



**dfcu Bank Limited**  
**Pillar 3 Market Discipline Disclosures Report**  
**For the quarter ended 31 March 2024**

## **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-24	Dec-23	Sep-23	Jun-23	Mar-23
<b>Available Capital</b>						
1	Core capital	<b>500,168</b>	487,340	507,775	526,375	530,954
2	Supplementary capital	<b>10,655</b>	11,419	11,990	11,819	13,168
3	Total capital	<b>510,823</b>	498,759	519,765	538,194	544,122
<b>Risk weighted assets</b>						
4	Total risk weighted assets (RWA)	<b>1,738,945</b>	1,757,584	1,811,312	1,831,571	1,956,336
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Core capital ratio (%)	<b>28.76%</b>	27.73%	28.03%	28.74%	27.14%
6	Total capital ratio (%)	<b>29.38%</b>	28.38%	28.70%	29.38%	27.81%
<b>Capital buffer requirements as a percentage of RWA</b>						
7	Capital conservation buffer requirement (2.5%)	<b>2.50%</b>	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	<b>0.00%</b>	0.00%	0.00%	0.00%	0.00%
9	Systemic buffer (for DSIBs) (%)	<b>0.00%</b>	0.50%	0.50%	0.50%	0.50%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	<b>2.50%</b>	3.00%	3.00%	3.00%	3.00%
11	Core capital available after meeting the bank's minimum capital requirements (%)	<b>16.26%</b>	14.73%	15.03%	15.74%	14.14%
<b>Basel III leverage ratio</b>						
12	Total Basel III leverage ratio exposure measure	<b>3,398,332</b>	3,400,894	3,394,316	3,635,002	3,517,865
13	Basel III leverage ratio (%) (row 1 / row 12)	<b>14.72%</b>	14.33%	14.96%	14.48%	15.09%
<b>Liquidity Coverage Ratio</b>						
14	Total high-quality liquid assets (HQLA)	<b>1,579,178</b>	677,373	677,373	829,704	671,028
15	Total net cash outflow	<b>695,222</b>	304,172	304,172	273,312	190,441
16	LCR (%)	<b>227.15%</b>	222.69%	222.69%	303.57%	352.36%
<b>Net Stable Funding Ratio (NSFR)</b>						
17	Total available stable funding	<b>2,356,470</b>	2,901,416	2,714,496	2,914,247	2,809,496
18	Total required stable funding	<b>1,434,617</b>	1,074,433	1,087,984	1,116,534	1,228,556
19	NSFR	<b>164.26%</b>	270.04%	249.50%	261.01%	228.68%

DIS03: Overview of Risk Weighted Assets (RWA)

Amounts (Shs Millions)	Risk Weighted Assets (RWA)		Minimum capital requirements*
	Dec-23	Sep-23	Dec-23
Credit risk (excluding counterparty credit risk)	1,530,812	1,557,549	229,622
Counterparty credit risk (CCR)	45,873	65,868	6,881
Market risk	25,059	33,279	3,759
Operational risk	155,840	154,616	23,376
<b>Total (1+2+3+4)</b>	<b>1,757,584</b>	<b>1,811,312</b>	<b>263,638</b>

\* Measured at 15%