



UGANDA PILLAR 3 REPORT

period ended 30th June 2023



DIS01: Key Prudential Metrics

Purpose: Provide an overview of a SFI's prudential regulatory metrics.

		Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	129,596,170,304	123,844,582,680	109,813,442,486	90,371,154,475	84,000,889,972
2	Supplementary capital	2,446,469,960	2,296,490,493	2,228,792,000	2,287,655,585	2,025,007,818
3	Total capital	132,042,640,264	126,141,073,172	112,042,234,486	92,658,810,061	86,025,897,790
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	472,705,586,661	361,235,137,546	346,789,052,801	458,249,085,544	480,177,334,349
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	27%	34%	32%	20%	17%
6	Total capital ratio (%)	28%	35%	32%	20%	18%
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 (%)	-	-	-	-	-
9	Systemic buffer (for DSIBs) (%)	-	-	-	-	-
10	Total of capital buffer requirements (%)	2.50%	2.50%	2.50%	2.50%	2.50%
	(row 7 + row 8 + row 9)					
11	Core capital available after meeting the bank's minimum capital requirements (%)	12.93%	19.92%	17.31%	5.22%	2.92%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	966,140,915,539	825,962,732,884	881,515,680,832	834,130,408,131	924,947,159,114
14	Basel III leverage ratio (%) (row 1 / row 13)	13%	15%	12%	11%	9%

		Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
		T	T-1	T-2	T-3	T-4
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	93,381,612,635	100,757,585,136	126,510,332,934	97,963,666,565	136,634,247,104
16	Total net cash outflow	28,193,093,727	73,043,354,793	53,455,705,713	60,274,214,980	41,066,002,722
17	LCR (%)	331%	138%	237%	163%	333%
	Net Stable Funding Ratio					
18	Total available stable funding	672,439,531,653	575,794,957,522	580,532,385,013	550,608,238,405	643,035,117,760
19	Total required stable funding	489,174,358,429	395,823,603,729	328,771,043,186	350,399,527,565	325,193,162,000
20	NSFR	137%	145%	177%	157%	198%

DIS03: Overview of RWA

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.

		Rwa		Minimum Capital Requirements
		Jun-23	Mar-23	Jun-23
		T	T-1	T
1	Credit Risk (Excluding Counterparty Credit Risk)	412,515,451,013	303,418,239,910	49,501,854,122
2	Counterparty Credit Risk (Ccr)	-	-	-
3	Market Risk	36,075,890,090	33,254,050,462	4,329,106,811
4	Operational Risk	24,114,245,558	24,562,847,175	2,893,709,467
5	Total (1 + 2 + 3 + 4)	472,705,586,661	361,235,137,546	56,724,670,399

DIS04: Composition of regulatory capital

Purpose: Provide a breakdown of the constituent elements of a SFI's capital

	Common Equity Tier 1 Capital: Instruments And Reserves	Amounts
1	Permanent Shareholders Equity (Issued And Fully Paid-Up Common Shares)	150,883,302,177
2	Share Premium	-
3	Retained Earnings	3,879,343,000
4	Net After Tax Profits Current Year-To Date (50% Only)	11,023,564,651
5	General Reserves (Permanent, Unencumbered And Able To Absorb Losses)	-
6	Tier 1 Capital Before Regulatory Adjustments	165,786,209,827
Tier 1 Capital: Regulatory Adjustments		
8	Goodwill And Other Intangible Assets	(2,259,282,523)
9	Current Year's Losses	-
10	Investments In Unconsolidated Financial Subsidiaries	-
12	Deficiencies In Provisions For Losses	-
14	Other Deductions Determined By The Central Bank	(33,930,757,000)
26	Other Deductions Determined By The Central Bank	-
28	Total Regulatory Adjustments To Tier 1 Capital	(36,190,039,523)
29	Tier 1 Capital	129,596,170,304
Tier 2 Capital: Supplementary Capital		
46	Revaluation Reserves On Fixed Assets	-
47	Unencumbered General Provisions For Losses (Not To Exceed 1.25% Of Rwa)	2,446,469,960
48	Hybrid Capital Instruments	-
49	Subordinated Debt (Not To Exceed 50% Of Core Capital Subject To A Discount Factor)	-
58	Tier 2 Capital	2,446,469,960
59	Total Regulatory Capital (= Tier 1 + Tier2)	132,042,640,264
60	Total Risk-Weighted Assets	472,705,586,661
Capital Adequacy Ratios And Buffers		
61	Tier 1 Capital (As A Percentage Of Risk-Weighted Assets)	27.42%
63	Total Capital (As A Percentage Of Risk-Weighted Assets)	27.93%
64	Total Institution-Specific Buffer Requirement (Capital Conservation Buffer Plus Countercyclical Buffer Requirements Plus Systemic Buffer, Expressed As A Percentage Of Risk-Weighted Assets)	2.72%
65	Of Which: Capital Conservation Buffer Requirement	2.50%
66	Of Which: Countercyclical Buffer Requirement	-
67	Of Which: Bank Specific Systemic Buffer Requirement	0.22%
68	Tier 1 Capital (As A Percentage Of Risk-Weighted Assets) Available After Meeting The Bank's Minimum Capital Requirements	24.70%
Minimum Statutory Ratio Requirements		
70	Tier 1 Capital Adequacy Ratio	12.5%
71	Total Capital Adequacy Ratio	14.5%

DIS05: Asset Quality

Purpose: Provide a comprehensive picture of the credit quality of a SFI's (on- and off-balance sheet) assets.

		Gross carrying values of		Provisions as per FIA2004/ MDIA2003		Interest in suspense	Net values (FIA/MDIA) (a+b-d-e)
		Defaulted exposures	Non-defaulted exposures	Specific	General		
1	Loans and advances	17,702,845,568	238,909,112,691	10,394,888,107	2,446,469,960	1,570,074,177	244,646,995,976
2	Debt	-	-	-	-	-	-
	Securities						
3	Off-balance sheet exposures	-	134,699,012,000	-	-	-	134,699,012,000
4	Total	17,702,845,568	373,608,124,691	10,394,888,107	2,446,469,960	1,570,074,177	379,346,007,976

DIS06: Changes in stock of defaulted loans and securities

1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	32,140,374,542
2	Loans and debt securities that have defaulted since the last reporting period	3,649,767,493
3	Returned to non-defaulted status	1,947,882,452
4	Amounts written off	8,018,101,372
5	Other changes	8,121,312,642
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period	17,702,845,568
	(1+2-3-4+5)	



CONTACT US

Head Office: Rwenzori Towers, Nakasero Road,
P O Box 28707, Kampala, Uganda
Telephone: 0312188400;
Fax: 2734635, www.ncbagroup.com
Licence Number A1.026

Customer deposits are protected by the Deposit Protection Fund of Uganda