COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT :30-JUN-2026

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	15,640,531,579	100%	15,640,531,579
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress[1]	57,053,856,616	100%	57,053,856,616
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	599,562,798,368	100%	599,562,798,368
5	Government securities maturing within 1 year	37,177,433,738	95%	35,318,562,051
6	Government securities maturing after 1 year	210,438,301,927	80%	168,350,641,541
7	**Total high quality liquid assets**	**919,872,922,228**		**875,926,390,155**
8	**Cash Outflows**	**0**		**0**
10	Demand deposits	1,128,861,197,129	15%	169,329,179,569
11	Savings deposits	0	15%	0
12	Time deposits (maturing in 30 days)	16,696,875,000	100%	16,696,875,000
13	Deposits from banks and financial institutions (maturing in 30 days)	65,859,393,815	100%	65,859,393,815
14	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
16	All other contractual cash outflows (maturing in 30 days)	119,307,429,152	100%	119,307,429,152
18	Undrawn and unexpired overdrafts	249,480,607,150	30%	74,844,182,145
19	Undrawn balances of loans	0	10%	0
20	Other contingent funding liabilities (such as guarantees and letters of credit)	4,284,051,608,838	5%	214,202,580,442
21	**Total cash outflows**	**5,864,257,111,085**		**660,239,640,123**
22	**Cash Inflows**			
18	Loans and advances (maturing within 30 days)	253,964,518,300	50%	126,982,259,150
14	Due from banks and financial institutions (maturing in 30 days)	0	100%	0
20	All other contractual cash inflows (maturing in 30 days)	2,950,872,819	100%	2,950,872,819
16	Net derivatives cash inflows	0	100%	0
21	**Total cash inflows**	**256,915,391,119**		**129,933,131,969**
22	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**530,306,508,155**
23	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**			**165%**