PUBLICATION OF SEMI- ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

'Issued pursuant to regulation 24, 25 and 29 of the Market Discipline Guidelines for Banks and Financial Institutions, 2023

CAPITAL ADEQUACY RETURN AS OF 30 JUN 2026

		2026	2025
		Amount (TZS)	Amount (TZS)
S/No	Common Equity Tier 1 capital (CET1): Instruments and reserves		
1	Fully Paid-up Ordinary shares Capital	46,092,003,000	46,092,003,000
2	Share Premium arising from Ordinary shares	-	-
3	Retained earnings less foreseeable dividends	219,527,554,000	219,527,544,391
4	Other disclosed reserves;	798,578,000.00	798,578,000
5	Year to date profits of:		
6	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	11,585,329,215.83	23,732,908,465
7	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
8	**CET 1 before Regulatory Adjustments**	**278,003,464,215.43**	**290,151,033,857**
9	**Regulatory adjustments applied to CET1:**	**20,965,638,442.65**	**10,531,800,373**
10	Year to date losses;	-	-
11	Goodwill;		
12	Other intangible assets;	-	-
13	Deferred tax assets that rely on future profitability;	17,802,489,207.14	6,946,026,882
14	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the	-	-
15	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
16	Pre-paid expenses;	3,163,149,236	3,585,773,492
17	Pre-operating expenses.	-	-
18	**Available Common Equity Tier 1**	257,037,825,773	279,619,233,483
19	**Additional Tier 1 Capital**		
20	Non-cumulative Irredeemable Preference Shares	55,000,000,000	55,000,000,000
21	Share Premium arising from Non-cumulative Irredeemable Preference Sha	-	-
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium		
23	**Additional Tier 1 Capital before regulatory adjustments**	**55,000,000,000**	**55,000,000,000**
24	**Regulatory adjustment applied to Additional Tier 1 capital**	**-**	**-**
25	The amount of items required to be deducted from Tier 2 items that exceed the	-	-
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.		
27	**Available Additional Tier 1 Capital**	**55,000,000,000**	**55,000,000,000**
28	**Available Tier 1 Capital**	312,037,825,773	334,619,233,483
29	**Tier 2 Capital**		
30	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	22,840,000,009	22,840,000,009
31	Share premium arising from capital instruments and subordinated loans qu	-	-
32	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
33	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
34	**Available Tier 2 Capital**	22,840,000,009.00	22,840,000,009
35	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	334,877,825,781.78	357,459,233,492
36	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	1,416,027,581,575.21	1,353,733,694,709
37	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
38	CET1 to total RWA	**18.15%**	**20.7%**
39	Tier-1 capital to total RWA	**22.04%**	**24.7%**
40	Total capital to total RWA	**23.65%**	**26.4%**
41	Capital conservation buffer		
42	**Minimum capital requirements prescribed by the Bank of Tanzania**		
43	CET1 to total RWA	**8.50%**	**8.5%**
44	Tier-1 capital to total RWA	**10.00%**	**10.0%**
45	Total capital to total RWA	**12.00%**	**12.0%**
46	Capital conservation buffer (Made of Instrument Qualifying to be included in C	**2.50%**	**2.5%**