



AKIBA COMMERCIAL BANK PLC
benki kwa maendeleo yako

Issued pursuant to regulations 24 and 25 of the Market Discipline Guidelines for Banks and Financial Institutions, 2023

PRUDENTIAL REGULATORY METRICS						
A bank or financial institution is required to disclose each metric's value using the corresponding standard's specifications for the reporting period-end (designated by T in the template below) as well as the four previous quarter-end figures (T-1 to T-4). (Amounts in millions shillings)						
S/N	Metric	a	b	c	d	e
		Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	15,127	5,819	10,325	11,904	2,158
2	Tier 1	20,938	17,442	21,948	23,527	13,781
3	Total capital	20,938	17,442	21,948	23,527	13,781
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	124,902	117,342	113,182	119,788	127,922
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	12.11%	4.96%	9.12%	9.94%	1.69%
6	Tier 1 ratio (%)	16.76%	14.86%	19.39%	19.64%	10.77%
7	Total capital ratio (%)	16.76%	14.86%	19.39%	19.64%	10.77%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5%)	0.00%	0.00%	0.62%	0.00%	0.00%
9	Total of bank CET1 specific buffer requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	CET1 available after meeting the bank's minimum capital	3.61%	0.00%	0.62%	1.44%	0.00%
Basel III leverage ratio						
11	Total Basel III leverage ratio exposure measure	236,373	225,361	223,445	204,022	218,148
12	Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)	8.86%	7.74%	9.82%	11.53%	6.32%
Liquidity Coverage Ratio						
13	Total high quality liquid assets (HQLA)	50,830	69,734	70,995	57,745	61,896
14	Total net cash outflow	21,736	18,010	23,123	18,323	25,821
15	LCR (%)	234%	387%	307%	315%	240%
Net Stable Funding Ratio						
16	Total available stable funding	146,039	140,099	163,227	151,142	157,840
17	Total required stable funding	123,719	50,767	42,656	42,329	43,424
18	NSFR (%)	118%	276%	383%	357%	363%

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT 31 DECEMBER 2025 (Amounts in millions shillings)				
S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	Stock of High Quality Liquid Assets (HQLA)	0%	0	0
2	Cash (notes and coins)	12,398	100%	12,398
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress ¹	22,037	100%	22,037
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	0	100%	0
5	Unencumbered Government securities maturing within 1 year	9,457	95%	8,984
6	Unencumbered Government securities maturing after 1 year	9,265	80%	7,412
7	Total high quality liquid assets	53,156	0%	50,830
8	Cash Outflows	0	0%	0
9	Demand deposits	46,778	10%	4,678
10	Savings deposits	54,143	10%	5,414
11	Time deposits (maturing in 30 days)	12,854	100%	12,854
12	Deposits from banks and financial institutions (maturing in 30 days)	0	100%	0
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
14	All other contractual cash outflows (maturing in 30 days)	9,000	100%	9,000
15	Undrawn and unexpired overdrafts	485	30%	145
16	Undrawn balances of loans	0	10%	0
17	Other contingent funding liabilities (such as guarantees and letters of credit)	3,796	5%	190
18	Total cash outflows	127,055	0%	32,281
19	Cash Inflows	0%	0%	0%
20	Loans and advances (maturing within 30 days)	7,235	50%	3,617
21	Due from banks and financial institutions (maturing in 30 days)	6,928	100%	6,928
22	All other contractual cash inflows (maturing in 30 days)	0	100%	0
23	Net derivatives cash inflows	0	100%	0
24	Total cash inflows	14,162	0	10,545
25	Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows	0	0	21,736
26	Liquidity Coverage Ratio = (Total high quality liquid assets)/(Total net cash outflows)	0	0	234%

COMPOSITION OF REGULATORY CAPITAL			
CAPITAL ADEQUACY RETURN AS OF 31 DECEMBER 2025			
S/N	Metric	Current Year	Prior Year
		31-Dec-25	31-Dec-24
(Amounts in millions shillings)			
1	Common Equity Tier 1 Capital (CET1): Instruments and reserves	15,127	5,819
2	Fully Paid-up Ordinary shares Capital	48,458.78	27,797.42
3	Share Premium arising from Ordinary shares	2,431.92	2,431.92
4	Retained earnings less foreseeable dividends	(23,150.57)	(17,797.84)
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;	-	-
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	27,740.12	12,431.49
10	Regulatory adjustments applied to CET1:	12,613.07	10,273.59
11	Year to date losses;	4,852.73	5,823.26
12	Goodwill;	-	-
13	Other intangible assets;	-	-
14	Deferred tax assets that rely on future profitability;	6,391.13	3,195.56
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;	1,369.21	1,254.77
18	Pre-operating expenses.	-	-
19	Available Common Equity Tier 1	15,127.05	2,157.90
20	Additional Tier 1 Capital	5,811.40	11,622.80
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	5,811.40	11,622.80
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	5,811.40	11,622.80
29	Available Tier 1 Capital	20,938.45	13,780.70
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 consolidated subsidiaries and held by third parties that met the criteria stipulated 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	20,938.45	13,780.70
36	TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).	124,901.94	127,922.48
37	Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)	-	-
38	Capital Ratios and buffers (in percentage of risk weighted assets)	-	-
39	CET1 to total RWA	12.11%	1.69%
40	Tier-1 capital to total RWA	16.76%	10.77%
41	Total capital to total RWA	16.76%	10.77%
42	Capital conservation buffer	3.61%	0.00%
43	Minimum capital requirements prescribed by the Bank of Tanzania	0	0
44	CET1 to total RWA	8.50%	8.50%
45	Tier-1 capital to total RWA	10.00%	10.00%
46	Total capital to total RWA	12.00%	12.00%
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%	2.50%

