

Pearl Bank

PILLAR 3
MARKET DISCLOSURE REPORT

September 2026

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.

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'	**T**	**T-1**	**T-2**	**T-3**	**T-4**
	Available capital (amounts)					
1	Core capital	258,412,965	245,089,697	233,941,640	206,014,595	201,144,927
2	Supplementary capital	14,844,932	14,138,536	12,637,994	11,855,313	11,757,161
3	Total capital	273,257,897	259,228,233	246,579,634	217,869,908	212,902,088
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,240,485,658	1,151,965,769	1,006,652,553	909,325,535	856,862,874
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	21%	21%	23%	23%	23%
6	Total capital ratio (%)	22%	23%	24%	24%	25%
	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 (%)	8.3%	8.8%	10.7%	10.2%	11.0%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	2,606,549,388	2,520,049,019	2,097,482,137	1,931,606,760	1,775,005,121
14	Basel III leverage ratio (%) (row 1 / row 13)	9.91%	9.73%	11.15%	10.67%	11.33%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	572,331,834	573,783,059	321,356,882	278,689,468	265,681,222
16	Total net cash outflow	47,789,247	85,099,076	139,289,875	98,432,355	174,209,126
17	LCR (%)	1198%	674%	231%	283%	153%
	Net Stable Funding Ratio					
18	Total available stable funding	1,823,027,778	1,778,738,780	1,217,356,963	1,336,123,510	1,093,171,624
19	Total required stable funding	1,342,203,585	1,286,370,468	1,131,471,677	1,102,725,220	1,073,289,725
20	NSFR	136%	138%	108%	121%	102%

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	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	1,157,134,751	1,075,985,500	138,856,170	
2	Counterparty credit risk (CCR)	24,195,731	24,130,168	2,903,488	
3	Market risk	7,189,107	2,246,961	862,693	
4	Operational risk	51,966,069	49,603,141	6,235,928	
5	Total (1 + 2 + 3 + 4)	**1,240,485,658**	**1,151,965,769**	**148,858,279**	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 **30th September 2026** 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.