




dfcu Bank Limited
Pillar 3 Market Discipline Disclosures Report
For the quarter ended 30 June 2024

**GOING
FURTHER,
TOGETHER**

dfcu Bank is regulated by the Central Bank of Uganda and is registered under Registration Number 80010000085469.

Customer deposits are protected by the Deposit Protection Fund of Uganda up to UGX 10 million. T&Cs apply.

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dfcu Bank  

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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)		Jun-24	Mar-24	Dec-23	Sep-23	Jun-23
Available Capital:						
1	Core capital	508,933	500,168	487,340	507,775	526,375
2	Supplementary capital	10,560	10,655	11,419	11,990	11,819
3	Total capital	519,493	510,823	498,759	519,765	538,194
Risk weighted assets:						
4	Total risk weighted assets (RWA)	1,749,713	1,738,945	1,757,584	1,811,312	1,831,571
Risk-based capital ratios as a percentage of RWA:						
5	Core capital ratio (%)	29.09%	28.76%	27.73%	28.03%	28.74%
6	Total capital ratio (%)	29.69%	29.38%	28.38%	28.70%	29.38%
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) (%)	0.00%	0.00%	0.50%	0.50%	0.50%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	3.00%	3.00%	3.00%
11	Core capital available after meeting the bank's minimum capital requirements (%)	16.59%	16.26%	14.73%	15.03%	15.74%
Basel III leverage ratio:						
12	Total Basel III leverage ratio exposure measure	3,483,893	3,398,332	3,400,894	3,394,316	3,635,002
13	Basel III leverage ratio (%) (row 1 / row 12)	14.61%	14.72%	14.33%	14.96%	14.48%
Liquidity Coverage Ratio:						
14	Total high-quality liquid assets (HQLA)	1,552,995	1,579,178	699,582	677,373	829,704
15	Total net cash outflow	707,691	695,222	128,555	304,172	273,312
16	LCR (%)	219.45%	227.15%	544.19%	222.69%	303.57%
Net Stable Funding Ratio (NSFR):						
17	Total available stable funding	2,463,085	2,356,470	2,901,416	2,714,496	2,914,247
18	Total required stable funding	1,638,558	1,434,617	1,074,433	1,087,984	1,116,534
19	NSFR	150.32%	164.26%	270.04%	249.50%	261.01%

DIS03: Overview of Risk Weighted Assets (RWA)

Amounts (Shs Millions)		Risk Weighted Assets (RWA)		Minimum capital requirements*
		Jun-24	Mar-24	Jun-24
1	Credit risk (excluding counterparty credit risk)	1,507,008	1,485,139	226,051
2	Counterparty credit risk (CCR)	63,808	70,644	9,571
3	Market risk	35,114	42,471	5,267
4	Operational risk	143,784	140,691	21,568
5	Total (1+2+3+4)	1,749,713	1,738,945	262,457

* Measured at 15%

1.3 DIS04: Composition of regulatory capital

This section provides a breakdown of the constituent elements of the Bank's regulatory capital. The Bank has not disclosed this information on account of unpublished information, until the official release of the half year financial results.

1.4 DIS05: Asset Quality

		a	b	c		e	f
		Gross carrying values of		Provisions as per FIA 2004/MDA 2003		Interest in suspense	Net values (FIA/MDIA)
		Defaulted exposures	Non-defaulted exposures	Specific	General		(a+b-c-e)
1	Loans and advances	54,942	1,018,315	14,348	10,560	2,931	1,055,978
2	Debt securities	-	-	-	-	-	-
3	Off-balance sheet exposures	-	325,884	-	-	-	325,884
4	Total	54,942	1,344,199	14,348	10,560	2,931	1,381,862

1.5 DIS06: Changes in stock of defaulted loans and debt securities

		Jun-24
1	Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the previous reporting period	108,175
2	Loans and debt securities that have defaulted since the last reporting period	6,861
3	Returned to non-defaulted status	1,050
4	Amounts written off	59,043
5	Other changes	
6	Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the reporting period (1+2-3-4+5)	54,942