



KCB

PILLAR III QUARTERLY & SEMI-ANNUAL DISCLOSURES

AS AT 30TH JUNE 2025

**For People.
For Better.**

KCB Bank is Regulated by the Bank of Uganda. Customer deposits are protected by the Deposit Protection Fund up to UGX 10million, Terms and Conditions apply.

TABLE OF CONTENTS

1. DIS01 KEY METRICS	3
2. DIS03 OVERVIEW OF RISK WEIGHTED ASSETS (RWA)	3
3. DIS04 COMPOSITION OF REGULATORY CAPITAL	4
4. DIS05 CREDIT QUALITY OF ASSETS	5
5. DIS06 CHANGES IN STOCK OF THE DEFAULTED LOANS AND DEBT SECURITIES	5

1. DIS01 KEY METRICS

Purpose: Provide an overview of a SFI's prudential regulatory metrics.						
		a	b	c	d	e
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
Available capital (amounts)						
1	Core capital	194,622,972	184,518,422	186,259,794	173,791,546	166,356,371
2	Supplementary capital	9,980,805	9,323,778	8,842,872	8,706,405	7,645,162
3	Total capital	204,603,777	193,842,200	195,102,666	182,497,951	174,402,969
Risk-Weighted Assets (Amounts)						
4	Total risk-weighted assets (RWA)	1,223,152,869	1,226,565,070	1,156,264,286	1,117,503,713	1,129,012,659
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	15.91%	15.09%	16.11%	15.55%	14.73%
6	Total capital ratio (%)	16.73%	15.85%	16.87%	16.33%	15.45%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	0	0	0	0	0
9	Systemic buffer (for DSIBs) (%)	0	0	0	0	0
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 (%)	3.41%	2.59%	3.61%	3.05%	2.23%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	2,145,578,772	2,014,560,801	1,925,869,402	1,942,686,121	1,908,429,867
14	Basel III leverage ratio (%) (row 1 / row 13)	9.07%	9.16%	9.67%	8.95%	8.72%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	834,322,433	692,310,568	714,856,390	420,028,670	253,451,747
16	Total net cash outflow	388,083,624	506,660,331	387,686,344	294,305,813	193,796,765
17	LCR (%)	215%	137%	184%	143%	131%
Net Stable Funding Ratio						
18	Total available stable funding	1,230,922,323	1,072,196,166	1,069,370,644	1,163,310,714	1,117,913,739
19	Total required stable funding	748,679,428	719,265,584	691,428,180	779,494,555	925,368,674
20	NSFR	164.4%	149.1%	154.7%	149.2%	120.8%

2. DIS03 OVERVIEW OF RISK WEIGHTED ASSETS (RWA)

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.							
		a	b	c	d	e	f
		RWA					Minimum capital requirements
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24	Jun-25
1	Credit risk (excluding counterparty credit risk)	1,123,618,023	1,102,679,310	1,040,253,168	1,017,011,287	1,069,965,571	134,834,163
2	Counterparty credit risk (CCR)	28,744,358	30,850,740	19,854,771	11,138,800	23,919,600	3,449,323
3	Market risk	14,456,408	7,476,306	17,535,783	16,826,527	14,783,790	1,734,769
4	Operational risk	56,334,080	85,558,714	78,620,564	72,527,098	54,621,100	6,760,090
5	Total (1 + 2 + 3 + 4)	1,223,152,869	1,226,565,070	1,156,264,286	1,117,503,713	1,163,290,061	146,778,344

