FINANCE trust BANK

Putting Women First

Pillar 3 Market Disclosures

June 2026

Index

Prudential indicators and risk management		Page No.
DIS01	Key metrics	4
DIS03	Overview of risk-weighted assets (RWA)	5
DIS04	Composition of regulatory capital	5
DIS05	Asset Quality	6
DIS06	Changes in stock of defaulted loans and debt securities	6

Introduction

The Finance Trust Bank (FTB) Pillar 3 Market disclosures follow the requirements set forth by Bank of Uganda, regarding 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 comprehensive approach to risk management. The Basel III 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 capital and liquidity metrics, the calculation of the amount of risk-weighted assets (RWA), composition of capital, Asset Quality, and changes in defaulted loans.

DIS01: Key metrics

Key prudential metrics related to regulatory capital, leverage ratio and liquidity standards.

		a	b	c	d	e	f
		2026-06	2026-03	2025-12	2025-09	2025-06	2025-03
		"000"	"000"	"000"	"000"	"000"	"000"
Available capital (amounts)							
1	Core capital	91,410,167	80,798,406	78,556,182	75,987,698	73,512,124	71,143,964
2	Supplementary capital	4,234,034	3,980,467	3,970,698	3,677,690	3,617,781	3,557,801
3	Total capital	95,644,201	84,778,873	79,665,388	77,129,905	74,701,766	67,290,124
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)	523,245,226	492,941,803	481,275,362	451,728,811	422,105,118	389,699,519
Risk-based capital ratios as a percentage of RWA							
5	Core capital ratio (%)	17.47%	16.39%	16.32%	16.82%	17.42%	18.26%
6	Total capital ratio (%)	18.28%	17.20%	16.55%	17.07%	17.70%	17.27%
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%	2.50%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	4.97%	3.89%	3.82%	4.32%	4.92%	5.76%
Basel III leverage ratio							
13	Total Basel III leverage ratio exposure measure	747,579,336	651,547,903	705,488,850	635,285,971	598,441,203	557,344,302
14	Basel III leverage ratio (%) (row 1 / row 13)	12.23%	12.40%	11.13%	11.96%	12.28%	12.76%
Liquidity Coverage Ratio							
15	Total high-quality liquid assets (HQLA)	98,587,550,532	82,469,030,620	90,479,733,197	85,027,687,818	84,876,287,817	81,163,929,735
16	Total net cash outflow	8,921,661,252	7,587,056,291	24,497,575,744	53,013,164,428	19,329,346,291	8,190,743,832
17	LCR (%)	1105%	1087.0%	369.3%	160.0%	439%	991%
Net Stable Funding Ratio							
18	Total available stable funding	332,188,983,117	242,243,698,342	490,688,136,161	428,205,739,913	424,370,272,049	321,237,556,375
19	Total required stable funding	318,562,773,096	133,423,495,451	290,176,110,699	266,951,697,435	273,570,621,490	269,349,937,041
20	NSFR	155%	181.56%	169%	160.0%	155%	119%

DIS03: Overview of risk-weighted assets (RWA)

Table below shows a breakdown of the RWAs and Minimum Capital requirements for the Bank.

		a	b	c
		RWA		Minimum capital requirements
		2026-06	2026-03	2026-06
1	Credit risk (excluding counterparty credit risk)	483,773,786	448,542,329	58,052,854
2	Counterparty credit risk (CCR)	0.00	0.00	0
3	Market risk	25,301,329	30,655,052	3,036,159
4	Operational risk	14,170,111	13,744,422	1,700,413
5	Total (1 + 2 + 3 + 4)	523,245,226	492,941,803	62,789,427

The change in RWA was largely attributed to the growth in the bank's loan book.

DIS04: Composition of regulatory capital

The table provides a breakdown of the constituent elements of Finance Trust Bank's capital.

		a
		Amounts
Common Equity Tier 1 capital: instruments and reserves		
1	Permanent shareholders equity (issued and fully paid-up common shares)	59,657,984
2	Share premium	-
3	Retained earnings	32,783,908
4	Net after tax profits current year-to date (50% only)	3,151,024
5	General reserves (permanent, unencumbered and able to absorb losses)	
6	Tier 1 capital before regulatory adjustments	95,592,916
Tier 1 capital: regulatory adjustments		
8	Goodwill and other intangible assets	4,182,749
9	Current year's losses	0
10	investments in unconsolidated financial subsidiaries	0
12	deficiencies in provisions for losses	0
14	Other deductions determined by the Central bank	0
26	Other deductions determined by the Central bank	0
28	Total regulatory adjustments to Tier 1 capital	91,410,167
29	Tier 1 capital	91,410,167
Tier 2 capital: Supplementary capital		
46	Revaluation reserves on fixed assets	0
47	Unencumbered general provisions for losses (not to exceed 1.25% of RWA)	4,234,034
48	Hybrid capital instruments	0
49	Subordinated debt (not to exceed 50% of core capital subject to a discount factor)	0
58	Tier 2 capital	4,234,034
59	Total regulatory capital (= Tier 1 + Tier2)	95,644,201
60	Total risk-weighted assets	523,245,226
Capital adequacy ratios and buffers		
61	Tier 1 capital (as a percentage of risk-weighted assets)	17.47%
63	Total capital (as a percentage of risk-weighted assets)	18.28%
64	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.5%
65	Of which: capital conservation buffer requirement	2.5%
66	Of which: countercyclical buffer requirement	0
67	Of which: bank specific systemic buffer requirement	0
68	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	4.97%
Minimum statutory ratio requirements		
70	Tier 1 capital adequacy ratio	12.5%
71	Total capital adequacy ratio	14.5%

DIS05: Quality of assets

The table provides a comprehensive picture of the credit quality of Finance Trust Bank's (on- and off-balance sheet) assets.

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004/ MDIA2003		Interest in suspense	Net values (FIA/MDIA)
		Defaulted exposures	Non-defaulted exposures	Specific	General		(a+b-d-e)
1	Loans and advances	13,137,300	416,292,574	2,322,738	7,928,122	1,437,658	419,179,014
2	Debt Securities	0	0	0	0	0	-
3	Off-balance sheet exposures	0	51,209,215	0	0	0	51,209,215
4	**Total**	**13,137,300**	**467,501,789**	**2,322,738**	**7,928,122**	**1,437,658**	**468,950,571**

DIS06: Changes in stock of defaulted loans and debt securities

The table identifies the changes in Finance Trust Bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

		a
1	Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the previous reporting period	12,669,787
2	Loans and debt securities that have defaulted since the last reporting period	4,511,105
3	Returned to non-defaulted status	-912,138
4	Amounts written off	-2,290,225
5	Other changes	-841,229
6	**Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the reporting period (1+2-3-4+5)**	**13,137,300**

Board attestation.
The Board attests that the Pillar 3 Market Discipline Disclosure Reports for Quarter 2 2026 have been prepared in accordance with the regulatory requirements.

Board Chairperson

Managing Director