



Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 31st March, 2025 (Unaudited)

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DIS01: Key Prudential Metrics

	Available Capital	Amounts UGX. 000				
		31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	746,060,413	725,855,415	724,627,155	700,842,729	687,335,222
2	Supplementary capital	27,556,536	27,842,214	26,775,347	26,672,323	26,640,353
3	Total capital	773,616,949	753,697,629	751,402,502	727,515,052	713,975,575
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,391,830,922	2,401,637,200	2,407,853,251	2,312,440,266	1,992,415,376
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	31.19%	30.22%	30.09%	30.31%	34.50%
6	Total capital ratio (%)	32.34%	31.38%	31.21%	31.46%	35.83%
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	18.69%	17.72%	17.59%	17.81%	22.00%

	capital requirements (%)					
13	Total Basel III leverage ratio exposure measure	3,653,636,810	3,668,185,955	3,543,952,174	3,553,813,168	3,486,192,547
14	Basel III leverage ratio (%) (row 1 / row 13)	20.42%	19.79%	20.45%	19.72%	19.72%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	1,031,069,715	964,748,900	989,596,855	950,124,994	938,984,989
16	Total net cash outflow	41,010,600	48,900,706	136,234,065	64,267,633	58,319,560
17	LCR (%)	2,514.15	1,972.87	726.39	1,478.39	1,610.07
Net Stable Funding Ratio						
18	Total available stable funding	1,693,938,744	1,708,541,139	2,004,042,905	1,970,791,582	1,797,431,836
19	Total required stable funding	1,352,986,214	1,404,661,743	1,408,770,652	1,406,327,906	1,348,456,047
20	NSFR	125.20	121.63	121.63	142.25	133.30



DIS03: Overview of RWA

		31.03.2025	31.12.2024	31.03.2025
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	
1	Credit risk (excluding counterparty credit risk)	1,703,048,615	2,006,780,972	204,365,834
2	Counterparty credit risk (CCR)	388,959,815	368,349,330	46,675,178
3	Market risk	26,217,095	26,506,898	3,146,051
4	Operational risk	273,605,398	265,897,508	32,832,648
5	Total (1 + 2 + 3 + 4)	2,391,830,922	2,667,534,708	287,019,711

DIS04 – Composition of regulatory capital

		31.03.2025 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	-
3	Retained earnings	595,301,744
4	Net after tax profits current year-to date (50% only)	19,388,027
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	Tier 1 capital before regulatory adjustments	
	Tier 1 capital: regulatory adjustments	764,689,771
8	Goodwill and other intangible assets	5,251
9	Current year's losses	0
10	investments in unconsolidated financial subsidiaries	-
12	deficiencies in provisions for losses	-
14	Other deductions determined by the Central bank	8,596,043
26	Other deductions determined by the Central bank	10,028,064
28	Total regulatory adjustments to Tier 1 capital	
29	Tier 1 capital	746,060,413
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	13,089,250
47	<i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	14,467,286
48	Hybrid capital instruments	0
49	<i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i>	0
58	Tier 2 capital	27,556,536
59	Total regulatory capital (= Tier 1 + Tier2)	773,616,949

60	Total risk-weighted assets	2,391,830,922
	Capital adequacy ratios and buffers	
61	Tier 1 capital (as a percentage of risk-weighted assets)	31.19%
63	Total capital (as a percentage of risk-weighted assets)	32.34%
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	18.69%
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	12.5%
71	Total capital adequacy ratio	14.5%



Bank of Baroda (Uganda) Ltd.

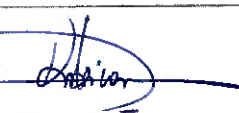
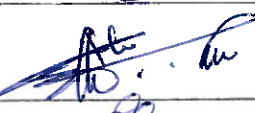
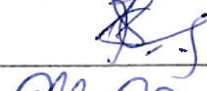
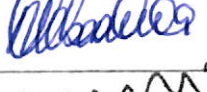
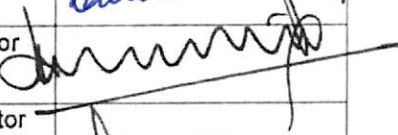
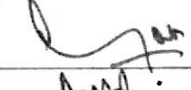

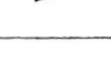
Head Office, Plot 18, Kampala Road, Kampala, Uganda

**Resolution: Board of Directors
Agenda By Circulation No.09 dated 16.04.2025**

The Board of Directors Agenda by Circulation No. 09 dated 16.04.2025, recommended by the Chairperson, Board Risk Management and Information Technology / Cyber Security Committee (BRM&IT/CSC) was placed before the Board of Directors for approval and after consideration and affirming that the Bank pillar 3 Market Disclosure Data was prepared in accordance with the Board agreed Internal control processes and procedures, it was:

Resolved:

That pillar 3 market Disclosure data as of 31.03.2025 is approved by the Board.

No.	Director's Name	Designation	Signature
1.	Dr. Rebecca Isabella Kiconco	Independent Executive Chairperson	Non-Director/ 
2.	Mr. Nkerewe Alex	Independent Executive Director	Non- 
3.	Ms. Lugalambi Susan	Independent Executive Director	Non- 
4.	Mr. Robert Kamoga Tebasuulua	Independent Executive Director	Non- 
5.	Mr. Lalit Tyagi	Non-Executive Director	
6.	Mr. Nishant Ranjan	Non- Executive Director	
7.	Mr. Shashi Dhar	Managing Director	
8.	Mr. Prithvi Singh Bhati	Executive Director	

Place: Kampala

Date: 16.04.2025