



BANK OF AFRICA

BMCE GROUP



PILLAR 3 MARKET DISCIPLINE

Disclosures as at September 30, 2025

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1. Introduction

In this report is the Bank of Africa Uganda Limited disclosures in accordance with the Bank of Uganda Pillar 3 Market Discipline: Guidelines on Disclosure Requirements as of September 2025.

The information in this report has not been reviewed nor reported on by our external auditors. All amounts are in shilling thousands unless otherwise stated.

2. Key Prudential Metrics

The table below provides an overview of the bank's prudential statutory metrics.

	Amounts Ushs' 000	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available Capital (amounts)						
1	Core capital	187,492,448	182,747,737	178,597,224	174,771,746	173,412,514
2	Supplementary capital	6,602,731	5,800,543	5,800,543	4,953,305	4,430,643
3	Total capital	194,095,179	188,548,280	184,397,767	179,725,051	177,843,157
Risk-weighted Assets (Amounts)						
4	Total risk-weighted assets (RWA)	862,015,935	872,612,358	821,668,982	788,634,695	802,019,352
Risk-based Capital Ratios as a Percentage of RWA						
5	Core capital ratio (%)	21.75%	20.94%	21.74%	22.16%	21.62%
6	Total capital ratio (%)	22.52%	21.61%	22.44%	22.79%	22.17%
Capital Buffer Requirements as a Percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
8	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
9	Systemic buffer (for DSIBs) (%)	0%	0%	0%	0%	0%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	6.75%	5.94%	6.74%	7.16%	6.62%
Basel III Leverage Ratio						
12	Total Basel III leverage ratio exposure measure	1,629,790,679	1,647,672,687	1,508,078,396	1,459,843,020	1,383,156,109
13	Basel III leverage ratio (%) (row 1 / row 13)	11.50%	11.09%	11.84%	11.97%	12.54%
Liquidity Coverage Ratio						
14	Total high-quality liquid assets (HQLA)	211,167,602	233,969,994	177,698,670	199,488,000	195,223,374
15	Total net cash outflow	62,231,402	76,292,344	53,591,129	47,687,000	89,128,042
16	LCR (%)	339.3%	306.7%	331.6%	418.3%	219.0%
Net Stable Funding Ratio						
17	Total available stable funding	1,106,004,596	1,116,102,066	1,012,920,000	961,799,000	761,095,421
18	Total required stable funding	642,488,915	687,424,709	926,760,000	605,315,000	301,608,608
19	NSFR	172.1%	162.4%	109.3%	158.9%	252.3%

Increase in capital is attributed to the profits made by the bank during the period plus the bank is compliant with all the required ratios.

3. Overview of RWA

The table below shows the bank's risk-weighted assets as of September and June 2025.

		a	b	c
		RWA		Minimum capital requirements
		Sep-25	Jun-25	Sep-25
1	Credit risk (excluding counterparty credit risk)	779,674,691	788,260,033	93,560,963
2	Counterparty credit risk (CCR)	1,956,831	1,348,516	234,820
3	Market risk	15,412,403	16,350,068	1,849,488
4	Operational risk	64,972,009	66,653,740	7,796,641
5	Total (1 + 2 + 3 + 4)	862,015,935	872,612,358	103,441,912

There was a reduction in the risk-weighted assets over the quarter because of reduction in activity in all bank operations during the quarter in terms of loans to customers and placements.