



# UGANDA PILLAR 3 REPORT

Period ended 31<sup>st</sup> March 2025

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## DIS01: Key Prudential Metrics

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

		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
		T	T	T-1	T-2	T-3
<b>Available capital (amounts)</b>						
1	Core capital	189,212,247,985	183,559,801,000	163,599,729,116	155,961,474,738	148,613,655,798
2	Supplementary capital	2,942,798,078	3,053,774,572	3,018,042,642	2,847,111,061	2,937,844,124
3	Total capital	192,155,046,063	186,613,575,572	166,617,771,758	158,808,585,799	151,551,499,922
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	470,119,453,585	484,676,758,335	479,030,764,584	455,937,712,317	468,191,822,594
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Core capital ratio (%)	40%	38%	34%	34%	32%
6	Total capital ratio (%)	41%	39%	35%	35%	32%
<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 (%)	25.87%	23.50%	19.78%	19.83%	17.37%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,035,972,349,384	1,074,493,237,330	1,065,464,860,952	962,629,876,878	998,226,838,926
14	Basel III leverage ratio (%) (row 1 / row 13)	18%	17%	15%	16%	15%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	219,108,240,593	201,572,895,257	125,742,422,343	116,343,763,095	117,682,432,238
16	Total net cash outflow	35,402,086,038	58,229,031,311	93,576,140,210	70,729,600,204	77,707,897,105
17	LCR (%)	619%	346%	134%	164%	151%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	666,192,170,984	772,714,860,128	752,750,496,034	727,306,245,520	709,407,036,539
19	Total required stable funding	494,021,827,251	508,245,907,565	513,378,416,489	466,695,472,761	420,607,342,529
20	NSFR	135%	152%	147%	156%	169%

### DIS03: Overview of RWA

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

		RWA		Minimum capital requirements
		Mar-25	Dec-24	Mar-25
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	404,785,874,644	407,584,833,440	50,598,234,330
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	34,809,281,057	46,979,600,100	4,351,160,132
4	Operational risk	30,524,297,884	30,112,324,795	3,815,537,235
5	Total (1 + 2 + 3 + 4)	470,119,453,585	484,676,758,335	58,764,931,698

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



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