

Pillar 3

Market Discipline

Disclosures

as at March 31, 2025



Housing
Finance
Bank

Table of CONTENTS

INTRODUCTION

3

KEY PRUDENTIAL METRICS (DIS01) – AS AT MARCH 31, 2025

4

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT MARCH 31, 2025

5



INTRODUCTION

Housing Finance Bank is a financial Institution engaged in the business of commercial banking and the provision of related services and is regulated by the Bank of Uganda.

This report provides the Bank's Pillar 3 market discipline disclosures as at March 31, 2025.

The disclosures herein focus on the regulatory capital and risk exposures with the purpose of increasing transparency and confidence about the Bank's exposure to risk and the overall adequacy of its regulatory capital.

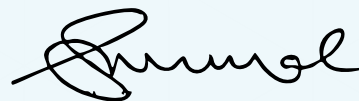
These disclosures can be accessed on the Bank's website, with cross-references in the other financial reports of the Bank as prescribed by the regulations. For further inquiries and clarifications, you may contact the Bank on the available communication channels.

Board attestation

The Board attests that the information contained in this Pillar 3 Market Discipline Disclosures for the quarter ended March 31, 2025, has been prepared in accordance with the Board-agreed internal control processes and is a fair presentation of the Bank's position.



Ms. Josephine N. Mukumbya
Interim Board Chairperson



Mr. Michael K. Mugabi
Managing Director

KEY PRUDENTIAL METRICS (DIS01) – AS AT MARCH 31, 2025

	(Figures in Ushs '000)	March 2025	Dec 2024	Sept 2024	June 2024	March 2024
	Available capital (amounts)					
1	Core capital	292,587,108	292,680,719	285,254,835	281,391,238	286,123,480
2	Supplementary capital	23,029,276	22,594,381	22,667,864	22,472,767	23,155,733
3	Total capital	315,616,384	315,275,099	307,922,699	303,864,005	309,279,214
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,362,476,368	1,274,853,480	1,317,808,956	1,145,694,667	1,138,371,559
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)-minimum 10.22%	21.5%	23.0%	21.6%	24.6%	25.1%
6	Total capital ratio (%) -minimum 12.22%	23.2%	24.7%	23.4%	26.5%	27.2%
	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) (%)	0.0%	0.0%	0.0%	0.0%	0.0%
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 (%)	9.0%	10.5%	9.1%	12.1%	12.6%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	2,531,755,702	2,457,030,536	2,473,737,208	2,351,922,752	2,301,503,008
14	Basel III leverage ratio (%) (row 1 /row 13)	11.6%	11.9%	11.5%	12.0%	12.4%
	Liquidity Coverage Ratio					
16	Total high-quality liquid assets (HQLA)	249,686,851	452,771,938	412,215,988	399,645,304	417,241,137
17	Total net cash outflow	201,121,012	233,642,984	178,500,778	206,299,406	155,999,149
18	LCR (%)	124%	194%	231%	194%	267%
	Net Stable Funding Ratio					
20	Total available stable funding	1,779,918,898	1,739,871,809	1,753,024,473	1,799,264,416	1,745,076,756
21	Total required stable funding	1,475,115,239	1,428,031,981	1,561,788,307	1,419,794,204	1,124,777,109
22	NSFR % - (Minimum - 100%)	121%	122%	112%	127%	155%

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT MARCH 31, 2025

(Figures in Ushs '000)		a	b	c
		RWA		Minimum capital requirements
		Mar 2025	Dec 2024	Mar 2025
1	Credit risk (excluding counterparty credit risk)	1,196,346,111	1,117,884,300	143,849,652
2	Counterparty credit risk (CCR)	323,139	194,840	38,777
3	Market risk	101,605,063	65,942,025	13,617,434
4	Operational risk	64,202,056	90,832,315	7,704,247
5	Total (1 + 2 + 3 + 4)	1,362,476,368	1,274,853,480	165,210,110

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.