

PUBLICATION OF FINANCIAL STATEMENTS

Issued Pursuant to Regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014



STATEMENT OF FINANCIAL POSITION AS AT 30 TH SEPTEMBER 2025			
(Amount in TShs " Millions")			
	Current Quarter 30th September 2025	Previous Quarter 30th June 2025	
ASSETS			
1 Cash	53,449	46,901	
2 Balances with Bank of Tanzania	137,896	147,639	
3 Investment in Government securities	354,447	274,706	
4 Balances with other Banks and financial institutions	44,217	55,982	
5 Cheques and items for clearing	33,441	20,879	
6 Interbranch float items	-	-	
7 Bills negotiated	-	-	
8 Customers' Liabilities for Acceptances	-	-	
9 Interbank Loans Receivables	108,585	83,275	
10 Investment in other securities	6,794	6,794	
11 Loans, Advances and Overdrafts(Net of allowances for probable Losses)	2,263,122	2,044,498	
12 Other Assets	167,857.00	236,564	
13 Equity Investments	17,867	16,407	
14 Underwriting accounts	-	-	
15 Property, Plant and Equipment	25,316	22,626	
16 TOTAL ASSETS	3,212,991	2,956,271	
B LIABILITIES			
17 Deposits from other banks and financial institutions	-	-	
18 Customer deposits	2,321,796	2,158,234	
19 Cash Letters of Credit	777	12,843	
20 Special deposits	1,903	-	
21 Payment orders/transfers payable	-	-	
22 Bankers Cheques and Drafts Issued	-	-	
23 Accrued taxes and expenses payable	24,850	22,080	
24 Acceptances Outstanding	-	-	
25 Interbranch float items	-	-	
26 Unearned income and other deferred charges	8,714	6,210	
27 Other Liabilities	18,943	17,128	
28 Borrowings	488,014	400,020	
29 TOTAL LIABILITIES	2,864,997	2,616,515	
30 NET ASSETS/(LIABILITIES) 16 LESS 29	347,994	339,756	
C SHAREHOLDERS' FUNDS			
31 Paid up share capital	186,191	186,191	
32 Capital reserves	3,288	3,288	
33 Retained Earnings	87,305	81,084	
34 Profit (Loss) Account	44,753	27,735	
35 Other capital accounts	-	-	
36 Regulatory Reserve	26,458	41,458	
37 TOTAL SHAREHOLDERS FUNDS	347,994	339,756	
38 Contingent liabilities	162,782	202,815	
39 Non Performing Loans and advance	86,222	88,611	
40 Allowance for Probable losses	37,185	42,484	
41 Other non performing assets	1,253	1,253	
PERFORMANCE INDICATORS			
(i) Shareholders Funds to Total Assets	10.83%	11.49%	
(ii) Non performing loans to Total Gross Loans	3.75%	4.25%	
(iii) Gross loans and advances to Total Deposits	99.57%	97.45%	
(iv) Loans and Advances to Total Assets	70.44%	69.16%	
(v) Earning Assets to Total Assets	81.22%	77.49%	
(vi) Deposits Growth	7.58%	16.85%	
(vii) Assets Growth	8.68%	13.13%	

INCOME STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2025				
(Amount in TShs " Millions")				
	Current Quarter 30th September 2025	Comperative Quarter (Previous year) 30th September 2024	Current Year Cumulative 30th September 2025	Comparative Year (Previous Year) Cumulative 30th September 2024
Interest Income	81,405	59,758	223,376	165,670
Interest Expense	(45,229)	(35,132)	(111,798)	(90,692)
Net Interest Income	36,176	24,626	111,578	74,978
Bad debts Written-off	-	-	-	-
Impairment losses on loans and Advances	(4,200)	(8,850)	(21,200)	(18,610)
Non - Interest Income	14,223	18,645	36,073	37,435
6.1 Foreign exchange profit/(Loss)	3,579	11,166	11,910	19,463
6.2 Commissions and Fees	6,642	5,313	16,441	13,452
6.3 Dividend Income	41	-	41	90
6.4 Other operating income	3,961	2,168	7,681	4,430
Non - Interest Expense	(25,381)	(22,869)	(70,488)	(61,684)
7.1 Salaries and Benefits	(12,394)	(12,069)	(34,846)	(33,497)
7.2 Fees and Commission	(411)	(301)	(976)	(866)
7.3 Other operating expenses	(12,576)	(10,499)	(34,676)	(27,321)
Operating Income/(Loss) before Tax ordinary items	20,818	11,551	55,853	32,118
Income Tax Provision	(3,800)	(3,001)	(11,200)	(8,510)
Net income /(Loss) After income tax and	17,018	8,550	44,753	23,609
Number of employees	730	653	730	653
Basic Earnings Pershare	366	183	320	169
Diluted Earnings Pershare	366	183	320	169
Number of Branches	40	39	40	39
PERFORMANCE INDICATORS				
i. Return on average total assets	2.21%	1.97%	2.42%	1.84%
ii. Return on Average shareholders' funds	19.80%	10.88%	17.35%	10.09%
iii. Non interest expense to Operating income	48.13%	52.25%	48.13%	52.25%
iv. Net Interest income to average earning assets	5.91%	5.05%	6.07%	5.16%

