EXIM AT WORK TODAY FOR TOMORROW

EXIM BANK (TANZANIA) UNAUDITED FINANCIAL STATEMENTS

Issued pursuant to regulation 7 and 8 of the Banking and Financial Institutions (Dislosures) Regulations, 2014.

CONDENSED STATEMENT OF FINANCIAL POSITION

AS AT 31ST DEC 2025 (AMOUNTS IN MILLION TSHS.)

A. ASSETS	COMPANY CURRENT QUARTER 31ST DEC 2025	GROUP CURRENT QUARTER 31ST DEC 2025	COMPANY PREVIOUS QUARTER 30TH SEPT 2025	GROUP PREVIOUS QUARTER 30TH SEPT 2025
1. Cash	45,590	91,193	45,729	72,352
2. Balances with Central Banks	194,751	306,866	230,107	344,429
3. Investment in Government Securities	377,228	622,590	400,226	619,034
4. Balances with Other Banks and financial institutions	84,329	314,803	205,513	479,839
5. Cheques and Items for Clearing	1,180	4,356	923	4,089
6. Interbranch float items	-	-	-	-
7. Bills Negotiated	-	-	-	-
8. Customers' liabilities for acceptances	-	-	-	-
9. Interbank Loan Receivables	346,580	346,928	69,261	69,502
10. Investments in Other securities	3,578	3,578	3,648	3,648
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	1,356,070	2,136,984	1,238,616	1,938,723
12. Other Assets	38,132	55,917	37,458	64,689
13. Equity Investments	109,547	2,920	109,605	3,061
14. Underwriting accounts	-	-	-	-
15. Intangibles, Property, Plant and Equipment	65,740	100,461	60,621	96,092
16. Non-current assets held for sale	-	-	-	39
17. TOTAL ASSETS	**2,622,726**	**3,986,597**	**2,401,705**	**3,695,496**
B. LIABILITIES				
18. Deposits from other banks and financial institutions	187,187	157,308	139,803	53,908
19. Customer Deposits	1,972,512	3,201,292	1,802,018	2,994,003
20. Cash letters of credit	-	-	-	-
21. Special Deposits	13,756	27,625	13,991	32,842
22. Payments orders / transfers payable	-	-	-	-
23. Bankers' cheques and drafts issued	734	745	971	1,055
24. Accrued taxes and expenses payable	15,908	22,185	11,169	15,237
25. Acceptances outstanding	-	-	-	-
26. Interbranch float items	-	-	-	-
27. Unearned income and other deferred charges	7,849	9,939	7,544	9,224
28. Other Liabilities	45,044	68,091	45,748	87,295
29. Borrowings	30,549	30,549	31,273	31,273
30. TOTAL LIABILITIES	**2,273,539**	**3,517,734**	**2,052,517**	**3,224,837**
31. NET ASSETS/(LIABILITIES)(16 MINUS 29)	**349,186**	**468,862**	**349,188**	**470,659**
C. SHAREHOLDERS' FUNDS				
32. Paid up Share Capital	12,900	12,900	12,900	12,900
33. Capital Reserves	(11,784)	(8,243)	(4,606)	25,484
34. Retained Earnings	286,259	339,921	286,259	330,725
35. Profit (Loss) Account	61,810	75,455	54,635	55,543
36. Other Capital Accounts/Capital Advance	-	-	-	-
37. Minority Interest	-	48,829	-	46,007
38. TOTAL SHAREHOLDERS' FUNDS	**349,186**	**468,862**	**349,188**	**470,659**
39. Contingent Liabilities	413,685	413,685	417,428	417,428
40. Gross non-performing Loans and Advances	33,689	43,651	35,313	58,073
41. Allowances for Probable Losses	24,578	28,719	25,679	33,032
42. Other Non-Performing assets	-	-	-	-
D. PERFORMANCE INDICATORS				
Shareholders Funds to Total Assets	13.31%	11.76%	14.54%	12.7%
Gross non-performing loans to Total Gross Loans	2.44%	2.01%	2.79%	2.94%
Gross Loans and Advances to Total Deposits	70.46%	68.12%	70.69%	66.7%
