



Stanbic Bank

Stanbic Bank Uganda
Pillar 3 report

for the period ended
30 September 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 UShs' 000	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available capital						
1	Core capital	1,559,870,194	1,834,377,241	1,768,750,539	1,671,624,500	1,385,498,699
2	Supplementary capital	142,314,361	144,724,920	143,202,921	141,712,818	143,897,014
3	Total capital	1,702,184,555	1,979,102,161	1,911,953,460	1,813,337,318	1,529,395,713
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	8,172,026,291	8,896,302,309	8,295,071,172	8,480,509,800	8,204,332,386
Risk-based capital ratios as a percentage of RWA¹						
5	Core capital ratio (%)	19.1	20.6	21.3	19.7	16.9
6	Total capital ratio (%)	20.8	22.2	23.0	21.4	18.6
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
	(row 7 + row 8 + row 9)					
11	Core capital available after meeting the bank's minimum capital requirements (%)	5.6	7.1	7.8	6.2	3.4
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	15,319,108,196	15,747,972,271	15,122,844,712	14,278,341,576	14,036,759,342
14	Basel III leverage ratio (%) (row 1 / row 13)	10.2	11.6	11.7	11.7	9.9
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	4,777,901,966	5,405,404,840	4,582,510,456	3,938,425,283	1,560,701,725
16	Total net cash outflow	1,305,324,594	1,616,758,849	715,115,583	2,043,858,309	456,071,023
17	LCR (%)	366.0	334.3	640.8	192.7	342.2
Net Stable Funding Ratio						
18	Total available stable funding	9,130,414,639	9,834,854,570	8,972,850,538	7,521,082,921	
19	Total required stable funding	5,076,429,975	5,241,956,830	5,031,870,768	4,705,737,258	
20	NSFR	179.9	187.6	178.3	159.8	

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-25	Jun-25	Sep-25
1	Credit risk (excluding counterparty credit risk)	7,568,501,663	8,055,358,568	908,220,200
2	Counterparty credit risk (CCR)	60,779,424	34,119,234	7,293,531
3	Market risk	542,745,204	806,824,507	65,155,487
5	Total (1 + 2 + 3 + 4)	8,172,026,291	8,896,302,309	980,669,217

² Measured at 12%