NCBA

CAPITAL ADEQUACY RETURN AS AT 30 JUNE 2025

	Particulars	Current year June 30 2025	Prior year June 30 2024
		Amount (TZS Mn)	Amount (TZSMn)
S/No	Common Equity Tier 1 capital (CET1): Instruments and reserves	-	
1	Fully Paid-up Ordinary shares Capital	135,971	135,971
2	Share Premium arising from Ordinary shares	-	
3	Retained earnings less foreseeable dividends	(45,641)	(71,795)
4	Other disclosed reserves;	-	
5	Year to date profits of:		
6	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	1,787	3,072.31
7	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;	-	
8	**CET 1 before Regulatory Adjustments**	92,117	67,248.05
9	**Regulatory adjustments appliedto CET1:**	12,148	1,921
10	Year to date losses;	-	
11	Goodwill;	-	
12	Other intangible assets;	-	
13	Deferred tax assets that rely on future profitability;	10,346	-
14	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;	-	
15	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.		
16	Pre-paid expenses;	1,802	1,921
17	Pre-operating expenses.	-	
18	**Common Equity Tier 1**	79,969	65,327
19	Additional Tier 1 Capital		
20	Non-cumulative Irredeemable Preference Shares	650	650.00
21	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	
23	Additional Tier 1 Capital before regulatory adjustments	650	650
24	Total regulatory adjustment applied to Additional Tier 1 capital	-	
25	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank	-	
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	
27	Additional Tier 1 Capital recognizeed for capital adequacy	650	650
28	**Available Tier 1 Capital**	80,619	65,977
29	Tier 2 Capital		
30	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank	-	
31	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	
32	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	
33	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	
34	**Total Tier 2 Capital admissible for capital adequacy**	-	
35	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	80,619	65,977
36	**Total Risk Weighted Assets (RWA)**	386,047	370,243
37	Capital Ratios and buffers (in percentage of risk weighted assets)		
38	CET1 to total RWA	20.7%	17.6%
39	Tier-1 capital to total RWA	20.9%	17.8%
40	Total capital to total RWA	20.9%	17.8%
41	Capital conservation buffer	8.88%	5.82%
42	**Minimum capital requirements prescribedby the Bank of Tanzania**		
43	CET1 to total RWA	8.50%	8.50%
44	Tier-1 capital to total RWA	10.00%	10.00%
45	Total capital to total RWA	12.00%	12.00%
46	Capital conservation buffer	2.50%	2.50%

NCBA

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