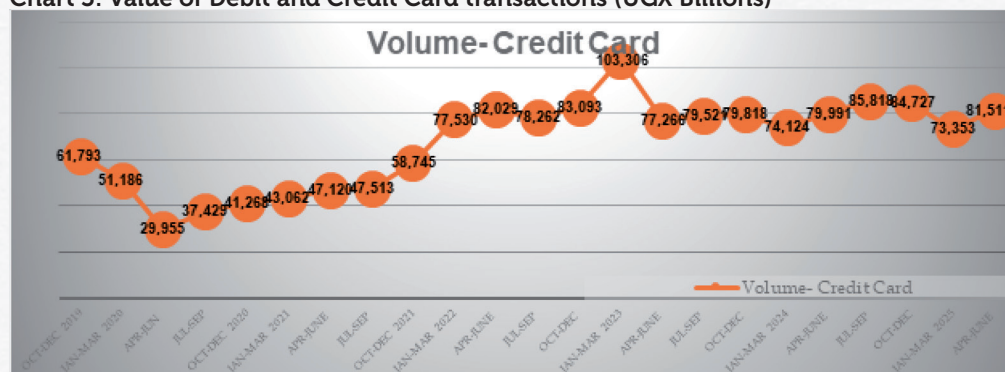
- Credit card transaction volumes increased by 4.1% from 0.31 million in the period ending June 2024 to 0.33 million in the year to June 2025. On the other hand, quarterly comparison indicates an increase of 11.1% from 73,353 in March 2025 to 81,511 in June 2025. The transaction values increased by 9.6% from UGX 115.5 billion in the year ending June 2024 to UGX 126.7 billion in the year to June 2025 while the quarter on quarter values increased by 10.6 % from UGX 29 billion to UGX 32.1 billion.

Chart 4: Volume of Debit and Credit Card transactions



Source: Bank of Uganda

Chart 5: Value of Debit and Credit Card transactions (UGX Billions)



Source: Bank of Uganda

Financial services transactions (excluding airtime and data purchases) grew strongly, rising by 28% from 4.2 billion in the year to June 2024 to 5.4 billion in the year to June 2025.

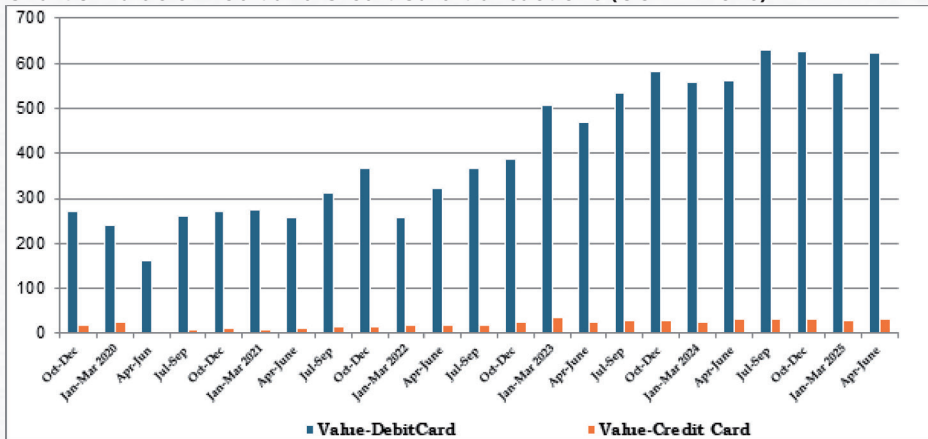
The number of registered merchants grew by 31.4%, rising from 1,371,332 in June 2024 to 1,801,560 in June 2025.

Loan repayments sharply increased by 248.7 % in volume.

The number of active debit cards marginally decreased by 5.1% from 3.8 million cards

Credit card transaction volumes increased by 4.1%.

