



UGAFODE
Microfinance Limited (MDI)

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**PILLAR 3 MARKET DISCIPLINE DISCLOSURES REPORT FOR THE PERIOD ENDED
30TH SEPTEMBER 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 3 2025 have been prepared in accordance with the Board-agreed internal control processes.

Ruth Doreen Mutebe
Board Chairperson

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")	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available capital (amounts)						
1	Core capital	30,617,845	30,252,745	29,533,920	26,287,465	25,346,500
2	Supplementary capital	2,046,310	1,971,027	1,968,754	1,956,775	1,864,897
3	Total capital	32,664,155	32,223,772	31,502,674	28,244,241	27,211,397
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	139,606,700	132,779,111	157,726,764	156,551,691	146,585,725
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	22%	23%	19%	17%	17%
6	Total capital ratio (%)	23%	24%	20%	18%	19%
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 (%)	4%	5%	1%	-1%	0%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	165,008,152	157,144,009	144,323,815	144,534,484	138,363,537
14	Basel III leverage ratio (%) (row 1 / row 13)	19%	19%	20%	18%	18%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	6,397,706	9,276,625	7,530,974	4,954,487	4,833,885
16	Total net cash outflow	1,480,131	778,528	3,326,621	1,734,046	2,413,830
17	LCR (%)	432%	1192%	226%	286%	200%
Net Stable Funding Ratio						
18	Total available stable funding	106,763,926	99,383,604	86,396,261	101,588,278	94,617,973
19	Total required stable funding	48,086,244	44,531,869	123,240,957	120,959,435	111,731,401
20	NSFR	222%	223%	70%	84%	85%

3.0 DIS03: OVERVIEW OF RWA

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

		RWA		Minimum capital requirements
		Sep-25	Jun-25	Sep-25
1	Credit risk (excluding counterparty credit risk)	123,605,134	115,749,940	24,721,027
2	Counterparty credit risk (CCR)	4,692,603	4,484,871	938,521
3	Market risk	0	0	
4	Operational risk	31,632,993	30,238,836	3,797,478
5	Total (1 + 2 + 3 + 4)	159,930,730	150,473,647	29,457,026