

## dfcu Announces Audited Results for The Year Ended 31st December 2025



**Jimmy D. Mugerwa**  
Chairman, Board of Directors

On behalf of the Board of Directors of **dfcu** Limited ("the Group"), I am honored to present the report for the financial year ending December 31, 2025. This year marked a period of deliberate consolidation and strategic focus as we navigated an evolving regulatory environment and reinforced our dedication to creating sustainable value for all our stakeholders. Our strong operational and financial performance has not only demonstrated resilience but has also provided a solid foundation to remain competitive and forward-looking in the marketplace.

The group's Profit After Tax increased to **UGX 74.9Bn** from UGX 72.1Bn with earnings per share rising to UGX 100.2 compared to UGX 96.4 in 2024. This performance was largely driven by our major trading subsidiary **dfcu** Bank, the details of which are highlighted in the Chief Executive Officer's statement below.

These results reflect deliberate focus on controllable inputs: cost discipline, capital allocation rigor, and operational execution. While the external environment remained uncertain, characterized by global trade disruptions and heightened geopolitical tension, the group prioritized resilience through



**Dividend Per Share**  
**UGX 21.8**



**Earnings Per Share**  
**UGX 100.2**

carefully assessed risk positioning and liquidity management. The Board evaluates performance over the long term, placing emphasis on the fundamental business drivers that support sustainable growth.

In keeping with our promise of delivering returns to our shareholders, we recommend a dividend of UGX 21.8 per share (UGX 16.3Bn), a UGX 1.7 increase from UGX 20.1 per share (UGX 15Bn) that was paid for year ended 31 December 2024. This ensures a balance between shareholder returns and future growth opportunities at acceptable risk-adjusted returns.

We are also glad to note the successful transition of the Agribusiness Development Center (ADC) to the **dfcu** Foundation. We are confident that this will further amplify our efforts towards achieving our purpose of transforming lives and businesses in the communities in which we operate.

As the Board, we would like to thank each of our different stakeholders for their contribution towards the growth of this institution.

**Our commitment is to continue *Going Further, Together*.**



**Charles M. Mudiwa**  
CEO & MD, **dfcu** Bank

### Delivering Value and Driving Growth

**dfcu's** FY25 performance reflects disciplined and consistent business strategy execution against clearly articulated priorities, in a demanding operating environment.

Uganda's economy remained broadly stable during the year, although the operating conditions tightened. Access to liquidity varied across sectors, funding costs remained elevated, and businesses became more cautious in their capital deployment. In this context, growth required discipline, relevance, and the ability to deliver consistently.

The Bank's Profit After Tax increased to **UGX 81.5Bn** from UGX 75.1Bn, while total income grew by 16% to UGX 526Bn, supported by a 20% increase in non-funded income to UGX 108Bn. Deposits expanded to UGX 2.7Tn and the loan book grew to UGX 1.3Tn, with lending maintained within a measured risk framework and asset quality generally remaining stable.

These results are the outcome of a deliberate and phased transformation. The Bank first **Refocused** to stabilize performance and restore control, and **Reorganized** to strengthen leadership, rebuild governance, and address structural inefficiencies that had constrained execution. These actions restored credibility, improved resilience, and created the conditions for the growth that is now evident in the business.

The Bank is now firmly in a phase of **Reengineering**, with emphasis on how it operates and how consistently it delivers value for its customers and shareholders. This phase is underpinned by four distinct pillars: Sector Specialisation, Digital Transformation, Customer Experience and Productivity. Investments in technology, data, and process automation are translating directly into performance improvements across the organization.

We have continued to make deliberate investments in our technology and operations to improve how we serve our customers, with clear, measurable results. Digital access for **dfcu** customers now reaches 68% of our customer base, and our Mobi Loan Personal and SME Banking mobile lending platforms are supporting consistent, high-frequency usage, enabling us to serve customers more effectively across the country. Taken together, these improvements reflect a bank that is becoming faster, more efficient, and more responsive to the needs of its customers. This shift is also evident in the structure of the business.

