



Putting Women First

Pillar 3 Market Disclosures

September 2026

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

	a	b	c	d	e
	2026-09	2026-06	2026-03	2025-12	2025-09
	"000"	"000"	"000"	"000"	"000"
Available capital (amounts)					
1 Core capital	90,177,941	91,410,167	80,798,406	78,556,182	75,987,698
2 Supplementary capital	4,393,045	4,234,034	3,980,467	3,970,698	3,677,690
3 Total capital	94,570,986	95,644,201	84,778,873	82,526,880	79,665,388
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	546,525,442	523,245,226	492,941,803	481,275,362	451,728,811
Risk-based capital ratios as a percentage of RWA					
5 Core capital ratio (%)	16.50%	17.47%	16.39%	16.32%	16.82%
6 Total capital ratio (%)	17.30%	18.28%	17.20%	17.15%	17.64%
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%
8 Countercyclical buffer requirement (%)	0	0	0	0	0
9 Systemic buffer (for DSIBs) (%)	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%
11 Core capital available after meeting the bank's minimum capital requirements (%)	4.00%	4.97%	3.89%	3.82%	4.32%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	779,743,107	747,579,336	651,547,903	705,488,850	635,285,971
14 Basel III leverage ratio (%) (row 1 / row 13)	11.57%	12.23%	12.40%	11.13%	11.96%
Liquidity Coverage Ratio					
15 Total high-quality liquid assets (HQLA)	50,816,162,633	98,587,550,532	82,469,030,620	90,479,733,197	85,027,687,818
16 Total net cash outflow	9,295,168,566	8,921,661,252	7,587,056,291	24,497,575,744	53,013,164,428
17 LCR (%)	547%	1105%	1087%	369%	160%
Net Stable Funding Ratio					
18 Total available stable funding	372,794,710,725	332,188,983,117	424,370,272,049	321,237,556,375	318,960,806,401
19 Total required stable funding	359,029,201,420	318,562,773,096	273,570,621,490	269,349,937,041	266,536,880,400
20 NSFR	103.83%	104.28%	155.12%	119.26%	119.67%

Notes:

- In the period under review the bank's core capital dropped by 1.37% due to dividend payouts to shareholders.
- The Total risk-weighted assets grew by 4.45% due to growth in the loan book in the period.
- The 48.5% decline in HQLA from UGX 98.59 billion in June 2026 to UGX 50.82 billion in September 2026 was due to deployment of excess liquidity into loans and advances, converting highly liquid assets into less liquid earning assets.

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
		2026-09	2026-06	2026-09
1	Credit risk (excluding counterparty credit risk)	511,343,973	483,773,786	61,361,277
2	Counterparty credit risk (CCR)	0	0	0
3	Market risk	20,156,250	25,301,329	2,418,750
4	Operational risk	15,025,219	14,170,111	1,803,026
5	Total (1 + 2 + 3 + 4)	546,525,442	523,245,226	65,583,053

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 2026 have been prepared in accordance with the regulatory requirements.



Board Chairperson



Managing Director

