



FINANCE
trust
BANK

Putting Women First

Pillar 3 Market Disclosures

March 2026

Index

Prudential indicators and risk management		Page No.
DIS01	Key metrics	3-4
DIS03	Overview of risk-weighted assets (RWA)	9

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 and the calculation of the amount of risk-weighted assets (RWA),

DIS01: Key metrics

	a	b	c	d	e	f
	2026-03	2025-12	2025-09	2025-06	2025-03	2024-12
	"000"	"000"	"000"	"000"	"000"	"000"
Available capital (amounts)						
1	80,798,406	78,556,182	75,987,698	73,512,124	71,143,964	63,734,380
2	3,980,467	3,970,698	3,677,690	3,617,781	3,557,801	3,555,744
3	84,778,873	79,665,388	77,129,905	74,701,766	67,290,124	64,170,555
Risk-weighted assets (amounts)						
4	492,941,803	481,275,362	451,728,811	422,105,118	389,699,519	359,978,116
Risk-based capital ratios as a percentage of RWA						
5	16.39%	16.32%	16.82%	17.42%	18.26%	17.71%
6	17.20%	16.55%	17.07%	17.70%	17.27%	17.83%
Capital buffer requirements as a percentage of RWA						
7	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
8	0	0	0	0	0	0
9	0	0	0	0	0	0
10	2.50%	2.50%	2.50%	2.50%	2.5%	2.50%
11	3.89%	3.82%	4.32%	4.92%	5.76%	5.21%
Basel III leverage ratio						
13	651,547,903	705,488,850	635,285,971	598,441,203	557,344,302	568,252,139
14	12.40%	11.13%	11.96%	12.28%	12.76%	11.22%
Liquidity Coverage Ratio						
15	82,469,030,620	90,479,733,197	85,027,687,818	84,876,287,817	81,163,929,735	82,534,918,114
16	7,587,056,291	24,497,575,744	53,013,164,428	19,329,346,291	8,190,743,832	12,137,387,577
17	1087.0%	369.3%	160%	439%	991%	680%
Net Stable Funding Ratio						
18	242,243,698,342	490,688,136,161	428,205,739,913	424,370,272,049	321,237,556,375	318,960,806,401
19	133,423,495,451	290,176,110,699	266,951,697,435	273,570,621,490	269,349,937,041	266,536,880,400
20	181.56%	169%	160%	155%	119%	120%

Note: The LCR increased in the period due to significant decline in net cash outflows 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
	2025-12	2025-09	2025-12
1 Credit risk (excluding counterparty credit risk)	438,111,347	409,917,823	52,573,362
2 Counterparty credit risk (CCR)	0.00	0.00	0
3 Market risk	31,229,445	29,836,386	3,747,533
4 Operational risk	11,934,570	11,974,602	1,432,148
5 Total (1 + 2 + 3 + 4)	481,275,362	451,728,811	57,753,043

Comment:

The increased in the Risk Weighted Assets was driven by the increased in the Credit Risk Weighted Assets.

Board attestation.

The Board attests that the Pillar 3 Market Discipline Disclosure Reports for Quarter 1 2026 have been prepared in accordance with the regulatory requirements.



Board Chairperson



Managing Director

