



Salaam
Bank | A member of the
Salaam Group

Empowering Communities,
Inspiring Change.

Q1: 2026 PILLAR 3 MARKET DISCLOSURES

```
#include <stdlib.h>
int main(int argc, char **argv) {
    int* src = argv[1];
    int* dst;
    __asm__ volatile(
        "lzcnt %1, %0\n"
        : "=r"(dst)
        : "r"(src)
        : "cc"
    );
    return (int)dst;
}
```

```
Lcs_solution lcs_naive(const string &a,
{
    Lcs_solution result ({});
    const size_t asz = a.size(), bsz = b.size();
    for (size_t i = 0; i < asz; ++i)
    {
        for (size_t j = 0; j < bsz; ++j)
        {
            const size_t max_match = min(asz-i, bsz-j);
            if (max_match <= result.len)
                break;

            size_t match = 0;
            while (match < max_match && a[i+match] == b[j+match])
                ++match;

            if (result.len < match)
                result = Lcs_solution { i, j, match };

            if (asz - i <= result.len)
                break;
        }
    }
    return result;
}
```

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-26	Dec-25	Sep-25	Jun-25	Mar-25
Available capital (amounts)						
1	Core capital	44,943,041.00	46,151,643.00	46,623,835.00	46,400,470.00	26,846,906.00
2	Supplementary capital	434,832.00	317,984.00	220,630.00	131,690.00	-
3	Total capital	45,377,873.00	46,469,627.00	46,844,465.00	46,532,161.00	26,846,906.00
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	154,691,664.00	137,257,973.00	135,269,270.00	119,299,173.00	186,244,791.00
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	29.05%	33.62%	34.47%	38.89%	14.41%
6	Total capital ratio (%)	29.33%	33.86%	34.63%	39.00%	14.41%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	3,867,291.6	3,431,449.3	3,381,731.8	2,982,479.3	4,656,120
8	Countercyclical buffer requirement (%)	-	-	-	-	-
9	Systemic buffer (for DSIBs) (%)	-	-	-	-	-
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	3,867,291.60	3,431,449.33	3,381,731.75	2,982,479.33	4,656,119.78
11	Core capital available after meeting the bank's minimum capital requirements (%)	23,203,749.60	20,588,695.95	20,290,390.50	17,894,875.95	27,936,719
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	195,318,392	187,140,533	181,018,462	179,046,676	165,891,252
14	Basel III leverage ratio (%) (row 1 / row 13)	23.01%	24.66%	25.76%	25.92%	16.18%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	119,010,923	37,515,451	122,940,673	50,973,058	22,521,710
16	Total net cash outflow	2,853,143	6,446,322	2,353,008	58,749,848	14,045,111
17	LCR (%)	4171%	582%	5225%	87%	160%

Net Stable Funding Ratio						
18	Total available stable funding	100,778,941	95,327,177	95,230,033	91,086,263	85,458,280
19	Total required stable funding	81,929,286	18,038,804	68,283,181	24,207,025	64,563,642
20	NSFR	123%	528%	139%	376%	132%

DIS03: Overview of Risk Weighted Assets

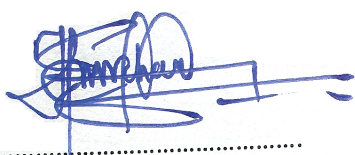
The table below provides an overview of the bank's Risk Weighted Assets

		RWA		Minimum capital requirements
		Mar-26	Dec-25	Mar-26
1	Credit risk (excluding counterparty credit risk)	152,842,790	135,263,410	18,341,134.8
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	1,514,576	1,570,242	181,822
4	Operational risk	334,298.0	424,321.0	40,131.8
5	Total (1 + 2 + 3 + 4)	154,691,664.0	137,257,973.0	18,563,088

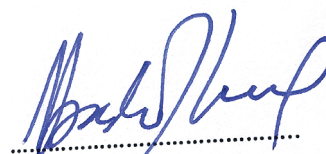
The Total Risk Weighted Assets increased on account of the increase in the Credit risk weighted assets driven by the growth in the loan book.

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