Pillar 3 Market Discipline Disclosures
as at March 31, 2024

These disclosures include:

Housing Finance Bank

KEY PRUDENTIAL METRICS (DIS01) – AS AT MARCH 31, 2024

	(Figures in Ushs '000)	March 2024	Dec 2023	Sept 2023	June 2023	March 2023
	Available capital (amounts)					
1	Core capital	286,123,480	272,845,670	268,422,945	264,892,504	256,074,317
2	Supplementary capital	23,155,733	22,258,212	20,022,212	19,446,423	19,264,296
3	Total capital	309,279,213	295,103,882	288,445,157	284,338,927	275,338,613
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,138,371,559	1,376,812,799	1,269,057,179	1,253,220,897	1,193,808,048
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)-minimum 10.19%	25.1%	19.8%	21.2%	21.1%	21.5%
6	Total capital ratio (%) -minimum 12.19%	27.2%	21.4%	22.7%	22.7%	23.1%
	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 (%)	-	-	-	-	-
9	Systemic buffer (for DSIBs) (%)	-	-	-	-	-
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank’s minimum capital requirements (%)	12.4%	7.1%	8.7%	8.6%	9.0%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	2,301,503,008	2,225,220,666	2,051,929,993	1,942,975,427	1,755,144,170
14	Basel III leverage ratio (%) (row 1 / row 13)	12.4%	12.3%	13.1%	13.6%	14.6%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	417,241,137	376,573,576	327,214,991	327,143,483	379,298,159
16	Total net cash outflow	155,999,149	142,827,426	195,107,091	139,943,023	66,826,577
17	LCR (%)	267%	264%	168%	234%	568%
	Net Stable Funding Ratio					
18	Total available stable funding	1,745,076,756	1,558,843,097	1,501,290,497	1,596,149,262	1,477,940,507
19	Total required stable funding	1,124,777,109	1,075,108,265	959,448,689	1,243,312,701	1,263,839,628
20	NSFR % - (Minimum - 100%)	155%	145%	156%	128%	117%

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT MARCH 31, 2024

	(Figures in Ushs '000)	RWA		Minimum capital requirements
		Mar-24	**Dec-23**	**Mar-24**
1	Credit risk (excluding counterparty credit risk)	1,010,334,569	1,175,723,349	121,240,148
2	Counterparty credit risk (CCR)	162,899	290,534	19,548
3	Market risk	59,649,566	115,981,049	7,157,948
4	Operational risk	68,224,524	84,817,867	8,186,943
5	**Total (1 + 2 + 3 + 4)**	**1,138,371,559**	**1,376,812,799**	**136,604,587**

We hereby attest that to the best of our knowledge, the information contained in this Pillar 3 Market Discipline Disclosures report for the quarter ended March 31, 2024 have been prepared in accordance with the board-agreed internal control processes and are a fair presentation of the Bank's position.

Mr. David G. Opiokello
Board Chairperson

Mr. Michael K. Mugabi
Managing Director