



Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th September, 2025 (Unaudited)

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DIS01: Key Prudential Metrics

<i>Available Capital</i>		Amounts UGX. 000				
		30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	798,480,990	781,193,146	746,060,413	725,855,415	724,627,155
2	Supplementary capital	28,052,140	27,719,989	27,556,536	27,842,214	26,775,347
3	Total capital	826,533,130	808,913,135	773,616,949	753,697,629	751,402,502
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,608,901,995	2,592,235,746	2,391,830,922	2,401,637,200	2,407,853,251
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	30.61%	30.14%	31.19%	30.22%	30.09%
6	Total capital ratio (%)	31.68%	31.21%	32.34%	31.38%	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 (%)	18.11%	17.64%	18.69%	17.72%	17.59%

13	Total Basel III leverage ratio exposure measure	3,910,928,529	3,931,453,134	3,653,636,810	3,668,185,955	3,543,952,174
14	Basel III leverage ratio (%) (row 1 / row 13)	20.42%	19.87%	20.42%	19.79%	20.45%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	1,093,901,442	1,147,846,654	1,031,069,715	964,748,900	989,596,855
16	Total net cash outflow	50,834,615	48,362,451	41,010,600	48,900,706	47,549,041
17	LCR (%)	2,151.88	2,373.43	2,514.15	1,972.87	2,081.21
Net Stable Funding Ratio						
18	Total available stable funding	1,679,213,751	1,809,732,909	1,680,849,494	1,731,938,228	2,004,042,905
19	Total required stable funding	1,363,000,030	1,428,167,459	1,352,986,214	1,448,885,336	1,408,770,652
20	NSFR	123.20	126.72	124.23	119.54	142.25

DIS03: Overview of RWA

		30.09.2025	30.06.2025	30.09.2025
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,797,163,555	1,746,472,424	215,659,627
2	Counterparty credit risk (CCR)	329,963,870	462,978,957	39,595,664
3	Market risk	193,900,261	18,154,048	23,268,031
4	Operational risk	287,874,310	280,989,860	34,544,917
5	Total (1 + 2 + 3 + 4)	2,608,901,996	2,508,595,289	313,068,239

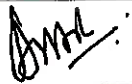
DIS04 – Composition of regulatory capital

		30.09.2025 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	594,806,140
4	Net after tax profits current year-to date (50% only)	62,628,192
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	Tier 1 capital before regulatory adjustments	
	Tier 1 capital: regulatory adjustments	807,434,332
8	Goodwill and other intangible assets	-3,567
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	-353,732
28	Total regulatory adjustments to Tier 1 capital	
29	Tier 1 capital	798,480,990
	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>	14,962,890
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	28,052,140
59	Total regulatory capital (= Tier 1 + Tier2)	826,533,130
60	Total risk-weighted assets	2,497,676,810
Capital adequacy ratios and buffers		
61	Tier 1 capital (as a percentage of risk-weighted assets)	30.61%
63	Total capital (as a percentage of risk-weighted assets)	31.68%
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	18.11%
Minimum statutory ratio requirements		
70	Tier 1 capital adequacy ratio	12.5%
71	Total capital adequacy ratio	14.5%

Attestation

On 20th October, 2025, the Board of Directors, under Agenda Item No. A - 01, considered and subsequently approved the Bank's Pillar 3 Market Disclosure Data as of 30th September, 2025.

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