



PostBank

PILLAR 3 MARKET DISCLOSURE REPORT

31st March 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	Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
	Available capital (amounts)					
1	Core capital	189,876,303	184,323,998	160,901,086	153,145,750	144,435,018
2	Supplementary capital	11,382,091	11,715,589	11,737,492	9,474,525	9,228,510
3	Total capital	201,258,394	196,039,587	172,638,578	162,620,275	153,663,528
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	863,682,549	819,359,554	776,032,503	781,189,502	713,507,356
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	21.98%	22.50%	20.73%	19.60%	21.46%
6	Total capital ratio (%)	23.30%	23.93%	22.25%	20.82%	22.79%
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 (%)	9.48%	10.00%	8.23%	7.11%	7.74%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,765,005,766	1,497,546,647	1,593,466,234	1,492,834,249	1,097,307,310
14	Basel III leverage ratio (%) (row 1 / row 13)	10.76%	12.31%	10.43%	10.78%	13.96%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	203,702,866	165,721,197	182,143,227	120,333,255	157,685,360
16	Total net cash outflow	28,941,874	118,218,566	180,717,911	26,269,519	122,665,222
17	LCR (%)	704%	140%	101%	458%	129%
Net Stable Funding Ratio						
18	Total available stable funding	1,214,402,630	803,208,439			
19	Total required stable funding	1,137,581,110	582,928,860			
20	NSFR	107%	138%	N/A	N/A	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.

Amount Ushs' 000		A	B	C
		RWA		Minimum capital requirements
		Mar-25	Dec-24	T
1	Credit risk (excluding counterparty credit risk)	787,933,461	774,004,167	94,552,015
2	Counterparty credit risk (CCR)	28,170,233	5,885,692	3,380,428
3	Market risk	7,062,084	2,593,921	847,450
4	Operational risk	40,516,771	36,875,775	4,862,013
5	Total (1 + 2 + 3 + 4)	863,682,549	819,359,554	103,641,906

Should not be less than 12% of total RWA

Accompanying narrative for significant changes in the quarter

Row Number	Explanation
1	December 2024 are audited numbers

Qualitative disclosure on PostBank 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 PostBank 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 31st March 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 up to 10 million shillings.