

BRAC UGANDA BANK LIMITED PILLAR 3 MARKET DISCLOSURES

Period ended 30th September 2025



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DIS01- Key Prudential Metrics

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		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available capital (amounts)						
1	Core capital	49,822,426	51,248,273	47,859,958	43,697,800	41,507,382
2	Supplementary capital	2,607,948	2,550,802	2,510,573	2,599,854	2,470,328
3	Total capital	52,430,374	53,799,075	50,370,530	46,297,654	43,977,710
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	257,247,662	244,022,870	243,723,255	255,299,537	244,722,354
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	19.4%	21.0%	19.6%	17.1%	17.0%
6	Total capital ratio (%)	20.4%	22.0%	20.7%	18.1%	18.0%
Capital buffer requirements as a percentage of RWA						
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 (%)	6.9%	8.5%	7.1%	4.6%	4.5%

Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	337,353,583	302,193,729	294,265,552	298,085,781	294,806,349
14	Basel III leverage ratio (%) (row 1 / row 13)	14.8%	17.0%	16.3%	14.7%	14.1%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	12,084,219	10,976,291	9,372,474	7,816,381	9,876,590
16	Total net cash outflow	7,163,834	6,281,033	8,937,274	6,996,899	8,134,703
17	LCR (%)	168.7%	174.8%	104.9%	111.7%	121.4%
Net Stable Funding Ratio						
18	Total available stable funding	214,011,722	203,614,446	203,937,170	194,566,140	185,337,219
19	Total required stable funding	110,207,044	87,282,912	85,829,783	85,858,774	82,568,872
20	NSFR	194.2%	233.3%	237.6%	226.6%	224.5%

- i. BRAC Uganda Bank Ltd remains well-capitalized, maintaining both core and total capital levels above the buffered Tier 1 and Tier 2 capital adequacy requirements. As of September 2025, the Bank's surplus core capital decreased to 6.9%, from 8.5% in June 2025, mainly driven by the growth in risk-weighted assets outpacing the increase in core capital. Despite the decline, the Bank continues to hold a robust capital buffer sufficient to absorb potential shocks under severe stress conditions and to support sustainable business growth in line with our strategic objectives.
- ii. A decrease in the Basel III leverage ratio was attributed to a 2.8% (Ushs 1.4Bn) decrease in core capital compared to an 11.6% (Ushs 35.1Bn) increase in total assets.
- iii. The decline in the NSFR from 233.3% to 194.2% is attributed to the faster growth in required stable funding relative to available stable funding. Nevertheless, the ratio remains comfortably above the minimum regulatory threshold of 100%, indicating that the Bank continues to maintain adequate stable funding to support its asset base and business activities.
- iv. The Liquidity Coverage Ratio (LCR) stands at 168.7%, surpassing the regulatory benchmark of 100%. This demonstrates the bank's strong ability to meet short-term funding requirements over a 30-day stress period, even in adverse conditions, underscoring its resilience and financial stability.

DIS03- Overview of Risk Weighted Assets (RWA)

		a	b	c
		Figures in Ush '000s RWA		Minimum capital requirements
		Sep-25	Jun-25	Sep-25
1	Credit risk (excluding counterparty credit risk)	238,480,497	225,739,200	28,617,660
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	1,076,416	1,082,376	129,170
4	Operational risk	17,690,749	17,201,294	2,122,890
5	Total (1 + 2 + 3 + 4)	257,247,662	244,022,870	30,869,719

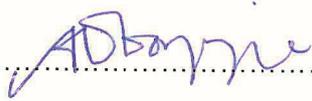
Total Risk-Weighted Assets increased between September 2025 and June 2025, primarily due to a Ushs 12.7 billion rise in Credit Risk exposures, driven by higher balances held with banks in Uganda and growth in the net loan portfolio.

Brac Uganda Bank Limited maintains a robust capital position, with Core capital totalling Ushs 49.8 billion as of September 2025, comfortably exceeding the minimum requirement of Ushs 30.8 billion (Core Capital buffer of 6.9%).

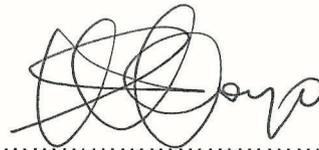
Declaration

The Board recognizes its duty to uphold the integrity of this report, which, in its assessment, accurately presents BRAC Uganda Bank Limited and comprehensively addresses all material factors affecting the Bank's ongoing viability. The Pillar III report has been meticulously prepared in alignment with the board-endorsed internal control protocols.

Authorized on behalf of BRAC Uganda Bank Limited:



Board Chairperson



CEO/ Managing Director