As a Ugandan bank, **dfcu** remains deliberate about where it chooses to play. Continued focus on agriculture, trade, manufacturing, infrastructure, and SMEs reflects commitment to sectors that produce, employ, and sustain livelihoods. Supporting these sectors requires capital, presence, understanding, and consistency over time.



**Total Income**  
**16%**  
UGX 526Bn



**Deposits**  
**15%**  
UGX 2.7Tn



**Loans & advances**  
**12%**  
UGX 1.2Tn



**Total assets**  
**8%**  
UGX 3.7Tn

Through targeted inclusion programmes, the Bank is extending this support to segments that are central to economic activity but often underserved. Through the Women in Business Programme, 74,000 women entrepreneurs have been engaged and UGX 95Bn advanced to support enterprise growth. Through SACCOs and Investment Clubs, over 600,000 members have been served, mobilising UGX 105Bn in savings, strengthening collective financial resilience and expanding participation in the formal economy. This approach is underpinned by discipline in how the Bank deploys capital and supports participation across the economy. That same discipline defines how the Bank engages beyond the balance sheet.

During the year, **dfcu** committed UGX 1Bn, in partnership with Rotary Uganda, to take healthcare closer to communities where access is often delayed by cost and distance. Through eleven health camps, 21,790 Ugandans received care. 4,414 people were screened for sickle cell disease; 2,536 surgeries were carried out in West Nile; and 22 children received life-saving heart procedures.

Through its partnership with Watoto Child Care Ministries, **dfcu** contributed UGX 30Mn to Suubi Home and the Hope Vocational and Technical Institute. The funding supported the purchase of a state-of-the-art sewing machine as well as video production and photography equipment, now used by students in tailoring and communication programmes. These are practical tools, enabling students to build skills that are immediately applied within the self-sustaining Watoto ecosystem, from producing uniforms to supporting video and photography, creating both learning and value within the system.

The Bank also supported communities directly through targeted interventions during the year. During the Holy Month of Ramadan, **dfcu** partnered with Ayitah Charity Foundation under the Feed a Family initiative. A contribution of UGX 30Mn supported the distribution of 720 food and sanitary packs, reaching over 400 families in communities such as Katanga and Kasokoso. Our teams across the country participated in the drive, personally delivering the food packs to various communities.

Across these interventions, our intent is consistent. In Uganda, resilience is built in small but critical ways, through access to healthcare, through skills that create independence, and through support that meets people at their point of need. For **dfcu**, impact is about strengthening the environment in which people live, work, and build.

Based on the progress made, the Bank's direction is clear. **dfcu** will move forward with confidence into disruption, deepening its role as an ecosystem driver, strengthening partnerships, and leveraging data and digital capability to expand reach and relevance within the economy.

**dfcu** is building an institution that reflects the ambition of the country it serves, grounded in discipline, driven by purpose, and committed to **Transforming Lives and Businesses in Uganda**.

**We are now firmly in a phase of Reengineering, with emphasis on how we operate and how to consistently deliver value for our customers and shareholders.** ”

### Report of the Independent Auditor on the Published Summary Consolidated Financial Statements of dfcu Limited

#### Opinion

The summary consolidated financial statements, which comprise the summary consolidated statement of financial position as at 31 December 2025, the summary consolidated statement of comprehensive income, summary consolidated statement of changes in equity and summary consolidated statement of cash flows for the year then ended, and related notes, are derived from the audited consolidated financial statements of dfcu Limited (the "Company" or "Group") for the year ended 31 December 2025.

In our opinion, the accompanying summary consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements in accordance with the basis of preparation described in the notes accompanying the summary consolidated financial statements.

#### Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards, the requirements of the Companies Act, Cap 106 Laws of Uganda, the Financial Institutions Act, Cap 57 Laws of Uganda and Financial Institutions Regulations of Uganda.

