Market Discipline Publication

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

AKIBA COMMERCIAL BANK PLC
benki kwa maendeleo yako

PRUDENTIAL REGULATORY METRICS

AS AT : 30 JUNE 2026 (Amounts in millions shillings)

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).

S/n	Metric	a Jun-26	b Mar-26	c Dec-25	d Sep-25	e Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	11,815	13,519	15,127	5,819	10,325
2	Tier 1	17,626	19,331	20,938	17,442	21,948
3	Total capital	17,626	19,331	20,938	17,442	21,948
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	129,087	121,622	124,902	117,342	113,182
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	9.15%	11.12%	12.11%	4.96%	9.12%
6	Tier 1 ratio (%)	13.65%	15.89%	16.76%	14.86%	19.39%
7	Total capital ratio (%)	13.65%	15.89%	16.76%	14.86%	19.39%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	0.65%	2.62%	3.61%	0.00%	0.62%
9	Total of bank CET1 specific buffer requirements (%)	1.15%	3.39%	4.26%	2.36%	6.89%
10	CET1 available after meeting the bank's minimum capital	0.00%	1.39%	2.26%	0.36%	4.89%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	233,292	223,247	236,373	225,361	223,445
12	Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)	7.27%	8.66%	8.86%	7.74%	9.82%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	49,769	35,744	50,830	69,734	70,995
14	Total net cash outflow	14,106	18,865	21,736	18,010	23,123
15	LCR (%)	353%	189%	234%	387%	307%
	Net Stable Funding Ratio					
16	Total available stable funding	143,780	138,233	146,039	140,099	163,227
17	Total required stable funding	128,819	124,408	123,719	50,767	42,656
18	NSFR (%)	112%	111%	118%	276%	383%

COMPOSITION OF REGULATORY CAPITAL

CAPITAL ADEQUACY RETURN AS OF 30 JUNE 2026 (Amounts in millions shillings)

		Current Year 30-Jun-26 Amount	Prior Year 30-Jun-25 Amount
S/n	**Common Equity Tier 1 capital (CET1): Instruments and reserves**		
2	Fully Paid-up Ordinary shares Capital	48,459	38,447
3	Share Premium arising from Ordinary shares	2,432	2,432
4	Retained earnings less foreseeable dividends	(29,184)	(24,429)
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**	**21,707**	**16,450**
10	**Regulatory adjustments applied to CET1:**	**9,892**	**6,125**
11	Year to date losses;	1,985	1,265
12	Goodwill;	-	-
13	Other intangible assets;	-	-
14	Deferred tax assets that rely on future profitability;	6,391	3,196
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;	1,516	1,664
18	Pre-operating expenses.	-	-
19	**Available Common Equity Tier 1**	**11,815**	**10,325**
20	Additional Tier 1 Capital	-	
21	Non-cumulative Irredeemable Preference Shares	5,811	11,623
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**	**11,623**
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**	**11,623**
29	**Available Tier 1 Capital**	**17,626**	**21,948**
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 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**	**-**	**-**
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	**17,626**	**21,948**
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	**129,087**	**110,771**
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
39	CET1 to total RWA	**9.15%**	**9.32%**
40	Tier-1 capital to total RWA	**13.65%**	**19.81%**
41	Total capital to total RWA	**13.65%**	**19.81%**
42	Capital conservation buffer	**0.65%**	**0.82%**
43	**Minimum capital requirements prescribed by the Bank of Tanzania**	**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%

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR)

AS AT : 30 JUNE 2026 (Amounts in millions shillings)

S/n	PARTICULARS	Out-standing Amount	Factor	Net Amount
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	12,606	100%	12,606
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	7,577	100%	7,577
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	9,818	95%	9,327
6	Unencumbered Government securities maturing after 1 year	25,324	80%	20,259
7	**Total high quality liquid assets**	**55,325**		**49,769**
8	**Cash Outflows**			
9	Demand deposits	42,661	10%	4,266
10	Savings deposits	59,302	10%	5,930
11	Time deposits (maturing in 30 days)	8,289	100%	8,289
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)	12,316	100%	12,316
15	Undrawn and unexpired overdrafts	1,038	30%	311
16	Undrawn balances of loans	0	10%	0
17	Other contingent funding liabilities (such as guarantees and letters of credit)	6,980	5%	349
18	**Total cash outflows**	**130,586**		**31,462**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	11,823	50%	5,912
21	Due from banks and financial institutions (maturing in 30 days)	11,443	100%	11,443
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**	**23,266**		**17,355**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**14,107**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**	**0**		**353%**
	[1] Balances with Bank of Tanzania excluding Statutory Minimum Reserve			

NET STABLE FUNDING RATIO

AS AT 30 JUNE 2026 (Amounts in millions shillings)

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount
a	b	c	d	(e)= (c)*(d)
	Available Stable Funding (ASF)			
1	Common equity Tier 1	11,815	100%	11,815
2	Additional Tier 1	5,811	100%	5,811
3	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
4	Borrowings and liabilities with maturities of one year or more	10,190	100%	10,190
5	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	28,645	95%	27,213
6	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	49,996	90%	44,996
7	Funding with residual maturity of less than one year provided by non-financial corporate customers	54,899	50%	27,450
8	Operational Deposits	6,851	50%	3,426
9	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
10	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	17,759	50%	8,880
11	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
12	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
13	Deferred tax liabilities maturing within six months.	-	50%	-
14	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
15	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
16	Minority Interest with effective maturity of less than six months.	-	0%	-
17	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	45,145	0%	-
18	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
19	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
20	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
21	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			**143,780**
	Required Stable Funding (RSF)			
22	**On-balance sheet**			
23	Cash	12,606	0%	-
24	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	7,577	0%	-
25	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
26	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
27	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	35,141	5%	1,757
28	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%	-
29	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	6,052	15%	908
30	HQLA encumbered 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	890	50%	445
33	All other assets not included in the above categories with residual maturity of less than one year.	37,799	50%	18,900
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%.	4,266	65%	2,773
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%.	61,007	65%	39,655
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.	-	85%	-
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.	63,417	85%	53,904
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.	10,356	100%	10,356
43	**Off-balance sheet**			**-**
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	6,981	1%	70
48	Other non-contractual obligations	-	1%	-
49	All other off balance-sheet obligations not included in the above categories.	1,038	5%	52
50	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**128,819**
	Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]			**112%**