UNITED BANK FOR AFRICA (TANZANIA) LIMITED

UBA

PUBLICATION OF SEMI-ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

Issued pursuant to regulations 24,25&29 of the Market discipline Guidelines for banks and finacial Institution 2023

	Particulars	Current year June 30 2025	Prior year June 30 2024
	b	Amount (TZS)	Amount (TZS)
S/No	**Common Equity Tier 1 capital (CET1): Instruments and reserves**	-	-
1	Fully Paid-up Ordinary shares Capital	31,420,335,000	31,420,335,000
2	Share Premium arising from Ordinary shares	29,103,634,780	29,103,634,780
3	Retained earnings less foreseeable dividends	(38,087,259,468)	(37,795,191,791)
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;	212,538,879	3,377,098,644
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**	**22,649,249,191**	**26,105,876,633**
9	**Regulatory adjustments applied to CET1:**	**1,494,687,862**	**2,230,936,342**
10	Year to date losses;	-	-
11	Goodwill;	-	-
12	Other intangible assets;	-	-
13	Deferred tax assets that rely on future profitability;	-	-
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;	1,494,687,862	2,230,936,342
17	Pre-operating expenses.	-	-
18	**Common Equity Tier 1**	21,154,561,329	23,874,940,291
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	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
27	**Additional Tier 1 Capital recognized for capital adequacy**	**-**	**-**
28	**Available Tier 1 Capital**	21,154,561,329	23,874,940,291
29	**Tier 2 Capital**	-	-
30	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
31	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
32	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-	-
33	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
34	**Total Tier 2 Capital admissible for capital adequacy**	-	-
35	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	21,154,561,329	23,874,940,291
36	**Total Risk Weighted Assets (RWA)**	81,132,253,978	113,816,121,200
37	**Capital Ratios and buffers (in percentage of risk weighted assets)**	0	0
38	CET1 to total RWA	**26.1%**	**21.0%**
39	Tier-1 capital to total RWA	**26.1%**	**21.0%**
40	Total capital to total RWA	**26.1%**	**21.0%**
41	Capital conservation buffer	**14.07%**	**8.98%**
42	**Minimum capital requirements prescribed by the Bank of Tanzania**		
43	CET1 to total RWA	**8.50%**	**8.50%**
44	Tier-1 capital to total RWA	**10.00%**	**10.00%**
45	Total capital to total RWA	**12.00%**	**12.00%**
46	Capital conservation buffer	**2.50%**	**2.50%**