

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 31ST DECEMBER 2025

(Amount in TShs "Millions")

	Current Quarter 31 st December 2025	Previous Quarter 30 th September 2025
ASSETS		
1 Cash	49,751	53,449
2 Balances with Bank of Tanzania	270,493	137,896
3 Investment in Government securities	355,144	354,447
4 Balances with other Banks and financial institutions	41,290	44,217
5 Cheques and items for clearing	33,825	33,441
6 Interbranch float items	-	-
7 Bills negotiated	-	-
8 Customers' Liabilities for Acceptances	-	-
9 Interbank Loans Receivables	96,476	108,585
10 Investment in other securities	7,794	6,794
11 Loans, Advances and Overdrafts (Net of allowances for probable Losses)	2,658,100	2,263,122
12 Other Assets	120,709	167,856
13 Equity Investments	17,867	17,867
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	33,099	25,316
16 TOTAL ASSETS	3,684,548	3,212,990
17 Deposits from other banks and financial institutions	5,830	-
18 Customer deposits	2,540,157	2,321,796
19 Cash Letters of Credit	63	777
20 Special deposits	2,868	1,903
21 Payment orders/transfers payable	-	-
22 Bankers Cheques and Drafts Issued	-	-
23 Accrued taxes and expenses payable	56,554	24,850
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	12,060	8,714
27 Other Liabilities	52,285	18,943
28 Borrowings	503,579	488,015
29 TOTAL LIABILITIES	3,173,496	2,864,998
30 NET ASSETS/(LIABILITIES) 16 LESS 29	511,052	347,992
C SHAREHOLDERS' FUNDS		
31 Paid up share capital	186,196	186,191
32 Capital reserves	3,288	3,288
33 Retained Earnings	87,305	87,305
34 Profit (Loss) Account	57,805	44,753
35 Other capital accounts	150,000	-
36 Regulatory Reserve	26,458	26,458
37 TOTAL SHAREHOLDERS' FUNDS	511,052	347,995
38 Contingent liabilities	296,410	162,782
39 Non Performing Loans and advance	91,518	86,222
40 Allowance for Probable losses	42,685	37,185
41 Other non performing assets	814	1,253
PERFORMANCE INDICATORS		
(i) Shareholders Funds to Total Assets	13.87%	10.83%
(ii) Non performing loans to Total Gross Loans	3.39%	3.75%
(iii) Gross loans and advances to Total Deposits	106.77%	99.57%
(iv) Loans and Advances to Total Assets	72.14%	70.44%
(v) Earning Assets to Total Assets	80.51%	81.22%
(vi) Deposits Growth	9.40%	7.58%
(vii) Assets Growth	14.68%	8.68%

INCOME STATEMENT FOR THE QUARTER ENDED ON 31ST DECEMBER 2025

(Amount in TShs "Millions")

	Current Quarter 31 st December 2025	Comparative Quarter (Previous Year) 31 st December 2024	Current Year Cumulative 31 st December 2025	Comparative Year Cumulative 31 st December 2024
Interest Income	95,620	66,963	318,996	232,633
Interest Expense	(51,962)	(27,978)	(163,760)	(118,669)
Net Interest Income	43,658	38,985	155,236	113,964
Bad debts Written-off	-	-	-	-
Impairment losses on loans and Advances	(5,500)	(14,408)	(26,700)	(33,018)
Non-Interest Income	4,110	7,228	40,182	44,663
6.1 Foreign exchange profit/(Loss)	(5,081)	(3,273)	7,442	16,804
6.2 Commissions and Fees	5,555	5,415	21,382	18,253
6.3 Dividend Income	-	-	41	90
6.4 Other operating income	3,636	5,086	11,317	9,516
Non-Interest Expense	(25,615)	(23,482)	(96,113)	(95,166)
7.1 Salaries and Benefits	(13,050)	(11,814)	(47,896)	(45,312)
7.2 Fees and Commission	(250)	(315)	(1,226)	(1,204)
7.3 Other operating expenses	(12,315)	(11,353)	(46,991)	(38,650)
Operating Income/(Loss) before Tax/ordinary items	16,653	8,323	72,605	40,443
Income Tax Provision	(3,600)	(6,097)	(14,800)	(2,413)
Net income (Loss) After Income tax and	13,053	14,420	57,805	38,029
Number of employees	723	680	723	680
Basic Earnings Per Share	280	308	310	205
Diluted Earnings Per Share	280	308	310	205
Number of Branches	29	28	29	28
PERFORMANCE INDICATORS				
i. Return on average total assets	1.51%	1.39%	2.37%	1.76%
ii. Return on Average shareholders' funds	14.73%	18.39%	17.19%	12.93%
iii. Non interest expense to Operating income	48.79%	52.53%	48.79%	52.42%
iv. Net Interest Income to average earning assets	6.26%	7.78%	6.20%	5.68%

