



Pillar 3 Market Discipline

Disclosures as at 30 September 2024

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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 September 2024.

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 | Sep-24 | Jun-24 | Mar-24 | Dec-23 | Sep-23 |
|---|--|---------------|---------------|---------------|---------------|---------------|
| Available capital (amounts) | | | | | | |
| 1 | Core capital | 173,412,514 | 170,142,622 | 178,826,817 | 165,216,849 | 157,806,498 |
| 2 | Supplementary capital | 4,430,643 | 4,430,643 | 4,430,643 | 4,430,643 | 4,430,643 |
| 3 | Total capital | 177,843,157 | 174,573,265 | 183,257,460 | 169,647,492 | 162,237,141 |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 802,019,352 | 818,677,530 | 739,350,460 | 733,868,922 | 788,820,451 |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | Core capital ratio (%) | 21.6% | 20.8% | 24.2% | 22.2% | 20.0% |
| 6 | Total capital ratio (%) | 22.2% | 21.3% | 24.8% | 22.8% | 20.6% |
| 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 (%) | - | - | - | - | - |
| 9 | Systemic buffer (for DSIBs) (%) | - | - | - | - | - |
| 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 (%) | 6.6% | 5.8% | 9.2% | 7.2% | 5.0% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 1,383,156,109 | 1,395,667,869 | 1,297,268,442 | 1,347,496,000 | 1,382,755,201 |
| 14 | Basel III leverage ratio (%) (row 1 / row 13) | 12.5% | 12.2% | 13.8% | 12.1% | 11.4% |
| Liquidity Coverage Ratio | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 195,223,374 | 128,394,925 | 149,477,296 | 173,613,816 | 131,233,837 |
| 16 | Total net cash outflow | 89,128,042 | 36,786,585 | 67,451,481 | 126,236,721 | 29,742,386 |
| 17 | LCR (%) | 219.0% | 349.0% | 221.6% | 137.5% | 441.2% |
| Net Stable Funding Ratio | | | | | | |
| 18 | Total available stable funding | 761,095,421 | 751,470,171 | 707,856,571 | 676,307,888 | 705,072,100 |
| 19 | Total required stable funding | 301,608,608 | 343,793,871 | 289,510,623 | 284,567,591 | 322,209,931 |
| 20 | NSFR | 252.3% | 218.6% | 244.5% | 237.7% | 218.8% |

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

Increase in the bank's risk-weighted assets has significantly increased in relation to extension of loans and advances to customers during the year.

OVERVIEW OF RWA

The table below shows the risk-weighted assets held by the bank as of September and June 2024.

| | a | b | c | | |
|---|--|--------------------|--------------------|---------------|-------------------|
| | | | RWA | | |
| | | | Sep-24 | Jun-24 | Sep-24 |
| 1 | Credit risk (excluding counterparty credit risk) | 641,327,580 | 663,983,958 | | 76,959,310 |
| 2 | Counterparty credit risk (CCR) | - | - | | - |
| 3 | Market risk | 16,128,033 | 11,138,232 | | 1,935,364 |
| 4 | Operational risk | 144,563,739 | 143,555,340 | | 17,347,649 |
| 5 | Total (1 + 2 + 3 + 4) | 802,019,352 | 818,677,530 | | 96,242,322 |

There was a reduction in the risk-weighted assets over the quarter by Ushs. 16 billion mainly due to maturity of placements with other banks. There was also a slight increase in the market risk-weighted assets due to the net short position held by the bank at the end of the quarter.

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