dfcu Bank Limited
Pillar 3 Market Discipline Disclosures Report
For the quarter ended 30 September 2026



Confidential

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-26	Jun-26	Mar-26	Dec-25	Sep-25
	Available Capital					
1	Core capital	**508,694**	**541,291**	565,603	570,616	536,659
2	Supplementary capital	**15,810**	**14,875**	13,577	12,951	12,815
3	Total capital	**524,505**	**556,165**	579,180	583,568	549,474
	Risk weighted assets					
4	Total risk weighted assets (RWA)	**2,096,931**	**2,029,403**	1,901,568	1,901,710	1,795,414
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	**24.26%**	**26.67%**	29.74%	30.01%	29.89%
6	Total capital ratio (%)	**25.01%**	**27.41%**	30.46%	30.69%	30.60%
	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 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 (%)	**10.96%**	**13.37%**	18.69%	16.81%	16.69%
	Basel III leverage ratio					
12	Total Basel III leverage ratio exposure measure	**3,969,634**	**4,097,230**	3,842,749	4,004,562	3,619,018
13	Basel III leverage ratio (%) (row 1 / row 12)	**12.81%**	**13.21%**	15.78%	14.25%	14.83%
	Liquidity Coverage Ratio					
14	Total high-quality liquid assets (HQLA)	**1,223,979**	**1,444,629**	1,207,196	1,223,761	1,119,675
15	Total net cash outflow	**469,796**	**472,820**	442,686	340,325	315,915
16	LCR (%)	**260.53%**	**305.53%**	272.70%	359.59%	354.42%
	Net Stable Funding Ratio (NSFR)					
17	Total available stable funding	**2,926,657**	**2,949,070**	2,853,581	2,743,223	2,627,655
18	Total required stable funding	**1,624,934**	**1,579,130**	986,775	1,473,239	1,210,170
19	NSFR	**180.11%**	**186.75%**	289.18%	186.20%	217.13%

DIS03: Overview of Risk Weighted Assets (RWA)

	Risk Weighted Assets (RWA)		Minimum capital requirements*
Amounts (Shs Millions)	Sep-26	Jun-26	Sep-26
Credit risk (excluding counterparty credit risk)	1,811,465	1,719,317	271,720
Counterparty credit risk (CCR)	97,643	103,102	14,646
Market risk	17,801	41,065	2,670
Operational risk	170,022	165,920	25,503
Total (1+2+3+4)	2,096,931	2,029,403	314,510

* Measured at 15%