



TANZANIA AGRICULTURAL DEVELOPMENT BANK (T) LTD

PUBLICATION OF ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY AS AT 31ST DECEMBER, 2025



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

PUBLICATION OF ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY RETURNS AS AT 31ST DECEMBER 2025

SN		31/12/2025	31/12/2024
1.	Common Equity Tier 1 capital (CET1): Instruments and reserves		
2.	Fully Paid-up Ordinary shares Capital	452,365	442,365
3.	Share Premium arising from Ordinary shares	-	-
4.	Retained earnings less foreseeable dividends	57,341	44,228
5.	Other disclosed reserves;	-	-
6.	Year to date profits of:	-	-
7.	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	14,380	18,334
8.	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;	-	-
9.	CET 1 before Regulatory Adjustments	524,085	504,927
10.	Regulatory adjustments applied to CET1:	13,652	9,104
11.	Year to date losses;	-	-
12.	Goodwill;	-	-
13.	Other intangible assets;	-	-
14.	Deferred tax assets that rely on future profitability;	2,273	2,273
15.	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 bank;	-	-
16.	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
17.	Pre-paid expenses;	11,379	9,104
18.	Pre-operating expenses.	-	-
19.	Available Common Equity Tier 1	510,433	495,823
20.	Additional Tier 1 Capital	-	-
21.	Non-cumulative Irredeemable Preference Shares	-	-
22.	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
23.	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-
24.	Additional Tier 1 Capital before regulatory adjustments	-	-
25.	Regulatory adjustment applied to Additional Tier 1 capital	-	-
26.	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
27.	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
28.	Available Additional Tier 1 Capital	-	-
29.	Available Tier 1 Capital	510,433	495,823
30.	Tier 2 Capital	-	-
31.	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
32.	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
33.	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
34.	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
35.	Available Tier 2 Capital	-	-
36.	TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).	510,433	495,823
37.	Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15	1,057,803	748,974
38.	Capital Ratios and buffers (in percentage of risk weighted assets)(SUMMARY)	0	0
39.	CET1 to total RWA	48%	66%
40.	Tier-1 capital to total RWA	48%	66%
41.	Total capital to total RWA	48%	66%
42.	Capital conservation buffer	36.3%	54.2%
43.	Minimum capital requirements prescribed by the Bank of Tanzania	0	0
44.	CET1 to total RWA	8.50%	8.50%
45.	Tier-1 capital to total RWA	10.00%	10.00%
46.	Total capital to total RWA	12.00%	12.00%
47.	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%	2.50%

PUBLICATION OF ANNUAL MINIMUM REQUIRED OPERATIONAL RISK CAPITAL AS AT 31ST DECEMBER 2025

a.	BI and its subcomponents	2025	2024	2023
1	Interest, lease and dividend component	28,580	19,908	13,162
1a	Interest and lease income	85,319	57,538	39,430
1b	Interest and lease expense	14,747	7,400	3,789
1c	Interest earning assets	1,270,239	884,793	584,979
1d	Dividend income	-	-	-
2	Services component	46,261	32,373	24,603
2a	Fee and commission income	6,290	3,284	2,116
2b	Fee and commission expense	-	338	288
2c	Other operating income	4,141	6,427	5,614
2d	Other operating expense	39,971	29,090	22,487
3	Financial component	300	587	350
3a	Net P&L on the trading book	-	-	-
3b	Net P&L on the banking book	300	587	350
4	BI	75,141	52,868	38,115
5	Marginal Coefficient (a)	12%	12%	12%
6	Business indicator component (BIC)	9,017	6,344	4,574
7	Conversion Factor (Reciprocal of Total Capital Ratio)	8.33	8.33	8.33
8	Risk Weighted Assets for Operational Risk	75,111	52,847	38,100

PUBLICATION OF ANNUAL CREDIT QUALITY OF ASSETS AS AT 31ST DECEMBER 2025

	a	b	c	d
	Gross Carrying Value of:		Allowances/impairments	Net Value (a+b-c)
	Defaulted Exposure	Non - Defaulted Exposure		
Loan	20,552	796,001	9,736	806,816
Debt Security	-	105,509	0.36	105,508
Off Balance sheet items	-	158,910	-	158,910
Total	20,552	1,060,420	9,736	1,071,235