Reading the summary financial statements and the auditors' report thereon, therefore, is not a substitute for reading the audited financial statements and the auditors' report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

#### The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 28 March 2026. That report also includes the communication of key audit matters. Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period.

#### Directors' Responsibility for the Summary Financial Statements

The directors are responsible for the preparation of the summary financial statements in accordance with the Financial Institutions (External Auditor) Regulations, 2010 Laws of Uganda.

#### Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), *Engagements to Report on Summary Financial Statements*.



KPMG

Certified Public Accountants

3rd Floor, Rwenzori Courts, Plot 2 & 4A, Nakasero Road

P.O. Box 3509, Kampala, Uganda

Date: 28 March 2026

#### II. Summary Consolidated Statement of Financial Position dfcu Group

	2025 UGX 'M	2024 UGX 'M
<b>Assets</b>		
Cash and balances with Bank of Uganda	468,076	434,817
Balances with banking institutions	246,690	211,315
Marketable (trading) securities	157,177	73,724
Loans and advances (Net)	1,265,799	1,132,199
Investment securities	1,275,495	1,310,741
Equity investments	1,209	6,543
Other assets	36,794	33,619
Derivative financial instruments	865	2,064
Deferred income tax asset	113,343	87,859
Property and equipment	85,750	80,362
Investment property	18,584	18,849
Intangible asset	45,369	36,148
Other receivables from Bank of Uganda	832	832
<b>Total assets</b>	<b>3,715,983</b>	<b>3,429,072</b>
<b>Liabilities and shareholders' equity</b>		
Customer deposits	2,714,571	2,356,281
Derivative financial instruments	792	457
Balances due to banking institutions	14,004	120,256
Other liabilities	82,604	88,101
Current income tax payable	5,512	4,685
Deferred income tax liability	1,035	-
Borrowed funds	126,136	150,675
Provisions	3,493	4,364
<b>Total liabilities</b>	<b>2,948,147</b>	<b>2,724,819</b>
Share capital	14,963	14,963
Share premium	185,683	185,683
Retained earnings	551,116	488,743
Proposed dividends	16,317	15,027
Regulatory reserve	-	3,696
FVOCI reserve	(243)	(3,859)
<b>Total shareholders' equity</b>	<b>767,836</b>	<b>704,253</b>
<b>Total liabilities and shareholders' equity</b>	<b>3,715,983</b>	<b>3,429,072</b>

#### III. Summary Consolidated Statement of Comprehensive Income dfcu Group

	2025 UGX 'M	2024 UGX 'M
<b>Income</b>		
Interest on deposits and placements	7,356	10,973
Interest on loans and advances	222,179	191,318
Interest on government and other securities	182,461	159,275
Foreign exchange and trading income	43,658	23,715
Fee and commission income	65,250	66,529
Net income from other financial instruments at FVTPL	5,405	1,909
Other income	2,984	1,186
<b>Total income</b>	<b>529,293</b>	<b>454,905</b>
<b>Expenditure</b>		
Interest expense on deposits	(83,049)	(84,379)
Interest expense on borrowings	(19,807)	(5,849)
Interest expense on financial lease liability	(4,526)	(4,041)
Impairment (losses)/recoveries on financial instruments	(9,951)	12,007
Fair value losses on other financial instruments	(79)	(716)
Operating expenses	(332,005)	(292,664)
<b>Total expenditure</b>	<b>(449,417)</b>	<b>(375,642)</b>
<b>Profit before income tax</b>	<b>79,876</b>	<b>79,263</b>
Income tax expense	(4,882)	(7,176)
<b>Profit after tax</b>	<b>74,994</b>	<b>72,087</b>
<b>Other comprehensive income</b>	<b>3,616</b>	<b>(5,059)</b>
<b>Total comprehensive income</b>	<b>78,610</b>	<b>67,028</b>
<b>Earnings per share</b>	<b>100.24</b>	<b>96.35</b>

