

# BANK OF UGANDA



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## TRANSITION OF FINANCE TRUST BANK LIMITED TO A CREDIT INSTITUTION

**KAMPALA – 29 January 2026** – Bank of Uganda hereby informs the general public that Finance Trust Bank Limited has been authorised to transition from a Tier I Commercial Bank License to a Tier II Credit Institution License **effective 01 April 2026**.

Finance Trust Bank has been granted a transition period of three (3) months from 01 January 2026 to 31 March 2026, during which it will make adequate arrangements to phase out products and processes that require a Tier I Commercial Bank License. This is intended to ensure a smooth service transition for its customers and to mitigate any disruption to financial sector stability.

The change of status to a credit institution follows a decision by Finance Trust Bank's Board of Directors, to adopt a strategic shift and reposition the institution to serve its core customer base better. Finance Trust Bank is adequately capitalized and meets the minimum capital requirements for a Tier II License.

Requests for further information on this matter should be directed to the Director Communications and Public Relations, Bank of Uganda, on +256 417 303400 or [info@bou.or.ug](mailto:info@bou.or.ug).

Bank of Uganda reassures the public that it remains committed to ensuring the stability of the financial system.

Kenneth Egesa  
DIRECTOR COMMUNICATIONS

29 January 2026