



**BANK OF AFRICA**

BMCE GROUP



# **Pillar 3 Market Discipline**

## Disclosures as at 31 March 2024

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## INTRODUCTION

In this report is the Bank of Africa Uganda Limited disclosures in accordance with the Bank of Uganda Pillar 3 Market Discipline: Guidelines on Disclosure Requirements as of March 2024.

The information in this report has not been reviewed nor reported on by our external auditors. All amounts are in shilling thousands unless otherwise stated.

## KEY PRUDENTIAL METRICS

The table below provides an overview for the bank's prudential statutory metrics.

	Amounts Ushs' 000	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
<b>Available capital (amounts)</b>						
1	Core capital	178,826,817	165,216,849	157,806,498	156,756,316	153,444,764
2	Supplementary capital	4,430,643	4,430,643	4,430,643	4,430,643	4,430,643
3	Total capital	183,257,460	169,647,492	162,237,141	161,186,959	157,875,407
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	739,350,460	733,868,922	788,820,451	715,720,478	744,980,141
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Core capital ratio (%)	24.19%	22.23%	20.01%	21.90%	20.60%
6	Total capital ratio (%)	24.79%	22.84%	20.57%	22.52%	21.19%
<b>Capital buffer requirements as a percentage of RWA</b>						
7	Capital conservation buffer requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
8	Countercyclical buffer requirement (%)	-	-	-	-	-
9	Systemic buffer (for DSIBs) (%)	-	-	-	-	-
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	9.19%	7.23%	5.01%	6.90%	5.60%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,297,268,442	1,347,496,000	1,382,755,201	1,372,355,239	1,363,256,460
14	Basel III leverage ratio (%) (row 1 / row 13)	13.78%	12.11%	11.41%	11.42%	11.26%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	149,477,296	173,613,816	259,995,577	121,414,850	123,953,123
16	Total net cash outflow	67,451,481	126,236,721	29,742,386	33,849,889	26,534,410
17	LCR (%)	222%	138%	441%	359%	467%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	707,856,571	676,307,888	705,072,100	719,548,316	713,999,659
19	Total required stable funding	289,510,623	284,567,591	322,209,931	337,603,414	310,367,845
20	NSFR	245%	238%	219%	213%	230%

The Core Capital available after meeting the bank's minimum capital requirements has slightly increased over the periods due to increasing profits earned by the bank.

## OVERVIEW OF RWA

The table below shows the bank's risk weighted assets as of March 2024 and December 2023.

	a	b	c
	RWA		Minimum capital requirements
	Mar-24	Dec-23	Mar-24
1 Credit risk (excluding counterparty credit risk)	597,298,510	591,240,874	71,675,821
2 Counterparty credit risk (CCR)	-	-	-
3 Market risk	9,279,528	10,271,312	1,113,543
4 Operational risk	132,772,422	132,356,737	15,932,691
<b>5 Total (1 + 2 + 3 + 4)</b>	<b>739,350,460</b>	<b>733,868,922</b>	<b>88,722,055</b>

There was an increase in the risk-weighted assets over the quarter by Ushs. 5 billion mainly due to increase in the bank's loan book.

Tel: 0414 302 001 | Toll-free: 0800 100 140 | 📞 0776 400 601  
Email: [feedback@boauganda.com](mailto:feedback@boauganda.com) | Web: [www.boauganda.com](http://www.boauganda.com)

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