

A large, modern building with a glass facade and a steel frame, viewed from a low angle against a clear blue sky.

PILLAR 3

MARKET DISCLOSURE REPORT

30th September 2025

Grow Prosper

DIS01: Key Prudential Metrics

Purpose: Provide an overview of a SFI's prudential regulatory metrics.

Scope of application: The template is mandatory for all SFIs.

Content: Key prudential metrics related to regulatory capital, leverage ratio and liquidity standards. SFIs are required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4).

All metrics are intended to reflect actual bank values for (T)

Frequency: Quarterly.

		A	B	C	D	E
	Amount Ushs' 000	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
	Available capital (amounts)					
1	Core capital	201,144,927	197,664,554	189,876,303	184,323,998	160,901,086
2	Supplementary capital	11,757,161	11,445,324	11,382,091	11,715,589	11,737,492
3	Total capital	212,902,088	209,109,878	201,258,394	196,039,587	172,638,578
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	856,862,874	827,886,542	863,682,549	819,359,554	776,032,503
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	23%	24%	22%	22%	21%
6	Total capital ratio (%)	25%	25%	23%	24%	22%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
8	Countercyclical buffer requirement (%)					
9	Systemic buffer (for DSIBs) (%)					
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	10.97%	10.00%	9.48%	10.00%	8.23%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,775,005,121	1,961,864,361	1,765,005,766	1,497,546,647	1,593,466,234
14	Basel III leverage ratio (%) (row 1 / row 13)	11.33%	11.20%	10.76%	12.31%	10.10%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	265,681,222	425,767,324	203,702,866	165,721,197	182,143,227
16	Total net cash outflow	174,209,126	36,069,802	28,941,874	118,218,566	180,717,911
17	LCR (%)	153%	1180%	704%	140%	101%
Net Stable Funding Ratio						
18	Total available stable funding	1,093,171,624	1,346,482,654	1,214,402,630	803,208,439	
19	Total required stable funding	1,073,289,725	1,102,406,515	1,137,581,110	582,928,860	
20	NSFR	102%	122%	107%	138%	N/A

DIS03: Overview of RWA

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.

Scope of application: The template is mandatory for all banks.

Content: Risk-weighted assets and capital requirements under Pillar 1. Pillar 2 requirements should not be included.

Frequency: Quarterly.

Accompanying narrative: Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant.

When minimum capital requirements in column (c) do not correspond to 12% of RWA in column (a), banks must explain the adjustments made.

Amount Ushs' 000		A		C Minimum capital requirements T	
		RWA			
		Sep-25	Jun-25		
1	Credit risk (excluding counterparty credit risk)	794,087,241	759,717,270	95,290,469	
2	Counterparty credit risk (CCR)	13,768,320	19,460,112	1,652,198	
3	Market risk	4,457,310	5,156,646	534,877	
4	Operational risk	44,550,003	43,552,514	5,346,000	
5	Total (1 + 2 + 3 + 4)	856,862,874	827,886,542	102,823,545	

Should not be less than 12% of total RWA

Definitions

Defaulted exposure: such exposures must be reported net of write-offs and gross of (ie ignoring) provisions.

Loans & advances, debt securities and off balance sheet items that have defaulted since the last reporting period: Refers to any loan, advance, debt security or off balance sheet item that became marked as defaulted during the reporting period.

Return to non-defaulted status: Refers to loans or debt securities that returned to non-default status during the reporting period.

Amounts written off: Both total and partial write-offs.

Other changes: Any items not covered under 1-4 above

Qualitative disclosure on Pearl Bank Uganda use of external credit ratings under the standardized approach for credit risk

The Bank does not use an external credit rating agency for credit risk assessment for now.

In accordance with Pearl Bank Uganda's Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), I hereby attest that to the best of my knowledge, the disclosures contained in this Pillar 3 Disclosures report for the financial period ended **30th September 2025** are consistent with the way the Bank assesses and manages its risk and are not misleading in any way.



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Customer Deposits are protected by the Deposit Protection Fund of Uganda. Pearl Bank is regulated by the Central Bank of Uganda