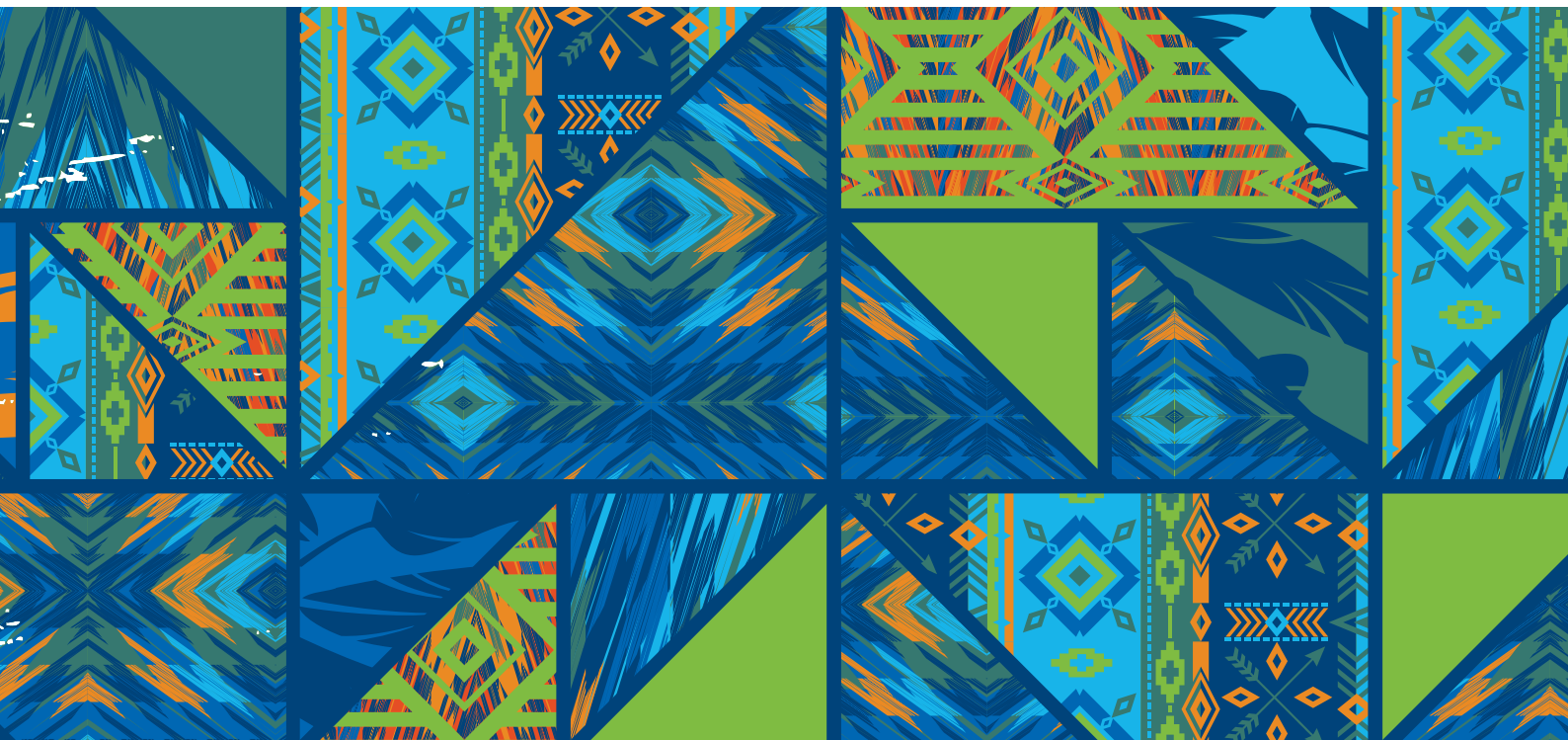


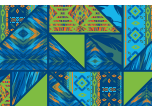


Putting Women First

Pillar 3 Market Disclosures

September 2024





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Introduction

The Finance Trust Bank (FTB) Pillar 3 Market disclosures follow the requirements set forth by Bank of Uganda, about the rules on risk and capital management in financial institutions and which represented a significant advance in the governance of financial institutions.

