




dfcu Bank Limited  
Pillar 3 Market Discipline Disclosures Report  
For the quarter ended 30 September 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)		Sep-24	Jun-24	Mar-24	Dec-23	Sep-23
<b>Available Capital:</b>						
1	Core capital	495,965	508,933	500,168	487,340	507,775
2	Supplementary capital	10,952	10,560	10,655	11,419	11,990
3	Total capital	506,917	519,493	510,823	498,759	519,765
<b>Risk weighted assets:</b>						
4	Total risk weighted assets (RWA)	1,764,119	1,749,713	1,738,945	1,757,584	1,811,312
<b>Risk-based capital ratios as a percentage of RWA:</b>						
5	Core capital ratio (%)	28.11%	29.09%	28.76%	27.73%	28.03%
6	Total capital ratio (%)	28.73%	29.69%	29.38%	28.38%	28.70%
<b>Capital buffer requirements as a percentage of RWA:</b>						
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%	0.00%	0.50%	0.50%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	3.00%	3.00%
11	Core capital available after meeting the bank's minimum capital requirements (%)	15.61%	16.59%	16.26%	14.73%	15.03%
<b>Basel III leverage ratio:</b>						
12	Total Basel III leverage ratio exposure measure	3,769,091	3,483,893	3,398,332	3,400,894	3,394,316
13	Basel III leverage ratio (%) (row 1 / row 12)	13.16%	14.61%	14.72%	14.33%	14.96%
<b>Liquidity Coverage Ratio:</b>						
14	Total high-quality liquid assets (HQLA)	1,654,373	1,552,995	1,579,178	699,582	677,373
15	Total net cash outflow	636,693	707,691	695,222	128,555	304,172
16	LCR (%)	259.84%	219.45%	227.15%	544.19%	222.69%
<b>Net Stable Funding Ratio (NSFR):</b>						
17	Total available stable funding	2,479,078	2,463,085	2,356,470	2,901,416	2,714,496
18	Total required stable funding	1,248,713	1,638,558	1,434,617	1,074,433	1,087,984
19	NSFR	198.53%	150.32%	164.26%	270.04%	249.50%

DIS03: Overview of Risk Weighted Assets (RWA)

Amounts (Shs Millions)		Risk Weighted Assets (RWA)		Minimum capital requirements*
		Sep-24	Jun-24	Sep-24
1	Credit risk (excluding counterparty credit risk)	1,533,957	1,507,008	230,094
2	Counterparty credit risk (CCR)	51,101	63,808	7,665
3	Market risk	33,207	35,114	4,981
4	Operational risk	145,854	143,784	21,878
5	<b>Total (1+2+3+4)</b>	<b>1,764,119</b>	<b>1,749,713</b>	<b>264,618</b>

\* Measured at 15%