Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th September 2026 (Unaudited)

Contents

DIS01 – Key Prudential Metrics..... 3-6

DIS03 – Overview Risk Weighted Assets (RWA) 6

DIS04 - Composition of Regulatory Capital.....7-8

DIS01: Key Prudential Metrics

	Available Capital					Amounts UGX. 000
		30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	**Core capital**	872,362,736	850,253,061	830,424,512	791,622,133	798,480,990
2	**Supplementary capital**	32,721,783	30,471,289	30,110,185	28,948,764	28,052,140
3	**Total capital**	905,084,519	880,724,350	860,534,697	820,570,897	826,533,130
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,246,649,288	2,915,599,412	2,993,979,394	2,476,765,339	2,608,901,995
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	26.87%	29.16%	27.74%	31.96%	30.61%
6	Total capital ratio (%)	27.88%	30.21%	28.74%	33.13%	31.68%
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 (%)	2.50%	2.50%	2.50%	2.50%	2.50%

BANK-PUBLIC

	(row 7 + row 8 + row 9)					
11	Core capital available after meeting the bank's minimum capital requirements (%)	14.37%	16.66%	15.24%	19.46%	18.11%
13	Total Basel III leverage ratio exposure measure	5,192,322,652	4,855,665,318	4,921,388,160	4,684,087,054	3,910,928,529
14	Basel III leverage ratio (%) (row 1 / row 13)	16.80%	17.51%	16.87%	16.90%	20.42%

	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	1,553,236,704	1,472,710,690	1,479,113,077	1,340,155,702	1,093,901,442
16	Total net cash outflow	107,968,348	70,234,047	67,644,758	74,203,423	50,834,615
17	LCR (%)	1,438.60	2,096.86	2,186.59	1,806.06	2,151.88
	Net Stable Funding Ratio					
18	Total available stable funding	2,233,067,506	2,029,032,515	1,994,436,118	1,751,269,227	1,679,213,751
19	Total required stable funding	1,877,092,389	1,655,183,524	1,520,678,031	1,406,540,176	1,363,000,030
20	NSFR	118.96	122.59	131.15	124.51	123.20

BANK-PUBLIC

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 872.36 Bn as at 30.09.2026 from UGX 850.25 Bn as at 30.06.2026, mainly driven by profit retention during the quarter.

Capital is growing steadily i.e Core capital grew from UGX 798.48 Bn in September 2025 to UGX 872.36 Bn in September 2026 thus giving a YOY of 9.25%

Capital ratios

The capital ratios are strong way above the minimum buffered ratios i.e Core capital ratio stood at 26.87% and total capital at 27.88% 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 (%) stood at 14.37% as at 30.09.2026 compared to 16.66% as at 30.06.2026 and 18.11% as at 30.09.205. The quarter-on-quarter decline is attributable to growth in the risk weighted assets that outpaced core capital growth. The bank maintains a strong capital cushion of 14.37% above the BOU minimum to absorb potential losses.

Risk weighted Assets

The RWA increased by 11.36% to 3,246.65 Bn as at 30.09.2026 from UGX 2,915.60Bn as at 30.06.2026 and also a Y-O-Y growth of 24.44% from UGX 2,608.90 Bn as at 30.09.2025. The quarter-on-quarter increase of UGX 331.05BN was primarily driven by growth in credit risk weighted assets due to expansion in the loan portfolio and of balance sheet commitments.

Leverage ratio

The leverage ratio remains well above the regulatory minimum of 6% as prescribed by BOU. The bank's leverage ratio stood at 16.80% as at 30.09.2026 compared to 17.51% as at 30.06.2026. The decrease was driven by an increase in the total leverage exposure to UGX 5,192.32 Bn from UGX 4,856.67 Bn reflecting balance sheet growth outpacing core capital growth of 2.60%. Y-O-Y exposure grew by 32.76% from UGX 3,910.93 Bn in September 2025.

Accompanying Narrative on Liquidity.

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

Liquidity Coverage Ratio (LCR) decreased from 2,096.86% as at 30 June 2026 to 1438.60 as at 30 September 2026, mainly due to a slight increase in net cash outflows from UGX 70.20 billion to UGX 107.97 billion. However, the LCR remains well above the regulatory requirement of 100%, reflecting a strong liquidity buffer.

Net Stable Funding Ratio (NSFR) declined from 122.59% % to 118.96% during the quarter, primarily due to an increase in Required Stable Funding (RSF) from UGX 1,655.2 billion to UGX 1,877.09 billion, driven by growth in balance sheet assets side requiring stable funding. The Bank continues to maintain adequate stable funding with NSFR remaining above the regulatory requirement of 100%.

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.

BANK-PUBLIC

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

		30.09.2026	30.06.2026	30.09.2026
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	2,434,580,596	2,174,237,305	292,149,671
2	Counterparty credit risk (CCR)	209,740,703	173,089,629	25,168,884
3	Market risk	276,373,949	251,188,661	33,164,874
4	Operational risk	325,954,041	317,083,817	39,114,485
5	**Total (1 + 2 + 3 + 4)**	3,246,649,288	2,915,599,412	389,597,915

BANK-PUBLIC

DIS04 – Composition of regulatory capital

		30.09.2026
		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	658,733,368
4	Net after tax profits current year-to date (50% only)	69,416,907
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	**Tier 1 capital before regulatory adjustments**	
	Tier 1 capital: regulatory adjustments	**878,150,275**
8	Goodwill and other intangible assets	-584
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**	872,362,736
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	12,434,788
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	20,286,955
48	Hybrid capital instruments	0

BANK-PUBLIC

49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	0
58	**Tier 2 capital**	**32,721,783**
59	**Total regulatory capital (= Tier 1 + Tier2)**	**905,084,519**
60	**Total risk-weighted assets**	3,246,649,288
	Capital adequacy ratios and buffers	
61	**Tier 1 capital (as a percentage of risk-weighted assets)**	26.87%
63	**Total capital (as a percentage of risk-weighted assets)**	27.88%
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**	14.37%
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	12.50%
71	Total capital adequacy ratio	14.50%

Attestation

On 19th October 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 September, 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 Kumar Mishra	Executive Director	