# dfcu Bank Limited
# Pillar 3 Market Discipline Disclosures Report
# For the quarter ended 30 June 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) | Jun-26 | Mar-26 | Dec-25 | Sep-25 | Jun-25 |
|---|---|---|---|---|---|---|
| | **Available Capital** | | | | | |
| 1 | Core capital | **541,291** | 565,603 | 570,616 | 536,659 | 573,253 |
| 2 | Supplementary capital | **14,875** | 13,577 | 12,951 | 12,815 | 12,204 |
| 3 | Total capital | **556,165** | 579,180 | 583,568 | 549,474 | 585,457 |
| | **Risk weighted assets** | | | | | |
| 4 | Total risk weighted assets (RWA) | **2,029,403** | 1,901,568 | 1,901,710 | 1,795,414 | 1,839,101 |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| 5 | Core capital ratio (%) | **26.67%** | 29.74% | 30.01% | 29.89% | 31.17% |
| 6 | Total capital ratio (%) | **27.41%** | 30.46% | 30.69% | 30.60% | 31.83% |
| | **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 (%) | **13.37%** | 18.69% | 16.81% | 16.69% | 18.67% |
| | **Basel III leverage ratio** | | | | | |
| 12 | Total Basel III leverage ratio exposure measure | **4,097,230** | 3,842,749 | 4,004,562 | 3,619,018 | 3,719,246 |
| 13 | Basel III leverage ratio (%) (row 1 / row 12) | **13.21%** | 15.78% | 14.25% | 14.83% | 15.41% |
| | **Liquidity Coverage Ratio** | | | | | |
| 14 | Total high-quality liquid assets (HQLA) | **1,444,629** | 1,207,196 | 1,223,761 | 1,119,675 | 1,175,226 |
| 15 | Total net cash outflow | **472,820** | 442,686 | 340,325 | 315,915 | 424,220 |
| 16 | LCR (%) | **305.53%** | 272.70% | 359.59% | 354.42% | 277.03% |
| | **Net Stable Funding Ratio (NSFR)** | | | | | |
| 17 | Total available stable funding | **2,949,070** | 2,853,581 | 2,743,223 | 2,627,655 | 2,600,588 |
| 18 | Total required stable funding | **1,579,130** | 986,775 | 1,473,239 | 1,210,170 | 1,476,439 |
| 19 | NSFR | **186.75%** | 289.18% | 186.20% | 217.13% | 176.14% |

## DIS03: Overview of Risk Weighted Assets (RWA)

| | Risk Weighted Assets (RWA) | | Minimum capital requirements* |
|---|---|---|---|
| Amounts (Shs Millions) | Jun-26 | Mar-26 | Jun-26 |
| Credit risk (excluding counterparty credit risk) | 1,719,317 | 1,635,345 | 257,897 |
| Counterparty credit risk (CCR) | 103,102 | 65,775 | 15,465 |
| Market risk | 41,065 | 34,389 | 6160 |
| Operational risk | 165,920 | 166,059 | 24,888 |
| **Total (1+2+3+4)** | **2,029,403** | 1,901,568 | 304,410 |

* 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

| | Gross carrying values of | | Provisions as per FIA 2004/MDA 2003 | | | Net values (FIA/MDIA) |
|---|---|---|---|---|---|---|
| | Defaulted exposures | Non-defaulted exposures | Specific | General | Interest in Suspense | (a+b-c-e) |
| Loans and advances | 49,025 | 1,475,202 | 23,571 | 14,875 | 13,184 | 1,487,472 |
| Debt securities | - | - | - | - | - | - |
| Off-balance sheet exposures | - | 219,530 | - | - | - | 219,530 |
| **Total** | **49,025** | **1,694,732** | **23,571** | **14,875** | **13,184** | **1,707,002** |

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

| | | Jun-26 |
|---|---|---|
| 1 | **Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the previous reporting period** | **112,887** |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 14,620 |
| 3 | Returned to non-defaulted status | 63,120 |
| 4 | Amounts written off | 9,467 |
| 5 | Other changes | (5,894) |
| 6 | **Defaulted loans & advances, debt securities and off-balance sheet exposures at end of the reporting period (1+2-3-4+5)** | **49,025** |