PUBLICATION OF SEMI ANNUAL QUANTITATIVE INFORMATION

I&M Bank

Issued pursuant to regulation 24 , 25 and 29 of the Market discipline Guideline for Banks and Financial Institution , 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).

S/N	Metric	Jun 26	Mar 26	Dec-25	Sep-25	Jun-25
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	134,299,452,184	139,928,597,360	136,982,389,846	119,736,482,622	107,384,022,994
2	Tier 1	134,299,452,184	139,928,597,360	136,982,389,846	119,736,482,622	107,384,022,994
3	Total capital	134,299,452,184	139,928,597,360	136,982,389,846	119,736,482,622	107,384,022,994
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	757,319,467,634	686,178,929,980	704,030,853,261	708,759,762,126	672,777,235,124
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	**17.7%**	**20.4%**	**19.5%**	**16.9%**	**16.0%**
6	Tier 1 ratio (%)	**17.7%**	**20.4%**	**19.5%**	**16.9%**	**16.0%**
7	Total capital ratio (%)	**17.7%**	**20.4%**	**19.5%**	**16.9%**	**16.0%**
8	Capital conservation buffer requirement (2.5%)	5.73%	8.39%	7.46%	4.89%	3.96%
9	Total of bank CET1 specific buffer requirements (%)	8.50%	8.50%	8.50%	8.50%	8.50%
10	CET1 available after meeting the bank's minimum capital	9.23%	11.89%	10.96%	8.39%	7.46%
Basel III leverage ratio						
11	Tier 1 Capital	134,299,452,184	139,928,597,360	136,982,389,846	119,736,482,622	107,384,022,994
12	Exposure measure	1,164,957,529,272	1,043,828,671,857	1,038,862,377,882	978,042,182,315	951,059,939,445
13	**Basel III leverage ratio (%) (Tier 1 Capital / Exposure Measure)**	**11.5%**	**13.4%**	**13.2%**	**12.2%**	**11.3%**
Liquidity Coverage Ratio						
14	Total high-quality liquid assets (HQLA)	306,232,921,221	288,521,371,049	245,367,950,751	193,139,766,132	160,203,284,621
15	Total net cash outflow	117,201,003,867	55,682,768,556	82,416,905,831	60,421,486,625	49,965,355,095
16	**LCR (%)**	**261%**	**518%**	**298%**	**320%**	**321%**
Net Stable Funding Ratio						
17	Total available stable funding	643,389,108,833	565,945,074,749	480,971,668,653	588,894,068,284	564,879,705,204
18	Total required stable funding	610,204,460,888	491,487,556,248	319,016,110,453	67,618,460,230	61,822,438,206
19	**NSFR (%)**	**105%**	**115%**	**151%**	**871%**	**914%**

Capital Adequacy Return as of 30th June 2026

S/No	Particulars	Amount (TZS)
a	b	c
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**	-
2	Fully Paid-up Ordinary shares Capital	37,754,014,800
3	Share Premium arising from Ordinary shares	31,528,228,129
4	Retained earnings less foreseeable dividends	78,044,514,681
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;	4,308,192,660
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**	**151,634,950,270**
10	**Regulatory adjustments applied to CET1:**	**17,335,498,085**
11	Year to date losses;	-
12	Goodwill;	-
13	Other intangible assets;	-
14	Deferred tax assets that rely on future profitability;	13,615,847,735
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;	3,719,650,350
18	Pre-operating expenses.	-
19	**Available Common Equity Tier 1**	**134,299,452,184**
20	**Additional Tier 1 Capital**	
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**	-
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**	-
29	**Available Tier 1 Capital**	**134,299,452,184**
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).**	**134,299,452,184**
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	**757,319,467,634**
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**	
39	CET1 to total RWA	**17.7%**
40	Tier-1 capital to total RWA	**17.7%**
41	Total capital to total RWA	**17.7%**
42	Capital conservation buffer	**5.7%**
43	**Minimum capital requirements prescribed by the Bank of Tanzania**	
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%**

Computation Of Liquidity Coverage Ratio (LCR)