#### IV. Summary Consolidated Statement of Cash Flows dfcu Group

	2025 UGX 'M	2024 UGX 'M
<b>Cash flows from operation activities</b>		
Profit before tax	79,876	79,263
Adjustment for:		
Depreciation of property, equipment and right-of-use assets	19,144	18,884
Depreciation of investment property	312	523
Amortisation of intangible assets	7,494	6,122
Unrealised foreign exchange loss/(gain)	1,258	(2,134)
Loss/(profit) on disposal of fixed assets	798	(120)
Fair value losses on assets at fair value through profit and loss	79	716
Expected credit loss/(recovery) on financial assets	9,951	(12,007)
Gain on sale of equity investments	(839)	(124)
Interest income	(411,996)	(361,566)
Interest expense	107,382	94,269
Grant income	(1,989)	-
Grants received	3,084	-
Dividend income	-	(353)
Reversals in provisions and employee benefits	(78,406)	(39,546)
<b>Cash flows from operating activities before changes in operating assets and liabilities</b>	<b>(263,852)</b>	<b>(214,894)</b>
Changes in operating assets and liabilities	121,678	(115,168)
Interest income received	414,805	361,123
Interest expense paid	(102,356)	(85,101)
Income tax paid	(30,054)	(23,498)
Net cash inflow/(outflow) from operating activities	140,221	(77,538)
Net cash outflows used in investing activities	(35,780)	(30,503)
Net cash inflows/(outflows) used in financing activities	(46,166)	62,998
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>58,275</b>	<b>(45,043)</b>
Cash and cash equivalents at 1 January	530,102	574,521
Unrealised gain/(loss) on cash and cash equivalents	(86)	624
<b>Cash and cash equivalents at 31 December</b>	<b>588,291</b>	<b>530,102</b>

#### V. Summary Consolidated Statement of Changes in Equity

	Share Capital UGX 'M	Share premium UGX 'M	Distributable reserves UGX 'M	Regulatory reserve UGX 'M	FVOCI reserve UGX 'M	Proposed dividend UGX 'M	Total UGX 'M
<b>At 31 December 2024</b>	<b>14,963</b>	<b>185,683</b>	<b>488,743</b>	<b>3,696</b>	<b>(3,859)</b>	<b>15,027</b>	<b>704,253</b>
Profit for the year	-	-	74,994	-	-	-	74,994
FVOCI revaluation	-	-	-	-	3,157	-	3,157
Loss allowance FVOCI	-	-	-	-	459	-	459
Decrease in regulatory reserve	-	-	3,696	(3,696)	-	-	-
Dividends paid	-	-	-	-	-	(15,027)	(15,027)
Dividends proposed	-	-	(16,317)	-	-	16,317	-
<b>At 31 December 2025</b>	<b>14,963</b>	<b>185,683</b>	<b>551,116</b>	<b>-</b>	<b>(243)</b>	<b>16,317</b>	<b>767,836</b>

#### VI. Message from the Directors

The full set of the consolidated financial statements will be available at our registered office at dfcu Towers and on our website www.dfcugroup.com.

The consolidated financial statements were approved by the Board of Directors on 27 March 2026.

The Board is proposing a dividend of UGX 21.81 per share less withholding tax where applicable (2024: UGX 20.09 per share). The dividends will be paid upon receipt of regulatory approval and shareholders' approval at the Annual General Meeting to be held on 1 July 2026. The book closure date and the related details shall be available in a later communication.

The summary consolidated financial statements are extracted from the audited consolidated financial statements in accordance with the dfcu Limited accounting policies which entail applying the guidance in the Financial Institutions (External Auditors) Regulations, 2010 Laws of Uganda, to prepare the summary consolidated statement of financial position and summary consolidated statement of comprehensive income. The criteria for preparing the summary consolidated statement of changes in equity and summary consolidated statement of cash flows entails presenting subtotals derived from the audited consolidated financial statements and condensing some of the line items in the audited consolidated financial statements as indicated in the captions used in the summary consolidated financial statements.

