PUBLICATION OF FINANCIAL STATEMENTS

Issued Pursuant to Requlations 7 & 8 of the Banking and Financial Institutions (Dislosures) Regulattions, 2014

AZANIA BANK
Banking Beyond Ordinary

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026

		(Amount in TShs " Millions")	
		Current Quarter 30 September 2026	Previous Quarter 30 June 2026
	ASSETS		
1	Cash	80,238	54,594
2	Balances with bank of Tanzania	404,750	421,718
3	Investment in government securities	688,383	442,325
4	Balances with other banks and financial institutions	29,395	40,446
5	Cheques and items for clearing	64,502	54,558
6	Interbranch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank loans receivables	1,116,876	160,690
10	Investment in other securities	8,587	8,587
11	Loans, advances and overdrafts (net of allowances for probable losses)	4,389,972	3,514,279
12	Other assets	422,283	393,089
13	Equity investments	39,766	20,621
14	Underwriting accounts	-	-
15	Property, plant and equipment	61,889	38,495
16	**TOTAL ASSETS**	**7,306,641**	**5,149,402**
B	**LIABILITIES**		
17	Deposits from other banks and financial institutions	6,659	6,554
18	Customer deposits	5,918,160	3,831,352
19	Cash letters of credit	551	589
20	Special deposits	1,762	1,768
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	-	-
23	Accrued taxes and expenses payable	89,770	78,844
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	8,522	6,828
27	Other liabilities	45,517	42,786
28	Borrowings	608,237	551,439
29	**TOTAL LIABILITIES**	**6,679,178**	**4,520,160**
30	**NET ASSETS/(LIABILITIES) 16 LESS 29**	**627,463**	**629,242**
C	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	188,167	188,005
32	Capital reserves	5,215	5,215
33	Retained earnings	115,226	133,577
34	Profit account	54,923	38,513
35	Other capital accounts	233,970	233,970
36	Regulatory reserve	29,962	29,962
37	**TOTAL SHAREHOLDERS FUNDS**	**627,463**	**629,242**
38	Contingent liabilities	355,052	367,985
39	Non-Performing Loans and advance	113,080	100,246
40	Allowance for probable losses	57,944	51,115
41	Other nonperforming assets	608	408
	PERFORMANCE INDICATORS		
	(i)Shareholders funds to total Assets	8.59%	12.22%
	(ii)Nonperforming loans to total gross loans	2.54%	2.81%
	(iii)Gross loans and advances to total deposits	75.48%	92.68%
	(iv)Loans and advances to total assets	60.08%	68.25%
	(v)Earning assets to total assets	82.03%	76.84%
	(vi)Deposits growth	54.47%	31.65%
	(vii)Assets growth	41.89%	25.89%

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30 SEPTEMBER 2026

		(Amount in TShs " Millions")			
		Current Quarter 30 September 2026	Previous Quarter 30 June 2026	Current Year Cumulative 30 September 2026	Comparative Year (Previous Year) Cumulative 30 September 2025
i.	**Cash flow from operating activities**				
	Operating Income	22,659	28,389	74,104	55,963
	Adjustment for: -				
	Impairment/amortization	12,928	14,491	39,176	27,394.00
	Net change in loans and advances	(863,039)	(656,934)	(1,754,063)	(427,594)
	Net change in statutory min reserve	(135,783)	(31,848)	(197,974)	(39,158)
	Net change in deposits	2,167,067	685,992	3,334,213	557,450
	Net change in short term negotiable securities	(89,526)	(20,600)	(99,967)	(5,994)
	Net change in other liabilities	1,268	13,024	22,109	13,275
	Net change in other borrowings	55,280	19,636	53,870	44,891
	Rent paid	(1,654)	(684)	(3,755)	(3,390)
	Net change in other assets	(104,050)	(100,811)	(231,171)	(72,125)
	Tax paid	(2,254)	(2,248)	(6,750)	(2,865)
	Net cash used (provided) by operating activities	**1,062,896**	**(51,593)**	**1,229,792**	**147,847**
ii	**Cash flow from investing activities:**				
	Dividend received	-	-	-	41
	Purchase of fixed assets	(8,278)	(12,577)	(22,290)	(4,490)
	Proceeds from sale of fixed assets	-	-	-	54
	Investment on equity investment	(12,527)	-	(12,527)	(1,460)
	Others (specify)	-	-	-	-
	Net cash used by investing activities	**(20,805)**	**(12,577)**	**(34,817)**	**(5,855)**
iii	**Cash from financing activities**				
	Payment of cash dividends	(18,209)	(11,382)	(29,591)	(8,779)
	Payment of interest on bond	(1,974)	(2,236)	(6,184)	(5,572)
	Net proceeds from revolving credit lines	-	-	-	-
	Net proceeds from long term debts	50,385	36,369	88,157	19,611
	Proceeds from new equity	162	1,590	1,971	408
	Irredeemable non-cumulative preference shares	41,985	-	141,985	-
iv.	**Net cash provided by financing activities**	**72,349**	**24,341**	**196,338**	**5,668**
	Cash and cash equivalents:				
	Net increased (decrease) in cash and cash equivalents	**1,114,440**	**(39,829)**	**1,391,313**	**147,660**
	Cash and cash equivalent at the beginning of the quarter	**525,362**	**565,191**	**248,489**	**168,296**
	Cash and cash equivalent at the end of the Quarter	**1,639,802**	**525,362**	**1,639,802**	**315,956**

