



Stanbic Bank

Stanbic Bank Uganda

Pillar 3 report

for the period ended
30 June 2024

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-24	Mar-24	Dec-23	Sep-23	Jun-23
Available capital					
1 Core capital	1,681,714,642	1,583,482,792	1,529,873,506	1,454,751,708	1,532,548,176
2 Supplementary capital	143,580,040	147,400,960	142,079,111	139,247,528	135,517,149
3 Total capital	1,825,294,682	1,730,883,752	1,671,952,617	1,593,999,236	1,668,065,325
Risk-weighted assets					
4 Total risk-weighted assets (RWA)	8,025,950,463	7,461,833,047	6,763,185,837	6,445,015,153	6,408,654,209
Risk-based capital ratios as a percentage of RWA¹					
5 Core capital ratio (%)	21.0	21.2	22.6	22.6	23.9
6 Total capital ratio (%)	22.7	23.2	24.7	24.7	26.0
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 (%)	7.5	7.7	9.1	9.1	10.4
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	13,864,760,992	13,647,904,926	13,222,960,857	13,060,842,383	12,953,101,538
14 Basel III leverage ratio (%) (row 1 / row 13)	12.1	11.6	11.6	11.1	11.8
Liquidity Coverage Ratio					
15 Total high-quality liquid assets (HQLA)	2,267,834,487	2,089,900,720	1,953,671,608	1,679,715,046	1,824,644,392
16 Total net cash outflow	1,101,537,010	1,243,189,107	1,569,170,766	1,051,616,602	1,274,373,755
17 LCR (%)	205.9	168.1	124.5	159.7	143.2

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
	Jun-24	Mar-24	Jun-24
1 Credit risk (excluding counterparty credit risk)	7,649,157,842	6,957,085,317	917,898,941
2 Counterparty credit risk (CCR)	36,942,492	48,947,216	4,433,099
3 Market risk	339,850,129	455,800,515	40,798,335
5 Total (1 + 2 + 3 + 4)	8,025,950,463	7,461,833,047	963,130,375

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	70,216,585	4,479,313,776	37,539,461	45,087,085					3,282,397			4,466,903,815
2 Debt Securities		1,044,672,920										1,044,672,920
3 Off-balance sheet exposures		4,044,941,249										4,044,941,249
4 Total	70,216,585	9,568,927,946	37,539,461	45,087,085					3,282,397			9,556,517,985

² 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	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	118,853,136
2	Loans and debt securities that have defaulted since the last reporting period	33,124,290
3	Returned to non-defaulted status	18,830,464
4	Amounts written off	43,269,767
5	Other changes	(19,660,609)
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period (1+2-3-4+5)	70,216,585