Stanbic Bank

Stanbic Bank Uganda
Pillar 3 report

for the period ended
31 June 2026

THIS REPORT

This report sets out the Stanbic Bank Uganda Limited disclosures in accordance with the Bank of Uganda **Pillar 3 Market Discipline: Guidelines on Disclosure Requirements.**

The Pillar 3 Disclosure Requirements are designed to promote market discipline by providing market participants with key information on a firm's risk exposure and risk management processes. Pillar 3 also aims to complement the minimum capital requirements described under Pillar 1, as well as the supervisory processes of Pillar 2.

Shareholders are advised that the information in this report has not been reviewed nor reported on by our external auditors.

All amounts are in shilling thousands unless otherwise stated.

KEY PRUDENTIAL REGULATORY METRICS

DIS01: Key Prudential Metrics

The following tables provide an overview of the SBU prudential regulatory metrics.

	Amount Ushs'000	Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
	Available capital (amounts Ugx 000's)					
1	Core capital	2 017 618 333	2 032 690 524	1 823 550 256	1 559 870 194	1 834 377 241
2	Supplementary capital	140 386 862	153 509 317	146 657 310	142 314 361	144 724 920
3	Total capital	2 158 005 195	2 186 199 841	1 970 207 566	1 702 184 555	1 979 102 161
	Risk-weighted assets (amounts Ugx 000's)					
4	Total risk-weighted assets (RWA)	9 644 525 678	9 147 451 061	8 579 062 858	8 172 026 291	8 896 302 309
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	20.9	22.2	21.3	19.1	20.6
6	Total capital ratio (%)	22.4	23.9	23.0	20.8	22.2
	Capital buffer requirements as a percentage of RWA					
7	Capital conservation buffer requirement (2.5%)	2.5	2.5	2.5	2.5	2.5
8	Countercyclical buffer requirement (%)	0.0	0.0	0.0	0.0	0.0
9	Systemic buffer (for DSIBs) (%)	1.0	1.0	1.0	1.0	1.0
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	3.5	3.5	3.5	3.5	3.5
11	Core capital available after meeting the bank's minimum capital requirements (%)	7.4	8.7	7.8	5.6	7.1
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	17 385 085 453	16 222 762 330	15 149 747 978	15 319 108 196	15 747 972 271
14	Basel III leverage ratio (%) (row 1 / row 13)	11.6	12.5	12.0	10.2	11.6
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	6 127 342 209	4 936 505 158	4 534 659 034	4 777 901 966	5 405 404 840
16	Total net cash outflow	836 861 192	1 545 981 725	1 279 560 951	1 305 324 594	1 616 758 849
17	LCR (%)	732.2	319.3	354.4	366.0	334.3
	Net Stable Funding Ratio					
18	Total available stable funding	11 114 298 264	9 882 833 977	8 788 135 175	9 130 414 639	9 834 854 570
19	Total required stable funding	6 253 529 528	5 359 537 050	5 005 919 313	5 076 429 975	5 241 956 830
20	NSFR	177.7	184.4	175.6	179.9	187.6

Capital Management

DIS03: OVERVIEW OF RWA

The table below is an overview of RWA and associated capital requirements

		RWA		Minimum capital requirements[1]
		Jun-26	Mar-26	Jun-26
1	Credit risk (excluding counterparty credit risk)	8 942 794 817	8 278 444 245	1 073 135 378
2	Counterparty credit risk (CCR)	139 363 243	137 439 743	16 723 589
3	Market risk	562 367 618	731 567 072	67 511 119
5	**Total (1 + 2 + 3 + 4)**	**9 644 525 678**	**9 147 451 061**	**1 157 370 086**

DIS04: COMPOSITION OF REGULATORY CAPITAL

This section provides a breakdown of the constituent elements of a Bank's capital.

		a
	Common Equity Tier 1 capital: instruments and reserves	**Jun-26 Amounts Ugx 000's**
1	Permanent shareholders equity (issued and fully paid-up common shares)	153 566 009
2	Share premium	725 964 739
3	Retained earnings	1 087 385 329
4	Net after tax profits current year-to date (50% only)	159 510 319
5	General reserves (permanent, unencumbered and able to absorb losses)	-
6	**Tier 1 capital before regulatory adjustments**	2 126 426 397
	Tier 1 capital: regulatory adjustments	**2 126 426 397**
8	Goodwill and other intangible assets	27 900 406
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	80 907 657
26	Other deductions determined by the Central bank	
28	**Total regulatory adjustments to Tier 1 capital**	108 808 063
29	**Tier 1 capital**	2 017 618 333
	Tier 2 capital: Supplementary capital	
46	Revaluation reserves on fixed assets	-
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	80 333 284
48	Hybrid capital instruments	-
49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	60 053 578
58	**Tier 2 capital**	140 386 862
59	**Total regulatory capital (= Tier 1 + Tier2)**	2 158 005 195
60	**Total risk-weighted assets**	9 644 525 678
	Capital adequacy ratios and buffers	
61	**Tier 1 capital (as a percentage of risk-weighted assets)**	20.9
63	**Total capital (as a percentage of risk-weighted assets)**	22.4
64	**Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)**	3.5
65	Of which: capital conservation buffer requirement	2.5
66	Of which: countercyclical buffer requirement	-
67	Of which: bank specific systemic buffer requirement	1.0
68	**Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	7.4
	Minimum statutory ratio requirements	
70	Tier 1 capital adequacy ratio	10
71	Total capital adequacy ratio	12

1 Measured at 12%

Credit Risk

DIS05: ASSET QUALITY

The credit quality of the Bank's on- and off-balance sheet assets is reflected below through the disclosure of the gross carrying values of both defaulted and non-defaulted exposures as well as provisions and interest in suspense.

		a	b	d	e	f	g
		Gross carrying values of		**Provisions as per FIA2004/MDIA2003**		**Interest in suspense**	**Net values (FIA/MDIA)**
		Defaulted exposures	**Non-defaulted exposures**	**Specific**	**General**		**(a+b-d-e)**
1	Loans and advances	83 383 950	5 466 324 971	34 877 464	80 333 284	6 292 323	5 434 498 173
2	Debt		1 458 810 134				1 458 810 134
3	Securities						
4	Off-balance sheet exposures		4 070 100 981				4 070 100 981
	Total	**83 383 950**	**10 995 236 086**	**34 877 464**	**80 333 284**	**6 292 323**	**10 963 409 288**

DIS06: CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES

		a
1	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period**	**92 536 844**
2	Loans and debt securities that have defaulted since the last reporting period	10 564 082
3	Returned to non-defaulted status	4 734 039
4	Amounts written off	9 787 776
5	Other changes	(5 195 161)
6	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period** (1+2-3-4+5)	**83 383 950**