



UGAFODE MICROFINANCE LIMITED (MDI)

**PILLAR 3 MARKET DISCIPLINE DISCLOSURES REPORT FOR THE PERIOD ENDED
31ST MARCH 2025**



The Report

Disclosures in this report are made in accordance with the Bank of Uganda Pillar 3 Market Discipline guidelines on disclosures.

All amounts are in shilling thousands unless otherwise stated.

Board Attestation

The Board attests that the Pillar 3 Market Discipline Disclosure Reports for Quarter 1 2025 have been prepared in accordance with the Board-agreed internal control processes.

A handwritten signature in blue ink, appearing to read "Ruth Doreen Mutebe".

Ruth Doreen Mutebe
Board Chairperson

A handwritten signature in blue ink, appearing to read "Shafi Nambobi".

Shafi Nambobi
Chief Executive Officer

1.0 DIS01: KEY PRUDENTIAL METRICS

The following key prudential regulatory metrics are shown in the table below.

Frequency: Quarterly.

	Ushs ("000")	Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
Available capital (amounts)						
1	Core capital	29,533,920	26,287,465	25,346,500	24,513,277	23,667,841
2	Supplementary capital	1,968,754	1,956,775	1,864,897	1,825,783	1,799,288
3	Total capital	31,502,674	28,244,241	27,211,397	26,339,059	25,467,129
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	157,726,764	156,551,691	146,585,725	143,946,953	139,014,545
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	19%	17%	17%	17%	17%
6	Total capital ratio (%)	20%	18%	19%	18%	18%
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%	0.0%	0.0%	0.0%
9	Systemic buffer (for DSIBs) (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.5%	2.5%	2.5%	2.5%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	1%	-1%	0%	0%	0%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	144,323,815	144,534,484	138,363,537	136,212,625	132,817,642
14	Basel III leverage ratio (%) (row 1 / row 13)	20%	18%	18%	18%	18%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	7,530,974	4,954,487	4,833,885	8,293,372	6,327,519
16	Total net cash outflow	3,326,621	1,734,046	2,413,830	5,469,257	11,482,682
17	LCR (%)	226%	286%	200%	152%	55%
Net Stable Funding Ratio						
18	Total available stable funding	86,396,261	101,588,278	94,617,973	93,613,147	93,021,874
19	Total required stable funding	123,240,957	120,959,435	111,731,401	107,847,728	104,903,544
20	NSFR	70%	84%	85%	87%	89%

3.0 DIS03: OVERVIEW OF RWA

The table below is an overview of RWA and Minimum Capital Requirements

		RWA		Minimum capital requirements
		Mar-25	Dec-24	Mar-25
1	Credit risk (excluding counterparty credit risk)	114,996,619	114,605,437	22,999,324
2	Counterparty credit risk (CCR)	13,880,501	13,951,034	2,776,100
3	Market risk	0	0	0
4	Operational risk	28,849,644	27,995,219	3,463,343
5	Total (1 + 2 + 3 + 4)	157,726,764	156,551,691	29,238,767