



***Bank of Baroda (Uganda) Limited***

Pillar III Market Disclosure

Period ended 31<sup>st</sup> March 2026 (Unaudited)

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**DIS01: Key Prudential Metrics**

	Available Capital	Amounts UGX. 000				
		31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
		T	T-1	T-2	T-3	T-4
	<b>Available capital (amounts)</b>					
1	<b>Core capital</b>	830,424,512	791,622,133	798,480,990	781,193,146	746,060,413
2	<b>Supplementary capital</b>	30,110,185	28,948,764	28,052,140	27,719,989	27,556,536
3	<b>Total capital</b>	860,534,697	820,570,897	826,533,130	808,913,135	773,616,949
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	2,993,979,394	2,476,765,339	2,608,901,995	2,592,235,746	2,391,830,922
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Core capital ratio (%)	27.74%	31.96%	30.61%	30.14%	31.19%
6	Total capital ratio (%)	28.74%	33.13%	31.68%	31.21%	32.34%
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 (%)	15.24%	19.46%	18.11%	17.64%	18.69%

13	Total Basel III leverage ratio exposure measure	4,921,388,160	4,684,087,054	3,910,928,529	3,931,453,134	3,653,636,810
14	Basel III leverage ratio (%) (row 1 / row 13)	16.87%	16.90%	20.42%	19.87%	20.42%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	1,479,113,077	1,340,155,702	1,093,901,442	1,147,846,654	1,031,069,715
16	Total net cash outflow	67,644,758	74,203,423	50,834,615	48,362,451	41,010,600
17	LCR (%)	2,186.59	1,806.06	2,151.88	2,373.43	2,514.15
<b>Liquidity Coverage Ratio</b>						
18	Total available stable funding	1,994,436,118	1,751,269,227	1,679,213,751	1,809,732,909	1,680,849,494
19	Total required stable funding	1,520,678,031	1,406,540,176	1,363,000,030	1,428,167,459	1,352,986,214
20	NSFR	131.15	124.51	123.20	126.72	124.23

**DIS03: Overview of RWA**

		31.03.2026	31.12.2025	31.03.2026	
		Figures in UGX '000			Minimum capital requirements
		RWA			
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	2,162,731,470	2,109,166,112	259,527,776	
2	Counterparty credit risk (CCR)	266,595,859	154,625,757	31,991,503	
3	Market risk	256,376,996	212,973,467	30,765,240	
4	Operational risk	308,275,068	291,933,314	36,993,008	
5	<b>Total (1 + 2 + 3 + 4)</b>	<b>2,993,979,394</b>	<b>2,768,698,650</b>	<b>359,277,527</b>	




**DIS04 – Composition of regulatory capital**

		31.03.2026
		Amounts UGX '000
	<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1	Permanent shareholders' equity (issued and fully paid-up common shares)	150,000,000
2	Share premium	0
3	Retained earnings	661,344,967
4	Net after tax profits current year-to date (50% only)	25,096,363
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	<b>Tier 1 capital before regulatory adjustments</b>	
	<b>Tier 1 capital: regulatory adjustments</b>	<b>836,441,330</b>
8	Goodwill and other intangible assets	-1,451
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	-228,412
28	<b>Total regulatory adjustments to Tier 1 capital</b>	
29	<b>Tier 1 capital</b>	<b>830,424,512</b>
	<b>Tier 2 capital: Supplementary capital</b>	
46	Revaluation reserves on fixed assets	12434788
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	17675397

48	Hybrid capital instruments	0
49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	0
58	<b>Tier 2 capital</b>	30,110,185
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>860,534,697</b>
60	<b>Total risk-weighted assets</b>	2,993,979,394
	<b>Capital adequacy ratios and buffers</b>	
61	Tier 1 capital (as a percentage of risk-weighted assets)	27.74%
63	Total capital (as a percentage of risk-weighted assets)	28.74%
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	15.24%
	<b>Minimum statutory ratio requirements</b>	
70	Tier 1 capital adequacy ratio	12.50%
71	Total capital adequacy ratio	14.50%

**Attestation**

On 21<sup>th</sup> April, 2026, the Board of Directors, under Agenda Item No. A - 02, considered and subsequently approved the Bank's Pillar 3 Market Disclosure Data as of 31<sup>st</sup> March, 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. Shashi Dhar	Managing Director	
4.	Mr. Deepak Mishra Kumar	Executive Director	