Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th June 2026 (Unaudited)

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DIS01: Key Prudential Metrics

	Available Capital					Amounts UGX. 000
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	**Core capital**	850,253,061	830,424,512	791,622,133	798,480,990	781,193,146
2	**Supplementary capital**	30,471,289	30,110,185	28,948,764	28,052,140	27,719,989
3	**Total capital**	880,724,350	860,534,697	820,570,897	826,533,130	808,913,135
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	2,915,599,412	2,993,979,394	2,476,765,339	2,608,901,995	2,592,235,746
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	29.16%	27.74%	31.96%	30.61%	30.14%
6	Total capital ratio (%)	30.21%	28.74%	33.13%	31.68%	31.21%
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
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)	2.50%	2.50%	2.50%	2.50%	2.50%

11	Core capital available after meeting the bank's minimum capital requirements (%)	16.66%	15.24%	19.46%	18.11%	17.64%
13	Total Basel III leverage ratio exposure measure	4,855,665,318	4,921,388,160	4,684,087,054	3,910,928,529	3,931,453,134
14	Basel III leverage ratio (%) (row 1 / row 13)	17.51%	16.87%	16.90%	20.42%	19.87%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	1,472,710,690	1,479,113,077	1,340,155,702	1,093,901,442	1,147,846,654
16	Total net cash outflow	70,234,047	67,644,758	74,203,423	50,834,615	48,362,451
17	LCR (%)	2096.86	2,186.59	1,806.06	2,151.88	2,373.43
	Net Stable Funding Ratio					
18	Total available stable funding	2,029,032,515	1,994,436,118	1,751,269,227	1,679,213,751	1,809,732,909
19	Total required stable funding	1,655,183,524	1,520,678,031	1,406,540,176	1,363,000,030	1,428,167,459
20	NSFR	122.59	131.15	124.51	123.20	126.72

Accompanying Narrative on Capital, capital ratios, capital buffer, Risk weighted Assets and Leverage ratio:

Capital

The changes in quarter were driven by business activities and balance sheet optimisation.

Bank's Core capital increased to UGX 850.25 Bn as at 30.06.2026 from UGX 830.42 Bn as at 31.03.2026, mainly driven by profit retention during the quarter.

Capital is growing steadily i.e Core capital grew from UGX 781.19 Bn in June 2025 to UGX 850.25 Bn in June 2026 thus giving a YOY of 8.84%

Capital ratios

The capital ratios are strong way above the minimum buffered ratios i.e Core capital ratio stood at 29.16% and total capital at 30.21% against the 12.5% and 14.5% respectively. This indicates that the bank is well capitalised.

Capital buffer

Core capital available after meeting the bank's minimum capital requirements (%) improved to 16.66% in June 2026 from 15.24% in March 2026, the improvement is consistent with the increase in the core capital ratio. This means that the bank has a strong capital cushion of 16.66% above the 12.5% BOU minimum to absorb potential losses.

Risk weighted Assets

The RWA decreased by 2.62% to UGX 2,915.60 Bn as at 30.06.2026 compared to UGX 2,993.98 Bn as at 31.06.2026. The decrease is due to maturities of placements made with different banks.

Leverage ratio

The leverage ratio remains well above the regulatory minimum of 6% as prescribed by BOU. The bank's leverage ratio increased to 17.51% as at 30.06.2026 from 16.87% as at 31.03.2026. The increase was mainly driven by growth in Core capital and reduction in the total exposure like decrease in off balance sheet commitments.

Accompanying Narrative on Liquidity.

The Bank maintained a strong liquidity position during the quarter ended 30 June 2026, with liquidity ratios remaining significantly above regulatory requirements.

Liquidity Coverage Ratio (LCR) decreased marginally from 2,186.59% as at 31 March 2026 to 2,096.86% as at 30 June 2026, mainly due to a slight reduction in High Quality Liquid Assets (HQLA) from UGX 1,479.1 billion to UGX 1,472.7 billion and an increase in net cash outflows from UGX 67.6 billion to UGX 70.2 billion. However, the LCR remains well above the regulatory requirement, reflecting a strong liquidity buffer.

Net Stable Funding Ratio (NSFR) declined from 131.15% to 122.59% during the quarter, primarily due to an increase in Required Stable Funding (RSF) from UGX 1,520.7 billion to UGX 1,655.2 billion, driven by growth in balance sheet assets requiring stable funding. The Bank continues to maintain adequate stable funding with NSFR remaining above the regulatory requirement.

