Stanbic Bank

Stanbic Bank Uganda
Pillar 3 report
for the period ended
30 September 2023

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**

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-23	Jun-23	Mar-23	Dec-22	Sep-22
	Available capital					
1	Core capital	1 454 751 708	1 532 548 176	1 462 895 600	1 368 081 471	1 270 389 119
2	Supplementary capital	139 247 528	135 517 149	139 236 990	137 882 136	139 783 467
3	Total capital	1 593 999 236	1 668 065 325	1 602 132 590	1 505 963 607	1 410 172 586
	Risk-weighted assets					
4	Total risk-weighted assets (RWA)	6 445 015 153	6 408 654 209	6 281 040 947	6 425 003 825	6 196 483 551
	Risk-based capital ratios as a percentage of RWA[1]					
5	Core capital ratio (%)	22.6	23.9	23.3	21.3	20.5
6	Total capital ratio (%)	24.7	26.0	25.5	23.4	22.8
	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 (%)	9.1	10.4	9.8	7.8	7.0
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	13 060 842 383	12 953 101 538	12 742 383 387	12 562 496 302	12 557 692 491
14	Basel III leverage ratio (%) (row 1 / row 13)	11.1	11.8	11.5	10.9	10.1
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	1 597 608 126	1 824 644 392	1 950 219 476	2 129 426 303	1 789 642 675
16	Total net cash outflow	1 353 453 068	1 274 373 755	1 306 248 317	1 405 400 899	1 396 968 717
17	LCR (%)	118.0	143.2	149.3	151.5	128.1

Capital Management

DIS03: Overview of RWA

The table below is an overview of RWA and associated capital requirements

		RWA		Minimum capital requirements[2]
		Sep-23	Jun-23	Sep-23
1	Credit risk (excluding counterparty credit risk)	6 278 005 122	6 245 688 710	753 360 615
2	Counterparty credit risk (CCR)	15 969 062	15 807 407	1 916 287
3	Market risk	151 040 969	147 158 092	18 132 169
5	**Total (1 + 2 + 3 + 4)**	**6 445 015 153**	**6 408 654 209**	**773 409 071**

1 Excludes unappropriated profits except Dec-22
2 Measured at 12%