Stanbic Bank

Stanbic Bank Uganda
Pillar 3 report
for the period ended
31 March 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.

	Amounts UShs' 000	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
	Available capital					
1	Core capital	2 032 690 524	1 823 550 256	1 559 870 194	1 834 377 241	1 768 750 539
2	Supplementary capital	153 509 317	146 657 310	142 314 361	144 724 920	143 202 921
3	Total capital	2 186 199 841	1 970 207 566	1 702 184 555	1 979 102 161	1 911 953 460
	Risk-weighted assets					
4	Total risk-weighted assets (RWA)	9 147 451 061	8 579 062 858	8 172 026 291	8 896 302 309	8 295 071 172
	Risk-based capital ratios as a percentage of RWA[1]					
5	Core capital ratio (%)	22.2	21.3	19.1	20.6	21.3
6	Total capital ratio (%)	23.9	23.0	20.8	22.2	23.0
	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 (%)	8.7	7.8	5.6	7.1	7.8
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	16 222 762 330	15 149 747 978	15 319 108 196	15 747 972 271	15 122 844 712
14	Basel III leverage ratio (%) (row 1 / row 13)	12.5	12.0	10.2	11.6	11.7
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	4 936 505 158	4 534 659 034	4 777 901 966	5 405 404 840	4 582 510 456
16	Total net cash outflow	1 545 981 725	1 279 560 951	1 305 324 594	1 616 758 849	715 115 583
17	LCR (%)	319.3	354.4	366.0	334.3	640.8
	Net Stable Funding Ratio					
18	Total available stable funding	9 882 833 977	8 788 135 175	9 130 414 639	9 834 854 570	8 972 850 538
19	Total required stable funding	5 359 537 050	5 005 919 313	5 076 429 975	5 241 956 830	5 031 870 768
20	NSFR	184.4	175.6	179.9	187.6	178.3

1 Excludes unappropriated profits except December

CAPITAL MANAGEMENT

DIS03: Overview of RWA

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

		RWA		Minimum capital requirements[2]
		Mar-26	**Dec-25**	**Mar-26**
1	Credit risk (excluding counterparty credit risk)	8 278 444 245	7 964 584 443	993 413 309
2	Counterparty credit risk (CCR)	137 439 743	82 102 439	16 492 769
3	Market risk	731 567 072	532 375 976	87 823 178
5	**Total (1 + 2 + 3 + 4)**	**9 147 451 061**	**8 579 062 858**	**1 097 729 257**

2 Measured at 12%