NET STABLE FUNDING RATIO AS AT 31 DECEMBER 2025 (Amounts in millions shillings)				
S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount (e) = (b) * (c)
a	b	c	d	e
1	Available Stable Funding (ASF)	-	-	-
2	Common equity Tier 1	15,127	100%	15,127
3	Additional Tier 1	5,811	100%	5,811
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	9,663	100%	9,663
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year	29,166	95%	27,708
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year	49,606	90%	44,645
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	53,614	50%	26,807
9	Operational Deposits	1,442	50%	721
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	8,000	50%	4,000
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	23,115	50%	11,557
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year)	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year	-	50%	-
14	Deferred tax liabilities maturing within six months	-	100%	-
15	Minority interest - if perpetual or with effective maturity of greater than or equal to one year	-	50%	-
16	Minority interest with residual maturity between six months and less than one year	-	50%	-
17	Minority interest with effective maturity of less than six months	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity	38,448	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
21	Total Available Stable Funding (ASF) [sum (1)-(21)]	0	0	146,039
Required Stable Funding (RSF)				
On-balance sheet				
22	Cash	12,398	0%	-
23	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	32,039	0%	-
24	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
25	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
26	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	18,646	5%	932
27	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
28	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	53,460	65%	34,749
29	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	5,178	15%	777
30	HQLA not included for a period of six months or more and less than one year.	-	50%	-
31	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
32	Deposits held at other banks and financial institutions for operational purposes	1,750	50%	875
33	All other assets not included in the above categories with residual maturity of less than one year.	26,642	50%	13,321
34	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	4,624	65%	3,005
35	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	85%	-
36	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	61,711	85%	52,455
37	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	-	85%	-
38	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
39	Physical traded commodities, including gold	-	85%	-
40	All other assets that are encumbered for a period of one year or more	-	100%	-
41	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
42	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	17,542	100%	17,542
43	Off-balance sheet	-	0	-
44	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
45	Unconditionally revocable credit and liquidity facilities	-	5%	-
46	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	-
47	Guarantees and letters of credit unrelated to trade finance obligations	3,796	1%	38
48	Other non-contractual obligations	-	1%	-
49	All other off-balance-sheet obligations not included in the above categories.	485	5%	24
50	Total Required Stable Funding (RSF) [sum (22)-(47)]	0	0	123,719
Net Stable Funding Ratio = (Total available stable funding)/(Total required stable funding) [B/D]				

Additional disclosures, as required by market discipline, will be available on the Akiba Commercial Bank website at www.acbbank.co.tz

TWENDE KIDIJITALI

Hapa ndio miamala yangu ya ACB Wakala, ACB Mobile App na ACB Internet banking inakutana na urahisi na uwaji!

ACB Bimikali

AKIBA WAKALA

Tumia ACB VISA card

HI NDO VISA SASA

PUBLICATION OF FINANCIAL STATEMENTS

Issued Pursuant To Regulations 7 And 8 Of The Banking And Financial Institutions (Disclosures) Regulations, 2014

AUDITED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2025 (Amounts in millions of shillings)					
Report of condition of bank published pursuant to provision of section 32(3) of the Banking and Financial Institutions Act, 2006.					
A	ASSETS	2025	2024		
		1	Cash	12,398	16,220
2	Balances with Bank of Tanzania	32,039	18,884		
3	Investment in Government securities	36,571	39,365		
4	Balances with other banks	6,928	2,568		
5	Cheque and items for clearing	23	56		
6	Interbranch float items	0	30		
7	Bills negotiated	0	0		
8	Customers liabilities for acceptances	0	0		
9	Interbank Loans receivable	0	0		
10	Investment in other securities	0	0		
11	Loans, advances and overdrafts (net of allowance for probable losses)	115,326	108,704		
12	Other Assets	18,076	15,280		
13	Equity investments	39	39		
14	Underwriting accounts	0	0		
15	Property, Plant and Equipment	12,591	13,787		
TOTAL ASSETS		233,991	214,932		
B	LIABILITIES	17	Deposit from other banks and financial institutions	0	0
		18	Customer deposits	165,762	156,446
19	Cash letters of credit	0	0		
20	Special deposits	1,442	3,587		
21	Payment orders /transfers payable	0	0		
22	Bankers cheques and drafts issued	1	0		
23	Accrued taxes and expenses payable	1,683	1,079		
24	Acceptances outstanding	0	0		
25	Interbranch float items	80	0		
26	Unearned income and other deferred charges	1,982	4,375		
27	Other liabilities	13,858	12,368		
28	Borrowings	19,420	17,407		
29	TOTAL LIABILITIES	204,227	195,262		
30	NET ASSETS/(LIABILITIES)	29,764	19,670		
C	SHAREHOLDERS' FUNDS	31	Paid up Share capital	48,459	27,797
		32	Capital reserves	0	0
33	Retained earnings	(28,003)	(23,621)		
34	Profit (Loss) account	0	0		
35	Other capital accounts	9,308	15,494		
36	Minority interest	0	0		
37	TOTAL SHAREHOLDERS' FUNDS	29,764	19,670		
D	PERFORMANCE INDICATORS	(i)	Shareholders funds to total assets	12.7%	9.2%
		(ii)	Non performing loans to total gross loans	7.3%	6.9%
(iii)	Gross loans and advances to total deposits	69.0%	70.2%		
(iv)	Loans and Advances to total assets	49.3%	50.6%		
(v)	Earning assets to Total assets	64.9%	68.9%		