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Jimmy D. Mugerwa  
Chairman

  
Keto Kayemba  
Director

## Report of the Independent Auditor on the Published Summary Financial Statements of dfcu Bank Limited

### Opinion

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In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with the Financial Institutions (External Auditors) Regulations, 2010 Laws of Uganda.

### Summary Financial Statements

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report thereon, therefore, is not a substitute for reading the audited financial statements and the auditors' report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

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Date: 28 March 2026

## II. Summary Statement of Financial Position dfcu Bank

	2025 UGX 'M	2024 UGX 'M
<b>Assets</b>		
Cash and balances with Bank of Uganda	468,076	434,817
Balances due from other banks	246,690	211,315
Marketable (trading) securities	157,177	73,724
Loans and advances (Net)	1,265,799	1,132,199
Amounts due from group companies	4,435	13,214
Investment securities	1,275,495	1,310,741
Equity investments	1,209	6,543
Other assets	38,089	34,739
Derivative financial instruments	865	2,064
Deferred income tax asset	113,343	88,169
Property and equipment	126,905	124,261
Intangible asset	44,905	35,685
Other receivables from Bank of Uganda	832	832
<b>Total assets</b>	<b>3,743,820</b>	<b>3,468,303</b>
<b>Liabilities and shareholders' equity</b>		
Customer deposits	2,714,571	2,356,281
Balances due to other banks	14,004	120,256
Amounts due to group companies	2,911	2,092
Derivative financial instruments	792	457
Other liabilities	138,688	147,086
Current income tax payable	6,416	5,429
Borrowed funds	126,136	150,675
Provisions	3,493	4,364
<b>Total liabilities</b>	<b>3,007,011</b>	<b>2,786,640</b>
Share capital	150,000	150,000
Share premium	55,197	55,197
Retained earnings	491,063	446,574
Regulatory reserve	-	3,696
Proposed dividends	40,792	30,055
FVOCI Reserve	(243)	(3,859)
<b>Total shareholders' equity</b>	<b>736,809</b>	<b>681,663</b>
<b>Total liabilities and shareholders' equity</b>	<b>3,743,820</b>	<b>3,468,303</b>

## III. Summary Statement of Comprehensive Income dfcu Bank

	2025 UGX 'M	2024 UGX 'M
<b>Income</b>		
Interest on deposits and placements	7,356	10,973
Interest on loans and advances	223,020	192,906
Interest on government and other securities	182,461	159,275
Foreign exchange and trading income	43,673	23,727
Fee and commission income	65,209	66,489
Net income from other financial instruments at FVTPL	5,405	1,909
Other (loss)/income	(803)	120
<b>Total income</b>	<b>526,321</b>	<b>455,399</b>
<b>Expenditure</b>		
Interest expense on deposits	(84,116)	(84,931)
Interest expense on borrowings	(19,807)	(5,849)
Interest expense on financial lease liability	(8,255)	(8,671)
Impairment (losses)/recoveries on financial instruments	(9,951)	12,007
Fair value losses on other financial instruments	(79)	(716)
Operating expenses	(319,423)	(286,016)
<b>Total expenditure</b>	<b>(441,631)</b>	<b>(374,176)</b>
<b>Profit before income tax</b>	<b>84,690</b>	<b>81,223</b>
Income tax expense	(3,105)	(6,086)
<b>Profit after tax</b>	<b>81,585</b>	<b>75,137</b>
<b>Other comprehensive income</b>	<b>3,616</b>	<b>(5,059)</b>
<b>Total comprehensive income</b>	<b>85,201</b>	<b>70,078</b>

