



**Stanbic Bank**

**Stanbic Bank Uganda**

**Pillar 3 report**

for the period ended  
31 March 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		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
<b>Available capital</b>						
1	Core capital	1,768,750,539	1,671,624,500	1,385,498,699	1,681,714,642	1,583,482,792
2	Supplementary capital	143,202,921	141,712,818	143,897,014	143,580,040	147,400,960
3	Total capital	1,911,953,460	1,813,337,318	1,529,395,713	1,825,294,682	1,730,883,752
<b>Risk-weighted assets</b>						
4	Total risk-weighted assets (RWA)	8,200,616,558	8,480,509,800	8,204,332,386	8,025,950,463	7,461,833,047
<b>Risk-based capital ratios as a percentage of RWA <sup>1</sup></b>						
5	Core capital ratio (%)	21.6	19.7	16.9	21.0	21.2
6	Total capital ratio (%)	23.3	21.4	18.6	22.7	23.2
<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 (%)	8.1	6.2	3.4	7.5	7.7
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	15,122,844,712	14,278,341,576	14,036,759,342	13,864,760,992	13,647,904,926
14	Basel III leverage ratio (%) (row 1 / row 13)	11.7	11.7	9.9	12.1	11.6
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	4,582,510,456	3,938,425,283	1,560,701,725	2,267,834,487	2,089,900,720
16	Total net cash outflow	715,115,583	2,043,858,309	456,071,023	1,101,537,010	1,243,189,107
17	LCR (%)	640.8	192.7	342.2	205.9	168.1
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	8,972,850,538	7,521,082,921			
19	Total required stable funding	5,031,870,768	4,705,737,258			
20	NSFR	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>1</sup>
	Mar-25	Dec-24	Mar-25
1 Credit risk (excluding counterparty credit risk)	7,651,196,647	7,971,496,376	918,143,598
2 Counterparty credit risk (CCR)	73,387,732	21,487,735	8,806,528
3 Market risk	476,032,179	487,525,689	57,146,720
5 Total (1 + 2 + 3 + 4)	8,200,616,558	8,480,509,800	984,096,846

<sup>1</sup> Measured at 12%