3. DIS04 COMPOSITION OF REGULATORY CAPITAL

Purpose: Provide a breakdown of the constituent elements of a SFI's capital.						
		a	b	c	d	e
		Amounts	Amounts	Amounts	Amounts	Amounts
	Common Equity Tier 1 capital: instruments and reserves	Jun-25	Mar-25	Dec-25	Jun-24	Mar-24
1	Permanent shareholders equity (issued and fully paid-up common shares)	150,000,000	150,000,000	150,000,000	150,000,000	122,160,994
2	Share premium					
3	Retained earnings	49,994,030	51,131,962	55,966,528	50,430,422	68,212,841
4	Net after tax profits current year-to date (50% only)	16,568,396	6,843,186	1,113,794		1,462,104
5	General reserves (permanent, unencumbered and able to absorb losses)					
6	Tier 1 capital before regulatory adjustments	216,562,426	207,975,148	207,080,322	200,430,422	191,835,939
	Tier 1 capital: regulatory adjustments	216,562,426	207,975,148	207,080,322	200,430,422	191,835,939
7	Goodwill and other intangible assets	5,811,813	6,344,689	6,878,779	6,604,348	6,645,362
8	Current year's losses				9,905,107	
9	Investments in unconsolidated financial subsidiaries					
10	Deficiencies in provisions for losses					
11	Other deductions determined by the Central bank	22,910	1,007,443	1,621,217	244,064	2,026,661
12	Other deductions determined by the Central bank - (Deferred tax asset)	16,104,731	16,104,593	12,320,532	17,320,532	17,320,532
13	Total regulatory adjustments to Tier 1 capital	21,939,454	23,456,725	20,820,528	34,074,051	25,992,555
14	Tier 1 capital	194,622,972	184,518,422	186,259,794	166,356,371	165,843,383
	Tier 2 capital: Supplementary capital					
15	Revaluation reserves on fixed assets					
16	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	9,980,805	9,323,778	8,842,872	8,046,598	7,915,978
17	Hybrid capital instruments					
18	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)					
19	Tier 2 capital	9,980,805	9,323,778	8,842,872	8,046,598	7,915,978
20	Total regulatory capital (= Tier 1 + Tier2)	204,603,777	193,842,200	195,102,666	174,402,969	173,759,361
21	Total risk-weighted assets	1,223,152,869	1,226,565,070	1,156,264,286	1,129,012,659	1,147,859,453
	Capital adequacy ratios and buffers					
22	Tier 1 capital (as a percentage of risk-weighted assets)	15.91%	15.04%	16.11%	14.73%	14.45%
23	Total capital (as a percentage of risk-weighted assets)	16.73%	15.80%	16.87%	15.45%	15.14%
24	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.50%	2.50%	2.50%	2.50%	2.50%
25	Of which: capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
26	Of which: countercyclical buffer requirement					
27	Of which: bank specific systemic buffer requirement					
28	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	2.50%	2.50%	2.50%	2.50%	2.50%
	Minimum statutory ratio requirements					
29	Tier 1 capital adequacy ratio	12.75%	12.75%	12.75%	12.75%	12.75%
30	Total capital adequacy ratio	14.75%	14.75%	14.75%	14.75%	14.75%

4. DISO5 CREDIT QUALITY OF ASSETS

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

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net values(FIA/MDIA) (a+b-d-e)
		Defaulted exposures	Non-defaulted exposures	Specific	General		
1	Loans and advances	41,997,392	979,715,523	18,656,792	9,980,805	4,975,623	993,075,318
2	Debt Securities		507,262,963				507,262,963
3	Off-balance sheet exposures		159,580,045				159,580,045
4	Total	41,997,392	1,646,558,531	18,656,792	9,980,805	4,975,623	1,659,918,327

5. D1S06 CHANGES IN STOCK OF THE DEFAULTED LOANS AND DEBT 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.

	a	
1	Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the previous reporting period	55,786,056
2	Loans and debt securities that have defaulted since the last reporting period	21,717,531
3	Returned to non-defaulted status	612,199
4	Amounts written off	27,447,132
5	Other changes	7,446,864
6	Defaulted loans; advances, debt securities and off-balance sheet exposures at end of the reporting period (1+2-3-4+5)	41,997,392

Signed



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Edith N. Wamala
Ag. Head of Risk Management

Signed



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Edgar Byamah
Managing Director



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