

Pillar 3 Market Discipline Disclosures as at September 30, 2023



Housing
Finance
Bank

KEY PRUDENTIAL METRICS (DIS01) – AS AT SEPTEMBER 30, 2023

<i>(Figures in Ushs '000)</i>		Sept 2023	June 2023	March 2023	Dec 2022	Sept 2022
Available capital (amounts)						
1	Core capital	268,422,945	264,892,504	256,074,317	251,426,811	249,213,106
2	Supplementary capital	20,022,212	19,446,423	19,264,296	18,152,453	17,985,212
3	Total capital	288,445,157	284,338,927	275,338,613	269,579,264	267,198,319
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	1,269,057,179	1,253,220,897	1,193,808,048	1,131,891,345	1,040,598,448
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%) – minimum 10.19%	21.2%	21.1%	21.5%	22.2%	23.9%
6	Total capital ratio (%) – minimum 12.19%	22.7%	22.7%	23.1%	23.8%	25.7%
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 (%)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	8.5%	8.6%	9.0%	9.7%	11.4%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	2,051,929,993	1,942,975,427	1,755,144,170	1,744,295,772	1,622,946,440
14	Basel III leverage ratio (%) (row 1 / row 13) – min 6%	13.08%	13.63%	14.59%	14.41%	15.36%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	327,214,991	327,143,483	379,298,159	317,824,722	248,237,107
16	Total net cash outflow	195,107,091	139,943,023	66,826,577	213,191,863	144,944,610
17	LCR (%)– minimum 100%	168%	234%	568%	149%	171%
Net Stable Funding Ratio						
18	Total available stable funding	1,501,290,497	1,596,149,262	1,477,940,507	1,460,256,909	1,378,350,183
19	Total required stable funding	959,448,689	1,243,312,701	1,263,839,628	1,169,634,741	1,147,810,657
20	NSFR– minimum 100%	156%	128%	117%	125%	120%