The Bank's liquidity management strategy focuses on maintaining adequate liquid assets, monitoring cash flow mismatches, managing funding concentration, and ensuring compliance with regulatory liquidity requirements.

Treasury Department is responsible for day-to-day liquidity management through monitoring liquidity positions, maintaining HQLA, managing money market placements/borrowings, investment portfolio management and coordinating with Business, Finance, credit and Risk and Operations functions to ensure optimal liquidity levels.

The changes in liquidity ratios during the quarter were primarily driven by normal balance sheet movements, including changes in deposits, investment holdings and funding requirements, rather than any structural change in the Bank's business model or regulatory framework.

DIS03: Overview of RWA

		30.06.2026	31.03.2026	30.06.2026
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	2,174,237,305	2,162,731,470	260,908,477
2	Counterparty credit risk (CCR)	173,089,629	266,595,859	20,770,755
3	Market risk	251,188,661	256,376,996	30,142,639
4	Operational risk	317,083,817	308,275,068	38,050,058
5	**Total (1 + 2 + 3 + 4)**	2,915,599,412	2,993,979,394	349,871,929

DIS04 – Composition of regulatory capital

		30.06.2026
		Amounts UGX '000
	Common Equity Tier 1 capital: instruments and reserves	
1	Permanent shareholders' equity (issued and fully paid-up common shares)	150,000,000
2	Share premium	0
3	Retained earnings	660,983,862
4	Net after tax profits current year-to date (50% only)	45,056,988
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	**Tier 1 capital before regulatory adjustments**	
	Tier 1 capital: regulatory adjustments	**856,040,850**
8	Goodwill and other intangible assets	-834
9	Current year's losses	0
10	Investments in unconsolidated financial subsidiaries	0
12	Deficiencies in provisions for losses	0
14	Other deductions determined by the Central bank	-5,786,955
26	Other deductions determined by the Central bank	0
28	**Total regulatory adjustments to Tier 1 capital**	
29	**Tier 1 capital**	850,253,061
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	12434788
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	18036501
48	Hybrid capital instruments	0

49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	0
58	**Tier 2 capital**	30,471,289
59	**Total regulatory capital (= Tier 1 + Tier2)**	**880,724,350**
60	**Total risk-weighted assets**	2,915,599,412
	Capital adequacy ratios and buffers	
61	**Tier 1 capital (as a percentage of risk-weighted assets)**	29.16%
63	**Total capital (as a percentage of risk-weighted assets)**	30.21%
64	**Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)**	2.50%
65	Of which: capital conservation buffer requirement	2.50%
66	Of which: countercyclical buffer requirement	0
67	Of which: bank specific systemic buffer requirement	0
68	**Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	16.66%
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	12.50%
71	Total capital adequacy ratio	14.50%

DIS05: Asset Quality

Frequency semiannual 30.06.2026

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net values (FIA/MDIA)
		Defaulted exposures	Non-defaulted exposures	Specific	General		(a+b-d-e)
1	Loans and advances	686,779	1,803,417,824	388,867	18,036,501	65,662	1,785,679,235
2	Debt Securities						
3	Off-balance sheet exposures		561,830,227				561,830,227
4	***Total***	686,779	2,365,248,051	388,867	18,036,501	65,662	2,347,687,867

DIS06: Changes in stock of defaulted loans and debt securities 30.06.2026

		Amount UGX '000
1	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period**	342,211
2	Loans and debt securities that have defaulted since the last reporting period	3,352,777
3	Returned to non-defaulted status	2,932,672
4	Amounts written off	60,913
5	Other changes	14,625
6	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period** (1+2 3 4+5)	686,778

Bank of Baroda (Uganda) Ltd.

Head Office, Plot 18, Kampala Road, Kampala, Uganda

Attestation

On 21st July 2026, the Board of Directors, under Agenda by Circulation Item No. A - 01, considered and subsequently approved the Bank's Pillar 3 Market Disclosure Data as of 30th June, 2026.

SN.	Director's Name	Designation	Signature
1.	Dr. Rebecca Isabella Kiconco	Independent Non-Executive Director/ Chairperson	
2.	Mr. Robert Kamoga Tebasuulwa	Independent Non-Executive Director	
3.	Mr. Chandan Singh	Managing Director	
4.	Mr. Deepak Mishra Kumar	Executive Director	Deepak Kumar