

DIS04: Composition of regulatory capital as at 30th September 2026

		AMOUNTS
		Ushs'000
	Common Equity Tier 1 capital: instruments and reserves	
1	Permanent shareholders equity (issued and fully paid-up common shares)	217,826,872
2	Share premium	-
3	Retained earnings	(23,908,197)
4	Net after tax profits current year-to date (50% only)	10,711,116
5	General reserves (permanent, unencumbered and able to absorb losses)	-
6	Tier 1 capital before regulatory adjustments	204,629,791
	Tier 1 capital: regulatory adjustments	204,629,791
8	Goodwill and other intangible assets	3,937,257
9	Current year's losses	-
10	Investments in unconsolidated financial subsidiaries	-
12	Deficiencies in provisions for losses	-
14	Other deductions determined by the Central bank	-
26	Other deductions determined by the Central bank	6,555,679
28	Total regulatory adjustments to Tier 1 capital	10,492,936
29	Tier 1 capital	194,136,855
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	-
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	4,139,260
48	Hybrid capital instruments	-
49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	-
58	Tier 2 capital	198,276,115
59	Total regulatory capital (= Tier 1 + Tier2)	
60	Total risk-weighted assets	583,943,331
	Capital adequacy ratios and buffers	
61	Tier 1 capital (as a percentage of risk-weighted assets)	33.25%
63	Total capital (as a percentage of risk-weighted assets)	33.95%
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%
65	Of which: capital conservation buffer requirement	-
66	Of which: countercyclical buffer requirement	2.50%
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	20.75%
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	12.50%
71	Total capital adequacy ratio	14.50%
Pillar 3 discipline disclosures as at 30th September 2026		
Frequency: Semiannual.		

