FINANCE trust BANK

Putting Women First

Pillar 3 Market Disclosures

September 2025

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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 III requirements are based on three pillar structure: (1) Minimum capital required, (2) Supervisory Review and (3), Market discipline, allowing public access to key information related to the Risk Management practices and 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 Capital and liquidity standards, and the calculation of the amount of risk-weighted assets (RWA).

DIS01: Key metrics

		a	b	c	d	e	f
		2025-09	2025-06	2025-03	2025-12	2024-09	2024-06
		"000"	"000"	"000"	"000"	"000"	"000"
Available capital (amounts)							
1	Core capital	75,987,698	73,512,124	71,143,964	63,734,380	60,870,964	59,126,804
2	Supplementary capital	3,677,690	3,617,781	3,557,801	3,555,744	3,299,591	3,167,726
3	Total capital	79,665,388	77,129,905	74,701,766	67,290,124	64,170,555	62,294,530
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)	451,728,811	422,105,118	389,699,519	359,978,116	380,531,434	375,179,018
Risk-based capital ratios as a percentage of RWA							
5	Core capital ratio (%)	16.82%	17.42%	18.26%	17.71%	16.00%	15.76%
6	Total capital ratio (%)	17.64%	18.27%	19.17%	18.69%	16.86%	16.60%
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 (%)	4.17%	4.77%	5.61%	5.06%	3.35%	3.11%
Basel III leverage ratio							
13	Total Basel III leverage ratio exposure measure	598,441,204	598,441,204	540,222,896	557,344,302	568,252,139	526,800,219
14	Basel III leverage ratio (%) (row 1 / row 13)	12.70%	12.28%	13.17%	11.44%	10.71%	11.22%
	Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	85,027,687,818	84,876,287,817	81,163,929,735	82,534,918,114	133,015,121,109	114,825,790,409
16	Total net cash outflow	53,013,164,428	19,329,346,291	8,190,743,832	12,137,387,577	59,170,868,064	30,931,454,263
17	LCR (%)	160%	439%	991%	680%	225%	371%
Net Stable Funding Ratio							
18	Total available stable funding	428,205,739,913	424,370,272,049	321,237,556,375	318,960,806,401	534,488,580,813	495,500,023,001
19	Total required stable funding	266,951,697,435	273,570,621,490	269,349,937,041	266,536,880,400	186,854,860,003	170,912,081,460
20	NSFR	160%	155%	119%	120%	286%	290%

Note: The significant drop in the LCR was attributed to maturity of a single fixed deposit in the period.

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.

		a	b	c
		RWA		Minimum capital requirements
		2025-09	2025-06	2025-09
1	Credit risk (excluding counterparty credit risk)	409,917,823	379,946,290	49,190,139
2	Counterparty credit risk (CCR)	0.00	0.00	0
3	Market risk	29,836,386	30,586,656	3,580,366
4	Operational risk	11,974,602	11,572,171	1,436,952
5	Total (1 + 2 + 3 + 4)	451,728,811	422,105,118	54,207,457

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 2025 have been prepared in accordance with the regulatory requirements.

Board Chairperson

Managing Director