Pillar 3 Market Discipline Disclosures as at September 30, 2023

Housing Finance Bank

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT SEPTEMBER 30, 2023

	*(Figures in **Ushs '000**)*	a	b	c
		RWA		Minimum capital requirements
		Sept 2023	**June 2023**	**Sept 2023**
1	Credit risk (excluding counterparty credit risk)	1,116,714,626	1,014,545,100	136,127,513
2	Counterparty credit risk (CCR)	666,941	732,066	81,300
3	Market risk	76,519,266	167,270,881	9,327,699
4	Operational risk	75,156,346	70,672,851	9,161,559
5	**Total (1 + 2 + 3 + 4)**	**1,269,057,179**	**1,253,220,897**	**154,698,071**