



PostBank

## PILLAR 3 MARKET DISCLOSURE REPORT

31<sup>st</sup> March 2025

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	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
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	863,682,549	819,359,554	776,032,503	781,189,502	713,507,356
<b>Risk-based capital ratios as a percentage of RWA</b>						
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%
<b>Capital buffer requirements as a percentage of RWA</b>						
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%
<b>Basel III leverage ratio</b>						
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%
<b>Liquidity Coverage Ratio</b>						
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%
<b>Net Stable Funding Ratio</b>						
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 31<sup>st</sup> 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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Managing Director/CEO





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Customer Deposits are protected by the Deposit Protection Fund of Uganda up to 10 million shillings.