Chart 5: Value of Debit and Credit Card transactions (UGX Billions)

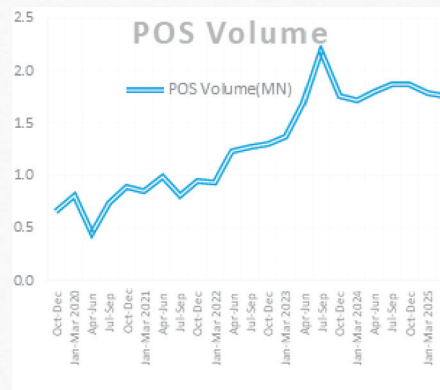


Source: Bank of Uganda

Point of Sale (POS) transactions

- The POS transaction volumes marginally decreased by 2.3% from 7.5 million in the year ending June 2024 to 7.3 million in the year ending June 2025. On the other hand, the transaction values marginally increased by 1.5% from UGX 1.37 trillion to UGX 1.39 trillion over the same period.
- Quarter-on-quarter analysis of the transaction volumes indicates a slight decline of 1.3% from 1.78 million in March 2025 to 1.76 million in June 2025 while the transaction values were stable at

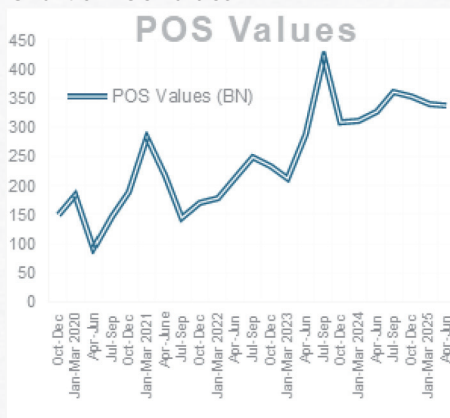
Chart 7: POS Volumes



Source: Bank of Uganda

UGX 336.9 billion compared to UGX 339.1 billion over the same period. The largely positive trends (see chart 6 and 7 below) suggest increased adoption of point-of-sale transactions.

Chart 6: POS values



Internet Banking

The number of active users on Internet Banking decreased by 6.6% from 0.96 million in June 2024 to 0.9 million in June 2025. Similarly, the transaction volumes decreased by 19.5% from 9.7 million transactions to 7.84 million transactions over the same period. Correspondingly, transaction values marginally decreased by 3.4% from UGX 117.9 trillion to UGX 113.9 trillion.

Mobile Banking

The number of active users on mobile banking increased by 6.5% from 1.94 million users in June 2024 to 2.1 million users in June 2025. The transaction volume notably increased by 20.9% from 27.9 million transactions in the year ending June 2024 to 33.7 million transactions in the year to June 2025. Similarly, the transaction values significantly increased by 39.4% from UGX 11.1 trillion to UGX 15.5 trillion.

Customer Complaints

- As part of its oversight role, the Bank of Uganda requires all licensees to submit monthly reports on consumer complaints. In the quarter under review, a total of 141,381 new complaints were lodged, of which 135,469 were resolved. The Bank continues to closely follow up with institutions to ensure that consumer complaints are addressed in a timely and satisfactory manner, reinforcing our commitment to protecting financial consumers.

Other Payment Systems

Regional Payment Systems

- The Common Market for Eastern and Southern Africa Regional Payment and Settlement System (REPSS) is a platform that enables secure cross-border payments within the COMESA region using the SWIFT network, settling transactions in either US Dollars or Euros. As of June 30, 2025, nine countries were actively participating in REPSS, including Uganda.
- In the year to June 2025, transaction volumes on REPSS

