


2025



**Q1: 2025**  
**PILLAR 3 MARKET**  
**DISCLOSURES**

## 1.0 Introduction

Salaam Bank Uganda Limited (hereinafter referred to as the 'Bank') is a fully fledged Islamic Financial Institution and a subsidiary of the Salaam African Bank based in Djibouti.

It provides retail banking, small & mid corporate banking services and a wide range of sharia compliant financial services in Uganda.

The Basel II framework consists of three mutual reinforcing pillars: -

- **Pillar 1:** Minimum capital requirements.
- **Pillar 2:** Supervisory review process of capital adequacy
- **Pillar 3:** Market discipline.

Market discipline (Pillar 3) provides quarterly disclosures on:

- Key prudential metrics
- An overview of the Risk weighted assets

The report has been reviewed by the Executive Management committee and approved by the board.

		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
	<b>Available capital (amounts)</b>					
1	Core capital	26,846,906.00	28,663,553.00	27,138,510.00	28,626,011.00	22,737,806.00
2	Supplementary capital	-	73,767.00		-	-
3	Total capital	26,846,906.00	28,737,320.00	27,138,510.00	28,626,011.00	22,737,806.00
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	186,284,532.00	133,197,005.00	48,883,327.00	39,877,537.00	28,991,063.00
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Core capital ratio (%)	14.41%	21.52%	55.52%	71.78%	78.43%
6	Total capital ratio (%)	14.41%	21.58%	55.52%	71.78%	78.43%
	<b>Capital buffer requirements as a percentage of RWA</b>					
7	Capital conservation buffer requirement (2.5%)	4,657,113.3	3,329,925.1	1,222,083.2	996,938.4	724,777
8	Countercyclical buffer requirement (%)	-	-	-		-
9	Systemic buffer (for DSIBs) (%)	-	-	-		-
10	Total of capital buffer requirements (%)			1,222,083.18	996,938.43	
	<b>(row 7 + row 8 + row 9)</b>	4,657,113.30	3,329,925.13			724,776.58
11	Core capital available after meeting the bank's minimum capital requirements (%)	27,942,679.80	19,979,550.75	7,332,499.05	5,981,630.55	27,942,680
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure	165,891,252	157,410,385	48,883,327.00	39,877,537.00	28,991,063
14	Basel III leverage ratio (%) (row 1 / row 13)	16.18%	18.21%	55.52%	71.78%	78.43%
	<b>Liquidity Coverage Ratio</b>					
15	Total high-quality liquid assets (HQLA)	22,521,710	24,536,864	30,125,570	23,341,394	18,043,735
16	Total net cash outflow	14,045,111	1,818,501	3,444,538	1,753,965	348,548
	LCR (%)	160%	1349%	875%	1331%	5177%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	85,458,280	42,571,986	77,890,053	69,674,039	68,819,128
19	Total required stable funding	64,563,642	62,341,780	72,506	291,610	80,965
<b>19</b>	<b>NSFR</b>	<b>132%</b>	<b>68%</b>	<b>107426%</b>	<b>23893%</b>	<b>84999%</b>

## DIS03: Overview of Risk Weighted Assets

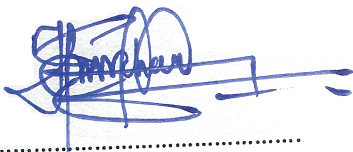
The table below provides an overview of the bank's Risk Weighted Assets

		RWA		Minimum capital requirements
		Mar-25	Dec-24	Mar-25
1	Credit risk (excluding counterparty credit risk)	169,354,341	129,766,602.00	14,107,216.6
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	16,638,257	3,396,479	1,996,591
4	Operational risk	291,934.0	376,377.0	540,618.5
5	<b>Total (1 + 2 + 3 + 4)</b>	<b>186,284,532.0</b>	<b>133,539,458.0</b>	<b>22,354,144</b>

The Total Risk Weighted Assets increased on account of the increase in the Credit risk weighted assets driven by the growth in the loan book.

### Board attestation.

The Board attests that the Pillar 3 Market Discipline Disclosure Reports for Quarter 4 2024 have been prepared in accordance with the regulatory requirements.



Managing Director



Board Chairman