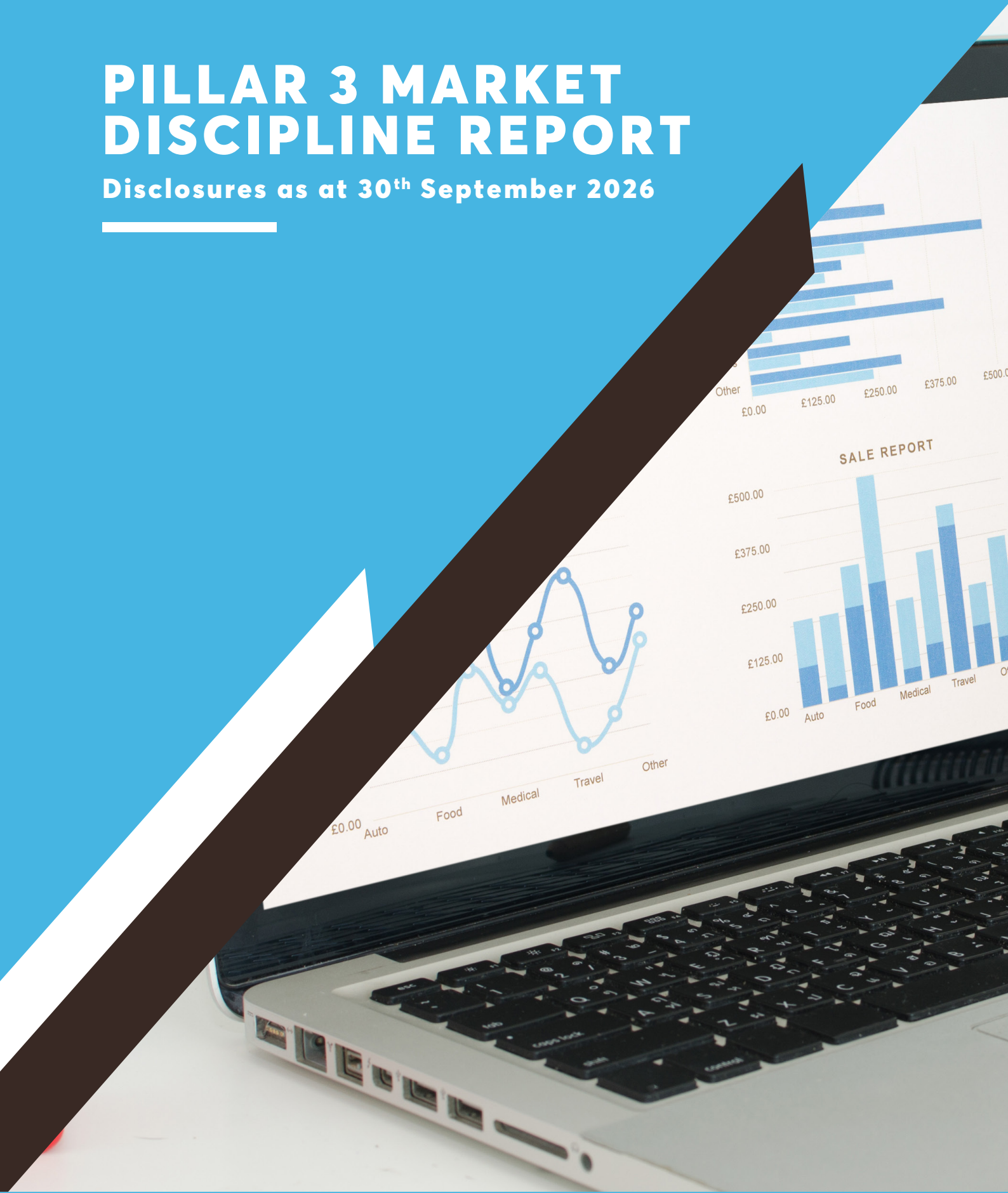
NCBA

PILLAR 3 MARKET DISCIPLINE REPORT

Disclosures as at 30th September 2026



1. INTRODUCTION

Pillar 3 Market Discipline Report

This Pillar 3 Market Discipline Disclosure Report provides an overview of NCBA Bank Uganda's regulatory capital profile and risk-weighted assets as of 30 September 2026. It aligns with the Bank of Uganda's guidelines on Pillar 3 disclosures, which were introduced to help promote comparability of supervised financial institution's (SFIs) risk profiles, and to promote market discipline through these regulatory disclosures. It emphasizes our commitment to maintaining a robust governance framework, promoting risk culture, and aligning our practices with the evolving regulatory landscape.

