



# Bank of India (Tanzania) Ltd.

*Relationships beyond banking*

Fully owned subsidiary of Bank of India (Public Sector Bank)

## PUBLICATION OF COMPOSITION OF REGULATORY CAPITAL

Issued pursuant to guideline 24,25 and 29 of the Market Discipline Guidelines for Banks and Financial Institutions, 2023

### STATEMENT OF SEMIANNUALLY COMPOSITION OF REGULATORY CAPITAL AS OF 30 JUNE 2025

(Amounts in million shillings)

S/No	Particulars	Amount (TZS)
1	<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>	
2	Fully Paid-up Ordinary shares Capital	21,500.00
3	Share Premium arising from Ordinary shares	-
4	Retained earnings less foreseeable dividends	19,363.60
5	Other disclosed reserves;	3,058.67
6	Year to date profits of:	
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	932.41
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	<b>CET 1 before Regulatory Adjustments</b>	<b>44,854.68</b>
10	<b>Regulatory adjustments applied to CET1:</b>	<b>1,402.63</b>
11	Year to date losses;	-
12	Goodwill;	-
13	Other intangible assets;	-
14	Deferred tax assets that rely on future profitability;	660.81
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;	741.82
18	Pre-operating expenses.	-
19	<b>Available Common Equity Tier 1</b>	<b>43,452.05</b>
20	<b>Additional Tier 1 Capital</b>	
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	<b>Additional Tier 1 Capital before regulatory adjustments</b>	<b>-</b>
25	<b>Regulatory adjustment applied to Additional Tier 1 capital</b>	<b>-</b>
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	<b>Available Additional Tier 1 Capital</b>	<b>-</b>
29	<b>Available Tier 1 Capital</b>	<b>43,452.05</b>
30	<b>Tier 2 Capital</b>	
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 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	<b>Available Tier 2 Capital</b>	<b>-</b>
36	<b>TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).</b>	<b>43,452.05</b>
37	<b>Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)</b>	<b>151,936.95</b>
38	<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>	
39	CET1 to total RWA	29%
40	Tier-1 capital to total RWA	29%
41	Total capital to total RWA	29%
42	Capital conservation buffer	16.60%
43	<b>Minimum capital requirements prescribed by the Bank of Tanzania</b>	
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%