



KCB

# PILLAR III BI-ANNUAL DISCLOSURES

AS AT 30<sup>TH</sup> 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.DIS04 – COMPOSITION OF REGULATORY CAPITAL

DIS04 – Composition of regulatory capital				
<b>Purpose:</b> Provide a breakdown of the constituent elements of a SFI's capital.				
<b>Scope of application:</b> The template is mandatory for all SFIs				
<b>Frequency:</b> Semiannual.				
<b>Accompanying narrative:</b> SFIs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.				
9		b	a	c
		Amounts	Amounts	
	<b>Common Equity Tier 1 capital: instruments and reserves</b>	<b>Jun-24</b>	<b>Mar-24</b>	<b>Dec-23</b>
1	Permanent shareholders equity (issued and fully paid-up common shares)	150,000,000	122,160,994	122,160,994
2	Share premium			
3	Retained earnings	50,430,422	68,212,841	33,541,568
4	Net after tax profits current year-to date (50% only)	-	1,462,104	15,503,239
5	General reserves (permanent, unencumbered and able to absorb losses)			
6	<b>Tier 1 capital before regulatory adjustments</b>	200,430,422	191,835,939	171,205,801
	<b>Tier 1 capital: regulatory adjustments</b>	200,430,422	191,835,939	171,205,801
8	Goodwill and other intangible assets	6,604,348	6,645,362	6,810,829
9	Current year's losses	9,905,107		
10	investments in unconsolidated financial subsidiaries			
12	deficiencies in provisions for losses			
14	Other deductions determined by the Central bank	244,064	2,026,661	316,150
26	Other deductions determined by the Central bank - (Deferred tax asset)	17,320,532	17,320,532	22,590,452
28	Total regulatory adjustments to Tier 1 capital	34,074,051	25,992,555	29,717,431
29	<b>Tier 1 capital</b>	166,356,371	165,843,383	141,488,370
	<b>Tier 2 capital: Supplementary capital</b>			
46	Revaluation reserves on fixed assets			
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	8,046,598	7,915,978	7,525,991
48	Hybrid capital instruments			
49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)			
58	<b>Tier 2 capital</b>	8,046,598	7,915,978	7,525,991
59	Total regulatory capital (= Tier 1 + Tier2)	174,402,969	173,759,361	149,014,361
60	Total risk-weighted assets	1,129,012,659	1,147,859,453	937,517,149
	Capital adequacy ratios and buffers			
61	Tier 1 capital (as a percentage of risk-weighted assets)	14.73%	14.45%	15.09%
63	Total capital (as a percentage of risk-weighted assets)	15.45%	15.14%	15.89%
64	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%
65	Of which: capital conservation buffer requirement	2.50%	2.50%	2.50%

66	Of which: countercyclical buffer requirement			
67	Of which: bank specific systemic buffer requirement			
68	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%
<b>Minimum statutory ratio requirements</b>				
70	Tier 1 capital adequacy ratio	12.84%	12.75%	12.75%
71	Total capital adequacy ratio	14.84%	14.75%	14.75%

#### Instructions

i) **Shading**

Each dark grey row introduces a new section detailing a certain component of regulatory capital.

Light blue rows represent the sum cells in the relevant section.

Light grey rows show the main components of regulatory capital and the capital adequacy ratios.

## 2.DIS05 - ASSET QUALITY

<b>DIS05: Asset Quality</b>								
<b>Purpose:</b> Provide a comprehensive picture of the credit quality of a SFI's (on- and off-balance sheet) assets.								
<b>Scope of application:</b> The template is mandatory for all SFIs.								
<b>Frequency:</b> Semi-annual.								
		<b>a</b>	<b>b</b>	<b>d</b>	<b>e</b>	<b>f</b>	<b>g</b>	
		<b>Gross carrying values of</b>		<b>Provisions as per FIA2004/MDIA2003</b>		<b>Interest in suspense</b>	<b>Net</b>	
							<b>values (FIA/MDIA)</b>	
		<b>Defaulted exposures</b>	<b>Non-defaulted exposures</b>	<b>Specific</b>	<b>General</b>		<b>(a+b-d-e)</b>	
1	Loans and advances	78,421,731	778,765,971	43,224,782	8,046,598	9,303,077	804,659,844	
2	Debt	0	353,904,428.00	0	0		353,904,428	
	Securities							
3	Off-balance sheet exposures	0	197,372,722.00	0	0		197,372,722	
<b>4</b>	<b>Total</b>	<b>78,421,731</b>	<b>1,330,043,121</b>	<b>43,224,782</b>	<b>8,046,598</b>		<b>1,355,936,994</b>	

## 3.DIS06 CHANGES IN DEFAULTED LOAN

		<b>a</b>
1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	40,960,174
2	Loans and debt securities that have defaulted since the last reporting period	46,432,592
3	Returned to non-defaulted status	(3,582,597)
4	Amounts written off	(3,861,449)
5	Other changes	(1,526,989)
<b>6</b>	<b>Defaulted loans &amp; advances, debt securities and off balance sheet exposures at end of the reporting period</b> (1+2-3-4+5)	<b>78,421,731</b>
<b>Definitions</b>		
Defaulted exposure: such exposures must be reported net of write-offs and gross of (ie ignoring) provisions.		
Loans& advances, debt securities and off balance sheet items that have defaulted since the last reporting period: refers to any loan, advance, debt security or off balance sheet item that became marked as defaulted during the reporting period.		
Return to non-defaulted status: refers to loans or debt securities that returned to non-default status during the reporting period.		
Amounts written off: both total and partial write-offs.		
Other changes: any items not covered under 1-4 above		

**Signed**



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Frank Balabyeki

**Head of Risk**

**Signed**



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Edgar Byamah

**Managing Director**



**KCB**

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