The report aims to enhance market discipline by promoting transparency in how the Bank identifies, measures, monitors, and manages its risks. by disclosing key financial and risk-related information, stakeholders can assess the Bank's stability, resilience, and alignment with sound governance and risk management principles. Guided by the regulatory framework established by the Bank of Uganda, our approach ensures proactive risk identification, assessment, and mitigation while maintaining capital adequacy and financial stability. This report reaffirms our dedication to open communication with stakeholders and our focus on building a resilient and well-governed institution.

The report confirms that the Bank is adequately capitalized as of 30th September 2026. The information contained in this report is as per the unaudited financial statements.

Certification of Pillar 3 Market Discipline Disclosure Report

The Board confirms that the report for the period ended 30th September 2026 has been prepared in accordance with the guidelines established by the Bank of Uganda and in accordance with the Board agreed internal control process.

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Mark A Muyobo
Managing Director/CEO

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Grace Jethro Kavuma
Board Chairman

2. KEY PRUDENTIAL METRICS

The table below Provides an overview of NCBA Bank's prudential regulatory metrics.

	Amounts in UGX '000'	Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	227,243,159	227,488,687	224,738,672	200,897,508	192,027,264
2	Supplementary capital	4,204,912	3,931,484	3,387,799	3,260,070	3,121,583
3	Total capital	231,448,071	231,420,171	228,126,471	204,157,578	195,148,847
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	768,998,431	635,988,351	574,411,099	534,241,561	487,908,438
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	29.6%	35.8%	39.1%	37.6%	39.4%
6	Total capital ratio (%)	30.1%	36.4%	39.7%	38.2%	40.0%
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 + 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 (%)	17.1%	23.3%	26.6%	25.1%	26.9%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,626,873,168	1,412,358,004	1,277,664,272	1,250,073,137	1,167,602,196
14	Basel III leverage ratio (%) (row 1 / row 13)	14.0%	16.1%	17.6%	16.1%	16.4%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	338,992,808	390,182,921	320,807,072	308,027,972	306,515,772
16	Total net cash outflow	51,558,489	113,854,294	62,404,264	38,423,909	104,466,149
17	LCR (%)	657.5%	342.7%	514.1%	801.7%	293.4%
Net Stable Funding Ratio						
18	Total available stable funding	898,308,055	918,058,285	809,065,029	820,709,958	738,414,431
19	Total required stable funding	671,247,811	552,283,562	615,322,712	611,194,790	559,450,782
20	NSFR	134%	166.2%	131.5%	134.3%	132.0%

*** Core capital available after meeting the bank's minimum capital requirements is computed as row 5 minus row 10 minus the minimum core capital ratio of 10%*

The Bank remained fully compliant with the Bank of Uganda requirement to maintain minimum paid-up cash capital and core capital of not less than UGX 150 billion, closing the period with a capital position of UGX 227 billion.

Quarter-on-quarter, the core capital and total capital adequacy ratios decreased to 29.6% and 30.1%, respectively, from 35.8% and 36.4% in June 2026. The decline primarily reflects the 21% increase in risk-weighted assets during the quarter. Notwithstanding the reduction, both ratios remained significantly above the applicable regulatory minimum requirements.

3. OVERVIEW OF THE RISK WEIGHTED ASSETS

The table below provides an overview of total RWA forming the denominator of the risk-based capital requirements.

Amounts in UGX '000'		RWA		Minimum capital requirements
		Sep-26	Jun-26	Sep-26
		T	T-1	T
1	Credit risk (excluding counterparty credit risk)	632,175,382	523,648,146	79,021,923
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	99,011,896	75,284,075	12,376,487
4	Operational risk	37,811,153	37,056,129	4,726,394
5	Total (1 + 2 + 3 + 4)	768,998,431	635,988,351	96,124,804

Minimum capital requirement computed at 12.5% in line with the regulations.

As of 30 September 2026, the Bank's total Risk-Weighted Assets (RWA) amounted to UGX 768.9 billion, representing an increase of UGX 133 billion (21%) from UGX 635.9 billion as at 30 June 2026.

The increase in RWA was mainly driven by credit risk, which rose by UGX 109Bn/21% to UGX 632 Bn, largely reflecting growth in the gross loan book during the quarter. Credit risk remains the largest component of total RWA, accounting for approximately 82% of the Bank's overall risk-weighted exposure.

Market risk RWA increased by UGX 24Bn/32% to UGX 99Bn, primarily attributable to higher foreign exchange exposures following depreciation of the Uganda Shilling against major currencies during the period, amid a more volatile macroeconomic environment.

Operational risk RWAs remained broadly stable, indicating no significant change in the Bank's underlying operational risk profile.

The Bank continues to maintain capital buffers well above the regulatory thresholds, highlighting its strong capital position and prudent risk management practices.

4. ABBREVIATIONS

The following abbreviations are used throughout the document.

BOU	Bank of Uganda
HQLA	High Quality Liquid Assets
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
RWA	Risk Weighted Assets
UGX	Uganda Shillings



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