Total Assets

TZS **7.31 Trillion**

↗ 127.2% YoY Growth

(Q3 2025: TZS 3.21 Trillion)

Customer Deposits

TZS **5.92 Trillion**

↗ 155% YoY Growth

(Q3 2025: TZS 2.32 Trillion)

Gross Loans

TZS **4.47 Trillion**

↗ 93% YoY Growth

(Q3 2025: TZS 2.32 Trillion)

INCOME STATEMENT FOR THE QUARTER ENDED ON 30 SEPTEMBER 2026

	(Amount in TShs " Millions")			
	Current Quarter 30 September 2026	Comparative Quarter (Previous year) 30 September 2025	Current Year Cumulative 30 September 2026	Comparative Year (Previous Year) Cumulative 30 September 2025
Interest income	190,213	81,405	420,997	223,376
Interest expense	(135,692)	(45,229)	(263,822)	(111,798)
Net Interest Income	**54,521**	**36,176**	**157,175**	**111,578**
Bad debts written off	-	-	-	-
Impairment losses on loans and advances	**(9,264)**	**(4,200)**	**(27,367)**	**(21,200)**
Non - Interest Income	**12,407**	**14,223**	**38,159**	**36,073**
6.1 Foreign exchange profit	372	3,579	8,289	11,910
6.2 Commissions and Fees	11,356	6,642	27,201	16,441
6.3 Dividend Income	-	41	-	41
6.4 Other operating income	679	3,961	2,669	7,681
Non - Interest Expense	**(35,005)**	**(25,381)**	**(93,864)**	**(70,498)**
7.1 Salaries and benefits	(18,114)	(12,394)	(50,823)	(34,846)
7.2 Fees and commission	(491)	(411)	(2,079)	(976)
7.3 Other operating expenses	(16,400)	(12,576)	(40,962)	(34,676)
Operating Income Before Tax and Ordinary Items	**22,659**	**20,818**	**74,103**	**55,953**
Income Tax Provision	(6,248)	(3,800)	(19,180)	(11,200)
Net Income After Income Tax	**16,411**	**17,018**	**54,923**	**44,753**
Number of employees	1,014	730	1,014	730
Basic earnings per share	350	366	589	320
Diluted earnings per share	350	366	589	320
Number of branches	50	40	50	40
PERFORMANCE INDICATORS				
I. Return on average total assets	1.44%	2.21%	2.40%	2.52%
ii. Return on Average shareholders' funds	10.36%	19.80%	17.63%	17.25%
iii. Noninterest expense to Operating income	48.65%	48.13%	48.65%	48.13%
iv.Net Interest income to average earning assets	4.35%	5.91%	6.37%	6.07%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2026

	Ordinary share capital	Irredeemable non-cumulative preference shares	Retained earnings	Regulatory reserve	Others	Total
					(Amount in TShs " Millions")	
Current Period 30 September 2026						
Balance as at the beginning of the Period	**188,005**	**233,970**	**172,090**	**29,962**	**5,215**	**629,242**
Profit for the Year	-	-	16,411	-	-	16,411
Transactions with owners	162	-	-	-	-	162
Dividend paid	-	-	(18,352)	-	-	(18,352)
Regulatory reserve	-	-	-	-	-	-
Balance as at the end of the period	**188,167**	**233,970**	**170,149**	**29,962**	**5,215**	**627,463**
Previous period 30 June 2026	**186,415**	**150,000**	**163,042**	**29,962**	**5,215**	**534,634**
Profit for the Year	-	-	20,457	-	-	20,457
'Transactions with owners	1,590	-	-	-	-	1,590
Dividend paid	-	-	(11,409)	-	-	(11,409)
Irredeemable non-cumulative preference shares	-	83,970	-	-	-	83,970
Other comprehensive income	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-
Balance as at the end of the period	**188,005**	**233,970**	**172,090**	**29,962**	**5,215**	**629,242**

Signed by:

Managing Director	Dr. Esther Mang'enya	26-Oct-26
Director of Finance and Planning	Mrs. Jacqueline L. Tinkasimile	26-Oct-26
Director of Internal Audit	Mr. Oswald Matilya	26-Oct-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	26-Oct-26
2.Director	Mr. Charles Singili	26-Oct-26

Profit Before tax

TZS **22.66 Billion**

↗ 9% YoY Growth

(Q3 2025: TZS 20.82 Billion)

Operating Income

TZS **66.93 Billion**

↗ 33 % YoY Growth

(Q3 2025: TZS 50.40 Billion)

Non Performing Loan(NPL)

TZS **2.54%**

↙ 32% YoY Improvement

(Q3 2025: 3.75%)