PUBLICATION OF ANNUAL CREDIT RISK MITIGATION (CRM) TECHNIQUES – OVERVIEW AS AT 31ST DECEMBER 2025

	a	b	c
	Exposures carrying amount	Exposures secured by eligible collateral	exposures not secured by eligible
Loans	806,816	778,046	28,770
Debt Securities	105,509	-	105,509
Total	912,325	778,046	134,279
Of Which defaulted	20,552	19,942	610

PUBLICATION OF ANNUAL MARKET RISK AS AT 31ST DECEMBER 2025

	Capital Change in Simplified Standardized method
Interest Rate Risk	-
Equity Risk	-
Foreign Exchange Risk	3,495

PUBLICATION OF ANNUAL LIQUIDITY COVERAGE RATIO AS AT 31ST DECEMBER 2025

SN	Particulars	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1.	Stock of High Quality Liquid Assets (HQLA)			
2.	Cash (notes and coins)	0	100%	0
3.	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	3,901	100%	3,901
4.	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	235,999	100%	235,999
5.	Unencumbered Government securities maturing within 1 year	0	95%	0
6.	Unencumbered Government securities maturing after 1 year	24,639	80%	19,711
7.	Total high quality liquid assets	264,544	0%	259,612
8.	Cash Outflows	0	0%	0
9.	Demand deposits	0	10%	0
10.	Savings deposits	0	10%	0
11.	Time deposits (maturing in 30 days)	0	100%	0
12.	Deposits from banks and financial institutions (maturing in 30 days)	0	100%	0
13.	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	1	100%	1
14.	All other contractual cash outflows (maturing in 30 days)	0	100%	0
15.	Undrawn and unexpired overdrafts	0	30%	0
16.	Undrawn balances of loans	72,924	10%	7,292
17.	Other contingent funding liabilities (such as guarantees and letters of credit)	85,987	5%	4,299
18.	Total cash outflows	158,911	0%	11,593
19.	Cash Inflows			
20.	Loans and advances (maturing within 30 days)	26,274	50%	13,137
21.	Due from banks and financial institutions (maturing in 30 days)	0	100%	0
22.	All other contractual cash inflows (maturing in 30 days)	0	100%	0
23.	Net derivatives cash inflows	0	100%	0
24.	Total cash inflows	26,274	0	13,137
25.	Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows	0	0	2,898
26.	Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)	0	0	8958%

PUBLICATION OF ANNUAL PRUDENTIAL REGULATORY METRICS AS AT 31ST DECEMBER 2025

a.	Metric	31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024
	Available Capital (Amount)					
1	Common Equity Tier 1 (CET1)	510,433	503,802	495,932	502,247	495,823
2	Tier 1	510,433	503,802	495,932	502,247	495,823
3	Total capital	510,433	503,802	495,932	502,247	495,823
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,141,692	1,115,048	1,001,558	780,127	748,974
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	45%	45%	50%	64%	66%
6	Tier 1 ratio (%)	45%	45%	50%	64%	66%
7	Total capital ratio (%)	45%	45%	50%	64%	66%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	33%	33%	38%	52%	54%
9	Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%	2.5%	2.5%	2.5%
10	CET1 available after meeting the bank's minimum capital	36%	37%	41%	56%	58%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	1,476,073	1,438,452	1,326,109	1,041,158	900,750
12	Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)	35%	35%	37%	48%	55%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	259,612	294,283	322,087	286,228	181,313
14	Total net cash outflow	2,898	3,291	3,988	2,337	2,375
15	LCR (%)	8959%	8941%	8076%	12249%	7635%
	Net Stable Funding Ratio					
16	Total available stable funding	0.98	974,531	966,041	735,870	660,899
17	Total required stable funding	0.38	363,253	366,943	287,531	175,932
18	NSFR (%)	262%	268%	263%	256%	376%



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PUBLICATION OF ANNUAL NET STABLE FUNDING RATIO AS AT 31ST DECEMBER 2025

