Pillar 3 Market Discipline Disclosures

as at September 30, 2024

These disclosures include:

KEY PRUDENTIAL METRICS (DIS01) – AS AT SEPTEMBER 30, 2024

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT SEPTEMBER 30, 2024

Housing Finance Bank

KEY PRUDENTIAL METRICS (DIS01) – AS AT SEPTEMBER 30, 2024

	(Figures in Ushs '000)	Sept 2024	June 2024	March 2024	Dec 2023
	Available capital (amounts)				
1	Core capital	285,254,835	281,391,238	286,123,480	272,845,670
2	Supplementary capital	22,667,864	22,472,767	23,155,733	22,258,212
3	Total capital	307,922,699	303,864,005	309,279,214	295,103,882
	Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)	1,317,808,957	1,145,694,667	1,138,371,559	1,376,812,799
	Risk-based capital ratios as a percentage of RWA				
5	Core capital ratio (%)-minimum 10.22%	21.6%	24.6%	25.1%	19.8%
6	Total capital ratio (%) -minimum 12.22%	23.4%	26.5%	27.2%	21.4%
	Capital buffer requirements as a percentage of RWA				
7	Capital conservation buffer requirement (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%
11	Core capital available after meeting the bank's minimum capital requirements (%)	9.1%	12.1%	12.6%	7.3%
	Basel III leverage ratio				
12	Total Basel III leverage ratio exposure measure	2,473,737,208	2,351,922,752	2,301,503,008	2,225,220,666
13	Basel III leverage ratio (%) (row 1 / row 13)	12.0%	12.0%	12.4%	12.3%
	Liquidity Coverage Ratio				
14	Total high-quality liquid assets (HQLA)	412,215,988	399,645,304	417,241,137	376,573,576
15	Total net cash outflow	178,500,778	206,299,406	155,999,149	142,827,426
16	LCR (%)	231%	194%	267%	264%
	Net Stable Funding Ratio				
17	Total available stable funding	1,753,024,473	1,799,264,416	1,745,076,756	1,558,843,097
18	Total required stable funding	1,561,788,307	1,419,794,204	1,124,777,109	1,075,108,265
19	NSFR % - (Minimum - 100%)	112%	127%	155%	145%

OVERVIEW OF THE RISK WEIGHTED ASSETS (RWA) (DIS03) – AS AT SEPTEMBER 30, 2024

(Figures in Ushs '000)		a	b	c
		RWA		Minimum capital requirements
		Sept 2024	**June 2024**	**Sept 2024**
1	Credit risk (excluding counterparty credit risk)	1,067,927,566	1,041,795,954	128,151,308
2	Counterparty credit risk (CCR)	422,085	286,804	7,462,831
3	Market risk	165,677,456	27,671,326	19,881,295
4	Operational risk	83,781,850	75,940,584	10,053,822
5	**Total (1 + 2 + 3 + 4)**	**1,317,808,957**	**1,145,694,667**	**165,549,255**

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 September 30, 2024 has been prepared in accordance with the board-agreed internal control processes and is a fair presentation of the Bank's position.

Mr. David G. Opiokello
Chairperson, Board of Directors

Mr. Michael K Mugabi
Managing Director