

DIS04: Composition of regulatory capital as of 31st December 2025

		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	(47,705,486)
4	Net after tax profits current year-to date (50% only)	12,741,754
5	General reserves (permanent, unencumbered and able to absorb losses)	-
6	Tier 1 capital before regulatory adjustments	182,863,140
	Tier 1 capital: regulatory adjustments	182,863,140
8	Goodwill and other intangible assets	4,704,221
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	572
13	Other deductions determined by the Central bank	6,555,679
14	Total regulatory adjustments to Tier 1 capital	11,260,472
15	Tier 1 capital	171,602,668
	Tier 2 capital: Supplementary capital	
17	Revaluation reserves on fixed assets	0
18	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	2,469,368
19	Hybrid capital instruments	
20	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	0
21	Tier 2 capital	174,072,036
22	Total regulatory capital (= Tier 1 + Tier2)	
23	Total risk-weighted assets	298,400,060
	Capital adequacy ratios and buffers	
25	Tier 1 capital (as a percentage of risk-weighted assets)	57.51%
26	Total capital (as a percentage of risk-weighted assets)	58.34%
27	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%
28	Of which: capital conservation buffer requirement	0
29	Of which: countercyclical buffer requirement	2.50%
30	Of which: bank specific systemic buffer requirement	
31	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	45.01%
	Minimum statutory ratio requirements	
33	Tier 1 capital adequacy ratio	12.50%
34	Total capital adequacy ratio	14.50%

Pillar 3 discipline disclosures as at 31st December 2025
Frequency: Semiannual.



For more details call +256 312 320 400, Toll free: 0800 211 070 or visit www.eximbank.ug.com
Exim Bank Uganda Limited is Regulated by Bank of Uganda
Customer Deposits are protected by the Deposit Protection Fund of Uganda up to UGX.10M,
Terms and Conditions Apply.



EXIM BANK
Innovation is life