



Stanbic Bank

Stanbic Bank Uganda
Pillar 3 report
for the period ended
March 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	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
Available capital					
1 Core capital	1,583,482,792	1,529,873,506	1,454,751,708	1,532,548,176	1,462,895,600
2 Supplementary capital	147,400,960	142,079,111	139,247,528	135,517,149	139,236,990
3 Total capital	1,730,883,752	1,671,952,617	1,593,999,236	1,668,065,325	1,602,132,590
Risk-weighted assets					
4 Total risk-weighted assets (RWA)	7,461,833,047	6,763,185,837	6,445,015,153	6,408,654,209	6,281,040,947
Risk-based capital ratios as a percentage of RWA¹					
5 Core capital ratio (%)	21.2	22.6	22.6	23.9	23.3
6 Total capital ratio (%)	23.2	24.7	24.7	26.0	25.5
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 (%)	3.5	3.5	3.5	3.5	3.5
11 Core capital available after meeting the bank's minimum capital requirements (%)	7.7	9.1	9.1	10.4	9.8
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	13,647,904,926	13,222,960,857	13,060,842,383	12,953,101,538	12,742,383,387
14 Basel III leverage ratio (%) (row 1 / row 13)	11.6	11.6	11.1	11.8	11.5
Liquidity Coverage Ratio					
15 Total high-quality liquid assets (HQLA)	2,089,900,720	1,953,671,608	1,679,715,046	1,824,644,392	1,950,219,476
16 Total net cash outflow	1,243,189,107	1,569,170,766	1,051,616,602	1,274,373,755	1,306,248,317
17 LCR (%)	168.1	124.5	159.7	143.2	149.3

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-24	Dec-23	Mar-24
1 Credit risk (excluding counterparty credit risk)	6,957,085,317	6,510,937,383	834,850,238
2 Counterparty credit risk (CCR)	48,947,216	25,960,521	5,873,666
3 Market risk	455,800,515	226,287,933	54,717,949
5 Total (1 + 2 + 3 + 4)	7,461,833,047	6,763,185,837	895,441,853

² Measured at 12%