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FINCA UGANDA LIMITED

PILLAR 3: MARKET DISCIPLINE DISCLOSURES

JUNE 30TH, 2025

DIS01: KEY PRUDENTIAL METRICS- AS AT JUNE 30, 2025

		a	b	C	d	e
		T	T-1	T-2	T-3	T-4
	Available Capital (Amounts)					
1	Core Capital	45,250,839.4	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
	Risk-Weighted Assets (Amounts)					
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
	Risk-Based Capital Ratios as a Percentage of RWA					
5	Core Capital Ratio (%)	26.03%	23.15%	23.30%	23.79%	26.03%
6	Total Capital Ratio (%)	29.27%	26.41%	26.64%	27.22%	29.27%
	Capital Buffer Requirements as a Percentage of RWA					
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
	Basel III Leverage Ratio					
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%
	Liquidity Coverage Ratio					
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 JUNE 30, 2025

		a	B	C	d	e
		T	T-1	T-2	T-3	T-4
	Net Stable Funding Ratio					
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 JUNE 30, 2025

		a	b	c
		RWA		Minimum Capital Requirements
		T	T-1	T
1	Credit Risk (Excluding Counterparty Credit Risk)	129,367,337	134,095,867.76	10,776,299.2
2	Counterparty Credit Risk (CCR)	-	-	-
3	Market Risk	-	-	-
4	Operational Risk	6,403,184.4	5,772,286	7,421,019.5
5	Total (1 + 2 + 3 + 4)	135,770,521.7	139,868,154.2	18,197,319

DIS04: COMPOSITION OF CAPITAL- AS AT JUNE 30, 2025

		a
		Amounts
	Common Equity Tier 1 Capital: Instruments And Reserves	
1	Permanent Shareholders'tvtv Equity (Issued and Fully Paid-Up Common Shares)	13,893,323.5
2	Share Premium	6,795,620
3	Retained Earnings	24,231,117
4	Net After Tax Profits Current Year-to Date (50% Only)	909,828
5	General Reserves (Permanent, Unencumbered, and able to Absorb Losses)	1,216,371
6	Tier 1 Capital Before Regulatory Adjustments	
	Tier 1 Capital: Regulatory Adjustments	**47,046,259.34**
8	Goodwill and Other Intangible Assets	-
9	Current Year's Losses	-
10	Investments in Unconsolidated Financial Subsidiaries	-
12	Deficiencies in Provisions for Losses	-
14	Other Deductions Determined by the Central Bank	-
26	Other Deductions Determined by the Central Bank	-
28	Total Regulatory Adjustments to Tier 1 Capital	-
29	Tier 1 Capital	47,046,259.34
	Tier 2 Capital: Supplementary Capital	**4,706,393.37**
46	Revaluation Reserves on Fixed Assets	-
47	Unencumbered General Provisions for Losses (Not to Exceed 1.25% Of RWA)	-
48	Hybrid Capital Instruments	-
49	Subordinated Debt (Not to Exceed 50% of Core Capital Subject to a Discount Factor)	4,706,393.37
58	Tier 2 Capital	4,706,393.4
59	Total Regulatory Capital (= Tier 1 + Tier 2)	51,752,653
60	Total Risk-Weighted Assets	170,192,908
	Capital Adequacy Ratios And Buffer	
61	Tier 1 Capital (as a Percentage of Risk-Weighted Assets)	25,528,936.20
63	Total Capital (as a Percentage of Risk-Weighted Assets)	30.41%
64	Total Institution-Specific Buffer Requirement (Capital Conservation Buffer Plus Countercyclical Buffer Requirements Plus Systemic Buffer, Expressed as a Percentage of Risk-Weighted Assets)	-
65	Of Which: Capital Conservation Buffer Requirement	-
66	Of Which: Countercyclical Buffer Requirement	-
67	Of Which: Bank Specific Systemic Buffer Requirement	-
68	Tier 1 Capital (as a Percentage Of Risk-Weighted Assets) Available after Meeting the Bank's Minimum Capital Requirements	27.64%
	Minimum Statutory Ratio Requirements	
70	Tier 1 Capital Adequacy Ratio	15%
71	Total Capital Adequacy Ratio	20%

DIS05: ASSET QUALITY- AS AT JUNE 30, 2025

		a	b	d	e	f	g
		Gross Carrying Values of		Provisions as per FIA2004/MDIA2003		Interest in Suspense	Net Values (FIA/MDIA) (a+b-d-e)
		Defaulted Exposures	Non-Defaulted Exposures	Specific	General		
1	Loans and Advances	6,355,468.88	127,294,689	4,642,197.9	1,216,371.3	1,693,444.7	127,314,515
2	Debt Securities	-	-	-	-	-	-
3	Off-Balance Sheet Exposures	-	-	-	-	-	-
4	**Total**						

DIS06: CHANGES IN DEFAULTED LOAN- AS AT JUNE 30, 2025

		a
1	**Defaulted Loans & Advances, Debt Securities and Off Balance Sheet Exposures at End of the Previous Reporting Period**	6,355,468.9
2	Loans and Debt Securities that have Defaulted since the Last Reporting Period.	-
3	Returned to Non-Defaulted Status.	-
4	Amounts Written Off.	2,757,679
5	Other Changes.	-
6	**Defaulted Loans & Advances, Debt Securities and Off-Balance Sheet Exposures at End of the Reporting Period.** (1+2-3-4+5)	**3,597,789.9**