



# UGANDA PILLAR 3 REPORT

Period ended 31<sup>st</sup> December 2024

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## DIS01: Key Prudential Metrics

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

		a	b	c	d	e
		Dec-24	Sept-24	Jun-24	Mar-24	Dec-23
		T	T-1	T-2	T-3	T-4
<b>Available capital (amounts)</b>						
1	Core capital	166,416,583,558	163,599,729,116	155,961,474,738	148,613,655,798	134,735,059,654
2	Supplementary capital	3,053,774,572	3,018,042,642	2,847,111,061	2,937,844,124	2,697,063,379
3	Total capital	169,470,358,130	166,617,771,758	158,808,585,799	151,551,499,922	137,432,123,033
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	484,676,758,335	479,030,764,584	455,937,712,317	468,191,822,594	453,825,471,457
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Core capital ratio (%)	34%	34%	34%	32%	30%
6	Total capital ratio (%)	35%	35%	35%	32%	30%
<b>Capital buffer requirements as a percentage of RWA</b>						
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 (%)	19.97%	19.78%	19.83%	17.37%	15.28%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,074,493,237,330	1,065,464,860,952	962,629,876,878	998,226,838,926	984,399,053,428
14	Basel III leverage ratio (%) (row 1 / row 13)	15%	15%	16%	15%	14%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	201,572,895,257	125,742,422,343	116,343,763,095	117,682,432,238	119,894,206,912
16	Total net cash outflow	58,229,031,311	93,576,140,210	70,729,600,204	77,707,897,105	74,808,610,946
17	LCR (%)	346%	134%	164%	151%	160%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	772,714,860,128	752,750,496,034	727,306,245,520	709,407,036,539	672,964,362,141
19	Total required stable funding	508,245,907,565	513,378,416,489	466,695,472,761	420,607,342,529	499,261,346,677
20	NSFR	152%	147%	156%	169%	135%

## DIS02: Risk management approach

**Purpose:** Description of the SFI's strategy and how senior management and the board of directors assess and manage risks, enabling users to gain a clear understanding of the SFI's risk tolerance/appetite in relation to its main activities and all significant risks.

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## DIS03: Overview of RWA

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

		RWA		Minimum capital requirements
		Dec-24	Sept-24	Dec-24
		T	T-1	T
	Credit risk (excluding counterparty credit risk)	407,584,833,440	417,076,736,162	50,948,104,180
1	Counterparty credit risk (CCR)	-	-	-
2	Market risk	46,979,600,100	32,706,178,397	5,872,450,013
3	Operational risk	30,112,324,795	29,247,850,025	3,764,040,599
4	Total (1 + 2 + 3 + 4)	484,676,758,335	479,030,764,584	60,584,594,792

<sup>5</sup> Minimum capital requirement computed at 12.5% in line with the regulations.

## 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	30,865,421,000
4	Net After Tax Profits Current Year-To Date (50% Only)	20,706,926,302
5	General Reserves (Permanent, Unencumbered and able to absorb losses)	-
<b>6</b>	<b>Tier 1 Capital before regulatory adjustments</b>	<b>202,455,649,479</b>
	<b>Tier 1 Capital: Regulatory Adjustments</b>	
8	Goodwill and Other Intangible Assets	(2,476,491,382)
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	(31,715,419,473)
26	Other Deductions Determined By The Central Bank	(1,847,155,066)
<b>28</b>	<b>Total Regulatory Adjustments To Tier 1 Capital</b>	<b>(36,039,065,921)</b>
<b>29</b>	<b>Tier 1 Capital</b>	<b>166,416,583,558</b>

Tier 2 Capital: Supplementary Capital		
46	Revaluation Reserves On Fixed Assets	-
47	Unencumbered General Provisions For Losses (Not To Exceed 1.25% Of Rwa)	3,053,774,572
48	Hybrid Capital Instruments	-
49	Subordinated Debt (Not To Exceed 50% Of Core Capital Subject To A Discount Factor)	-
<b>58</b>	<b>Tier 2 Capital</b>	<b>3,053,774,572</b>
<b>59</b>	<b>Total Regulatory Capital (= Tier 1 + Tier2)</b>	<b>169,470,358,130</b>
<b>60</b>	<b>Total Risk-Weighted Assets</b>	<b>484,676,758,335</b>
<b>Capital Adequacy Ratios And Buffers</b>		
61	Tier 1 Capital (As A Percentage Of Risk-Weighted Assets)	34.34%
63	Total Capital (As A Percentage Of Risk-Weighted Assets)	34.97%
64	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	3.86%
65	Of Which: Capital Conservation Buffer Requirement	2.50%
66	Of Which: Countercyclical Buffer Requirement	-
67	Of Which: Bank Specific Systemic Buffer Requirement	1.36%
68	Tier 1 Capital (As A Percentage Of Risk-Weighted Assets) Available After Meeting The Bank's Minimum Capital Requirements	30.48%
<b>Minimum Statutory Ratio Requirements</b>		
70	Tier 1 Capital Adequacy Ratio	12.5%
<b>71</b>	<b>Total Capital Adequacy Ratio</b>	<b>14.5%</b>

## DIS05: Asset Quality

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

		<b>a</b>	<b>b</b>	<b>c</b>		<b>d</b>	<b>e</b>	<b>f</b>
		Gross carrying values of		Provisions as per FIA2004/ MDIA2003		Interest in suspense	Net values (FIA/MDIA)	
		Defaulted exposures	Non-defaulted exposures	Specific	General			
1	Loans and advances	13,611,348,253	300,369,015,377	7,392,860,660	3,053,774,572	1,210,045,758	305,377,457,212	
2	Debt Securities	-	-	-	-	-	-	
3	Off-balance sheet exposures	-	60,631,230,634	-	-	-	60,631,230,634	
4	<b>Total</b>	<b>13,611,348,253</b>	<b>361,000,246,011</b>	<b>7,392,860,660</b>	<b>3,053,774,572</b>	<b>1,210,045,758</b>	<b>366,008,687,845</b>	

#### DIS06: Changes in stock of defaulted loans and securities

**Purpose:** Identify the changes in a SFI's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	19,016,386,275
2	Loans and debt securities that have defaulted since the last reporting period	12,732,932,949
3	Returned to non-defaulted status	4,045,000
4	Amounts written off	16,362,469,028
5	Other changes	(1,771,456,943)
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period (1+2-3-4+5)	13,611,348,253

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

**Purpose:** Qualitative data on the use of external ratings under standardized approach for credit risk

**The bank is yet to use an external credit rating agency for credit risk assessment for its customers**



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