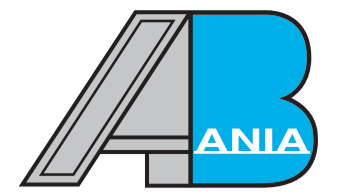


PUBLICATION OF FINANCIAL STATEMENTS

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



AZANIA BANK
Banking Beyond Ordinary

STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2026

(Amount in TShs "Millions")

	Current Quarter 31st March 2026	Previous Quarter 31st December 2025
ASSETS		
1 Cash	48,008	49,751
2 Balances with Bank of Tanzania	282,519	170,538
3 Investment in Government securities	419,162	355,288
4 Balances with other Banks and financial institutions	22,860	41,496
5 Cheques and items for clearing	40,416	32,992
6 Interbranch float items	-	-
7 Bills negotiated	-	-
8 Customers' Liabilities for Acceptances	-	-
9 Interbank Loans Receivables	111,789	96,153
10 Investment in other securities	9,287	7,932
11 Loans, Advances and Overdrafts (Net of allowances for probable Losses)	2,866,411	2,656,596
12 Other Assets	236,117,000	211,798
13 Equity Investments	20,621	20,621
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	33,108	16,850
16 TOTAL ASSETS	4,080,298	3,860,013
17 Deposits from other banks and financial institutions	6,511	5,930
18 Customer deposits	2,910,285	2,536,525
19 Cash Letters of Credit	490	2,366
20 Special deposits	2,598	-
21 Payment orders/transfers payable	-	-
22 Bankers Cheques and Drafts Issued	-	-
23 Accrued taxes and expenses payable	77,676	27,749
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	5,938	3,809
27 Other Liabilities	21,054	18,129
28 Borrowings	531,111	549,146
29 TOTAL LIABILITIES	3,555,864	3,143,854
30 NET ASSETS/(LIABILITIES) 16 LESS 29	524,434	716,159
C SHAREHOLDERS' FUNDS		
31 Paid up share capital	186,415	186,196
32 Capital reserves	5,215	5,215
33 Retained Earnings	144,986	83,801
34 Profit (Loss) Account	18,056	61,185
35 Other capital accounts	150,000	150,000
36 Regulatory Reserve	29,961	29,961
37 TOTAL SHAREHOLDERS FUNDS	524,434	516,359
38 Contingent liabilities	240,191	296,410
39 Non Performing Loans and advance	108,079	103,332
40 Allowance for Probable losses	60,295	43,150
41 Other non performing assets	308	233
PERFORMANCE INDICATORS		
(i) Shareholders Funds to Total Assets	13.07%	14.11%
(ii) Non performing loans to Total Gross Loans	3.69%	3.32%
(iii) Gross loans and advances to Total Deposits	99.23%	93.27%
(iv) Loans and Advances to Total Assets	70.08%	72.84%
(v) Earning Assets to Total Assets	79.74%	81.02%
(vi) Deposits Growth	14.74%	9.25%
(vii) Assets Growth	11.76%	13.91%

INCOME STATEMENT FOR THE QUARTER ENDED ON 31st March 2026

(Amount in TShs "Millions")

	Current Quarter 31st March 2026	Comparative Quarter (Previous year) 31st March 2025	Current Year Cumulative 31st March 2026	Comparative Year (Previous Year) Cumulative 31st March 2025
Interest Income	106,830	66,747	106,830	66,747
Interest Expense	(61,582)	(31,254)	(61,582)	(31,254)
Net Interest Income	45,248	35,493	45,248	35,493
Bad debts Written-off	-	-	-	-
Impairment losses on loans and Advances	(7,725)	(6,500)	(7,725)	(6,500)
Non-Interest Income	11,513	6,869	11,513	6,869
6.1 Foreign exchange profit/(Loss)	5,125	1,620	5,125	1,620
6.2 Commissions and Fees	5,454	5,122	5,454	5,122
6.3 Dividend Income	-	-	-	-
6.4 Other operating income	934	127	934	127
Non-Interest Expense	(25,980)	(21,800)	(25,980)	(21,800)
7.1 Salaries and Benefits	(14,648)	(11,096)	(14,648)	(11,096)
7.2 Fees and Commission	(362)	(219)	(362)	(219)
7.3 Other operating expenses	(10,970)	(10,485)	(10,970)	(10,485)
Operating Income/(Loss) before Tax and ordinary items	23,056	14,062	23,056	14,062
Income Tax Provision	(5,000)	(3,000)	(5,000)	(3,000)
Net income/(Loss) After Income Tax and ordinary items	18,056	11,062	18,056	11,062
Number of employees	732	680	732	680
Basic Earnings Per Share	775	238	775	238
Diluted Earnings Per Share	775	238	775	238
Number of Branches	33	28	33	28
PERFORMANCE INDICATORS				
i. Return on average total assets	4.51%	2.22%	4.51%	2.22%
ii. Return on Average shareholders' funds	27.02%	13.95%	27.02%	13.95%
iii. Non interest expense to Operating income	47.39%	52.32%	47.39%	52.32%
iv. Net Interest income to average earning assets	6.29%	6.84%	6.29%	6.84%

Signed by:

Managing Director Dr. Esther Mangenya 22-Apr-26

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

Director of Internal Audit Mr. Oswald Matilya 22-Apr-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-Apr-26

2. Director Mr. Charles Singili 22-Apr-26

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 31ST MARCH 2026

(Amount in TShs "Millions")

