



PostBank

PILLAR 3 MARKET DISCLOSURE REPORT

30th September 2024

GrowProsper

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-24	Jun-24	Mar-24	Dec-23	Sep-23
	Available capital (amounts)					
1	Core capital	160,901,086	153,145,750	144,435,018	141,829,075	123,268,255
2	Supplementary capital	11,737,492	9,474,525	9,228,510	8,921,856	8,512,971
3	Total capital	172,638,578	162,620,275	153,663,528	150,750,931	131,781,226
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	776,032,503	781,189,502	713,507,356	739,304,062	664,176,958
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	20.73%	19.60%	21.46%	19.18%	18.56%
6	Total capital ratio (%)	22.25%	20.82%	22.79%	20.39%	19.84%
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 (%)	8.23%	7.11%	7.74%	6.68%	6.06%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,593,466,234	1,492,834,249	1,097,307,310	1,087,861,293	1,224,393,113
14	Basel III leverage ratio (%) (row 1 / row 13)	10.10%	10.26%	13.16%	13.04%	10.07%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	182,143,227	120,333,255	157,685,360	144,580,712	153,540,737
16	Total net cash outflow	180,717,911	26,269,519	122,665,222	88,271,423	150,905,247
17	LCR (%)	101%	458%	129%	164%	102%

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
		Sep-24	Jun-24	T
1	Credit risk (excluding counterparty credit risk)	725,848,504	707,080,036	87,101,820
2	Counterparty credit risk (CCR)	6,238,087	30,336,065	748,570
3	Market risk	3,317,493	6,409,222	398,099
4	Operational risk	40,628,419	37,364,179	4,875,410
5	Total (1 + 2 + 3 + 4)	776,032,503	781,189,502	93,123,900

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.

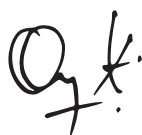
Amounts written off: Both total and partial write-offs.

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

Qualitative disclosure on 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 30th June 2024 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.