

# PUBLICATION OF COMPUTATION OF REGULATORY CAPITAL

ISSUED PURSUANT GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS, 2023

## PRUDENTIAL REGULATORY METRICS

A bank or financial institution is required to disclose each metric's value using the corresponding standard's specifications for the reporting period- end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4).

| (Amounts in million shillings)                                    |  |              |              |              |              |              |
|---|--|--------------|--------------|--------------|--------------|--------------|
| S/n   | Metric   | a            | b            | c            | d            | e            |
|   |  | Dec-25       | Sept-25      | Jun-25       | Mar-25       | Dec-24       |
| <b>Available capital (amounts)</b>                                |  |              |              |              |              |              |
| 1   | Common Equity Tier 1 (CET1)                                      | 291,676.38   | 281,515.20   | 279,619.23   | 348,235.13   | 284,608.86   |
| 2   | Tier 1   | 55,000.00    | 55,000.00    | 55,000.00    | 55,000.00    | 55,000.00    |
| 3   | Total capital  | 346,676.38   | 336,515.20   | 334,619.23   | 403,235.13   | 339,608.86   |
| <b>Risk-weighted assets (amounts)</b>                             |  |              |              |              |              |              |
| 4   | Total risk-weighted assets (RWA)                                 | 1,243,382.88 | 1,407,215.60 | 1,353,733.69 | 1,536,730.88 | 1,492,884.02 |
| <b>Risk-based capital ratios as a percentage of RWA</b>           |  |              |              |              |              |              |
| 5   | Common Equity Tier 1 ratio (%)                                   | 23.46%       | 20.01%       | 20.66%       | 22.66%       | 19.06%       |
| 6   | Tier 1 ratio (%)   | 27.88%       | 23.91%       | 24.72%       | 26.24%       | 22.75%       |
| 7   | Total capital ratio (%)  | 29.72%       | 25.54%       | 26.41%       | 27.73%       | 24.28%       |
| <b>Additional CET1 buffer requirements as a percentage of RWA</b> |  |              |              |              |              |              |
| 8   | Capital conservation buffer requirement (2.5%)                   | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        |
| 9   | Total of bank CET1 specific buffer requirements (%)              | 0%           | 0%           | 0%           | 0%           | 0%           |
| 10  | CET1 available after meeting the bank's minimum capital          | 0.00%        | 0.00%        | 0.00%        | 0.00%        | 0.00%        |
| <b>Basel III leverage ratio</b>                                   |  |              |              |              |              |              |
| 11  | Tier 1 Capital Exposure measure                                  | 346,676.38   | 336,515.20   | 334,619.23   | 403,235.13   | 339,608.86   |
| 12  | Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure) | 8.60%        | 7.65%        | 8.32%        | 8.75%        | 8.15%        |
| <b>Liquidity Coverage Ratio</b>                                   |  |              |              |              |              |              |
| 13  | Total high-quality liquid assets (HQLA)                          | 1,022,072    | 1,341,932    | 878,708      | 689,792      | 511,209      |
| 14  | Total net cash outflow   | 524,050      | 461,150      | 395,244      | 159,830      | 345,313      |
| 15  | LCR (%)  | 195.03%      | 291.00%      | 222.32%      | 431.58%      | 148.04%      |
| <b>Net Stable Funding Ratio</b>                                   |  |              |              |              |              |              |
| 16  | Total available stable funding                                   | 888,393.53   | 1,176,991.14 | 1,114,050.75 | 1,374,998.27 | 1,101,747.72 |
| 17  | Total required stable funding                                    | 411,328.84   | 384,357.08   | 322,548.47   | 1,212,697.95 | 1,054,250.47 |
| 18  | NSFR (%)   | 216%         | 306%         | 345%         | 113%         | 105%         |

## COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT :31-DEC-2025

| S/NO | PARTICULARS  | Outstanding Amount       | Factor | Net Amount               |
|------|--|--------------------------|--------|--------------------------|
| a    | b  | c                        | d      | e                        |
| 1    | <b>Stock of High Quality Liquid Assets (HQLA)</b>  |                          |        |                          |
| 2    | Cash (notes and coins)   | 15,199,461,454           | 100%   | 15,199,461,454           |
| 3    | Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress <sup>1</sup>   | 150,420,075,139          | 100%   | 150,420,075,139          |
| 4    | Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days   | 684,045,250,448          | 100%   | 684,045,250,448          |
| 5    | Government securities maturing within 1 year   | 50,148,067,083           | 95%    | 47,640,663,728           |
| 6    | Government securities maturing after 1 year  | 155,958,328,571          | 80%    | 124,766,662,857          |
| 7    | <b>Total high quality liquid assets</b>  | <b>1,055,771,182,695</b> |        | <b>1,022,072,113,626</b> |
| 8    | <b>Cash Outflows</b>   | <b>0</b>                 |        | <b>0</b>                 |
| 10   | Demand deposits  | 940,932,247,375          | 15%    | 141,139,837,106          |
| 11   | Savings deposits   | 0                        | 15%    | 0                        |
| 12   | Time deposits (maturing in 30 days)  | 24,050,000,000           | 100%   | 24,050,000,000           |
| 13   | Deposits from banks and financial institutions (maturing in 30 days)   | 235,830,875,063          | 100%   | 235,830,875,063          |
| 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)  | 15,093,452,779           | 100%   | 15,093,452,779           |
| 18   | Undrawn and unexpired overdrafts   | 138,743,793,924          | 30%    | 41,623,138,177           |
| 19   | Undrawn balances of loans  | 0                        | 10%    | 0                        |
| 20   | Other contingent funding liabilities (such as guarantees and letters of credit)                                      | 4,170,624,330,805        | 5%     | 208,531,216,540          |
| 21   | <b>Total cash outflows</b>   | <b>5,525,274,699,946</b> |        | <b>666,268,519,666</b>   |
| 22   | <b>Cash Inflows</b>  |                          |        |                          |
| 18   | Loans and advances (maturing within 30 days)   | 281,691,041,404          | 50%    | 140,845,520,702          |
| 14   | Due from banks and financial institutions (maturing in 30 days)  | 0                        | 100%   | 0                        |
| 20   | All other contractual cash inflows (maturing in 30 days)   | 1,373,059,855            | 100%   | 1,373,059,855            |
| 16   | Net derivatives cash inflows   | 0                        | 100%   | 0                        |
| 21   | <b>Total cash inflows</b>  | <b>283,064,101,258</b>   |        | <b>142,218,580,557</b>   |
| 22   | <b>Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows</b> |                          |        | <b>524,049,939,109</b>   |
| 23   | <b>Liquidity Coverage Ratio = Total high quality liquid assets / Total net cash outflows</b>                         |                          |        | <b>195%</b>              |

## COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT : 31-DEC-2025

| S/NO | PARTICULARS  | Carrying Amount   | Factor | Weighted Amount (B°C)  |
|------|--|-------------------|--------|------------------------|
| a    | b  | c                 | d      | e                      |
| 1    | <b>Available Stable Funding (ASF)</b>  |                   |        |                        |
| 2    | Common equity Tier 1   | 306,426,525,619   | 100%   | 306,426,525,619        |
| 3    | Additional Tier 1  | 55,000,000,000    | 100%   | 55,000,000,000         |
| 4    | Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)   | 22,840,000,009    | 100%   | 22,840,000,009         |
| 5    | Borrowings and liabilities with maturities of one year or more   | -                 | 100%   | -                      |
| 6    | Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.  | -                 | 95%    | -                      |
| 7    | Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.   | -                 | 90%    | -                      |
| 8    | Funding with residual maturity of less than one year provided by non-financial corporate customers   | 1,004,186,347,375 | 50%    | 502,093,173,688        |
| 9    | Operational Deposits   | -                 | 50%    | -                      |
| 10   | Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks   | 4,067,652,898     | 50%    | 2,033,826,449          |
| 11   | Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network   | -                 | 50%    | -                      |
| 12   | Deferred tax liabilities (if the effective maturity of the liability greater than one year).   | 0                 | 100%   | -                      |
| 13   | Deferred tax liabilities maturing within a period of six months to one year.   | 0                 | 50%    | -                      |
| 14   | Deferred tax liabilities maturing within six months.   | 0                 | 50%    | -                      |
| 15   | Minority Interest - If perpetual or with effective maturity of greater than or equal to one year   | 0                 | 100%   | -                      |
| 16   | Minority Interest with residual maturity between six months and less than one year.  | 0                 | 50%    | -                      |
| 17   | Minority Interest with effective maturity of less than six months.   | 0                 | 0%     | -                      |
| 18   | All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.  | 387,333,251,221   | 0%     | -                      |
| 19   | NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets   | 0                 | 0%     | -                      |
| 20   | NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).   | 0                 | 0%     | -                      |
| 21   | "Trade date" payables arising from purchases of financial instruments, foreign currencies  | 0                 | 0%     | -                      |
| 22   | <b>Total Available Stable Funding (ASF) [sum (1)-(21)]</b>   | <b>0</b>          |        | <b>888,393,525,764</b> |
| 23   | <b>Required Stable Funding (RSF)</b>   |                   |        |                        |
| 24   | <b>On-balance sheet</b>  |                   |        |                        |
| 25   | Cash   | 15,199,461,454    | 0%     | -                      |
| 26   | Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).   | 225,649,574,934   | 0%     | -                      |
| 27   | Claims on Bank of Tanzania with residual maturities of less than six months.   | 0                 | 0%     | -                      |
| 28   | Receivables arising from sales of financial instruments and foreign currencies.  | 0                 | 0%     | -                      |
| 29   | Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.  | 890,151,646,102   | 5%     | 44,507,582,305         |
| 30   | Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral   | -                 | 10%    | -                      |
| 31   | All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.  | -                 | 15%    | -                      |
| 32   | HQLA encumbered for a period of six months or more and less than one year.   | 0                 | 50%    | -                      |
| 33   | Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.  | -                 | 50%    | -                      |
| 34   | Deposits held at other banks and financial institutions for operational purposes   | 241,245,250,448   | 50%    | 120,622,625,224        |
| 35   | All other assets not included in the above categories with residual maturity of less than one year.  | -                 | 50%    | -                      |
| 36   | Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.   | -                 | 65%    | -                      |
| 37   | Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.  | 0                 | 65%    | -                      |
| 38   | Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.   | 18,363,423,219    | 85%    | 15,608,909,736         |
| 39   | Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.   | 168,380,988,071   | 85%    | 143,123,839,860        |
| 40   | Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities  | 0                 | 85%    | -                      |
| 41   | Physical traded commodities, including gold  | 0                 | 85%    | -                      |
| 42   | All other assets that are encumbered for a period of one year or more  | 0                 | 100%   | -                      |
| 43   | Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.  | 0                 | 100%   | -                      |
| 44   | All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities. | 45,759,637,374    | 100%   | 45,759,637,374         |
| 45   | <b>Off-balance sheet</b>   |                   |        |                        |
| 46   | Irrevocable and conditionally revocable credit and liquidity facilities to any client  | 0                 | 5%     | -                      |
| 47   | Unconditionally revocable credit and liquidity facilities  | 0                 | 5%     | -                      |
| 48   | Trade finance-related obligations (including guarantees and letters of credit)   | 4,170,624,330,805 | 1%     | 41,706,243,308         |
| 49   | Guarantees and letters of credit unrelated to trade finance obligations  | 0                 | 1%     | -                      |
| 50   | Other non-contractual obligations  | 0                 | 1%     | -                      |
| 51   | All other off-balance-sheet obligations not included in the above categories.  | 0                 | 5%     | -                      |
| 52   | <b>Total Required Stable Funding (RSF) [sum (22)-(47)]</b>   |                   |        | <b>411,328,837,808</b> |
| 53   | <b>Net Stable Funding Ratio = (Total available stable funding) / (Total required stable funding) [B/D]</b>   |                   |        | <b>216%</b>            |