SN	Particulars	Carrying Amount	Factor	Weighted Amount(B°C)
a.	b.	c.	d.	e.
1.	Available Stable Funding (ASF)			
2.	Common equity Tier 1	512,706	100%	512,706
3.	Additional Tier 1	-	100%	-
4.	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5.	Borrowings and liabilities with maturities of one year or more	470,911	100%	470,911
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	-	50%	-
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	-	50%	-
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).	-	100%	-
13.	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14.	Deferred tax liabilities maturing within six months.	-	50%	-
15.	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16.	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17.	Minority Interest with effective maturity of less than six months.	-	0%	-
18.	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	128,529	0%	-
19.	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20.	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21.	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22.	Total Available Stable Funding (ASF) [sum (1)-(21)]	-	0	983,617
23.	Required Stable Funding (RSF)	-	0	-
24.	On-balance sheet	-	0	-
25.	Cash	-	0%	-
26.	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	3,901	0%	-
27.	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28.	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29.	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	260,638	5%	13,032
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.	-	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	-	50%	-
35.	All other assets not included in the above categories with residual maturity of less than one year.	339,583	50%	169,792
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%.	-	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.	-	85%	-
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.	-	85%	-
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	-	85%	-
41.	Physical traded commodities, including gold	-	85%	-
42.	All other assets that are encumbered for a period of one year or more	1	100%	1
43.	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	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.	188,584	100%	188,584
45.	Off-balance sheet	-	-	-
46.	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47.	Unconditionally revocable credit and liquidity facilities	-	5%	-
48.	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	-
49.	Guarantees and letters of credit unrelated to trade finance obligations	85,987	1%	860
50.	Other non-contractual obligations	-	1%	-
51.	All other off balance-sheet obligations not included in the above categories.	72,924	5%	3,646
52.	Total Required Stable Funding (RSF) [sum (22)-(47)]	-	0	375,914
53.	Net Stable Funding Ratio = (Total available stable funding)/(Total required stable funding) [B/D]	-	0	3

PUBLICATION OF ANNUAL STANDARDIZED APPROACH – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS AS AT 31ST DECEMBER 2025

	0%	20%	50%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)		
Sovereigns and their central banks	0	0	0	0	0	0		
	20%	50%	10%	150%	Total credit exposure amount (post-CCF and post-CRM)			
Public sector entities	0	0	0	0	0			
	0%	20%	50%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)		
Multilateral development banks	0	0	0	0	0	0		
	20%	30%	40%	50%	75%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)
Banks and financial institution	0	0	0	0	0	0	0	0
	20%	50%	75%	100%	150%	Total credit exposure amount (post-CCF and post-CRM)		
Corporates and securities firms	0	0	0	0	0	0		
	75%					Total credit exposure amount (post-CCF and post-CRM)		
Retail	0					0		
	20%	25%	30%	40%	50%	70%	Total credit exposure amount (post-CCF and post-CRM)	
Residential real estate								
Commercial real estate	0	0	0	0	0	0	0	
	100%				150%	Total credit exposure amount (post-CCF and post-CRM)		
Defaulted exposures					20,551.61	30,827.41		
	0%	20%	100%	1250%	Total credit exposure amount (post-CCF and post-CRM)			
Other Assets	12,525.82	-	6,909.59	-	6,909.59			



PUBLICATION OF ANNUAL STANDARDIZED APPROACH - CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION EFFECTS AS AT 31ST DECEMBER 2025

SN	Asset Class	a		b		c		d		e		f	
		On balance sheet amount	Off balance sheet amount	On balance sheet amount	Off balance sheet amount	On balance sheet amount	Off balance sheet amount	RWA	RWA density				
1	Sovereign and their central banks	0	0	0	0	0	0	0	0%				
2	Non central government public sector entities	0	0	0	0	0	0	0	0%				
3	Multilateral development banks	0	0	0	0	0	0	0	0%				
4	Banks and financial institution	354,526	-	354,526	-	70,905	-	20%					
5	Corporates and securities firms	-	-	-	-	-	-	0%					
6	Retails	18,565	-	18,565	-	9,282	-	50%					
7	Real estate	-	-	-	-	-	-	0%					
8	Defaulted Exposure	20,552	-	20,552	-	30,827	-	150%					
11	Other Assets	39,875	-	39,875	-	27,349	-	69%					
12	Total	433,517	-	433,517	-	138,364	-						

