PILLAR 3
MARKET DISCLOSURE REPORT

31st March 2024

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-24**	**Dec-23**	**Sep-23**	**Jun-23**	**Mar-23**
	Available capital (amounts)					
1	Core capital	144,435,018	141,829,075	123,268,255	126,189,710	122,214,187
2	Supplementary capital	9,228,510	8,921,856	8,512,971	7,999,221	7,875,725
3	Total capital	153,663,528	150,750,931	131,781,226	134,188,931	130,089,912
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	674,117,588	739,304,062	664,176,958	641,175,198	578,126,845
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	21%	19%	19%	20%	21%
6	Total capital ratio (%)	23%	20%	20%	21%	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 (%)	8.9%	6.68%	6.06%	7.18%	8.6%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,097,307,310	1,087,861,293	1,224,393,113	1,302,984,116	991,674,137
14	Basel III leverage ratio (%) (row 1 / row 13)	13.30%	13.04%	10.07%	9.68%	12.32%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	157,685,360	144,580,712	153,540,737	132,770,811	134,098,513
16	Total net cash outflow	122,665,222	88,271,423	150,905,247	39,682,014	88,935,961
17	LCR (%)	129%	164%	102%	335%	151%

Accompanying narrative for significant changes in the quarter

Row Number	Explanation
3	*Growth in total capital was driven by growth in retained earnings from prior year & a capital injection from the shareholder.*
16	*The movement was majorly driven by the term deposits maturing in 30 days.*

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.

		A	B	C
		RWA		**Minimum capital requirements**
		Mar-24	**Dec-23**	**T**
1	Credit risk (excluding counterparty credit risk)	538,491,311	514,172,764	468,338,241
2	Counterparty credit risk (CCR)			
3	Market risk	5,436,255	2,990,417	2,571,736
4	Operational risk	33,953,513	35,196,052	36,604,612
5	Total (1 + 2 + 3 + 4)	577,881,079	552,359,233	**507,514,589**

Should not be less than 12% of total RWA

Accompanying narrative for significant changes in the quarter

Row Number	Explanation
3	*Credit risk: Growth in capital charge is attributed to the growth in the bank's loan book in the period.*
16	*Market risk: Growth in capital charge is driven by the increase in the USD holding*

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 2024 are consistent with the way the Bank assesses and manages its risk and are not misleading in any way.

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Board Chairman

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Managing Director/CEO

Head Office Plot 4/6 Nkrumah Road. P.O.Box 7189 Kampala, Uganda. Tel : **0800 217200 (TollFree) or 0417 157 200**
Whatsapp: **+256 707 993 930** Email: **customerservice@postbank.co.ug** Web: **www.postbank.co.ug**