

PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

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

CAPITAL ADEQUACY RETURN AS OF 30 JUNE 2025		(Amount in TZS)	
S/N	Description	30 June 2025	30 June 2024
01	Common Equity Tier 1 capital (CET1): Instruments and reserves		
02	Fully Paid-up Ordinary shares Capital	442,365,150,115	388,872,084,115
03	Share Premium arising from Ordinary shares	-	-
04	Retained earnings less foreseeable dividends	57,340,641,989	44,227,945,449
05	Other disclosed reserves;	-	-
06	Year to date profits of:	-	-
07	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	6,691,324,401	7,943,477,353
08	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;	-	-
09	CET 1 before Regulatory Adjustments	506,397,116,505	441,043,506,917
10	Regulatory adjustments applied to CET 1:	10,464,838,617	7,170,319,0897
11	Year to date losses;	-	-
12	Goodwill;	-	-
13	Other intangible assets;	-	-
14	Deferred tax assets that rely on future profitability;	-	-
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.	10,464,838,617	7,170,319,0897
18	Pre-operating expenses.	-	-
19	Available Common Equity Tier 1	495,932,277,888	433,873,187,828
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	495,932,277,888	433,873,187,828
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 criteria stipulated 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).	495,932,277,888	433,873,187,828
37	Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)	1,001,557,561,281	761,956,868,822
38	Capital Ratios and buffers (in percentage of risk weighted assets)		
39	CET 1 to total RWA	50%	57%
40	Tier-1 capital to total RWA	50%	57%
41	Total capital to total RWA	50%	57%
42	Capital conservation buffer	38%	45%
43	Minimum capital requirements prescribed by the Bank of Tanzania		
44	CET 1 to total RWA	9%	9%
45	Tier-1 capital to total RWA	10%	10%
46	Total capital to total RWA	12%	12%
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET 1)	3%	3%