



PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

Issued pursuant to regulation 24 , 25 and 29 of the Market discipline Guideline for Banks and Financial Institution , 2023

Capital Adequacy Return as of 30 June 2025		
S/No	Particulars	Amount (TZS)
a	b	c
1	Common Equity Tier 1 capital (CET1): Instruments and reserves	-
2	Fully Paid-up Ordinary shares Capital	37,304,015,500.00
3	Share Premium arising from Ordinary shares	31,528,228,128.76
4	Retained earnings less foreseeable dividends	49,966,862,234.00
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;	3,994,598,423.18
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	122,793,704,285.94
10	Regulatory adjustments applied to CET1:	15,409,681,291.67
11	Year to date losses;	-
12	Goodwill;	-
13	Other intangible assets;	-
14	Deferred tax assets that rely on future profitability;	12,562,102,830.88
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;	2,847,578,460.79
18	Pre-operating expenses.	-
19	Available Common Equity Tier 1	107,384,022,994.28
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	107,384,022,994.28
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).	107,384,022,994.28
37	Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)	672,777,235,123.91
38	Capital Ratios and buffers (in percentage of risk weighted assets)	
39	CET1 to total RWA	15.96%
40	Tier-1 capital to total RWA	15.96%
41	Total capital to total RWA	15.96%
42	Capital conservation buffer	3.96%
43	Minimum capital requirements prescribed by the Bank of Tanzania	
44	CET1 to total RWA	8.50%
45	Tier-1 capital to total RWA	10.00%
46	Total capital to total RWA	12.00%
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%