



**FINCA<sup>®</sup>**

**FINCA UGANDA LIMITED  
PILLAR 3:**

# **MARKET DISCLOSURES**

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MARCH 2025

**Building Tomorrow Together**  
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0800 262 262 (Toll-free)  
0772 429 904 (WhatsApp)

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.

## DIS01: KEY PRUDENTIAL METRICS- AS AT MARCH 31, 2025

|   |  | a              | B              | C              | d              | e              |
|---|--|----------------|----------------|----------------|----------------|----------------|
|   |  | T              | T-1            | T-2            | T-3            | T-4            |
| <b>Available Capital (Amounts)</b>                        |  |                |                |                |                |                |
| 1   | Core capital   | 45,250,839.49  | 40,527,663.14  | 39,664,165.93  | 39,343,130.68  | 45,250,839.49  |
| 2   | Supplementary capital  | 5,628,988.03   | 5,721,287.08   | 5,678,271.46   | 5,669,784.99   | 5,628,988.03   |
| 3   | Total capital  | 50,879,827.51  | 46,248,950.22  | 45,342,437.40  | 45,012,915.66  | 50,879,827.51  |
| <b>Risk-Weighted Assets (Amounts)</b>                     |  |                |                |                |                |                |
| 4   | Total risk-weighted assets (RWA)   | 173,856,379.06 | 175,094,743.04 | 170,204,319.08 | 165,379,507.43 | 173,856,379.06 |
| <b>Risk-Based Capital Ratios As A Percentage Of Rwa</b>   |  |                |                |                |                |                |
| 5   | Core capital ratio (%)   | 26.03%         | 23.15%         | 23.30%         | 23.79%         | 26.03%         |
| 6   | Supplementary capital (%)  | 29.27%         | 26.41%         | 26.64%         | 27.22%         | 29.27%         |
| <b>Capital Buffer Requirements As A Percentage Of Rwa</b> |  |                |                |                |                |                |
| 7   | Capital conservation buffer requirement (2.5%)                                   | 4,346,409.5    | 4,377,368.6    | 4,255,108.0    | 4,134,487.7    | 4,346,409      |
| 8   | Countercyclical buffer requirement (%)   | -              | -              | -              | -              | -              |
| 9   | Systemic buffer (for DSIBs) (%)  | -              | -              | -              | -              | -              |
| 10  | Total of capital buffer requirements (%) (row 7 + row 8 + row 9)                 | 4,346,409.48   | 4,377,368.58   | 4,255,107.98   | 4,134,487.69   | 4,346,409.48   |
| 11  | Core capital available after meeting the bank's minimum capital requirements (%) | 26,078,456.86  | 26,264,211.46  | 25,530,647.86  | 24,806,926.11  | 26,078,457     |
| <b>Basel III Leverage Ratio</b>                           |  |                |                |                |                |                |
| 13  | Total Basel III leverage ratio exposure measure                                  | 220,207,106    | 231,744,465    | 228,712,914.10 | 222,716,971.61 | 220,207,106    |
| 14  | Basel III leverage ratio (%) (row 1 / row 13)                                    | 20.55%         | 17.49%         | 17.34%         | 17.67%         | 20.55%         |
| <b>Liquidity Coverage Ratio</b>                           |  |                |                |                |                |                |
| 15  | Total high-quality liquid assets (HQLA)  | N/A            | -              | -              | -              | -              |
| 16  | Total net cash outflow   | N/A            | -              | -              | -              | -              |
| 17  | LCR (%)  | N/A            | -              | -              | -              | -              |

## DIS01: KEY PRUDENTIAL METRICS- AS AT MARCH 31, 2025

|                                 |                                | a   | B   | C   | d   | e   |
|---------------------------------|--------------------------------|-----|-----|-----|-----|-----|
|                                 |                                | T   | T-1 | T-2 | T-3 | T-4 |
| <b>Net Stable Funding Ratio</b> |                                |     |     |     |     |     |
| 18                              | Total available stable funding | N/A | -   | -   | -   | -   |
| 19                              | Total required stable funding  | N/A | -   | -   | -   | -   |
| 20                              | NSFR                           | N/A | -   | -   | -   | -   |

## DIS03: OVERVIEW OF THE RISK WEIGHTED ASSETS(RWA) - AS AT MARCH 31, 2025

|   |  | a             | b              | c                            |
|---|--|---------------|----------------|------------------------------|
|   |  | RWA           |                | Minimum capital requirements |
|   |  | T             | T-1            | T                            |
| 1 | Credit risk (excluding counterparty credit risk) | 134,095,868   | 133,960,237.05 | 11,170,185.8                 |
| 2 | Counterparty credit risk (CCR)                   | -             | -              | -                            |
| 3 | Market risk                                      | -             | -              | -                            |
| 4 | Operational risk                                 | 5,772,286.5   | 7,421,019      | 771,729.1                    |
| 5 | Total (1 + 2 + 3 + 4)                            | 139,868,154.2 | 141,381,256.6  | 11,941,915                   |

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