	Current Quarter 31st March 2026	Previous Quarter 31st December 2025	Current Year Cumulative as at 31st March 2026	Comparative Year (Previous Year) Cumulative as at 31st March 2025
i. Cash flow from operating activities				
Operating Income	23,056	14,906	23,056	14,062
Adjustment for:-	-	-	-	-
Impairment/Amortization	11,757	9,092	11,757	8,133
Net change in loans and Advances	(234,090)	(379,291)	(234,090)	(81,370)
Net change in Statutory Min Reserve	(30,343)	(24,498)	(30,343)	(1,101)
Net change in Deposits	481,154	179,707	481,154	136,987
Net change in Short Term Negotiable Securities	10,159	6,041	10,159	7,820
Net change in Other liabilities	7,817	16,713	7,817	1,395
Net change in other borrowings	(21,046)	55,441	(21,046)	14,555
Rent paid	(1,417)	(1,812)	(1,417)	(1,227)
Net change in Other assets	(26,310)	18,408	(26,310)	(54,273)
Tax paid	(2,248)	(6,044)	(2,248)	(955)
Others adjustment	-	-	-	-
Net cash provided (used) by operating activities	218,489	(11,328)	218,489	43,986
ii. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(1,435)	(3,834)	(1,435)	(1)
Proceeds from sale of fixed assets	-	-	-	-
Investment on Equity investment	-	-	-	-
Others (Specify)-Equity investment	-	-	-	-
Net cash provided (used) by investing activities	(1,435)	(3,834)	(1,435)	(1)
iii. Cash from financing activities				
Payment of cash Dividends	(1,974)	(1,842)	(1,974)	-
(Repayment)/Proceeds from Corporate Bond	(1,974)	(1,842)	(1,974)	-
Net proceeds from revolving credit lines	-	-	-	2,448
Net proceeds from Long term debts	1,403	(458)	1,403	(1,577)
Proceeds from new equity	219	6	219	-
Irredeemable non-cumulative preference shares	100,000	50,000	100,000	-
Net cash provided (used) by financing activities	99,648	47,708	99,648	471
Cash and cash equivalents:				
Net increase/(decrease) in cash and cash equivalents	316,702	(67,456)	316,702	44,486
Cash and cash Equivalent at the beginning of the Quarter	248,489	315,945	248,489	188,236
Cash and cash equivalent at the end of the Quarter	565,191	248,489	565,191	212,762

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2026

(Amount in TShs "Millions")

	Ordinary share capital	Irredeemable non-cumulative	Retained earnings	Regulatory reserve	Others	Total
Current Period 31st March 2026						
Balance as at the beginning of the Period	186,196	150,000	144,986	29,961	5,216	516,359
Profit for the Year	-	-	18,056	-	-	18,056
Transactions With Owners	219	-	-	-	-	219
Dividend Paid	-	-	-	-	-	-
Irredeemable non-cumulative preference shares	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
Balance as at the end of the period	186,415	150,000	163,042	29,961	5,216	534,634
Previous Period 31st December 2025						
Profit for the Year	-	-	16,431	-	-	16,431
Transactions With Owners	5	-	-	-	-	5
Dividend Paid	-	-	-	-	-	-
Irredeemable non-cumulative preference shares	-	150,000	-	-	-	150,000
Other Comprehensive Income	-	-	-	-	1,828	1,828
Regulatory Reserve	-	-	3,503	3,503	-	7,006
Balance as at the end of the period	186,196	150,000	144,986	29,961	5,216	516,359

FEES AND CHARGES AS OF 31ST MARCH 2026 (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
	Jikwamu Individual	5,000	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 8 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 8 months	5,000	3.00	3.00	2.50
	More than six month (Per Page)	2,500	1.00	1.00	0.72
	Service Charge	4,000	2.00	1.50	1.50
	Closing account	Free	Free	Free	Free
	Monthly Dormant Charges	Free	Free	Free	Free
	Dormant activation fees	Free	Free	Free	Free
	Cheque Leaf	5,000	8.50	8.50	7.10
	Cheque book (50 Leaf)	15,000	10.00	10.00	8.50
Cheque book (100 Leaf)	45,000	20.00	20.00	17.00	
Returned Cheques (Issued by our customers)	(i) Insufficient fund	125,000	60.00	N/A	N/A
	(ii) Other reasons	24,600	17.00	N/A	N/A
	Stop Payment orders per leaf	64,000	31.00	31.00	25.80
	Blocking of lost cheque book	25,000	10.00	10.00	-
Cash Transactions over the counter	Cash deposit charged (TZS)	Free	-	-	-
	Cash deposit charge \$50 and \$100	Free	NIL	NIL	NIL
	Cash deposit charge \$1,555.50 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	TISS				
	(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
	TT				
	(i) Outward foreign transfers	USD 80	USD 80	USD 80	USD 80
	(ii) Non-account holder	USD 80	USD 80	USD 80	USD 80
	Inward transfers (TT) -customers	Free	Free	Free	Free
	Standing orders (within the same bank)	Free	Free	Free	Free
	Standing orders (to other banks)	As per bandwidth on TISS transfer above	-	-	-
	Internal Transfers	Free	Free	Free	Free
	EFT and Interbank Instant Transfers				
	(i) Outward transfers	500	N/A	N/A	N/A
TZS 1 to 50,000	1,000	N/A	N/A	N/A	
TZS 50,001 to 500,000	1,500	N/A	N/A	N/A	
TZS 500,001 to 5,000,000	2,000	N/A	N/A	N/A	
TZS 5,000,001 to 20,000,000	2,500	N/A	N/A	N/A	
(ii) Inward transfers	Free	N/A	N/A	N/A	
(iii) EFT	Free	Free	Free	Free	

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	
Salary Handling	Inward (From other banks)	N/A	N/A	N/A	
	Inward (Within Azania)	Free	Free	Free	
	Outward (By EFT)	2,000	N/A	N/A	
	Farmers proceeds handling fees	NIL	N/A	N/A	
	Company Search to BRELA	NIL	N/A	N/A	
	Other Services				
	Issuance				