



The bank that listens

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 June 2025

S/n	Description	Amount in TZS			
1	Common Equity Tier 1 Capital (CET1): Instruments and reserves		23	Other qualifying additional tier-1 capital instruments plus any related share premium	
2	Fully Paid-up Ordinary shares Capital	65,295,964,600	24	Additional Tier 1 Capital before regulatory adjustments	-
3	Share Premium arising from Ordinary shares	158,313,943,427	25	Total regulatory adjustment applied to Additional Tier 1 capital	-
4	Retained earnings less foreseeable dividends	1,656,283,913,286	26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-
5	Other disclosed reserves;	-	27	Other items Qualifying to be deducted from Additional Tier-1 Capital.	-
6	Year to date profits of:		28	Additional Tier 1 capital recognized for capital adequacy	-
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	111,051,413,957	29	Available Tier 1 Capital	1,822,268,767,070
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	-	30	Tier 2 Capital	
9	CET 1 before Regulatory Adjustments	1,990,945,235,270	31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank	82,924,708,333
10	Regulatory adjustments applied to CET1:	168,676,468,201	32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 capital	
11	Year to date losses;	-	33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteria stipulated by the Bank	
12	Goodwill;	-	34	General provisions or general reserves for loan losses-up to maximum of 1.25% of credit risk weighted assets	15,680,231,526
13	Other intangible assets;	-	35	Total Tier 2 capital admissible for capital adequacy	98,604,939,859
14	Deferred tax assets that rely on future profitability;	100,749,652,308	36	TOTAL CAPITAL (Tier 1 Capital plus Tier 2 Capital)	1,920,873,706,929
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 designed to inflate artificially the own funds of the bank	-	37	Total Risk Weighted Assets (RWA)	12,924,820,185,438
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank	-	38	Capital Ratios and buffers (in percentage of risk weighted assets)	
17	Pre-paid expenses;	67,926,815,892	39	CET1 to total RWA	14.10%
18	Pre-operating expenses		40	Tier-1 capital to total RWA	14.10%
19	Common Equity Tier 1	1,822,268,767,070	41	Total capital to total RWA	14.86%
20	Additional Tier 1 Capital		42	Capital conservation buffer	2.86%
21	Non-cumulative irredeemable preference shares	-	43	National minimum capital requirements prescribed by the Bank of Tanzania	
22	Share premium arising from non-cumulative irredeemable preference shares	-	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	2.50%