



KCB

PILLAR III QUARTERLY DISCLOSURES

AS AT 30TH JUNE 2024

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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.

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1. DIS01 KEY METRICS

DIS01: Key Prudential Metrics						
Purpose: Provide an overview of a SFI's prudential regulatory metrics.						
Scope of application: The template is mandatory for all SFIs.						
Content: Key prudential metrics related to regulatory capital, leverage ratio and liquidity standards. SFIs are required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4).						
All metrics are intended to reflect actual bank values for (T)						
Frequency: Quarterly.						
Accompanying narrative: SFIs are expected to supplement the template with a narrative commentary to explain any significant change in each metric's value compared with previous quarters, including the key drivers of such changes (eg whether the changes are due to changes in the regulatory framework, group structure or business model).						
		a	b	c	d	e
		24-Jun	24-Mar	23-Dec	23-Sep	23-Jun
Available capital (amounts)						
1	Core capital	166,356,371	165,843,383	141,488,370	140,277,465	138,539,368
2	Supplementary capital	7,645,162	7,915,978	7,525,991	7,175,064	6,725,771
3	Total capital	174,402,969	173,759,361	149,014,361	147,452,529	145,265,139
Risk-Weighted Assets (Amounts)						
4	Total risk-weighted assets (RWA)	1,129,012,659	1,147,859,453	937,338,126	922,860,210	843,578,231
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	14.73%	14.45%	15.09%	15.20%	16.42%
6	Total capital ratio (%)	15.45%	15.14%	15.89%	15.98%	17.22%
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 (%)	2.23%	1.95%	2.59%	2.70%	3.92%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,908,429,867	1,814,994,543	1,539,575,139	1,486,498,611	1,386,693,087
14	Basel III leverage ratio (%) (row 1 / row 13)	8.72%	9.14%	9.19%	9.44%	9.99%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	253,451,747	290,922,865	290,600,889	297,869,084	307,869,450
16	Total net cash outflow	193,796,765	212,234,155	216,005,853	263,009,255	233,355,540
17	LCR (%)	131%	137%	135%	113%	132%
Net Stable Funding Ratio						
18	Total available stable funding	1,117,913,739	1,265,334,545	1,059,629,486	1,063,072,905	1,104,438,107
19	Total required stable funding	925,368,674	868,837,413	724,983,808	643,685,914	611,127,082
20	NSFR	120.80%	145.60%	146.20%	165.20%	180.70%

2.DIS03 OVERVIEW OF RISK WEIGHTED ASSETS (RWA)

DIS03: Overview of RWA						
Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.						
Scope of application: The template is mandatory for all banks.						
Content: Risk-weighted assets and capital requirements under Pillar 1. Pillar 2 requirements should not be included.						
Frequency: Quarterly.						
Accompanying narrative: Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant.						
When minimum capital requirements in column (c) do not correspond to 12% of RWA in column (a), banks must explain the adjustments made.						
		a	b	c	d	
		RWA			Minimum capital requirements	
		Jun-24	Mar-24	Dec-23	Jun-24	
1	Credit risk (excluding counterparty credit risk)	1,069,965,571	1,052,898,453	841,379,667	128,395,869	
2	Counterparty credit risk (CCR)	23,919,600	24,293,340	9,102,152	2,870,352	
3	Market risk	14,783,790	10,393,381	32,231,443	1,774,055	
4	Operational risk	54,621,100	60,274,279	54,803,886	6,554,532	
5	Total (1 + 2 + 3 + 4)	1,163,290,061	1,147,859,452	937,517,149	137,743,134	
Definitions and instructions						
RWA: risk-weighted assets according to Part A of the BS100B						
RWA (T-1): risk-weighted assets as reported in the previous Pillar 3 report (ie at the end of the previous quarter).						
Minimum capital requirement T: Pillar 1 capital requirements at the reporting date i.e.12% of RWA.						
Row number	Explanation					
1	Credit risk (excluding counterparty credit risk): RWA and capital requirements according to the credit risk framework reported in the BS100A;					
2	Counterparty credit risk: RWA and capital charges according to the counterparty credit risk framework, as reported in the BS100A.					
3	Market risk: the amounts reported correspond to the RWA and capital requirements in the BS100B(I).					
4	Operational risk: the amounts corresponding to the Pillar 1 requirements in the BS100B(II)					
Linkages across templates						
Amount in [DIS01:cell E17] is equal to [DIS03:cell E18]						
Amount in [DIS01:cell F17] is equal to DIS03: cell F18						

Signed



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Frank Balabyeki

Head of Risk

Signed



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Edgar Byamah

Managing Director



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