



Bank of Baroda (Uganda) Limited

Pillar III Market Disclosure

Period ended 30th June 2024 (Unaudited)

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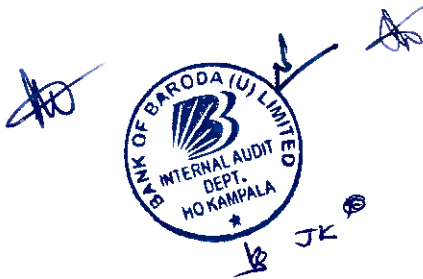


DIS01: Key Prudential Metrics

Available Capital		Amounts UGX. 000				
		30.06.2024	31.03.2024	31.12.2023	30.09.2023	30.06.2023
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	703,155,901	687,335,222	651,419,545	626,593,666	620,961,700
2	Supplementary capital	26,672,323	26,640,353	26,356,512	25,381,355	24,333,073
3	Total capital	729,828,224	713,975,575	677,776,057	651,975,021	645,294,773
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,314,293,796	1,992,415,376	1,866,935,706	1,669,746,042	1,730,995,695
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	30.38%	34.50%	34.89%	37.53%	35.87%
6	Total capital ratio (%)	31.54%	35.83%	36.30%	39.05%	37.28%
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	17.88%	22.00%	22.39%	25.03%	23.37%



	requirements (%)					
13	Total Basel III leverage ratio exposure measure	3,493,840,654	3,486,192,547	3,286,422,139	3,058,716,013	3,095,327,917
14	Basel III leverage ratio (%) (row 1 / row 13)	20.13%	19.72%	19.82%	20.49%	20.06%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	950,124,994	938,984,989	878,617,364		
16	Total net cash outflow	66,970,269	220,897,859.87	107,633,583.99		
17	LCR (%)	1,418.73	425.08	816.30		
Net Stable Funding Ratio						
18	Total available stable funding	1,920,091,539	1,786,839,886	1,802,453,058		
19	Total required stable funding	1,399,349,132	1,702,192,188	1,674,730,640		
20	NSFR	137.21	104.97	107.63		



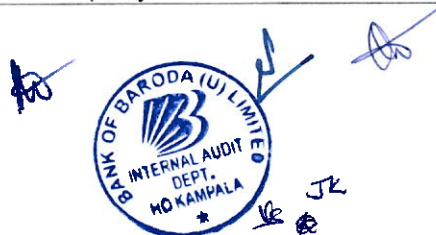
DIS03: Overview of RWA

		30.06.2024	31.03.2024	30.06.2024	
		Figures in UGX '000			Minimum capital requirements
		RWA			
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	1,656,237,527	1,619,261,860	244,788,392	
2	Counterparty credit risk (CCR)	383,775,498	77,836,132	0	
3	Market risk	17,378,351	43,085,735	2,086,237	
4	Operational risk	256,902,421	252,231,648	30,840,627	
5	Total (1 + 2 + 3 + 4)	2,314,293,796	1,992,415,376	277,715,256	



DIS04 – Composition of regulatory capital

		30.06.2024
		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	520,570,026
4	Net after tax profits current year-to date (50% only)	35,720,523
5	General reserves (permanent, unencumbered and able to absorb losses)	0
6	Tier 1 capital before regulatory adjustments	
	Tier 1 capital: regulatory adjustments	706,290,549
8	Goodwill and other intangible assets	- 40,910
9	Current year's losses	0
10	investments in unconsolidated financial subsidiaries	0
12	deficiencies in provisions for losses	
14	Other deductions determined by the Central bank	- 3,085,398
26	Other deductions determined by the Central bank	- 8,340
28	Total regulatory adjustments to Tier 1 capital	
29	Tier 1 capital	703,155,901
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	13,433,704
47	<i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	13,238,619
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	26,672,323
59	Total regulatory capital (= Tier 1 + Tier2)	729,828,224
60	Total risk-weighted assets	2,314,293,796
	Capital adequacy ratios and buffers	
61	Tier 1 capital (as a percentage of risk-weighted assets)	30.38%
63	Total capital (as a percentage of risk-weighted assets)	31.54%
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	17.88%
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	12.5%
71	Total capital adequacy ratio	14.5%



DIS05: Asset Quality

Frequency semiannual 30.06.2024




		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	2,341,139	1,322,849,742	1,116,164	13,238,619	212,842	1,310,836,098
2	Debt Securities						0
3	Off-balance sheet exposures	0	142,799,963	0	0	0	142,799,963
4	Total	2,341,139	1,465,649,705	1,116,164	13,238,619.00	212,842.00	1,453,636,061




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DIS06: Changes in stock of defaulted loans and debt securities 30.06.2024

		Amount UGX '000
1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	414,946
2	Loans and debt securities that have defaulted since the last reporting period	14,720,632
3	Returned to non-defaulted status	12,607,101
4	Amounts written off	162,935
5	Other changes (Currency differences)	- 24,403
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period	2,341,139.00
	(1+2-3-4+5)	

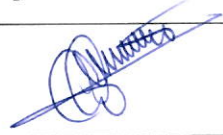





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Resolution - Board Risk Management and Information Technology/Cyber Security Committee Agenda By Circulation No.04 dated 24.07.2024

Board Risk Management and Information Technology / Cyber Security Committee Agenda By Circulation No. 04 dated 24.07.2024 recommended by the Managing Director regarding approval of the Pillar 3 Market Disclosure Data as of 30.06.2024 of the Bank and after noting the contents it was:-

Resolved that approval be and is hereby given for the approval of the Pillar 3 Market Disclosure Data of the Bank as of 30.06.2024.

S.N.	Name of Director	Designation	Signature
1.	Mr. Odoch Charles Langoya	Chairperson / Independent Non-Executive Director	
2	Mr. Nkerewe Alex	Independent Non-Executive Director	
3	Mr. Shashi Dhar	Managing Director	