dfcu Bank Limited
Pillar 3 Market Discipline Disclosures Report
For the quarter ended 31 March 2026

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-26	Dec-25	Sep-25	Jun-25	Mar-25
	Available Capital					
1	Core capital	**606,394**	570,616	536,659	573,253	572,193
2	Supplementary capital	**13,577**	12,951	12,815	12,204	11,873
3	Total capital	**619,971**	583,568	549,474	585,457	584,066
	Risk weighted assets					
4	Total risk weighted assets (RWA)	**1,901,568**	1,901,710	1,795,414	1,839,101	1,821,936
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	**31.89%**	30.01%	29.89%	31.17%	31.41%
6	Total capital ratio (%)	**32.60%**	30.69%	30.60%	31.83%	32.06%
	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 (%)	**18.69%**	16.81%	16.69%	18.67%	18.91%
	Basel III leverage ratio					
12	Total Basel III leverage ratio exposure measure	**3,842,749**	4,004,562	3,619,018	3,719,246	3,588,093
13	Basel III leverage ratio (%) (row 1 / row 12)	**15.78%**	14.25%	14.83%	15.41%	15.95%
	Liquidity Coverage Ratio					
14	Total high-quality liquid assets (HQLA)	**1,207,196**	1,223,761	1,119,675	1,175,226	1,071,526
15	Total net cash outflow	**442,686**	340,325	315,915	424,220	285,176
16	LCR (%)	**272.70%**	359.59%	354.42%	277.03%	375.74%
	Net Stable Funding Ratio (NSFR)					
17	Total available stable funding	**2,853,581**	2,743,223	2,627,655	2,600,588	2,538,981
18	Total required stable funding	**986,775**	1,473,239	1,210,170	1,476,439	1,335,681
19	NSFR	**289.18%**	186.20%	217.13%	176.14%	190.09%

DIS03: Overview of Risk Weighted Assets (RWA)

	Risk Weighted Assets (RWA)		Minimum capital requirements*
Amounts (Shs Millions)	Mar-26	Dec-25	Mar-26
Credit risk (excluding counterparty credit risk)	1,635,345	1,702,595	245,302
Counterparty credit risk (CCR)	65,775	28,878	9,866
Market risk	34,389	16,937	5,158
Operational risk	166,059	153,300	24,909
Total (1+2+3+4)	1,901,568	1,901,710	285,235

* Measured at 15%