Loans and Advances to Total Assets	51.70%	53.60%	51.57%	52.46%
Earning Assets to Total Assets	86.83%	85.98%	84.39%	84.26%
Deposits Growth	34.09%	32.63%	22.50%	24.04%
Assets Growth	23.39%	29.57%	12.99%	18.78%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE QUARTER ENDED 31ST DEC 2025 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 31ST DEC 2025	GROUP CURRENT QUARTER 31ST DEC 2025	COMPANY COMPARATIVE QUARTER PREVIOUS YEAR 31ST DEC 2024	GROUP COMPARATIVE QUARTER PREVIOUS YEAR 31ST DEC 2024	COMPANY CURRENT YEAR CUMULATIVE 31ST DEC 2025	GROUP CURRENT YEAR COMULATIVE 31ST DEC 2025	COMPANY COMPARATIVE YEAR CUMULATIVE 31ST DEC 2024	GROUP COMPARATIVE YEAR CUMULATIVE 31ST DEC 2024
1. Interest Income	52,280	78,230	42,987	65,318	190,955	294,916	166,848	251,229
2. Interest Expense	(20,492)	(25,289)	(13,677)	(16,816)	(78,235)	(94,598)	(59,771)	(63,723)
3. Net Interest Income (1 Minus 2)	**31,788**	**52,941**	**29,310**	**48,502**	**112,720**	**200,318**	**107,077**	**187,506**
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances/Recovery	5,201	7,658	8,811	7,293	7,558	6,862	(3,970)	(7,752)
6. Non-Interest Income	**15,344**	**32,710**	**42,026**	**42,433**	**92,058**	**126,223**	**117,109**	**141,338**
6.1 Foreign Currency Dealings and translation gains/(loss)	5,622	8,771	17,955	20,344	31,072	43,275	42,377	51,234
6.2 Fees and Commissions	6,862	19,479	7,551	17,901	30,333	75,271	29,449	53,316
6.3 Divided Income	-	-	12,540	(43)	25,121	-	12,583	73
6.4 Other Operating Income	2,860	4,460	3,980	4,232	5,531	7,677	32,700	36,715
7. Non-Interest Expense	**(33,304)**	**(55,931)**	**(29,637)**	**(46,307)**	**(120,855)**	**(207,360)**	**(110,419)**	**(180,091)**
7.1 Salaries and Benefits	(14,910)	(26,140)	(13,556)	(22,020)	(57,369)	(97,988)	(52,550)	(84,576)
7.2 Fees and Commission	-	(508)	-	(280)	-	(1,862)	(320)	(322)
7.3 Other Operating Expenses	(18,394)	(29,283)	(16,081)	(24,007)	(63,486)	(107,510)	(57,549)	(95,193)
8. Operating Income/(Loss) before tax	**19,028**	**37,378**	**50,510**	**51,921**	**91,482**	**126,043**	**109,797**	**141,001**
9. Income Tax Provision	(11,852)	(14,644)	(13,677)	(17,750)	(29,672)	(42,954)	(35,717)	(48,850)
10. Net income(loss) after income tax	**7,176**	**22,734**	**36,833**	**34,172**	**61,810**	**83,089**	**74,080**	**92,151**
11. Other Comprehensive Income(itemize)	(7,178)	(24,531)	2,006	(11,522)	(3,895)	(17,267)	(14,197)	(18,428)
12. **Total comprehensive income/(loss) for the year**	**(2)**	**(1,797)**	**38,839**	**22,650**	**57,916**	**65,822**	**59,883**	**73,723**
13. Number of Employees	758	1,298	717	1,193	758	1,298	717	1,193
14. Basic Earning Per Share	4,792	6,441	5,600	6,975	4,792	6,441	5,743	7,143
15. Number of Branches	32	54	31	49	32	54	31	49
PERFORMANCE INDICATORS								
Return on average total assets	1.21%	2.56%	7.1%	4.5%	2.6%	2.3%	5.3%	4.6%
Return on Avarage shareholders' funds	8.8%	20.6%	54.5%	37.3%	19.0%	18.8%	26.7%	24.5%
Non interest expense to gross income	70.7%	65.3%	41.5%	46.6%	59.0%	63.5%	54.5%	58.6%
Net Interest margin to average earning assets	6.9%	7.7%	7.8%	8.6%	6.1%	7.3%	6.9%	7.9%
Return on Equity	8.8%	20.6%	57.5%	24.7%	17.7%	17.7%	27.3%	25.1%

