



dfcu Bank Limited
Pillar 3 Market Discipline Disclosures Report
For the quarter ended 30 September 2023

The Report

This report sets out dfcu Bank Limited disclosures in accordance with the Bank of Uganda Pillar 3 Market Discipline: Guidelines on Disclosure Requirements.

Shareholders are advised that the information provided in this report has not been reviewed nor reported on by our external auditors.

All amounts are in millions of Shillings unless otherwise stated.

Key prudential regulatory metrics

The following tables provide an overview of dfcu Bank Limited prudential regulatory metrics.

DIS01: Key Prudential Metrics

	Amounts (Shs' Million)	Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
Available Capital						
1	Core capital	507,775	526,375	530,954	528,479	535,437
2	Supplementary capital	11,990	11,819	13,168	17,437	19,483
3	Total capital	519,765	538,194	544,122	545,915	554,920
Risk weighted assets						
4	Total risk weighted assets (RWA)	1,811,312	1,831,571	1,956,336	2,062,544	2,180,627
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	28.03%	28.74%	27.14%	25.62%	24.55%
6	Total capital ratio (%)	28.70%	29.38%	27.81%	26.47%	25.45%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Systemic buffer (for DSIBs) (%)	0.50%	0.50%	0.50%	0.50%	0.50%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	3.00%	3.00%	3.00%	3.00%	3.00%
11	Core capital available after meeting the bank's minimum capital requirements (%)	15.03%	15.74%	14.14%	12.62%	11.55%
Basel III leverage ratio						
12	Total Basel III leverage ratio exposure measure	3,394,316	3,635,002	3,517,865	3,611,830	3,649,799
13	Basel III leverage ratio (%) (row 1 / row 12)	14.96%	14.48%	15.09%	14.63%	14.67%
Liquidity Coverage Ratio						
14	Total high-quality liquid assets (HQLA)	677,373	829,704	671,028	682,222	544,267
15	Total net cash outflow	304,172	273,312	190,441	251,327	236,084
16	LCR (%)	222.69%	303.57%	352.36%	271.45%	230.54%
Net Stable Funding Ratio (NSFR)						
17	Total available stable funding	2,714,496	2,914,247	2,809,496	2,859,179	2,856,728
18	Total required stable funding	1,087,984	1,116,534	1,228,556	1,226,218	1,334,642
19	NSFR	249.50%	261.01%	228.68%	233.17%	214.04%

DIS03: Overview of RWA

Amounts (Shs Millions)	Risk Weighted Assets (RWA)		Minimum capital requirements*
	Sep-23	Jun-23	Sep-23
Credit risk (excluding counterparty credit risk)	1,557,549	1,593,511	233,632
Counterparty credit risk (CCR)	65,868	62,033	9,880
Market risk	33,279	22,513	4,992
Operational risk	154,616	153,514	23,192
Total (1+2+3+4)	1,811,312	1,831,571	271,697

* Measured at 15%