Signed by:		
Managing Director	Dr. Esther Mang'anya	09-Oct-25
Director of Finance and Planning	Mrs. Jacqueline L. Tinkasimile	09-Oct-25
Director of Internal Audit	Mr. Oswald Matilya	09-Oct-25
We, the under-named non-executive members of the board of directors, attest to the correctness of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.		
Signed by:		
1. Chairman	Eng. Julius B. Ndyamukama	09-Oct-25
2. Director	Mr. Lusesshelo Njeje	09-Oct-25

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2025				
(Amount in TShs " Millions")				
	Current Quarter 30th September 2025	Previous Quarter 30th June 2025	Current Year Cumulative as at 30th September 2025	Comparative Year (Previous Year) Cumulative as at 30th September 2024
i. Cash flow from operating activities				
Operating Income	20,818	21,074	55,953	32,119
Adjustment for :-				
-Impairment/Amortization	7,296	11,965	27,394	28,242
-Net change in loans and Advances	(208,486)	(137,738)	(427,594)	(154,089)
-Net change in Statutory Min Reserve	(21,969)	(16,088)	(39,158)	(13,289)
-Net change in Deposits	92,916	327,547	557,450	63,681
-Net change in Short Term Negotiable Securities	(5,200)	(8,614)	(5,894)	(12,500)
-Net change in Other liabilities	8,769	3,142	13,275	13,675
Net change in other borrowings	71,586	(41,251)	44,891	65,371
Rent paid	(1,300)	(864)	(3,390)	(2,418)
-Net change in Other assets	48,943	(66,794)	(72,125)	(9,941)
-tax paid	(955)	(955)	(2,865)	(1,162)
-Others adjustment	-	-	-	-
Net cash provided (used) by operating activities	12,417	91,424	148,063	7,690
ii Cash flow from investing activities:				
Dividend received	41	-	41	90
Purchase of fixed assets	(2,779)	(1,710)	(4,480)	(3,587)
Proceeds from sale of fixed assets	4	49	54	-
Investment on Equity investment	(1,460)	-	(1,460)	-
Others (Specify)-Equity investment	-	-	-	-
Net cash provided (used) by investing activities	(4,194)	(1,661)	(5,855)	(3,497)
iii Cash from financing activities				
Payment of cash Dividends	(8,779)	-	(8,779)	(4,637)
Repayment from Corporate Bond	(1,797)	(1,797)	(5,572)	-
Net proceeds from Long term debts	10,376	6,788	19,611	-
Proceeds from new equity	-	408	408	1
Net cash provided (used) by financing activities	(201)	5,399	5,668	(4,636)
iv. Cash and cash equivalents:				
Net increase (decrease) in cash and cash equivalents	8,022	95,161	147,848	(4,442)
Cash and cash Equivalent at the beginning of the Quarter	307,823	212,762	168,296	147,436
Cash and cash equivalent at the end of the Quarter	315,845	307,923	315,945	146,994

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER2025					
(Amount in TShs " Millions")					
	Ordinary share capital	Retained earnings	Regulator reserve	Others	Total
Current Period 30th September 2025					
Balance as at the beginning of the Period	186,191	108,819	41,458	3,288	339,756
Profit for the Year	-	17,018	-	-	17,018
Transactions With Owners	-	-	-	-	-
Dividend Paid	-	(8,779)	-	-	(8,779)
Other Comprehensive Income	-	-	-	-	-
Regulatory Reserve	-	15,000	(15,000)	-	-
Balance as at the end of the period	186,191	132,058	26,458	3,288	347,994
Previous Period 30th June 2025					
Balance as at the beginning of the Period	185,784	92,146	41,458	3,288	322,675
Profit for the Year	-	16,674	-	-	16,674
Transactions With Owners	407	-	-	-	407
Dividend Paid	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
Balance as at the end of the period	186,191	108,819	41,458	3,288	339,756