Indicator	YoY	Value
Net Interest Income	6.9%	200.4 Billion
Shareholders Funds	13.7%	469.7 Billion
Total Assets	28.4%	4.0 Trillion
Loans and Advances	18.9%	2.1 Trillion
Customers Deposits	34.6%	3.2 Trillion
Number of Employees	8.8%	1,298
Total Deposits	9.9%	3.4 Trillion

CONDENSED STATEMENT OF CASH FLOW STATEMENT

FOR THE QUARTER ENDED 31ST DEC 2025 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 31ST DEC 2025	GROUP CURRENT QUARTER 31ST DEC 2025	COMPANY PREVIOUS QUARTER 30TH SEPT 2025	GROUP PREVIOUS QUARTER 30TH SEPT 2025	COMPANY CURRENT YEAR CUMMULATIVE 31ST DEC 2025	GROUP CURRENT YEAR CUMMULATIVE 31ST DEC 2025	COMPANY PREVIOUS YEAR CUMMULATIVE 31ST DEC 2024	GROUP PREVIOUS YEAR CUMMULATIVE 31ST DEC 2024
I Cash flow from operating activities:								
Net income(Loss)	19,028	37,378	25,661	27,381	91,482	126,043	108,584	139,721
Adjustment for:								
-Impairment/Amortization	5,201	7,658	(1,744)	(3,649)	7,558	6,862	20,279	13,695
-Depreciation and amortization	3,851	6,323	1,068	(2,563)	14,833	25,840	13,214	22,399
-Net change in loans and advances	(117,454)	(198,261)	(11,914)	(30,586)	(200,425)	(449,063)	(234,771)	(288,662)
-Gain/loss on sale of assets	-	-	-	-	-	-	-	-
-Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
-Net change in Deposits	217,643	305,472	55,453	78,979	359,066	712,683	81,032	109,877
-Net change in Short term negotiable	-	-	-	-	-	-	-	-
-Net change in other Liabilities	(22,652)	(70,861)	(7,992)	43,802	(68,459)	(124,233)	46,601	(33,328)
-Net change in other Assets	(674)	8,543	14,137	(2,330)	30,697	74,143	26,223	36,309
-Non-current assets held for sale	-	-	-	-	-	-	-	-
-Tax paid	(5,940)	(5,940)	(5,940)	(5,940)	(27,396)	(27,396)	(28,460)	(28,460)
-Others	-	-	-	-	-	-	-	-
Net cash provided (used) by operating activities	**99,002**	**90,312**	**68,729**	**105,093**	**207,356**	**344,8785**	**32,702**	**(28,450)**
II Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(6,825)	(27,069)	(5,498)	(18,701)	(18,010)	(70,964)	(10,858)	(52,157)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	23,068	(3,486)	(37,023)	(71,236)	(10,690)	(150,745)	56,119	75,729
Other(Equity Investment)	-	-	-	-	(61,025)	(61,025)	(33,327)	(33,327)
Net cash provided (used) by investing activities	**16,242**	**(30,555)**	**(42,521)**	**(89,937)**	**(89,725)**	**(282,733)**	**11,934**	**(9,755)**
III Cash Flow from financing activities:								
Repayment of long-term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-	-	-	-	-
Payment of cash dividends	-	-	-	-	-	-	-	-
Net change in other borrowings	(723)	(723)	(809)	(809)	(3,111)	(3,111)	(23,852)	(10,354)
Other-Long term financing	-	-	-	-	-	-	-	-
Net cash provided (used) by financing activities	**(723)**	**(723)**	**(809)**	**(809)**	**(3,111)**	**(3,111)**	**(23,852)**	**(10,354)**
IV Cash and Cash Equivalents:								
Net increase/(decrease) in cash and cash equivalents	114,521	59,034	25,400	14,347	114,521	59,034	20,784	(48,558)
Cash and cash equivalents at the beginning of the quater	428,203	754,704	402,803	740,357	428,203	754,704	254,431	576,005
Cash aand cash equivalents at the end of te quarter	542,724	813,738	428,203	754,704	542,724	813,738	275,215	527,447

