



UGAFODE Microfinance Limited (MDI)

UGAFODE MICROFINANCE LIMITED (MDI)

**PILLAR 3 MARKET DISCIPLINE DISCLOSURES REPORT FOR THE PERIOD ENDED
30TH SEPTEMBER 2023**



UGAFODE Microfinance Limited (MDI)

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 2023 have been prepared in accordance with the Board-agreed internal control processes.

A handwritten signature in dark ink, appearing to read 'Ben Kiregyera', is written over a faint, circular stamp or watermark.

Prof. Ben Kiregyera
Board Chairperson

A handwritten signature in dark ink, appearing to read 'Jonathan Mugalu', is written over a faint, circular stamp or watermark.

Jonathan Mugalu
Executive Director



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DIS01: Key Prudential Metrics

Frequency: Quarterly.

		Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	20,170,852	19,577,900	18,813,011	18,550,131	17,410,419
2	Supplementary capital	1,679,002	1,609,783	1,575,646	1,573,026	1,472,851
3	Total capital	21,849,853	21,187,683	20,388,657	20,123,157	18,883,269
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	114,921,950	107,435,284	103,695,163	97,907,257	88,310,171
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	18%	18%	18%	19%	20%
6	Total capital ratio (%)	19%	20%	20%	21%	21%
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
9	Systemic buffer (for DSIBs) (%)	0%	0%	0%	0%	0%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.5%	3.0%	3.0%	3.0%	2.5%
11	Core capital available after meeting the bank's minimum capital requirements (%)	0.1%	0.7%	0.6%	1.4%	2.2%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	122,911,281	117,259,745	106,334,042	95,554,790	86,631,949
14	Basel III leverage ratio (%) (row 1 / row 13)	16%	17%	18%	19%	20%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	2,842,555	2,695,188	2,385,646	7,108,114	2,347,415
16	Total net cash outflow	1,329,625	2,703,678	3,143,998	7,299,692	13,296,433
17	LCR (%)	214%	100%	76%	97%	18%
Net Stable Funding Ratio						
18	Total available stable funding	86,896,526	88,112,215	76,165,288	70,216,815	46,058,471
19	Total required stable funding	87,350,868	82,975,280	79,700,020	79,777,290	67,217,216
20	NSFR	99%	106%	96%	88%	69%



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DIS03: Overview of RWA

Frequency: Quarterly.				
		a	b	c
		RWA		Minimum capital requirements
		Sep-23	Jun-23	Sep-23
1	Credit risk (excluding counterparty credit risk)	101,644,038	94,001,438	20,328,808
2	Counterparty credit risk (CCR)	0	0	
3	Market risk	0	0	
4	Operational risk	13,182,966	13,433,846	2,636,593
5	Total (1 + 2 + 3 + 4)	114,827,004	107,435,284	22,965,401