

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		Minimum capital requirements
		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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