## IV. Other disclosures dfcu Bank

	2025 UGX 'M	2024 UGX 'M
<b>Contingent liabilities</b>		
Guarantees and performance bonds	227,806	301,453
<b>Total</b>	<b>227,806</b>	<b>301,453</b>
<b>Commitments</b>		
Undrawn stand-by facilities and other commitments to lend	13,995	30,653
<b>Total</b>	<b>13,995</b>	<b>30,653</b>
Non performing loans and other assets	84,941	51,828
Interest in suspense	18,679	2,940
Bad debts written off	19,921	15,358
Large loans exposures	43,941	46,849
Insider loans exposures	12,414	15,720
<b>Capital Position</b>		
Core capital	529,824	519,696
Supplementary capital	12,951	11,623
<b>Total qualifying capital</b>	<b>542,775</b>	<b>531,319</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>1,901,712</b>	<b>1,785,302</b>
Core capital to RWA	27.86%	29.11%
Total Qualifying capital to RWA	28.54%	29.76%

## V. Message from the Directors

The summary financial statements are extracted from the audited financial statements in accordance with the Financial Institutions (External Auditors) Regulations, 2010 Laws of Uganda. The above summary statement of financial position and summary statement of comprehensive income were audited by KPMG and received an unqualified opinion. The financial statements were approved by the Board of Directors on 26 February 2026 and discussed with Bank of Uganda on 12 March 2026.

  
**Winifred T. Kiryabwire**  
 Chairperson, dfcu Bank

  
**Kate K. Kiiza**  
 Executive Director, dfcu Bank

  
**Charles Mudiwa**  
 Managing Director, dfcu Bank

  
**Stephen Odoya Chomi**  
 Company Secretary, dfcu Bank

## Healthcare That Met People Where They Were

With Rotary Uganda, **dfcu** supported a series of health camps that brought essential services directly into communities. Over **21,000 people** accessed screening, consultations, and treatment. Beyond the numbers, it meant earlier diagnosis, informed decisions, and a clearer path to care within spaces that felt familiar and accessible.

## 2025 Ramadan Support That Reached Over 700 Families

During Ramadan, **dfcu**, in partnership with Ayitah Charity Foundation, supported the distribution of **720 food and sanitary packs**, reaching **over 400 families** in

Katanga, Kasokoso, and other communities.

With staff involved in the distribution, support was delivered directly to households, easing daily pressure and ensuring families had what they needed during the season.

## Skills That Carry Forward

Through Watoto, **dfcu** supported young people to build practical, hands-on skills within a structured environment. Dozens of participants were equipped with capabilities they continue to apply, extending impact into the wider community.

## Ramadan Food Drive



Food packages were delivered across Katanga during Ramadan, reaching families within their homes and daily spaces.



**dfcu** teams moved through the community, carrying supplies into areas often overlooked and ensuring support reached those who needed it.



Residents gathered to receive their packages as distribution was carried out across the community.



Food packages, supported through AYITAH, were sorted and prepared ahead of distribution to ensure an organised rollout.

## Rotary Health Camps



At the **dfcu - Rotary Uganda Health Camps**, community members turned up for screening, taking an important first step toward accessing much-needed care.



Eye screening services were brought closer to communities through the **dfcu** and Rotary Uganda partnership, helping identify vision challenges early and guide treatment.



**dfcu** teams moved through the community, carrying supplies into areas often overlooked and ensuring support reached those who needed it.



**dfcu** Bank CEO, Charles Mudiwa (3rd R) and Geoffrey Martin Kitakule, District Governor of Rotary District 9213, (2nd R) at the inaugural **dfcu** Bank and Rotary Uganda Health Camp, held at St. Paul Church of Uganda in Mbuya.

## Watoto



**dfcu** staff engaged with children in the Watoto Suubi programme, creating moments of interaction that reinforce confidence, belonging, and everyday encouragement.



Supplies were delivered on-site to support daily needs within the Watoto Suubi programme, strengthening the environment in which children live and learn.



Moments of connection during the visit reflected the importance of presence, where engagement goes beyond support to build trust and reassurance.



Direct interaction with children highlighted the human side of the Watoto Suubi programme, where care, attention, and consistency shape each child's experience.