

DIS04: Composition of regulatory capital as at 31st December 2024

	Amounts
	Ushs'000
Common Equity Tier 1 capital: instruments and reserves	
1. Permanent shareholders equity (issued and fully paid-up common shares)	150,000,000
2. Share premium	-
3. Retained earnings	250,791,443
4. Net after tax profits current year-to date (50% only)	4,495,429
5. General reserves (permanent, unencumbered and able to absorb losses)	-
6. Tier 1 capital before regulatory adjustments	405,286,872
Tier 1 capital: regulatory adjustments	
8. Goodwill and other intangible assets	13,750,008
9. Current year's losses	-
10. investments in unconsolidated financial subsidiaries	59,799
12. deficiencies in provisions for losses	-
14. prohibited loans to insiders	-
26. Other deductions determined by the Central bank	140,807,666
28. Total regulatory adjustments to Tier 1 capital	154,617,473
29. Tier 1 capital	250,669,398
Tier 2 capital: Supplementary capital	
46. Revaluation reserves on fixed assets	-
47. Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	11,466,613
48. capital instruments	-
49. Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	-
58. Tier 2 capital	11,466,613
59. Total regulatory capital (= Tier 1 + Tier2)	262,136,010
60. Total risk-weighted assets	1,275,481,343
Capital adequacy ratios and buffers	
61. Tier 1 capital (as a percentage of risk-weighted assets)	19.65%
63. Total capital (as a percentage of risk-weighted assets)	20.55%
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	2.50%
66. Of which: countercyclical buffer requirement	0.00%
67. Of which: bank specific systemic buffer requirement	0%
68. Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	7.15%
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 31st December 2024