

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.



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