

UGANDA PILLAR 3 REPORT

**PERIOD ENDED
31ST MARCH 2024**

DIS01: Key Prudential Metrics

Purpose: Provide an overview of a SFI's prudential regulatory metrics.
Scope of application: The template is mandatory for all SFIs.
Content: Key prudential metrics related to regulatory capital, leverage ratio and liquidity standards. SFIs are required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4). All metrics are intended to reflect actual bank values for (T)
Frequency: Quarterly.
Accompanying narrative: SFIs are expected to supplement the template with a narrative commentary to explain any significant change in each metric's value compared with previous quarters, including the key drivers of such changes (eg whether the changes are due to changes in the regulatory framework, group structure or business model).

		a	b	c	d	e
		Mar-24	Dec-23	Sep -23	Jun-23	Mar-23
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	148,613,655,798	134,735,059,654	132,923,565,959	129,596,170,304	123,844,582,680
2	Supplementary capital	2,937,844,124	2,697,063,379	2,381,213,077	2,446,469,960	2,296,490,493
3	Total capital	151,551,499,922	137,432,123,033	135,304,779,036	132,042,640,264	126,141,073,172
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	468,191,822,594	453,825,471,457	423,397,811,288	472,705,586,661	361,235,137,546
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	32%	30%	31%	27%	34%
6	Total capital ratio (%)	32%	30%	32%	28%	35%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	-	-	-	-	-
9	Systemic buffer (for DSIBs) (%)	-	-	-	-	-
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Core capital available after meeting the bank's minimum capital requirements (%)	17.37%	15.28%	16.96%	12.93%	19.92%
Basel III leverage ratio						
12	Total Basel III leverage ratio exposure measure	998,226,838,926	984,399,053,428	905,040,077,836	966,140,915,539	825,962,732,884
13	Basel III leverage ratio (%) (row 1 / row 13)	15%	14%	15%	13%	15%

Liquidity Coverage Ratio						
14	Total high-quality liquid assets (HQLA)	117,682,432,238	119,894,206,912	115,571,056,779	93,381,612,635	100,757,585,136
15	Total net cash outflow	77,707,897,105	74,808,610,946	93,258,855,543	28,193,093,727	73,043,354,793
16	LCR (%)	151%	160%	124%	331%	138%
Net Stable Funding Ratio						
17	Total available stable funding	709,407,036,539	672,964,362,141	596,934,184,324	672,439,531,653	575,794,957,522
18	Total required stable funding	420,607,342,529	499,261,346,677	434,952,053,736	489,174,358,429	395,823,603,729
19	NSFR	169%	135%	137%	137%	145%

Instructions

Row number	Explanation
13	Total Basel III leverage ratio exposure measure = This is the sum of Total assets and total off-balance sheet items used in the computation of the leverage ratio.
15	Total HQLA: As per Financial Institutions (Liquidity) Regulations 2022
16	Total net cash outflow: As per Financial Institutions (Liquidity) Regulations 2022

DIS03: Overview of RWA

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.
Scope of application: The template is mandatory for all banks.
Content: Risk-weighted assets and capital requirements under Pillar 1. Pillar 2 requirements should not be included.
Frequency: Quarterly.
Accompanying narrative: Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum capital requirements in column (c) do not correspond to 12% of RWA in column (a), banks must explain the adjustments made.

		a	b	c	
		RWA		Minimum capital requirements	
		Mar-24	Dec-23	Mar -24	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	407,343,305,092	380,345,856,113	50,917,913,137	Minimum capital requirement computed at 12.5% in line with the regulations
2	Counterparty credit risk (CCR)	-	-	-	Minimum capital requirement computed at 12.5% in line with the regulations
3	Market risk	32,398,810,779	40,743,737,654	4,049,851,347	Minimum capital requirement computed at 12.5% in line with the regulations
4	Operational risk	28,449,706,722	32,735,877,690	3,556,213,340	Minimum capital requirement computed at 12.5% in line with the regulations
5	Total (1 + 2 + 3 + 4)	468,191,822,594	453,825,471,457	58,523,977,824	should not be less than 12% of total RWA

Definitions and instructions

RWA: risk-weighted assets according to Part A of the BS100B

RWA (T-1): risk-weighted assets as reported in the previous Pillar 3 report (ie at the end of the previous quarter).

Minimum capital requirement T: Pillar 1 capital requirements at the reporting date i.e.12% of RWA.

Instructions

Row number	Explanation
1	Credit risk (excluding counterparty credit risk): RWA and capital requirements according to the credit risk framework reported in the BS100A;
2	Counterparty credit risk: RWA and capital charges according to the counterparty credit risk framework, as reported in the BS100A.
3	Market risk: the amounts reported correspond to the RWA and capital requirements in the BS100B(I).
4	Operational risk: the amounts corresponding to the Pillar 1 requirements in the BS100B(II)

Linkages across templates

Amount in [DIS01:cell E17] is equal to [DIS03:cell E18]

Amount in [DIS01:cell E17] is equal to [DIS03:cell E18]