Table 3: Report on Customer Complaints

COMPLAINTS	Jan - Mar 2023	April - June 2023	July - Sept 2023	Oct - Dec 2023	Jan - Mar 2024	April-June 2024	July-Sept 2024	Oct-Dec 2025	Jan - Mar 2025	April-June 2025
Complaints received	110,707	86,654	118,938	132,687	136,152	127,422	139,164	146,992	150,788	141,381
Complaints resolved	99,292	83,406	111,322	122,643	129,528	123,089	124,687	142,157	144,273	135,469
Complaints Unresolved (As at end of Quarter)	1,037	259	3,684	2,805	1,760	1,362	3,667	1,514	2,320	2,462

grew by 5.4%, rising from 895 to 944 transactions. However, transaction values declined by 9%, from USD 47.8 million to USD 43.4 million. While overall activity on the platform remains relatively low compared to other payment systems, REPSS continues to provide an important channel for regional trade settlement, and its growth potential remains significant as more businesses adopt it.

East African Payment System

- The East African Payment System (EAPS) connects the Real-Time Gross Settlement (RTGS) systems of the participating Central Banks within the East African Community (EAC), facilitating seamless cross-

border payments in the currencies of member states. Currently, Uganda, Kenya, Tanzania, and Rwanda are live on the system.

- Statistics indicate a 17% increase in inbound EAPS transaction values, rising from UGX 1.1 trillion in the year ending June 2024 to UGX 1.3 trillion in the year ending June 2025. During this period, the Kenyan Shilling (KES) rose by 24%, the Tanzanian Shilling (TZS) surged by 2542%, the Rwandan Franc (RWF) declined slightly by 3%, and the Ugandan Shilling (UGX) decreased by 98%. In terms of value, KES and TZS accounted for the majority of inflows, representing 76% (UGX 1 trillion) and 23% (UGX 304.6 billion), respectively.

Table 4: Key Financial Inclusion Indicators – June 2025

Financial Inclusion Indicators							
Category/Year	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Quarterly % change
Number of Access Points							
1.1 Branches/1	706	714	715	719	719	726	0.97
1.2 Automated Teller Machines(ATMs)	984	989	994	1,019	1,024	1,033	0.88
1.3 Agents of Commercial banks & Credit Institutions	32,076	32,415	32,857	33,480	35,953	37,585	4.54
1.4 Mobile Money agents	741,458	775,294	883,343	914,556	984,840	1,016,914	3.26
1.5 Total number of access points	775,224	809,412	917,909	949,774	1,022,536	1,056,258	3.30
Number of Accounts							
2.1 Number of adults with at least one type of regulated deposit account /2	21,139,287	20,900,802	22,022,392	22,743,854	23,389,088	24,073,180	2.92
2.2 Number of regulated credit account	1,553,555	1,691,122	1,776,824	1,981,329	2,130,216	3,656,695	71.66
2.3 Active Mobile Money Accounts	28,949,381	30,085,124	31,580,041	32,127,030	33,718,743	34,614,691	2.66
Indicators							
3.1 Access points per 10,000 adults	306	319	317	369	394	404	2.55
3.2 % of adults with at least one type of regulated deposit account	93	82	86	88	90	99	9.71
3.3 % of adults with at least one type of regulated credit account	6.8	6.7	6.6	7.7	8.2	14.0	70.42
3.4 % of adults with active mobile money account	126	131	136	125	130	133	1.91
3.5. % of administrative unit(district) with atleast on access point	100	100	100	100	100	100	0.00
3.6 Number of MM savings transactions	10,223,572	11,142,432	13,243,537	28,251,153	12,427,601	12,828,282	3.22
3.6 Number of MM Insurance transactions	56,366	27,205	16,108	16,108	5,986	10,808	80.55
3.7 Number of MM Loan Disbursements	9,507,537	11,935,793	25,462,037	25,462,037	44,299,036	67,388,258	52.12

Source: Bank of Uganda

Notes:

1/ Commercial Banks, Credit Institutions and Microfinance Deposit Taking Institutions

2/ Deposit accounts held at Commercial Banks, Credit Institutions and Microfinance Deposit Taking Institutions

2/ Credit accounts held at Commercial Banks, Credit Institutions and Microfinance Deposit Taking Institutions

