PILLAR III SEMI-ANNUAL DISCLOSURES

AS AT 30TH JUNE 2026

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1. DIS01 KEY METRICES

Purpose: Provide an overview of a SFI's prudential regulatory metrics.						
		a	b	c	d	e
		June-26	Mar-26	Dec-25	Sep-25	June-25
	Available capital (amounts)					
1	Core capital	242,573,123	236,940,858	204,101,762	198,965,314	194,622,972
2	Supplementary capital	68,509,347	70,173,621	66,926,437	11,099,447	9,980,805
3	Total capital	311,082,470	307,114,479	271,028,199	210,064,761	204,603,777
	Risk-Weighted Assets (Amounts)					
4	Total risk-weighted assets (RWA)	1,694,916,838	1,628,254,719	1,489,718,064	1,372,127,448	1,223,152,869
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	14.31%	14.55%	13.70%	14.50%	15.91%
6	Total capital ratio (%)	18.35%	18.86%	18.19%	15.31%	16.73%
	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 (%)	–	–	–	–	–
9	Systemic buffer (for DSIBs) (%)	–	–	–	–	–
10	Total of capital buffer requirements (%) (row 7 + row8 + row9)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Core capital available after meeting the bank's minimum capital requirements (%)	1.81%	2.05%	1.2%	2.0%	3.41%
	Basel III leverage ratio					
12	Total Basel III leverage ratio exposure measure	2,683,888,274	2,634,171,262	2,324,181,154	2,343,394,984	2,145,578,772
13	Basel III leverage ratio (%) (row 1 / row 13)	9.04%	8.99%	8.78%	8.49%	9.07%
	Liquidity Coverage Ratio					
14	Total high-quality liquid assets (HQLA)	1,044,227,009	1,061,573,042	917,633,838	870,910,704	834,322,433
15	Total net cash outflow	746,140,118	721,523,958	392,161,117	474,491,443	388,083,624
16	LCR (%)	140.0%	147.1%	234.0%	183.5%	215%
	Net Stable Funding Ratio					
17	Total available stable funding	1,682,938,509	1,682,606,781	1,531,395,480	1,438,696,400	1,230,922,323
18	Total required stable funding	1,016,024,825	975,110,619	858,302,806	862,998,517	748,679,428
19	NSFR	165.6%	172.6%	178.4%	166.7%	164.4%

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-26	Mar-26	Dec-25	Sep-25	Jun-25	Jun-26
1	Credit risk (excluding counterparty credit risk)	1,412,403,799	1,365,802,551	1,303,300,652	1,281,186,976	1,123,618,023	169,488,456
2	Counterparty credit risk (CCR)	114,058,603	94,512,980	65,518,860	22,668,991	28,744,358	13,687,032
3	Market risk	22,184,434	32,053,238	16,498,503	11,941,159	14,456,408	2,662,132
4	Operational risk	146,270,003	135,885,948	104,400,049	56,330,322	56,334,080	17,552,400
5	Total (1 + 2 + 3 + 4)	**1,694,916,838**	**1,628,254,717**	**1,489,718,064**	**1,372,127,448**	**1,223,152,869**	**203,390,021**

3. DIS04 COMPOSITION OF REGULATORY CAPITAL

Purpose: Provide a breakdown of the constituent elements of KCBU's capital.			
		June'26	Dec'25
	Common Equity Tier 1 capital: instruments and reserves	a	b
1	Permanent shareholders equity (issued and fully paid-up common shares)	150,000,000	150,000,000
2	Share premium	–	–
3	Retained earnings	98,475,817	48,484,061

4	Net after tax profits current year-to date (50% only)	9,949,625	26,977,077
5	General reserves (permanent, unencumbered and able to absorb losses)	–	–
6	**Tier 1 capital before regulatory adjustments**	258,425,442	255,461,138
7	Tier 1 capital: regulatory adjustments	258,425,442	225,461,138
8	Goodwill and other intangible assets	4,156,939	5,254,783
9	Current year's losses	–	–
10	Investments in unconsolidated financial subsidiaries	–	–
11	Deficiencies in provisions for losses	–	–
12	Other deductions determined by the Central bank	8,818,475	16,104,593
13	Other deductions determined by the Central bank - (Deferred tax asset)	2,876,905	–
14	**Total regulatory adjustments to Tier 1 capital**	**15,852,319**	**21,359,376**
15	**Tier 1 capital**	**242,573,123**	**204,101,762**
	Tier 2 capital: Supplementary capital		
16	Revaluation reserves on fixed assets	–	–
17	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	12,787,410	11,490,774
18	Hybrid capital instruments	–	–
19	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	55,721,937	55,435,663
20	Tier 2 capital	68,509,347	66,926,437
21	Total regulatory capital (= Tier 1 + Tier 2)	311,082,470	271,028,199
22	Total risk-weighted assets	1,694,916,838	1,489,718,064
	Capital adequacy ratios and buffers	–	–
23	Tier 1 capital (as a percentage of risk-weighted assets)	14.31%	13.70%
24	Total capital (as a percentage of risk-weighted assets)	18.35%	18.19%
25	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%
26	Of which: capital conservation buffer requirement	2.50%	2.50%
27	Of which: countercyclical buffer requirement	–	–
28	Of which: bank specific systemic buffer requirement	–	–
29	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	2.50%	2.50%
	Minimum statutory ratio requirements		
30	Tier 1 capital adequacy ratio	12.50%	12.75%
31	Total capital adequacy ratio	14.50%	14.75%

4. DIS05 CREDIT QUALITY OF ASSETS

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

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004		values (FIA)	values (FIA)
		Defaulted exposures	Non defaulted exposures	Specific	General		(a+b-d-e)
1	Loans and advances	53,291,536	1,267,869,233	33,697,360	12,787,410	8,722,430	1,278,740,979
2	Debt Securities		659,901,108				659,901,108
3	Off-balance sheet exposures		221,962,535				221,962,535
4	**Total**	**53,291,536**	**2,149,732,876**	**33,697,360**	**12,787,410**	**8,722,430**	**2,160,604,623**

5. DIS06 CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES

Purpose: Identify the changes in a KCBUs 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	59,889,739
2	Loans and debt securities that have defaulted since the last reporting period	23,091,877
3	Returned to non-defaulted status	8,468,139
4	Amounts written off	16,128,536
5	Other changes	5,093,405
6	Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the reporting period (1+2-3-4+5)	53,291,536

Signed

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Signed

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Managing Director


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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.