Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th September, 2024 (Unaudited)

Contents

DIS01: Key Prudential Metrics

	Available Capital					Amounts UGX. 000
		30.09.2024	30.06.2024	31.03.2024	31.12.2023	30.09.2023
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Core capital	724,627,155	703,155,901	687,335,222	634,146,832	626,593,666
2	Supplementary capital	26,775,347	26,672,323	26,640,353	26,356,511	25,381,355
3	Total capital	751,402,502	729,828,224	713,975,575	660,503,343	651,975,021
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	2,407,853,251	2,314,293,796	1,992,415,376	1,754,779,835	1,669,746,042
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	30.09%	30.38%	34.50%	36.14%	37.53%
6	Total capital ratio (%)	31.21%	31.54%	35.83%	37.64%	39.05%
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 (%)	17.59%	17.88%	22.00%	23.64%	25.03%
13	Total Basel III leverage ratio exposure measure	3,680,950,682	3,611,550,762	3,588,806,587	3,334,638,018	3,168,329,674
14	Basel III leverage ratio (%) (row 1 / row 13)	19.69%	19.47%	19.15%	19.02%	19.78%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	989,596,855	950,124,994	938,984,989	878,617,364	
16	Total net cash outflow	134,930,336.39	66,970,269	220,897,859.87	107,633,583.99	
17	LCR (%)	733.41	1,418.73	425.08	816.30	
	Net Stable Funding Ratio					
18	Total available stable funding	2,000,581,059	1,920,091,539	1,786,839,886	1,802,453,058	
19	Total required stable funding	1,419,256,469	1,399,349,132	1,702,192,188	1,674,730,640	
20	NSFR	140.96	137.21	104.97	107.63	

DIS03: Overview of RWA

		30.09.2024	30.06.2024	30.09.2024
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,623,943,938	1,656,237,527	244,788,392
2	Counterparty credit risk (CCR)	357,849,650	383,775,498	-
3	Market risk	26,614,564	17,378,351	2,086,237
4	Operational risk	399,445,098	256,902,421	30,840,627
5	**Total (1 + 2 + 3 + 4)**	2,407,853,251	2,314,293,796	277,715,256

Bank of Baroda (Uganda) Ltd.

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

Resolution: Board of Directors
Agenda By Circulation No.08 dated 22.10.2024

The Board of Directors Agenda by Circulation No. 08 dated **22.10.2024,** 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 it was:

Resolved:

That pillar 3 market Disclosure data as of 30.09.2024 be approved by the Board.

No.	Director's Name	Designation	Signature
1.	Dr. Fred Kakongoro Muhumuza	Independent Non-Executive Director/ Chairperson	
2.	Dr. Odoch Charles Langoya	Independent Non-Executive Director	
3.	Mr. Nkerewe Alex	Independent Non-Executive Director	
4.	M/s. Lugalambi Susan	Independent Non-Executive Director	
5.	Dr. Rebecca Isabella Kiconco	Independent Non-Executive Director	
6.	Mr. Lalit Tyagi	Non-Executive Director	
7.	Mr. Nishant Ranjan	Non- Executive Director	
8.	Mr. Shashi Dhar	Managing Director	
9.	Mr. Printhvi Sigh Bhati	Executive Director	

Place: Kampala

Date: 22.10.2024