

# **Pillar 3 Market Discipline Disclosures as of 31 March, 2025**



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# 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 March 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.

## Key Prudential Metrics

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

	Amounts Ushs' 000	Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
<b>Available capital (amounts)</b>						
1	Core capital	178,597,224	174,771,746	173,412,514	170,142,622	178,826,817
2	Supplementary capital	5,800,543	4,953,305	4,430,643	4,430,643	4,430,643
3	Total capital	184,397,767	179,725,051	177,843,157	174,573,265	183,257,460
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	821,668,982	788,634,695	802,019,352	818,677,530	739,350,460
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Core capital ratio (%)	21.74%	22.16%	21.62%	20.78%	24.19%
6	Total capital ratio (%)	22.44%	22.79%	22.17%	21.32%	24.79%
<b>Capital buffer requirements as a percentage of RWA</b>						
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 (%)	6.74%	7.16%	6.62%	5.78%	9.19%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,508,078,396	1,459,843,020	1,383,156,109	1,395,667,869	1,297,268,442
14	Basel III leverage ratio (%) (row 1 / row 13)	11.84%	11.97%	12.54%	12.19%	13.78%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	177,698,670	199,488,000	195,223,374	128,394,925	149,477,296
16	Total net cash outflow	53,591,129	47,687,000	89,128,042	36,786,585	67,451,481
17	LCR (%)	331.6%	418.3%	219.0%	349.0%	221.6%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	1,012,920,000	961,799,000	761,095,421	751,470,171	707,856,571
19	Total required stable funding	926,760,000	605,315,000	301,608,608	343,793,871	289,510,623
20	NSFR	109.3%	158.9%	252.3%	218.6%	244.5%

The Core Capital available after meeting the bank's minimum capital requirements has slightly increased over the quarter due to increasing profits earned by the bank.

# Overview of RWA

The table below shows the bank's risk weighted assets as of March 2025 and December 2024.

		a	b	c
		RWA		Minimum capital requirements
		Mar-25	Dec-24	Mar-25
1	Credit risk (excluding counterparty credit risk)	740,571,031	710,875,058	88,868,524
2	Counterparty credit risk (CCR)	183,652	-	22,038
3	Market risk	15,929,986	12,929,047	1,911,598
4	Operational risk	64,984,312	64,830,590	7,798,117
5	<b>Total (1 + 2 + 3 + 4)</b>	<b>821,668,982</b>	<b>782,974,369</b>	<b>98,600,278</b>

There was an increase in the risk-weighted assets over the quarter due to increase in the bank's loan book.

Tel: 0414 302 001 | Toll-free: 0800 100 140 |  0776 400 601  
Email: [feedback@boauganda.com](mailto:feedback@boauganda.com) | Web: [www.boauganda.com](http://www.boauganda.com)

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