



**UGAFODE MICROFINANCE LIMITED (MDI)**

**PILLAR 3 MARKET DISCIPLINE DISCLOSURES REPORT FOR THE PERIOD ENDED  
31<sup>ST</sup> MARCH 2026**

## **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 2026 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")	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
<b>Available capital (amounts)</b>						
1	Core capital	33,797,282	30,833,212	30,617,845	30,252,745	29,533,920
2	Supplementary capital	2,146,394	2,147,038	2,046,310	1,971,027	1,968,754
3	Total capital	35,943,676	32,980,250	32,664,155	32,223,772	31,502,674
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	153,093,289	149,043,658	139,606,700	132,779,111	157,726,764
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Core capital ratio (%)	22%	21%	22%	23%	19%
6	Total capital ratio (%)	23%	22%	23%	24%	20%
<b>Capital buffer requirements as a percentage of RWA</b>						
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 (%)	5%	3%	4%	5%	1%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	181,909,077	170,101,144	165,008,152	157,144,009	144,323,815
14	Basel III leverage ratio (%) (row 1 / row 13)	19%	18%	19%	19%	20%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	5,990,176	5,656,761	6,397,706	9,276,625	7,530,974
16	Total net cash outflow	2,575,643	1,938,374	1,480,131	778,528	3,326,621
17	LCR (%)	233%	292%	432%	1192%	226%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	124,536,365	107,737,823	106,763,926	99,383,604	86,396,261
19	Total required stable funding	44,032,933	52,261,748	48,086,244	44,531,869	123,240,957
20	NSFR	283%	206%	222%	223%	70%

### 3.0 DIS03: OVERVIEW OF RWA

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

<b>Frequency:</b> Quarterly.					
		a	b	c	
		<b>RWA</b>		<b>Minimum capital requirements</b>	
		<b>Mar-26</b>	<b>Dec-25</b>	<b>Mar-26</b>	
1	Credit risk (excluding counterparty credit risk)	135,675,848	134,076,908	27,135,170	
2	Counterparty credit risk (CCR)	5,799,645	3,914,554	1,159,929	
3	Market risk	0	0		
4	Operational risk	34,616,367	33,236,966	4,155,626	
5	Total (1 + 2 + 3 + 4)	176,091,860	171,228,428	32,450,725	