



dfcu Bank Limited
Pillar 3 Market Discipline Disclosures Report
For the quarter ended 30 June 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)		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
Available Capital						
1	Core capital	573,253	572,193	549,751	495,965	508,933
2	Supplementary capital	12,204	11,873	11,623	10,952	10,560
3	Total capital	585,457	584,066	561,374	506,917	519,493
Risk weighted assets						
4	Total risk weighted assets (RWA)	1,839,101	1,821,936	1,785,302	1,764,119	1,749,713
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	31.17%	31.41%	30.79%	28.11%	29.09%
6	Total capital ratio (%)	31.83%	32.06%	31.44%	28.73%	29.69%
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%	0.00%	0.00%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Core capital available after meeting the bank's minimum capital requirements (%)	18.67%	18.91%	18.29%	15.61%	16.59%
Basel III leverage ratio						
12	Total Basel III leverage ratio exposure measure	3,719,246	3,588,093	3,821,939	3,769,091	3,483,893
13	Basel III leverage ratio (%) (row 1 / row 12)	15.41%	15.95%	14.38%	13.16%	14.61%
Liquidity Coverage Ratio						
14	Total high-quality liquid assets (HQLA)	1,175,226	1,071,526	1,028,595	1,654,373	1,552,995
15	Total net cash outflow	424,220	285,176	271,289	636,693	707,691
16	LCR (%)	277.03%	375.74%	379.15%	259.84%	219.45%
Net Stable Funding Ratio (NSFR)						
17	Total available stable funding	2,600,588	2,538,981	1,956,977	2,479,078	2,463,085
18	Total required stable funding	1,476,439	1,335,681	795,931	1,248,713	1,638,558
19	NSFR	176.14%	190.09%	245.87%	198.53%	150.32%

DIS03: Overview of Risk Weighted Assets (RWA)

Amounts (Shs Millions)	Risk Weighted Assets (RWA)		Minimum capital requirements*
	Jun-25	Mar-25	Jun-25
Credit risk (excluding counterparty credit risk)	1,565,689	1,597,737	234,853
Counterparty credit risk (CCR)	81,668	21,996	12,250
Market risk	43,091	55,210	6,464
Operational risk	148,653	146,992	22,298
Total (1+2+3+4)	1,839,101	1,821,936	275,865

* 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)
Loans and advances	67,962	1,178,366	18,054	12,204	7,919	1,220,356
Debt securities	-	-	-	-	-	-
Off-balance sheet exposures	27,946	204,741	-	-	-	232,686
Total	95,908	1,383,106	18,054	12,204	7,919	1,453,042

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

	Jun-25
1 Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	97,914
2 Loans and debt securities that have defaulted since the last reporting period	26,832
3 Returned to non-defaulted status	2,689
4 Amounts written off	7,244
5 Other changes	(18,904)
6 Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period (1+2-3-4+5)	95,908