FINCA®

FINCA UGANDA LIMITED
PILLAR 3:
MARKET DISCIPLINE DISCLOSURES

MARCH 31ST, 2024

FINCA Uganda is regulated by Bank of Uganda and Customer deposits are protected by the Deposit Protection Fund of Uganda up to 10 million shillings. Terms and Conditions apply.

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Introduction

This report provides the MDI's Pillar 3 market discipline disclosures as at March 31st, 2024. The disclosures were introduced by Bank of Uganda effective April 30th, 2023 to reduce information asymmetry and help to promote comparability of supervised financial institutions' (SFI) risk profiles, and to promote market discipline through these regulatory disclosures.

The disclosures herein focus on the regulatory capital and risk exposures with the purpose of increasing transparency and confidence about an SFI's exposure to risk and the overall adequacy of its regulatory capital.

The information in this report is unaudited.

DIS01: KEY PRUDENTIAL METRICS- AS AT MARCH 31ST, 2024

		March, 24	December, 2023
		T	T-1
	Available capital (amounts)		
1	Core capital	41,539,981.26	39,741,412.45
2	Supplementary capital	5,707,834.71	5,431,180.27
3	Total capital	47,247,815.97	45,172,592.72
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	171,798,786.45	177,358,999.73
	Risk-based capital ratios as a percentage of RWA		
5	Core capital ratio (%)	24.18%	22.4%
6	Total capital ratio (%)	27.50%	25.5%
	Capital buffer requirements as a percentage of RWA		
7	Capital conservation buffer requirement (2.5%)	4,294,969.7	4,433,975.0
8	Countercyclical buffer requirement (%)	-	-
9	Systemic buffer (for DSIBs) (%)	-	-
10	Total of capital buffer requirements (%)	4,294,969.66	4,433,974.99
11	Core capital available after meeting the bank's minimum capital requirements (%)	25,769,817.97	26,603,849.96
	Basel III leverage ratio		
13	Total Basel III leverage ratio exposure measure	220,829,745	228,945,759.36
14	Basel III leverage ratio (%)	18.81%	17.36%
	Liquidity Coverage Ratio		
15	Total high-quality liquid assets (HQLA)		
16	Total net cash outflow		
17	LCR (%)		
	Net Stable Funding Ratio		
18	Total available stable funding		
19	Total required stable funding		
20	NSFR		

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DIS03: OVERVIEW OF THE RISK WEIGHTED ASSETS(RWA)- AS AT MARCH 31ST, 2024

		RWA		Minimum capital requirements
		Q1, 2024	Q4, 2023	Q1, 2024
1	Credit risk (excluding counterparty credit risk)	131,605,772.87	134,723,975.49	10,962,760.9
2	Counterparty credit risk (CCR)	-	-	-
3	Market risk	-	-	-
4	Operational risk	6,183,276	6,743,151	809,502.0
5	Total	137,789,048.4	141,467,126.8	11,772,263