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 31TH DEC 2025 (AMOUNTS IN MILLION TSHS.)

COMPANY	Share Capital	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other reserves	Total
CURRENT YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR	**12,900**	**296,259**	**-**	**4**	**(7,894)**	**301,269**
Profit/(Loss) for the year	-	61,811	-	-	-	61,811
Other Comprehensive Income	-	-	-	-	(3,895)	(3,895)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(10,000)	-	-	-	(10,000)
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the period	**12,900**	**348,071**	**-**	**4**	**(11,789)**	**349,186**
Previous Year Balance at 1 January 2024	**12,900**	**222,179**	**-**	**4**	**6,303**	**241,386**
Profit/(Loss) for the year	-	74,080	-	-	-	74,080
Other Comprehensive Income	-	-	-	-	(14,197)	(14,197)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of 2024	**12,900**	**296,259**	**-**	**4**	**(7,894)**	**301,269**

GROUP	Share Capital	Retained Earnings	Regulatory Reserve	General and Other reserves	Non Controling Interest	Total
CURRENT YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR 2025	**12,900**	**343,818**	**9,204**	**5,923**	**41,195**	**413,040**
Profit for the year	-	75,455	-	-	7,634	83,089
Other Comprehensive Income	-	-	-	(17,267)	-	(17,267)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(10,000)	-	-	-	(10,000)
Regulatory Reserve	-	6,103	(6,103)	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the current period 2025	**12,900**	**415,377**	**3,101**	**(11,344)**	**48,829**	**468,862**
Previous Year At 1 January 2024	**12,900**	**256,950**	**4,114**	**25,724**	**21,193**	**320,881**
Change of investment	-	-	-	-	18,436	18,436
Profit for the year	-	91,104	-	-	1,047	92,151
Other Comprehensive Income	-	(519)	-	(18,428)	519	(18,428)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	(5,090)	5,090	-	-	-
General Provision Reserve	-	1,373	-	(1,373)	-	-
Others -Translation reserve	-	-	-	-	-	-
Balance as at the end of 2024	**12,900**	**343,818**	**9,204**	**5,923**	**41,195**	**413,040**

NAME AND TITLE	SIGNATURE	DATE
JAFFARI MATUNDU **CHIEF EXECUTIVE OFFICER**	....	28TH JAN 2026
SHANI KINSWAGA **CHIEF FINANCE OFFICER**	....	28TH JAN 2026
Salha Othman **CHIEF INTERNAL AUDITOR**	....	28TH JAN 2026

"We, the undersigned directors, attest to the faithful representation 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 **International Financial Reporting Standards** and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view."

NAME AND TITLE	SIGNATURE	DATE
SAID ALLY MWEMA **CHAIRMAN**	....	28TH JAN 2026
YOGESH MANEK **DIRECTOR**	....	28TH JAN 2026