MKOMBOZI COMMERCIAL BANK

a bank with integrity

PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

Issued pursuant to regulations 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	
2	Fully Paid-up Ordinary shares Capital	22,820,070,000
3	Share Premium arising from Ordinary shares	-
4	Retained earnings less foreseeable dividends	14,510,182,698
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 un audited or;	3,765,100,540
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submissio of the signed accounts to the Bank	-
9	**CET1 before Regulatory Adjustments**	**41,095,353,238**
10	**Regulatory adjustments applied to CET1**	**2,213,671,015**
11	Year to date losses;	-
12	Goodwill;	-
13	Other intangible assets;	-
14	Deferred tax assets that rely on future profitability;	1,648,305,011
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;	554,079,204
18	Pre-operating expenses.	11,286,800
19	**Available Common Equity Tier 1**	**38,881,682,224**
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**	**38,881,682,224**
30	**Tier 2 Capital**	
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	2,700,000,000
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	2,700,000,000
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	**41,581,682,224**
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	**204,592,587,720**
38	Capital Ratios and buffers (in percentage of risk weighted assets)	
39	CET1 to total RWA	19.00%
40	Tier-1 capital to total RWA	19.00%
41	Total capital to total RWA	20.32%
42	Capital conservation buffer	8.32%
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%

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