



INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

INTERNATIONAL COMMERCIAL BANK (TANZANIA) CAPITAL ADEQUACY RETURN AS OF 30 JUNE 2025

	30-Jun-25	30-Jun-24
Common Equity Tier 1 capital (CET1): Instruments and reserves		
1 Fully Paid-up Ordinary shares Capital	40,788,290,000.00	40,788,290,000.00
2 Share Premium arising from Ordinary shares	-	-
3 Retained earnings less foreseeable dividends	(13,641,932,085.23)	(15,187,795,976.26)
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;	(1,195,334,020.61)	(3,129,557,806.95)
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	25,951,023,894.16	22,470,936,216.79
9 Regulatory adjustments applied to CET1:	5,925,549,007.32	6,175,037,983.78
10 Year to date losses;	-	-
11 Goodwill;	-	-
12 Other intangible assets;	-	-
13 Deferred tax assets that rely on future profitability;	5,935,687,976.27	6,300,471,412.12
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;	(10,138,968.95)	(125,433,428.34)
17 Pre-operating expenses.	-	-
18 Available Common Equity Tier 1	20,025,474,886.84	16,295,898,233.01
19 Additional Tier 1 Capital		
20 Non-cumulative Irredeemable Preference Shares	-	-
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	-	-
24 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 RR	-	-
27 Available Additional Tier 1 Capital	-	-
28 Tier 2 Capital	-	-
29 Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
30 Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
31 Instruments issued by consolidate subsidiaries and held by third parties that met the criteria stipulated by the Bank.	-	-
32 General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
33 Available Tier 2 Capital	-	-
34 TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).	20,025,474,886.84	16,295,898,233.01
35 Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)	23,857,651,420.83	24,813,108,102.34
36 Capital Ratios and buffers (in percentage of risk weighted assets)		
37 CET1 to total RWA	84%	66%
38 Tier-1 capital to total RWA	84%	66%
39 Total capital to total RWA	84%	66%
40 Capital conservation buffer	71.94%	53.67%
41 Minimum capital requirements prescribed by the Bank of Tanzania		
42 CET1 to total RWA	8.50%	8.50%
43 Tier-1 capital to total RWA	10.00%	10.00%
44 Total capital to total RWA	12.00%	12.00%
45 Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%	2.50%