UGAFODE Microfinance Limited (MDI)

DIS01: Key Prudential Metrics

Frequency: Quarterly.

		Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Core capital	19,577,900	18,813,011	18,550,131	17,410,419	17,140,504
2	Supplementary capital	1,609,783	1,575,646	1,573,026	1,472,851	1,422,146
3	Total capital	21,187,683	20,388,657	20,123,157	18,883,269	18,562,650
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	107,435,284	103,695,163	97,907,257	88,310,171	85,554,736
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	18%	18%	19%	20%	20%
6	Total capital ratio (%)	20%	20%	21%	21%	22%
	Capital buffer requirements as a percentage of RWA					
7	Capital conservation buffer requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
8	Countercyclical buffer requirement (%)	0	0	0	0	0%
9	Systemic buffer (for DSIBs) (%)	0.50%	0.5%	0.5%	0.5%	0.5%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	3.0%	3.0%	3.0%	3.0%	3.0%
11	Core capital available after meeting the bank's minimum capital requirements (%)	15.2%	15.1%	15.9%	16.7%	17.0%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	117,259,745	106,334,042	95,554,790	86,631,949	89,022,663
14	Basel III leverage ratio (%) (row 1 / row 13)	17%	18%	19%	20%	19%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	2,695,188	2,385,646	7,108,114	2,347,415	2,549,210
16	Total net cash outflow	2,703,678	3,143,998	7,299,692	13,296,433	10,659,649
17	LCR (%)	100%	76%	97%	18%	24%
	Net Stable Funding Ratio					
18	Total available stable funding	88,112,215	76,165,288	70,216,815	46,058,471	59,446,078
19	Total required stable funding	82,975,280	79,700,020	79,777,290	67,217,216	62,103,206
20	NSFR	106%	96%	88%	69%	96%

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DIS03: Overview of RWA

Frequency: Quarterly.

		a	b	c
		RWA		Minimum capital requirements
		Jun-23	**Mar-23**	**Jun-23**
1	Credit risk (excluding counterparty credit risk)	94,001,438	90,261,317	18,800,288
2	Counterparty credit risk (CCR)	0	0	
3	Market risk	0	0	
4	Operational risk	13,433,846	13,433,846	2,686,769
5	Total (1 + 2 + 3 + 4)	107,435,284	103,695,163	21,487,057

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DIS04 – Composition of regulatory capital

Frequency: Semiannual.

		Jun-23	Mar-23
		Amounts	**Amounts**
	Common Equity Tier 1 capital: instruments and reserves		
1	Permanent shareholders equity (issued and fully paid-up common shares)	2,353,781	2,353,781
2	Share premium	14,166,005	14,166,005
3	Retained earnings	1,750,082	1,750,082
4	Net after tax profits current year-to date (50% only)	1,308,031	540,864
5	General reserves (permanent, unencumbered and able to absorb losses)	-	-
6	**Tier 1 capital before regulatory adjustments**	19,577,900	18,810,733
	Tier 1 capital: regulatory adjustments	**19,577,900**	**18,810,733**
8	Goodwill and other intangible assets	0	0
9	Current year's losses	0	0
10	investments in unconsolidated financial subsidiaries	0	0
12	deficiencies in provisions for losses	0	0
14	Other deductions determined by the Central bank	0	0
26	Other deductions determined by the Central bank	0	0
28	**Total regulatory adjustments to Tier 1 capital**	0	0
29	**Tier 1 capital**	19,577,900	18,810,733
	Tier 2 capital: Supplementary capital		
46	Revaluation reserves on fixed assets	0	0
47	*Unencumbered general provisions for losses (not to exceed 1.25% of RWA)*	737,044	702,906
48	Hybrid capital instruments	872,739	872,739
49	*Subordinated debt (not to exceed 50% of core capital subject to a discount factor)*	0	0
58	**Tier 2 capital**	1,609,783	1,575,646
59	**Total regulatory capital (= Tier 1 + Tier2)**	21,187,683	20,386,378
60	**Total risk-weighted assets**	107,435,284	104,691,664
	Capital adequacy ratios and buffers		
61	**Tier 1 capital (as a percentage of risk-weighted assets)**	18%	18%
63	**Total capital (as a percentage of risk-weighted assets)**	20%	20%
64	**Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)**	3%	3%
65	Of which: capital conservation buffer requirement	2.5%	2.5%
66	Of which: countercyclical buffer requirement	0	0
67	Of which: bank specific systemic buffer requirement	0.5%	0.5%
68	**Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	15%	15%
	Minimum statutory ratio requirements		
70	Tier 1 capital adequacy ratio	15%	15%
71	Total capital adequacy ratio	20%	20%

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DIS05: Asset Quality

Frequency: Semi-annual.

		a	b	*d*	*e*	*f*	*g*
		Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net values (FIA/MDIA) (a+b-d-e)
		Defaulted exposures	Non-defaulted exposures	Specific	General		
1	Loans and advances	1,599,782	78,298,525	*2,194,033*	*737,044*	*340,383*	*76,967,231*
2	Debt Securities	0	0	*0*	*0*	*0*	*0*
3	Off-balance sheet exposures	0	0	*0*	*0*	*0*	*0*
4	***Total***	***1,599,782***	***78,298,525***	**2,194,033**	***737,044***	**340,383**	***76,967,231***

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DIS06: Changes in stock of defaulted loans and debt securities

Frequency: Semiannual.

		a
1	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period**	1,970,025
2	Loans and debt securities that have defaulted since the last reporting period	1,426,795
3	Returned to non-defaulted status	944,311
4	Amounts written off	852,726
5	Other changes	0
6	**Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period** (1+2-3-4+5)	**1,599,782**