MINIMUM DISCLOSURE OF CHARGES AND FEES (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GBP
Savings Account	Ledger Fees Monthly				
	Normal Savings	6,500	1.80	1.80	1.50
	Special Savings	4,000	1.80	1.80	1.50
	Jikwame Individual	500	N/A	N/A	N/A
	Vicoba Group	Free	N/A	N/A	N/A
	Society and Club Savings	Free	Free	Free	Free
	Selected Savings Accounts	Free	N/A	N/A	N/A
	Statement				
	E-statement monthly	Free	Free	Free	Free
	Up to 6 Months	5,000	3.00	3.00	2.50
	More than six months per page	2,500	1.00	1.00	0.72
	Charges for operating below minimum balance - savings	3,000	1.80	1.80	1.50
	Service Charge	2,500	1.00	1.00	1.00
	Closing Account	Free	Free	Free	Free
	Monthly dormant accounts charges	Free	Free	Free	Free
	Dormant activation fees	Free	Free	Free	Free
Current Account	Ledger Fees Monthly				
	Personal	8,000	4.32	4.32	3.60
	Business	17,000	10.80	10.80	9.00
	Corporate	30,000	25.00	25.00	20.00
	Society and Club Current	Free	Free	Free	Free
	Statement				
	E-statement monthly	Free	Free	Free	Free
	Up to 6 months	5,000	3.0	3.0	2.5
	More than six month (Per Page)	2,500	1.0	1.0	0.7
	Service Charge	4,000	2.0	1.5	1.5
	Closing account	Free	Free	Free	Free
	Monthly Dormant Charges	Free	Free	Free	Free
	Dormant activation fees	Free	Free	Free	Free
	Counter Leaf	15,000	8.5	8.5	7.1
	Cheque book (50 Leaf)	25,000	10.0	10.0	8.5
	Cheque book (100 Leaf)	45,000	20.0	20.0	17.0
Returned Cheques (Issued by our customers)	(i) Insufficient fund	125,000	60.0	N/A	N/A
	(ii) Other reasons	24,800	17.0	N/A	N/A
	Stop Payment orders per leaf	64,000	31.0	31.0	25.8
	Blocking of lost cheque book	25,000	10.0	10.0	-
Cash Transactions over the counter					
Cash Withdrawal at Counter	0 < 3M	5,000	0.59%	0.59%	0.59%
	> 3M < 6M	0.9800%	0.59%	0.59%	0.59%
	> 6M < 9M	0.1700%	0.59%	0.59%	0.59%
	> 9M < 10M	0.1650%	0.59%	0.59%	0.59%
	Maximum cash withdrawal charges	200,000	75.00	75.00	75.00
	Cash payment to 3rd party	6,000	4.32	4.32	3.60
Cash Deposit	Cash deposit charged (TZS)	Free	-	-	-
	Cash deposit charge \$50 and \$100	Free	NIL	NIL	NIL
	Cash deposit charge \$155, \$10 and \$20	-	0.05	0.05	0.05
	Mutilated note deposit	0.5 % of the amount, maximum 50,000	N/A	N/A	N/A
	School fees deposits	Free	N/A	N/A	N/A
Transfers					
TSSS	(i) TZS 1-TZS 10M	2,000	TZS 2,000	N/A	N/A
	(ii) Above TZS 10M - 50M	5,000	TZS 5,000	N/A	N/A
	(iii) More than TZS 50M	10,000	TZS 10,000	N/A	N/A
	(iv) EAPS Payments	10,000	TZS 10,000	N/A	N/A
	(v) Incoming transfers/Payments	NIL	NIL	NIL	NIL
	IT				
	(i) Outward foreign transfers	USD 60	USD 60	USD 60	USD 60
	(ii) Non account holder	USD 60	USD 60	USD 60	USD 60
	Inward transfers (TT) - customers	Free	Free	Free	Free
	Standing orders (within the same bank)	Free	Free	Free	Free
Standing orders (to other banks)	12,000	6.00	6.00	5.00	
Internal Transfers	Free	Free	Free	Free	
EFT and Interbank Instant Transfers	(i) Outward transfers				
	TZS 1 to 50,000	500	N/A	N/A	N/A
	TZS 50,001 to 500,000	1,000	N/A	N/A	N/A
	TZS 500,001 to 5,000,000	1,500	N/A	N/A	N/A
	TZS 5,000,001 to 20,000,000	2,000	N/A	N/A	N/A
	(ii) Inward transfers	Free	N/A	N/A	N/A
	(iii) Inward transfers	Free	Free	N/A	N/A
	GBP				
Salary Handling					
	Inward (From other banks)	N/A	N/A	N/A	N/A
	Inward (Within Azania)	Free	Free	Free	Free
	Outward (By EFT)	2,000	N/A	N/A	N/A
	Farmers proceeds handling fees	NIL	N/A	N/A	N/A
	Company Search to BRELA	NIL	N/A	N/A	N/A