Stanbic Bank

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS, 2023

Prudential Regulatory Metrics

Amounts in TZS millions

S/N	Metric	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
	Available capital (amounts)					
		a	b	c	d	e
1	Common Equity Tier 1 (CET1)	603,690	591,288	570,011	498,169	486,634
2	Tier 1	603,690	591,288	570,011	498,169	486,634
3	Total capital	603,690	591,288	570,011	498,169	486,634
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,180,695	2,838,984	2,330,234	2,293,098	2,182,271
	Risk-weighted assets (amounts)					
5	Common Equity Tier 1 ratio (%)	18.98%	20.8%	24.5%	21.7%	22.3%
6	Tier 1 ratio (%)	18.98%	20.8%	24.5%	21.7%	22.3%
7	Total capital ratio (%)	18.98%	20.8%	24.5%	21.7%	22.3%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5%)	6.98%	8.83%	12.46%	9.72%	10.30%
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	6.98%	8.83%	12.46%	9.72%	10.30%
	Basel III leverage ratio					
11	Total Basel III leverage ratio exposure measure	5,642,609	4,857,545	4,464,975	4,388,993	4,263,683
12	Basel III leverage ratio (%) (Tier 1 Capital/ Exposure Measure)	10.70%	12.17%	12.77%	11.35%	11.41%
	Liquidity Coverage Ratio					
13	Total high-quality liquid assets (HQLA)	826,957	469,709	365,673	446,240	527,254
14	Total net cash outflow	348,618	223,224	228,063	220,374	250,687
15	LCR (%)	237%	210%	160%	202%	210%
	Net Stable Funding Ratio					
16	Total available stable funding	2,361,181	2,150,041	2,171,812	2,079,780	2,035,289
17	Total required stable funding	1,930,229	1,911,453	1,792,549	1,686,946	1,649,796
18	NSFR (%)	122%	112%	121%	123%	123%

Liquidity Coverage Ratio

Computation of Liquidity Coverage Ratio (LCR) as at: 30-Jun-26

Amounts in TZS millions

S/N	Particulars	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	40,230	100%	40,230
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	478,132	100%	478,132
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	68,656	100%	68,656
5	Unencumbered Government securities maturing within 1 year	205,120	95%	194,864
6	Unencumbered Government securities maturing after 1 year	56,344	80%	45,075
7	**Total high quality liquid assets**	**848,482**		**826,957**
8	**Cash Outflows**			
9	Demand deposits	2,019,643	10%	201,964
10	Savings deposits	140,645	10%	14,065
11	Time deposits (maturing in 30 days)	112,214	100%	112,214
12	Deposits from banks and financial institutions (maturing in 30 days)	254,174	100%	254,174
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	36,934	100%	36,934
14	All other contractual cash outflows (maturing in 30 days)	306,294	100%	306,294
15	Undrawn and unexpired overdrafts	251,809	30%	75,543
16	Undrawn balances of loans	-	10%	-
17	Other contingent funding liabilities (such as guarantees and letters of credit)	1,995,922	5%	99,796
18	**Total cash outflows**	**5,117,637**		**1,100,984**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	133,749	50%	66,875
21	Due from banks and financial institutions (maturing in 30 days)	531,476	100%	531,476
22	All other contractual cash inflows (maturing in 30 days)	57,299	100%	57,299
23	Net derivatives cash inflows	96,716	100%	96,716
24	**Total cash inflows**	**819,241**		**752,366**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**348,618**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**			**237%**
	[1] Balances with Bank of Tanzania excluding Statutory Minimum Reserve			

Composition of regulatory capital

Capital Adequacy Return as of 30-Jun-26

S/N	Common Equity Tier 1 Capital (CET1): Instruments and reserves	30-Jun-26 Amount (TZS)	30-Jun-25 Amount (TZS)
1	Fully Paid-up Ordinary Shares Capital	8,400	8,400
2	Share Premium arising from ordinary shares	112,396	112,396
3	Retained earnings less foreseeable dividends	488,031	362,707
4	Other disclosed reserves:	-	-
5	Year to date profits of:	-	-
6	Fifty percent of the year to date profits less foreseeable dividends where accounts are unadited or:	33,485	34,341
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**	642,313	517,844
9	**Regulatory adjustments applied to CET1:**	38,623	31,210
10	**Year to date losses:**	-	-
11	Goodwill:	-	-
12	Other intangible assets:	-	-
13	Deferred tax assets that rely on future profitability:	28,652	20,867
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:	9,971	10,343
17	Pre-operating expenses.	-	-
18	**Common Equity Tier 1**	**603,690**	**486,634**
19	**Additional Tier 1 Capital**	-	-
20	Non-cumulative irredeemable preference shares	-	-
21	Share premium arising from non-cumula	-	-
22	Other Qualifying Additional Tier 1 capital instruments plus any related share premium	-	-
23	**Additional Tier 1 Capital before regulatory adjustments**	-	-
24	**Total 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	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
27	**Additional Tier 1 capital recognized for capital adequacy**	**603,690**	**486,634**
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	-	-
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	**Total Tier 2 capital admissible for capital adequacy**		
34	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	603,690	486,634
35	**Total Risk Weighted Assets (RWA)**	3,180,695	2,182,271
36	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
37	CET1 to total RWA	18.98%	22.30%
38	Tier-1 capital to total RWA	18.98%	22.30%
39	Total capital to total RWA	18.98%	22.30%
40	Capital conservation buffer	6.98%	10.30%
41	**National 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	2.50%	2.50%

Net Stable Funding Ratio

Amounts in TZS millions

S/N	Particulars	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	603,690	100%	603,690
3	Additional Tier 1	-	100%	-
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	105,808	100%	105,808
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	38,624	95%	36,693
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	174,942	90%	157,448
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	549,403	50%	274,701
9	Operational Deposits	2,034,907	50%	1,017,453
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	11,416	50%	5,708
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	319,359	50%	159,680
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.	-	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
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.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**			2,361,181
23	**Required Stable Funding (RSF)**			
24	**On-balance sheet**			
25	Cash	40,230	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	644,735	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	261,464	5%	13,073
30	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	769,091	10%	76,909
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	68,656	50%	34,328
35	All other assets not included in the above categories with residual maturity of less than one year.	741,784	50%	370,892
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	35,689	65%	23,198
37	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%.	-	65%	-
38	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%	-
39	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.	1,367,771	85%	1,162,605
40	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	37,643	85%	31,996
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	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.	175,341	100%	175,341
45	**Off-balance sheet**			
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	251,809	5%	12,590
48	Trade finance-related obligations (including guarantees and letters of credit)	1,995,922	1%	19,959
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	186,724	5%	9,336
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**1,930,229**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**122%**