

BRAC UGANDA BANK LIMITED PILLAR 3 MARKET DISCLOSURES

Period ended 31st March 2026



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DIS01- Key Prudential Metrics

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	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25	
Available capital (amounts)						
1	Core capital	50,169,508	51,910,729	49,822,426	51,248,273	47,859,958
2	Supplementary capital	2,563,733	2,723,167	2,607,948	2,550,802	2,510,573
3	Total capital	52,733,241	54,633,895	52,430,374	53,799,075	50,370,530
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	254,387,005	269,232,063	257,247,662	244,022,870	243,723,255
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	19.7%	19.3%	19.4%	21.0%	19.6%
6	Total capital ratio (%)	20.7%	20.3%	20.4%	22.0%	20.7%
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	7.2%	6.8%	6.9%	8.5%	7.1%

capital requirements (%)

Basel III leverage ratio

13	Total Basel III leverage ratio exposure measure	354,916,909	343,552,690	337,353,583	302,193,729	294,265,552
14	Basel III leverage ratio (%) (row 1 / row 13)	14.1%	15.1%	14.8%	17.0%	16.3%

Liquidity Coverage Ratio

15	Total high-quality liquid assets (HQLA)	19,380,884	11,519,163	12,084,219	10,976,291	9,372,474
16	Total net cash outflow	5,552,039	7,237,490	7,163,834	6,281,033	8,937,274
17	LCR (%)	349.1%	159.2%	168.7%	174.8%	104.9%

Net Stable Funding Ratio

18	Total available stable funding	229,745,654	215,383,015	214,011,722	203,614,446	203,937,170
19	Total required stable funding	127,528,474	120,359,155	110,207,044	87,282,912	85,829,783
20	NSFR	180.2%	179.0%	194.2%	233.3%	237.6%

- 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 March 2026, the Bank's surplus core capital slightly increased to 7.2% from 6.8% in December 2025. This improvement was mainly driven by a 5.5% (UGX 14.8Bn) reduction in risk-weighted assets, largely attributed to a contraction in the loan portfolio, compared to a 3.4% (UGX 1.7Bn) reduction in core capital. This excess capital provides 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 from 15.1% to 14.1% was attributed to a 3.4% (UGX 1.7Bn) decline in core capital compared to a 3.3% (UGX 11.3Bn) growth in total assets. Notwithstanding this decline, the ratio remains well above the regulatory minimum requirement of 6% prescribed by the Bank of Uganda.

- iii. The increase in the NSFR from 179.0% to 180.2% is attributed to the faster growth available stable funding relative to required stable funding. 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) increased to 349.1% in March 2026 from 159.2% in December 2025, more than doubling over the period. This improvement was driven by an increase in High-Quality Liquid Assets (HQLA) of UGX 7.8Bn, primarily from Treasury bills, alongside a reduction in net cash outflows of UGX 1.6Bn, reflecting an improved liquidity profile. As a result, the Bank continues to significantly exceed the regulatory minimum requirement of 100% under Basel III. This demonstrates the Bank's strong capacity to meet short-term funding obligations under a 30-day stress scenario, underscoring its liquidity resilience and financial stability.

DIS03- Overview of Risk Weighted Assets (RWA)

		a	b	c
		Figures in Ush '000s RWA		Minimum capital requirements
		Mar-26	Dec-25	Mar-26
1	Credit risk (excluding counterparty credit risk)	234,769,715	250,178,553	28,172,366
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	1,401,790	1,022,654	168,215
4	Operational risk	18,215,501	18,030,855	2,185,860
5	Total (1 + 2 + 3 + 4)	254,387,005	269,232,063	30,526,441

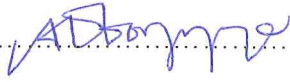
Total Risk-Weighted Assets decreased between March 2026 and December 2025, primarily due to a UGX 15.4 billion decrease in Credit Risk exposures, mainly driven by a decline in the net loan portfolio.

BRAC Uganda Bank Limited maintains a robust capital position, with Core capital totalling UGX 50.1 billion as of March 2026, comfortably exceeding the minimum requirement of UGX 30.5 billion (Core Capital buffer of 7.2%).

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