

PILLAR 3

MARKET DISCLOSURE REPORT

March 2026

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.

Accompanying narrative: SFIs are expected to supplement the template with a narrative commentary to explain any significant change in each metric's value compared with previous quarters, including the key drivers of such changes (eg whether the changes are due to changes in the regulatory framework, group structure or business model).

		A	B	C	D	E
	Amount Ushs' 000'	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
	Available capital (amounts)					
1	Core capital	233,941,640	206,014,595	201,144,927	197,664,554	189,876,303
2	Supplementary capital	12,637,994	11,855,313	11,757,161	11,445,324	11,382,091
3	Total capital	246,579,634	217,869,908	212,902,088	209,109,878	201,258,394
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	1,006,652,553	909,325,535	856,862,874	827,886,542	863,682,549
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	23%	23%	23%	24%	22%
6	Total capital ratio (%)	24%	24%	25%	25%	23%
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 (%)	10.7%	10.2%	11.0%	11.4%	11.4%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	2,097,482,137	1,931,606,760	1,775,005,121	1,961,864,361	1,765,005,766
14	Basel III leverage ratio (%) (row 1 / row 13)	11.15%	10.67%	11.33%	10.08%	10.76%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	321,356,882	278,689,468	265,681,222	425,767,324	203,702,866
16	Total net cash outflow	139,289,875	98,432,355	174,209,126	36,069,802	28,941,874
17	LCR (%)	231%	283%	153%	1180%	704%
Net Stable Funding Ratio						
18	Total available stable funding	1,217,356,963	1,336,123,510	1,093,171,624	1,346,482,654	1,214,402,630
19	Total required stable funding	1,131,471,677	1,102,725,220	1,073,289,725	1,102,406,515	1,137,581,110
20	NSFR	108%	121%	102%	122%	107%

Instructions

Row Number	Explanation
1	Total Basel III leverage ratio exposure measure = This is the sum of Total assets and total off-balance sheet items used in the computation of the leverage ratio.
2	Total HQLA: As per Financial Institutions (Liquidity) Regulations 2022
3	Total net cash outflow: As per Financial Institutions (Liquidity) Regulations 2022.

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		B	C
		RWA		Minimum capital requirements	
		Mar-26	Dec-25		
1	Credit risk (excluding counterparty credit risk)	939,513,269	844,684,964	112,741,592	
2	Counterparty credit risk (CCR)	16,252,832	13,330,882	1,950,340	
3	Market risk	5,753,801	2,400,126	690,456	
4	Operational risk	45,132,651	48,909,564	5,415,918	
5	Total (1 + 2 + 3 + 4)	1,006,652,553	909,325,535	120,798,306	Should not be less than 12% of total RWA

Definitions and instructions

RWA: risk-weighted assets according to Part A of the BS100B

RWA (T-1): risk-weighted assets as reported in the previous Pillar 3 report (ie at the end of the previous quarter).

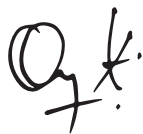
Minimum capital requirement T: Pillar 1 capital requirements at the reporting date i.e. 12% of RWA.

Row Number	Explanation
1	Credit risk (excluding counterparty credit risk): RWA and capital requirements according to the credit risk framework reported in the BS100A;
2	Counterparty credit risk: RWA and capital charges according to the counterparty credit risk framework, as reported in the BS100A.
3	Market risk: the amounts reported correspond to the RWA and capital requirements in the BS100B(I).
4	Operational risk: the amounts corresponding to the Pillar 1 requirements in the BS100B(II)

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 **31st December 2025** are consistent with the way the Bank assesses and manages its risk and are not misleading in any way.



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