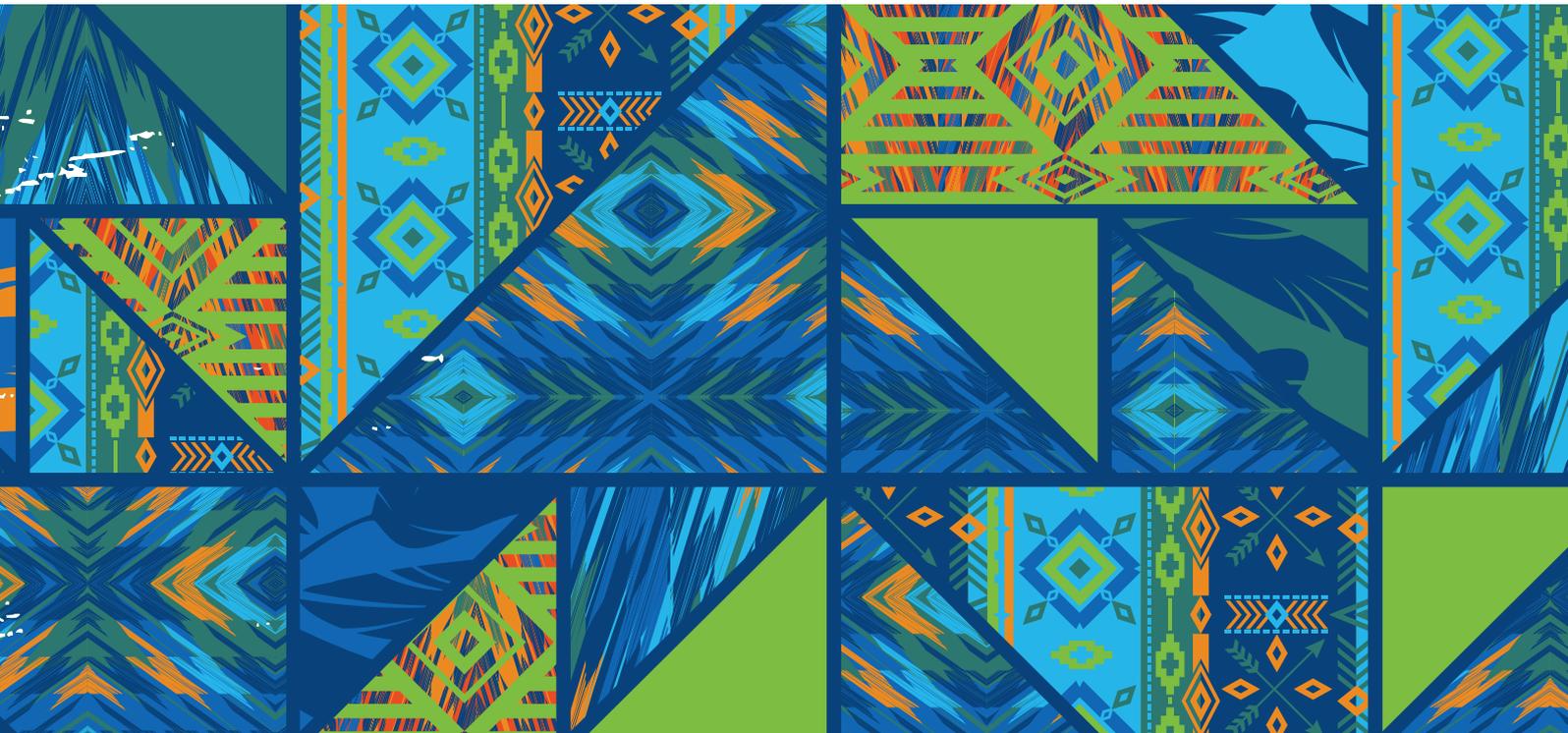




Putting Women First

Pillar 3 Market Disclosures

March 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 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 risk management, 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
		2024-03	2023-12	2023-09	2023-06	2023-03	2022-12
Available capital (amounts)							
1	Core capital	58,835,333	56,157,501	55,430,153	57,905,056	60,386,896	55,989,250
2	Supplementary capital	2,966,158	2,900,938	2,749,834	2,578,061	2,570,192	2,625,613
3	Total capital	61,801,491	59,058,438	58,179,987	60,483,117	62,957,088	58,614,862
Risk-weighted assets (amounts)							
4	Total risk-weighted assets (RWA)	350,363,056	331,699,862	321,090,299	309,627,344	304,835,968	294,598,333
Risk-based capital ratios as a percentage of RWA							
5	Core capital ratio (%)	16.79%	16.93%	17.26%	18.70%	19.81%	18.11%
6	Total capital ratio (%)	17.64%	17.80%	18.12%	19.53%	20.65%	18.96%
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 (%)	4.14%	4.2%	4.6%	5.92%	7.03%	5.33%
Basel III leverage ratio							
13	Total Basel III leverage ratio exposure measure	456,698,970	472,375,741	492,103,778	497,858,456	423,669,187	438,276,709
14	Basel III leverage ratio (%) (row 1 / row 13)	12.88%	11.89%	11.26%	11.63%	14.25%	12.77%
Liquidity Coverage Ratio							
15	Total high-quality liquid assets (HQLA)	64,257,721	74,085,124	98,179,545	139,884,966	74,674,704	101,300,499
16	Total net cash outflow	40,128,808	46,394,598	71,523,325	57,397,932	43,042,192	43,452,546
17	LCR (%)	160%	160%	137%	244%	173%	233%
Net Stable Funding Ratio							
18	Total available stable funding	438,885,082	443,134,228	466,310,536	477,122,159	408,771,121	420,333,291
19	Total required stable funding	146,762,251	145,941,374	165,609,549	166,970,373	146,819,632	151,023,753
20	NSFR	299%	304%	282%	285.7%	278.40%	278.3%



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		c	
	RWA		Minimum capital requirements	
	2024-03	2023-12	2024-03	
1	Credit risk (excluding counterparty credit risk)	337,589,648	321,361,533	40,510,758
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	2,313,633	1,499,211	277,636
4	Operational risk	10,459,775	8,839,117	1,255,173
5	Total (1 + 2 + 3 + 4)	350,363,056	331,699,862	42,043,567

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 1 2024 have been prepared in accordance with the regulatory requirements.

Board Chairperson

Managing Director

