

# **Pillar 3 Market Discipline Disclosures** as at March 31, 2024

## **These disclosures include:**

KEY PRUDENTIAL METRICS (DIS01) – AS AT MARCH 31, 2024 Pg 2

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT MARCH 31, 2024 Pg 3



**Housing  
Finance  
Bank**

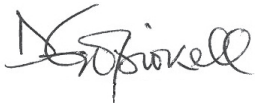
## KEY PRUDENTIAL METRICS (DIS01) – AS AT MARCH 31, 2024

	(Figures in Ushs '000)	March 2024	Dec 2023	Sept 2023	June 2023	March 2023
<b>Available capital (amounts)</b>						
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
<b>Risk-weighted assets (amounts)</b>						
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
<b>Risk-based capital ratios as a percentage of RWA</b>						
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%
<b>Capital buffer requirements as a percentage of RWA</b>						
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%
<b>Basel III leverage ratio</b>						
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%
<b>Liquidity Coverage Ratio</b>						
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%
<b>Net Stable Funding Ratio</b>						
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

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

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

Housing Finance Bank is regulated by Bank of Uganda. Customer deposits are protected by the Deposits Protection Fund up to UGX 10 million .Terms and Conditions apply.