

Q1: 2025 PILLAR 3 MARKET DISCLOSURES

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2025

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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-23
	Available capital (amounts)					
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
	Risk-weighted assets (amounts)					
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
	Risk-based capital ratios as a perc	entage of RWA				
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%
	Capital buffer requirements as a percentage of RWA					
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	
	(row 7 + row 8 + row 9)	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
	Basel III leverage ratio					
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%
	Liquidity Coverage Ratio					
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%
	Net Stable Funding Ratio					
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
19	NSFR	132%	68%	107426%	23893%	84999%



DIS03: Overview of Risk Weighted Assets

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

		RWA		Minimum capital requirements	
		Маг-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	Total (1 + 2 + 3 + 4)	186,284,532.0	133,539,458.0	22,354,144	

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