



dfcu Bank Limited
Pillar 3 Market Discipline Disclosures Report
For the quarter ended 31 March 2025

**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)		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
Available Capital:						
1	Core capital	572,193	549,751	495,965	508,933	500,168
2	Supplementary capital	11,873	11,623	10,952	10,560	10,655
3	Total capital	584,066	561,374	506,917	519,493	510,823
Risk weighted assets:						
4	Total risk weighted assets (RWA)	1,821,936	1,785,302	1,764,119	1,749,713	1,738,945
Risk-based capital ratios as a percentage of RWA:						
5	Core capital ratio (%)	31.41%	30.79%	28.11%	29.09%	28.76%
6	Total capital ratio (%)	32.06%	31.44%	28.73%	29.69%	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%	0.00%	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 (%)	18.91%	18.29%	15.61%	16.59%	16.26%
Basel III leverage ratio:						
12	Total Basel III leverage ratio exposure measure	3,588,093	3,821,939	3,769,091	3,483,893	3,398,332
13	Basel III leverage ratio (%) (row 1 / row 12)	15.95%	14.38%	13.16%	14.61%	14.72%
Liquidity Coverage Ratio:						
14	Total high-quality liquid assets (HQLA)	1,070,440	1,028,595	1,654,373	1,552,995	1,579,178
15	Total net cash outflow	285,176	271,289	636,693	707,691	695,222
16	LCR (%)	375.36%	379.15%	259.84%	219.45%	227.15%
Net Stable Funding Ratio (NSFR):						
17	Total available stable funding	2,538,981	1,956,977	2,479,078	2,463,085	2,356,470
18	Total required stable funding	1,335,681	795,931	1,248,713	1,638,558	1,434,617
19	NSFR	190.09%	245.87%	198.53%	150.32%	164.26%

DIS03: Overview of Risk Weighted Assets (RWA)

		Risk Weighted Assets (RWA)		Minimum capital requirements*
Amounts (Shs Millions)		Mar-25	Dec-24	Mar-25
1	Credit risk (excluding counterparty credit risk)	1,597,737	1,551,666	239,661
2	Counterparty credit risk (CCR)	21,996	50,086	3,299
3	Market risk	55,210	36,691	8,282
4	Operational risk	146,992	146,859	22,049
5	Total (1+2+3+4)	1,821,936	1,785,302	273,290

* Measured at 15%