UGANDA
PILLAR 3 REPORT

Period ended 30 June 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
		June-24	Mar-24	Dec-23	Sept-23	Jun-23
		T	T	T-1	T-2	T-3
Available capital (amounts)						
1	Core capital	155,961,474,738	148,613,655,798	134,735,059,654	132,923,565,959	129,596,170,304
2	Supplementary capital	2,847,111,061	2,937,844,124	2,697,063,379	2,381,213,077	2,446,469,960
3	Total capital	158,808,585,799	151,551,499,922	137,432,123,033	135,304,779,036	132,042,640,264
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	455,937,712,317	468,191,822,594	453,825,471,457	423,397,811,288	472,705,586,661
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	34%	32%	30%	31%	27%
6	Total capital ratio (%)	35%	32%	30%	32%	28%
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 (%)	19.83%	17.37%	15.28%	16.96%	12.93%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	962,629,876,878	998,226,838,926	984,399,053,428	905,040,077,836	966,140,915,539
14	Basel III leverage ratio (%) (row 1 / row 13)	16%	15%	14%	15%	13%

		a	b	c	d	e
		June-24	Mar-24	Dec-23	Sept-23	Jun-23
		T	T	T-1	T-2	T-3
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	116,343,763,095	117,682,432,238	119,894,206,912	115,571,056,779	93,381,612,635
16	Total net cash outflow	70,729,600,204	77,707,897,105	74,808,610,946	93,258,855,543	28,193,093,727
17	LCR (%)	164%	151%	160%	124%	331%
Net Stable Funding Ratio						
18	Total available stable funding	727,306,245,520	709,407,036,539	672,964,362,141	596,934,184,324	672,439,531,653
19	Total required stable funding	466,695,472,761	420,607,342,529	499,261,346,677	434,952,053,736	489,174,358,429
20	NSFR	156%	169%	135%	137%	137%

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.

		RWA		Minimum capital requirements	
		Jun-24	Mar-24	Jun-24	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	392,519,480,200	407,343,305,092	49,064,935,025	12.5%
2	Counterparty credit risk (CCR)	-	-	-	
3	Market risk	34,522,469,876	32,398,810,779	4,315,308,734	
4	Operational risk	28,895,762,241	28,449,706,722	3,611,970,280	
5	Total (1 + 2 + 3 + 4)	455,937,712,317	468,191,822,594	56,992,214,040	

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

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 F17] is equal to DIS03: cell F18

DIS04 – Composition of regulatory capital

Purpose: Provide a breakdown of the constituent elements of a SFI's capital.
Scope of application: The template is mandatory for all SFIs
Frequency: Semiannual.
Accompanying narrative: SFIs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.

	Common Equity Tier 1 Capital: Instruments And Reserves	Amounts
1	Permanent Shareholders Equity (Issued and fully paid-up common shares)	150,883,302,177
2	Share Premium	-
3	Retained Earnings	30,865,421,000
4	Net After Tax Profits Current Year-To Date (50% Only)	98,14,708,639
5	General Reserves (Permanent, Unencumbered and able to absorb losses)	-
6	**Tier 1 Capital before regulatory adjustments**	**191,563,431,815**
	Tier 1 Capital: Regulatory Adjustments	
8	Goodwill and Other Intangible Assets	(2,025,525,414)
9	Current Year's Losses	
10	Investments In Unconsolidated Financial Subsidiaries	-
12	Deficiencies In Provisions For Losses	-
14	Other Deductions Determined By The Central Bank	(31,719,286,632)
26	Other Deductions Determined By The Central Bank	(1,857,145,031)
28	**Total Regulatory Adjustments To Tier 1 Capital**	**(35,601,957,077)**
29	**Tier 1 Capital**	**155,961,474,738**