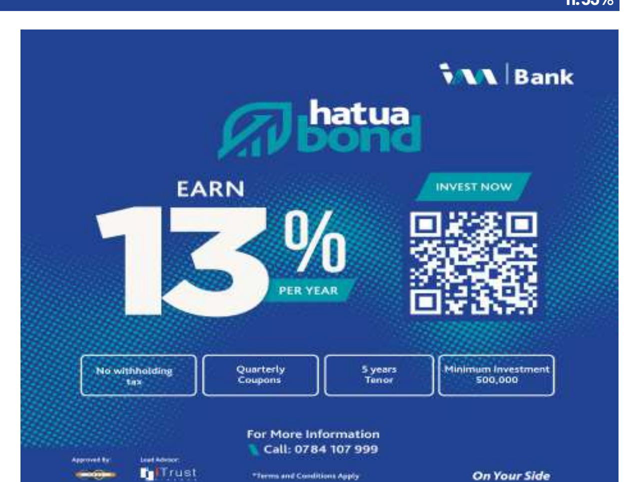
	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	11,946,843,539	100%	11,946,843,539
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress1	50,859,988,022	100%	50,859,988,022
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	99,559,038,267	100%	99,559,038,267
5	Unencumbered Government securities maturing within 1 year	37,547,774,836	95%	35,670,386,094
6	Unencumbered Government securities maturing after 1 year	135,245,831,624	80%	108,196,665,299
7	**Total high quality liquid assets**	**335,159,476,288**		**306,232,921,221**
8	**Cash Outflows**			
9	Demand deposits	232,073,346,643	10%	23,207,334,664
10	Savings deposits	58,634,309,876	10%	5,863,430,988
11	Time deposits (maturing in 30 days)	20,564,307,683	100%	20,564,307,683
12	Deposits from banks and financial institutions (maturing in 30 days)	53,250,819,111	100%	53,250,819,111
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)	2,730,012,207	100%	2,730,012,207
15	Undrawn and unexpired overdrafts	63,589,457,868	30%	19,076,837,360
16	Undrawn balances of loans	16,125,276,728	10%	1,612,527,673
17	Other contingent funding liabilities (such as guarantees and letters of credit)	132,026,705,061	5%	6,601,335,253
18	**Total cash outflows**	**578,994,235,177**		**132,906,604,940**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	31,411,202,145	50%	15,705,601,072
21	Due from banks and financial institutions (maturing in 30 days)	-	100%	0
22	All other contractual cash inflows (maturing in 30 days)	-	100%	0
23	Net derivatives cash inflows	-	100%	0
24	**Total cash inflows**	**31,411,202,145**		**15,705,601,072**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**117,201,003,867**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**			**261%**

Computation Of Net Stable Funding Ratio (NSFR)

	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	134,299,452,184	100%	134,299,452,184
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	-	100%	-
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	210,744,291,807	95%	200,207,077,217
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	196,628,431,665	90%	176,965,588,498
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	143,669,697,615	50%	71,834,848,807
9	Operational Deposits	120,164,284,252	50%	60,082,142,126
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	-	50%	-
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	-	50%	-
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)]**			**643,389,108,833**
23	**Required Stable Funding (RSF)**			**-**
24	**On-balance sheet**			-
25	Cash	11,946,843,539	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	93,278,307,364	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.	172,793,606,460	5%	8,639,680,323
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	46,554,216,664	10%	4,655,421,666
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.	500,000,000	50%	250,000,000
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	279,671,233	50%	139,835,616
34	Deposits held at other banks and financial institutions for operational purposes	53,004,821,604	50%	26,502,410,802
35	All other assets not included in the above categories with residual maturity of less than one year.	252,008,450,824	50%	126,004,225,412
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%.	-	65%	-
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.	-	85%	-
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	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	500,000,000	100%	500,000,000
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.	438,206,883,289	100%	438,206,883,289
45	**Off-balance sheet**			-
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	132,026,705,061	1%	1,320,267,051
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.	79,714,734,596	5%	3,985,736,730
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**610,204,460,888**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**105%**

Computation of Leverage Ratio

S/No	Particulars	Amount
a	b	c
1	Total Assets as calculated under BOT FORM 16-1 to be submitted Monthly (Line item 77)	1,013,577,009,923.38
2	Total Off Balance Sheet Exposures as calculated under BOT FORM 16-1 Schedule 15(ii) NEW (Line item 53)	151,380,519,348.98
3	Total Exposure Measure (Item 1 plus 2)	1,164,957,529,272.35
4	Tier 1 Capital as calculated under BOT Form 16-1 (Schedule 10(i)) NEW (Line item 28)	134,299,452,184.45
5	**Leverage Ratio**	**11.53%**



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