Signed by:

Managing Director **Dr. Esther Mang'anya** **22-Jan-26**

Director of Finance and Planning **Mrs. Jacqueline L. Tinkasimile** **22-Jan-26**

Director of Internal Audit **Mr. Oswald Matiliya** **22-Jan-26**

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** **22-Jan-26**

2. Director **Mr. Charles Singili** **22-Jan-26**

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 31ST DECEMBER 2025

(Amount in TShs "Millions")

	Current Quarter 31 st December 2025	Previous Quarter 30 th September 2025	Current Year Cumulative as at 31 st December 2025	Comparative Year (Previous Year) Cumulative as at 31 st December 2024
i. Cash flow from operating activities				
Operating Income	16,653	20,818	72,605	40,443
Adjustment for:-	-	-	-	-
- Impairment/Amortization	9,092	7,296	36,486	46,314
- Net change in loans and Advances	(379,281)	(208,486)	(806,875)	(256,662)
- Net change in Statutory Min Reserve	(24,498)	(21,969)	(63,656)	(12,390)
- Net change in Deposits	179,707	92,916	737,157	180,992
- Net change in Short Term Negotiable Securities	6,041	(5,200)	46	(7,292)
- Net change in Other liabilities	33,038	8,769	46,312	(1,541)
Net change in other borrowings	55,441	17,586	100,332	33,857
Rent paid	(1,812)	(1,300)	(5,203)	(3,404)
- Net change in Other assets	18,412	4,843	(53,712)	(11,143)
- tax paid	(6,045)	(956)	(8,908)	(4,491)
- Others adjustment	-	-	-	-
Net cash provided (used) by operating activities	(93,252)	12,417	54,584	4,683
ii. Cash flow from investing activities:				
Dividend received	-	41	41	90
Purchase of fixed assets	(3,834)	(2,778)	(8,324)	(6,851)
Proceeds from sale of fixed assets	-	4	54	42
Investment on Equity investment	-	(1,460)	(1,460)	(470)
Others	-	-	-	-
Net cash provided (used) by investing activities	(3,834)	(4,193)	(9,689)	(7,189)
iii. Cash from financing activities				
Payment of cash Dividends	-	(8,779)	(8,779)	(5,665)
Interest repayment and receipt of Principal for Bondi Yangu	(1,842)	(1,798)	(7,413)	58,450
Net proceeds from Long term debts	(458)	10,375	19,153	(29,456)
Proceeds from new equity	6	-	413	37
Convertible Preference Share	150,000	-	150,000	-
Net cash provided (used) by financing activities	147,706	(202)	153,374	23,366
iv. Cash and cash equivalents:				
Net increase(decrease) in cash and cash equivalents	50,620	8,022	198,269	20,860
Cash and cash Equivalent at the beginning of the Quarter	315,945	307,923	168,296	147,436
Cash and cash equivalent at the end of the Quarter	366,565	315,945	366,565	168,296

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2025

(Amount in TShs "Millions")

	Ordinary capital	Convertible Preference Share	Retained earnings	Regulatory reserve	Others	Total
Current Period 31st December 2025						
Balance as at the beginning of the Period	186,191	-	132,058	26,458	3,288	347,995
Profit for the Year	-	-	13,053	-	-	13,053
Transactions With Owners	5	-	-	-	-	5
Convertible Preference Share	-	150,000	-	-	-	150,000
Other Comprehensive Income	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
Balance as at the end of the period	186,196	150,000	145,110	26,458	3,288	511,052
Previous Period 30th September 2025						
Balance as at the beginning of the Period	186,191	-	108,019	41,458	3,288	338,956
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	-	30,000
Balance as at the end of the period	186,191	-	127,058	26,458	3,288	347,995

FEES AND CHARGES AS OF 31ST DECEMBER 2025 (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	1.00
	Special Savings	4,000	1.00	1.00	1.50
	Ultrasave 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	3.00	3.00	2.50
	More than six months (Per Page)	2,500	1.00	1.00	0.72
	Service Charge	4,000	2.00	2.00	1.50
	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	11.0	N/A	N/A
	Stop Payment orders per leaf	64,000	31.0	31.0	26.8
	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	0.180%	0.59%	0.59%	0.59%
	> 6M <= 12M	0.170%	0.59%	0.59%	0.59%
	> 12M <= 30M	0.160%	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	N/A	N/A	N/A
	Cash deposit charge \$155.50 and \$200	0.05%	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				
	(i) TZS to TZS XIM	2,000	TZS 2,000	N/A	N/A
	(ii) Above TZS XIM - 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	30,000	TZS 30,000	N/A	N/A
	(v) Incoming/transfers/Payments	N/A	N/A	N/A	N/A
	TT				
	(i) Outward foreign transfers	USD 50	USD 60	USD 60	USD 60
	(ii) Inward foreign transfers	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