



UGANDA PILLAR 3 REPORT

Period ended 30 September 2024



DIS01: Key Prudential Metrics

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

		Sep-24	Jun-24	Mar-23	Dec-23	Sep-23
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	163,599,729,116	155,961,474,738	148,613,655,798	134,735,059,654	132,923,565,959
2	Supplementary capital	3,018,042,642	2,847,111,061	2,937,844,124	2,697,063,379	2,381,213,077
3	Total capital	166,617,771,758	158,808,585,799	151,551,499,922	137,432,123,033	135,304,779,036
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	479,030,764,584	455,937,712,317	468,191,822,594	453,825,471,457	423,397,811,288
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	34%	34%	32%	30%	31%
6	Total capital ratio (%)	35%	35%	32%	30%	32%
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 (%) (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 (%)	19.78%	19.83%	17.37%	15.28%	16.96%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,065,464,860,952	962,629,876,878	998,226,838,926	984,399,053,428	905,040,077,836
14	Basel III leverage ratio (%) (row 1 / row 13)	15%	16%	15%	14%	15%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	125,742,422,343	116,343,763,095	117,682,432,238	119,894,206,912	115,571,056,779
16	Total net cash outflow	93,576,140,210	70,729,600,204	77,707,897,105	74,808,610,946	93,258,855,543
17	LCR (%)	134%	164%	151%	160%	124%
Net Stable Funding Ratio						
18	Total available stable funding	752,750,496,034	727,306,245,520	709,407,036,539	672,964,362,141	596,934,184,324
19	Total required stable funding	513,378,416,489	466,695,472,761	420,607,342,529	499,261,346,677	434,952,053,736
20	NSFR	147%	156%	169%	135%	137%

DIS03: Overview of RWA

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

		A	B	C
		RWA		Minimum capital requirements
		Sep-24	Jun-24	Sep-24
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	417,076,736,162	392,519,480,200	52,134,592,020
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	32,706,178,397	34,522,469,876	4,088,272,300
4	Operational risk	29,247,850,025	28,895,762,241	3,655,981,253
5	Total (1 + 2 + 3 + 4)	479,030,764,584	455,937,712,317	59,878,845,573

Minimum capital requirement computed at 12.5% in line with the regulations.



CONTACT US

Head Office: Twed Towers,
Plot 10 Kafu Road, Nakasero
P.O. Box 28707, Kampala, Uganda
Tel: 00800222123 or 0312188400;
Email: contactug@ncbagroup.com

NCBA Bank Uganda Limited is regulated by Bank of Uganda. Customer Deposits are protected by the Deposit Protection Fund upto UGX 10 million. Terms and Conditions apply

ug.ncbagroup.com

Go for it