	Tier 2 Capital: Supplementary Capital	
46	Revaluation Reserves On Fixed Assets	-
47	Unencumbered General Provisions For Losses (Not To Exceed 1.25% Of Rwa)	2,847,111,061
48	Hybrid Capital Instruments	-
49	Subordinated Debt (Not To Exceed 50% Of Core Capital Subject To A Discount Factor)	-
58	**Tier 2 Capital**	**2,847,111,061**
59	**Total Regulatory Capital (= Tier 1 + Tier2)**	**158,808,585,799**
60	**Total Risk-Weighted Assets**	**453,825,471,457**
	Capital Adequacy Ratios And Buffers	
61	Tier 1 Capital (As A Percentage Of Risk-Weighted Assets)	34.37%
63	Total Capital (As A Percentage Of Risk-Weighted Assets)	34.99%
64	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.72%
65	Of Which: Capital Conservation Buffer Requirement	2.50%
66	Of Which: Countercyclical Buffer Requirement	-
67	Of Which: Bank Specific Systemic Buffer Requirement	1.36%
68	Tier 1 Capital (As A Percentage Of Risk-Weighted Assets) Available After Meeting The Bank's Minimum Capital Requirements	31.65%
	Minimum Statutory Ratio Requirements	
70	Tier 1 Capital Adequacy Ratio	12.5%
71	Total Capital Adequacy Ratio	14.5%

Instructions

i) Shading: Each dark grey row introduces a new section detailing a certain component of regulatory capital.
Light blue rows represent the sum cells in the relevant section.
Light grey rows show the main components of regulatory capital and the capital adequacy ratios.

DIS05: Asset Quality

Purpose: Provide a comprehensive picture of the credit quality of a SFI's (on- and off-balance sheet) assets.
Scope of application: The template is mandatory for all SFIs.
Frequency: Semi-annual.

		Gross carrying values of		Provisions as per FIA2004/ MDIA2003		Interest in suspense	Net values (FIA/ MDIA) (a+b-d-e)
		Defaulted exposures	Non-defaulted exposures	Specific	General		
1	Loans and advances	19,016,386,275	277,513757,590	9,496,689,507	2,847,111,061	2,322,348,262	284,711,106,097
2	Debt	-	-	-	-	-	-
	Securities						
3	Off-balance sheet exposures	162,869	55,319,591	-	-	-	55,482,460
4	Total	19,016,549,144	277,569,077,181	9,496,689,507	2,847,111,061	2,322,348,262	284,766,588,557

Definitions

Gross carrying values: on- and off-balance sheet items that give rise to a credit risk exposure. On-balance sheet items include loans and debt securities. Off-balance sheet items must be measured according to the following criteria: (a) guarantees given – the maximum amount that the SFI would have to pay if the guarantee were called. The amount must be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques. (b) Irrevocable loan commitments – total amount that the SFI has committed to lend. The amount must be gross of any CCF or CRM techniques. Revocable loan commitments must not be included. The gross value is the accounting value before any allowance/impairments but after considering write-offs. SFIs must not take into account any credit risk mitigation technique.

Write-offs for the purpose of this template are related to a direct reduction of the carrying amount when the entity has no reasonable

DIS06: Changes in stock of defaulted loans and securities

Purpose: Identify the changes in a SFI's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.
Scope of application: The template is mandatory for all SFIs.
Content: Off-balance sheet exposures should be included.
Frequency: Semiannual.
Accompanying narrative: SFIs should explain the drivers of any significant changes in the amounts of defaulted exposures from the previous reporting period and any significant movement between defaulted and non-defaulted loans.

1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	18,001,664,660
2	Loans and debt securities that have defaulted since the last reporting period	14,465,327,174
3	Returned to non-defaulted status	2,936,086,000
4	Amounts written off	10,079,834,074
5	Other changes	-434,685,486
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period	19,016,386,275
	(1+2-3-4+5)	

Definitions

Defaulted exposure: such exposures must be reported net of write-offs and gross of (ie ignoring) provisions.

Loans& advances, debt securities and off balance sheet items that have defaulted since the last reporting period: refers to any loan, advance, debt security or off balance sheet item that became marked as defaulted during the reporting period.

Return to non-defaulted status: refers to loans or debt securities that returned to non-default status during the reporting period.

Amounts written off: both total and partial write-offs.

Other changes: any items not covered under 1-4 above

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