



Stanbic Bank

**Stanbic Bank Uganda
Pillar 3 report**

for the period ended
30 September 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 UShs' 000	Sep-24	Jun-24	Mar-24	Dec-23	Sep-23
Available capital						
1	Core capital	1,385,498,699	1,681,714,642	1,583,482,792	1,529,873,506	1,454,751,708
2	Supplementary capital	143,897,014	143,580,040	147,400,960	142,079,111	139,247,528
3	Total capital	1,529,395,713	1,825,294,682	1,730,883,752	1,671,952,617	1,593,999,236
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	8 204 332 386	8 025 950 463	7 461 833 047	6 763 185 837	6 445 015 153
Risk-based capital ratios as a percentage of RWA¹						
5	Core capital ratio (%)	16.9	21.0	21.2	22.6	22.6
6	Total capital ratio (%)	18.6	22.7	23.2	24.7	24.7
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 (%)	3.4	7.5	7.7	9.1	9.1
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	14,036,759,342	13,864,760,992	13,647,904,926	13,222,960,857	13,060,842,383
14	Basel III leverage ratio (%) (row 1 / row 13)	9.9	12.1	11.6	11.6	11.1
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	1,560,701,725	2,267,834,487	2,089,900,720	1,953,671,608	1,679,715,046
16	Total net cash outflow	456,071,023	1,101,537,010	1,243,189,107	1,569,170,766	1,051,616,602
17	LCR (%)	342.2	205.9	168.1	124.5	159.7

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
	Sep-24	Jun-24	Sep-24
1 Credit risk (excluding counterparty credit risk)	7,638,600,978	7,649,157,842	916,632,117
2 Counterparty credit risk (CCR)	19,609,471	36,942,492	2,353,137
3 Market risk	546,121,937	339,850,129	65,560,857
5 Total (1 + 2 + 3 + 4)	8,204,332,386	8,025,950,463	984,546,111

² Measured at 12%