Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th September 2023 (Unaudited)

Bank of Baroda (Uganda) Ltd.

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DIS01: Key Prudential Metrics

	Available Capital	Amounts UGX. 000				
		Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Core capital	626,593,666	620,961,700	595,417,562	569,653,157	536,851,223
2	Supplementary capital	25,381,355	24,333,073	18,453,453	18,540,680	18,904,660
3	Total capital	651,975,021	645,294,773	613,871,015	588,193,837	555,755,883
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,686,493,224	1,730,995,695	1,600,364,744	1,731,643,044	1,603,354,326
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	37%	36%	37%	33%	33%
6	Total capital ratio (%)	39%	37%	38%	34%	35%
	Capital buffer requirements as a percentage of RWA					
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 (%)	24.65%	23.37%	24.71%	20.40%	20.98%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	3,168,329,674	3,092,580,208	3,041,218,342	2,930,381,536	3,018,927,084
14	Basel III leverage ratio	19.78	20.08	19.58	19.44	17.78

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	(%) (row 1 / row 13)					
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	417,409,541	476,900,801	488,369,921	398,833,678	393,589,999
16	Total net cash outflow	60,592,363	43,102,414	56,293,778	37,870,441	40,636,053
17	LCR (%)	688.88	1,106	867.55	1,053	968.57
	Net Stable Funding Ratio					
18	Total available stable funding	1,789,669,683	1,363,587,444			
19	Total required stable funding	803,271,493	706,143,498			
20	NSFR	222.80	193.10			

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DIS03: Overview of RWA

		30.09.2023	30.06.2023	30.09.2023
		Figures in UGX '000		
		RWA		Minimum capital requirements
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	1,440,153,051	1,498,012,127	172,818,366
2	Counterparty credit risk (CCR)	0	0	0
3	Market risk	18,274,896	18,495,418	2,192,987
4	Operational risk	228,065,277	214,488,150	27,367,833
5	**Total (1 + 2 + 3 + 4)**	**1,686,493,224**	**1,730,995,695**	**202,379,186**

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DIS04 – Composition of regulatory capital

		30.09.2023
		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	435,550,322
4	Net after tax profits current year-to date (50% only)	46,041,030
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	**Tier 1 capital before regulatory adjustments**	
	Tier 1 capital: regulatory adjustments	631,591,352
8	Goodwill and other intangible assets	51,063
9	Current year's losses	0
10	investments in unconsolidated financial subsidiaries	40,000
12	deficiencies in provisions for losses	
14	Other deductions determined by the Central bank	4,899,391
26	Other deductions determined by the Central bank	7,242
28	**Total regulatory adjustments to Tier 1 capital**	
29	**Tier 1 capital**	626,593,666
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	13,958,307
47	*Unencumbered general provisions for losses (not to exceed 1.25% of RWA)*	11,423,048
48	Hybrid capital instruments	0
49	*Subordinated debt (not to exceed 50% of core capital subject to a discount factor)*	0
58	**Tier 2 capital**	25,381,355
59	**Total regulatory capital (= Tier 1 + Tier2)**	651,975,021
60	**Total risk-weighted assets**	1,686,493,224
	Capital adequacy ratios and buffers	
61	**Tier 1 capital (as a percentage of risk-weighted assets)**	37%
63	**Total capital (as a percentage of risk-weighted assets)**	39%
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**	24.65%
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	12.5%
71	Total capital adequacy ratio	14.5%

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DIS05: Asset Quality

Frequency semiannual 30.06.2023

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net values (FIA/MDIA)
		Defaulted exposures	Non-defaulted exposures	Specific	General		(a+b-d-e)
1	Loans and advances	18,757,783	1,010,657,202	*9,463,271*	*10,194,616*	*490,197*	1,009,757,098
2	Debt Securities						0
3	Off-balance sheet exposures	0	169,784,437	*0*	*0*	*0*	169,784,437
4	***Total***	***18,757,783.00***	***1,180,441,639.00***	***9,463,271.00***	***10,194,616.00***	***490,197.00***	***1,179,541,535.00***

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DIS06: Changes in stock of defaulted loans and debt securities 30.06.2023

		Amount UGX '000
1	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period**	14,954,653
2	Loans and debt securities that have defaulted since the last reporting period	7,644,329
3	Returned to non-defaulted status	3,001,829
4	Amounts written off	759,030
5	Other changes	- 80,340
6	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period** (1+2-3-4+5)	18,757,783.00

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DIS07: Qualitative disclosure on SFIs' use of external credit ratings under the standardized approach for credit risk

The Bank is not using any external credit rating agency for credit rating at the moment

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