The objectives of supervising the Basel II requirements are: (i) promote the security and soundness of the Financial System, (ii) maintain capital at appropriate levels, (iii) improve the competitiveness conditions of the financial market, and (iv) establish a more comprehensive approach to risks. The Basel II requirements are based on a "three pillar" structure: (1) "Minimum capital required", (2) "Supervisory Review" and (3), "Market discipline", allowing public access to key information related to the capital adequacy of financial institutions in a structured and standardized manner.

Finance Trust Bank affirms its commitment to transparency in all its activities, in compliance with the requirements of regulatory bodies.

Scope of document

In accordance with the requirements, we present the information regarding Key prudential metrics related to regulatory capital, leverage ratio and liquidity standards, the calculation of the amount of risk-weighted assets (RWA), and the calculation of the Reference Equity.

DIS01: Key metrics

		a	b	c	d	e	f
		2024-09	2024-06	2024-03	2023-12	2023-09	2023-06
Available capital (amounts)							
1	Core capital	60,870,964	59,126,804	58,835,333	56,157,501	55,430,153	57,905,056
2	Supplementary capital	3,299,591	3,167,726	2,966,158	2,900,938	2,749,834	2,578,061
3	Total capital	64,170,555	62,294,530	61,801,491	59,058,438	58,179,987	60,483,117
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)	380,531,434	375,179,018	350,363,056	331,699,862	321,090,299	309,627,344
Risk-based capital ratios as a percentage of RWA							
5	Core capital ratio (%)	16.00%	15.76%	16.79%	16.93%	17.26%	18.70%
6	Total capital ratio (%)	16.86%	16.60%	17.64%	17.80%	18.12%	19.53%
Capital buffer requirements as a percentage of RWA							
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	0	0	0	0	0	0
9	Systemic buffer (for DSIBs) (%)	0	0	0	0	0	0
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.5%	2.50%
11	Core capital available after meeting the bank's minimum capital requirements (%)	3.35%	3.11%	4.14%	4.28%	4.61%	6.05%
Basel III leverage ratio							
13	Total Basel III leverage ratio exposure measure	568,252,139	526,800,219	466,483,306	469,760,028	492,103,778	504,258,908
14	Basel III leverage ratio (%) (row 1 / row 13)	10.71%	11.22%	12.61%	11.95%	11.26%	11.48%
Liquidity Coverage Ratio							
15	Total high-quality liquid assets (HQLA)	133,015,121,109	114,825,790,409	64,257,721,026	74,085,124,672	98,179,545	139,884,966
16	Total net cash outflow	59,170,868,064	30,931,454,263	40,128,808,265	46,394,598,645	71,523,325	57,397,932
17	LCR (%)	225%	371%	160%	160%	137%	244%
Net Stable Funding Ratio							
18	Total available stable funding	534,488,581	495,500,023	438,885,082	443,134,228	466,310,536	477,122,159
19	Total required stable funding	186,854,860	170,912,081	146,762,251	145,941,374	165,609,549	166,970,373
20	NSFR	286%	290%	299%	304%	282%	286%

Comments:

- The increase in the Capital ratios was driven by a higher growth rate in the Core and Total capital positions compared to the growth rate in the Risk Weighted Assets on account of the growth in the Bank's profitability position in the quarter ended September 2024.
- The increase in the Leverage ratio exposure was largely attributed to an increase in short term Investments.



DIS03: Overview of risk-weighted assets (RWA)

Table below shows a breakdown of the RWAs and Minimum Capital requirements for the Bank.
It is noteworthy that the Bank uses the standardized approach for the market risk and operational risk portion.

		b	b	c
		RWA		Minimum capital requirements
		2024-09	2024-06	2024-09
1	Credit risk (excluding counterparty credit risk)	367,192,692	361,427,651	44,063,123
2	Counterparty credit risk (CCR)	0	0	0
3	Market risk	2,249,796	1,630,627	269,976
4	Operational risk	11,088,946	11,966,093	1,330,674
5	Total (1 + 2 + 3 + 4)	380,531,434	350,363,056	45,663,772

Note: Pillar 1 capital requirements at the reporting date = 12% of RWA.

Board attestation.

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

Board Chairperson

Managing Director

