



**Stanbic Bank**

**Stanbic Bank Uganda**

**Pillar 3 report**

for the period ended  
30 June 2025

# 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 US\$' 000	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
<b>Available capital</b>						
1	Core capital	1,834,377,241	1,768,750,539,	1,671,624,500	1,385,498,699,	1,681,714,642
2	Supplementary capital	144,724,920	143,202,921	141,712,818	143,897,014	143,580,040
3	Total capital	1,979,102,161	1,911,953,460	1,813,337,318	1,529,395,713	1,825,294,682
<b>Risk-weighted assets</b>						
4	Total risk-weighted assets (RWA)	8,896,302,309	8,295,071,172	8,480,509,800	8,204,332,386	8,025,950,463
<b>Risk-based capital ratios as a percentage of RWA<sup>1</sup></b>						
5	Core capital ratio (%)	20.6	21.3	19.7	16.9	21.0
6	Total capital ratio (%)	22.2	23.0	21.4	18.6	22.7
<b>Capital buffer requirements as a percentage of RWA</b>						
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 (%)	7.1	7.8	6.2	3.4	7.5
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	15,747,972,271	15,122,844,712	14,278,341,576	14,036,759,342	13,864,760,992
14	Basel III leverage ratio (%) (row 1 / row 13)	11.6	11.7	11.7	9.9	12.1
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	5,405,404,840	4,582,510,456	3,938,425,283	1,560,701,725	2,267,834,487
16	Total net cash outflow	1,616,758,849	715,115,583	2,043,858,309	456,071,023	1,101,537,010
17	LCR (%)	334.3	640.8	192.7	342.2	205.9
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	9,834,854,570,	8,972,850,538,	7,521,082,921		
19	Total required stable funding	5,241,956,830,	5,031,870,768,	4,705,737,258		
20	NSFR	187.6	178.3	159.8		

<sup>1</sup> 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 <sup>2</sup>
		Jun-25	Mar-25	Jun-25
1	Credit risk (excluding counterparty credit risk)	8,055,358,568	7,745,651,261	966,643,028
2	Counterparty credit risk (CCR)	34,119,234	73,387,732	4,094,308
3	Market risk	806,824,507	476,032,179	96,857,684
5	<b>Total (1 + 2 + 3 + 4)</b>	<b>8,896,302,309</b>	<b>8,295,071,172</b>	<b>1,067,595,020</b>

## DIS04: Composition of regulatory capital

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

The bank has not disclosed this information on account of unpublished information, until the official release of the interim unaudited financial results.

# 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	68,929,066	5,079,925,805	34,942,988	51,072,879	6,623,999	<b>5,062,839,005</b>
2	Debt Securities		1,246,325,917				<b>1,246,325,917</b>
3	Off-balance sheet exposures		3,902,412,964				<b>3,902,412,964</b>
4	<b>Total</b>	<b>68,929,066</b>	<b>10,228,664,686</b>	<b>34,942,988</b>	<b>51,072,879</b>	<b>6,623,999</b>	<b>10,211,577,885</b>

<sup>2</sup> Measured at 12%

## DIS06: Changes in stock of defaulted loans and debt securities

The table below presents the movement in the balance of defaulted exposures for the reporting period, including loans and debt securities that have defaulted since the last reporting period, those that have returned to default status and the amounts that have been written off

		a
1	<b>Defaulted loans &amp; advances, debt securities and off balance sheet exposures at end of the previous reporting period</b>	<b>70,080,201</b>
2	Loans and debt securities that have defaulted since the last reporting period	25,927,050
3	Returned to non-defaulted status	21,318,633
4	Amounts written off	8,930,238
5	Other changes	3,170,687
6	<b>Defaulted loans &amp; advances, debt securities and off balance sheet exposures at end of the reporting period</b> (1+2-3-4+5)	<b>68,929,066</b>