

CONDENSED STATEMENT OF FINANCIAL POSITION

AS AT 30<sup>TH</sup> SEPT 2025 (AMOUNTS IN MILLION TSHS.)

A. ASSETS	COMPANY CURRENT QUARTER	GROUP CURRENT QUARTER	COMPANY PREVIOUS QUARTER	GROUP PREVIOUS QUARTER
	30 <sup>TH</sup> SEPT 2025	30 <sup>TH</sup> SEPT 2025	30 <sup>TH</sup> JUN 2025	30 <sup>TH</sup> JUN 2025
1. Cash	45,729	72,352	41,984	85,950
2. Balances with Central Banks	230,107	344,429	262,769	342,668
3. Investments in Government Securities	400,226	619,034	363,274	547,869
4. Balances with Other Banks and financial institutions	205,513	479,839	146,363	451,294
5. Cheques and Items for Clearing	923	4,089	1,221	(2,825)
6. Interbranch float items	-	-	-	-
7. Bills Negotiated	-	-	-	-
8. Customers' liabilities for acceptances	-	-	-	-
9. Interbank Loan Receivables	69,261	69,502	62,332	62,973
10. Investments in Other securities	3,648	3,648	3,577	3,577
11. Loans, Advances and Overdrafts (Net of allowances for Probable losses)	1,238,616	1,938,723	1,226,701	1,908,137
12. Other Assets	37,458	64,689	51,595	69,229
13. Equity Investments	109,605	3,061	109,605	3,061
14. Underwriting accounts	-	-	-	-
15. Intangibles, Property, Plant and Equipment	60,621	96,092	58,807	98,393
16. Non-current assets held for sale	-	39	0.00	82
<b>17. TOTAL ASSETS</b>	<b>2,401,705</b>	<b>3,695,496</b>	<b>2,328,229</b>	<b>3,570,408</b>
<b>B. LIABILITIES</b>				
18. Deposits from other banks and financial institutions	139,803	53,908	202,835	77,627
19. Customer Deposits	1,802,018	2,994,003	1,680,558	2,885,294
20. Cash letters of credit	-	-	-	-
21. Special Deposits	13,991	32,842	16,966	38,853
22. Payments orders / transfers payable	-	-	0	-
23. Bankers' cheques and drafts issued	971	1,055	999	1,087
24. Accrued taxes and expenses payable	11,169	15,237	8,209	13,259
25. Acceptances outstanding	-	-	-	-
26. Interbranch float items	-	-	-	-
27. Unearned income and other deferred charges	7,544	9,224	6,017	8,064
28. Other Liabilities	45,748	87,295	45,064	43,018
29. Borrowings	31,273	31,273	32,081	32,081
<b>30. TOTAL LIABILITIES</b>	<b>2,052,517</b>	<b>3,224,837</b>	<b>1,992,730</b>	<b>3,099,284</b>
<b>31. NET ASSETS/(LIABILITIES)(16 MINUS 29)</b>	<b>349,188</b>	<b>470,659</b>	<b>335,499</b>	<b>471,125</b>
<b>C. SHAREHOLDERS' FUNDS</b>				
32. Paid up Share Capital	12,900	12,900	12,900	12,900
33. Capital Reserves	(4,606)	25,484	(630)	10,802
34. Retained Earnings	286,259	330,725	286,259	348,485
35. Profit (Loss) Account	54,635	55,543	36,970	54,449
36. Other Capital Accounts/Capital Advance	-	-	-	-
37. Minority Interest	-	46,007	-	44,488
<b>38. TOTAL SHAREHOLDERS' FUNDS</b>	<b>349,188</b>	<b>470,659</b>	<b>335,499</b>	<b>471,124</b>
39. Contingent Liabilities	417,428	417,428	378,292	378,292
40. Gross non-performing Loans and Advances	35,313	58,073	36,365	59,914
41. Allowances for Probable Losses	25,679	33,032	20,295	26,696
42. Other Non-Performing assets	-	-	-	-
<b>D. PERFORMANCE INDICATORS</b>				
Shareholders Funds to Total Assets	14.54%	12.74%	14.41%	13.2%
Gross non-performing loans to Total Gross Loans	2.79%	2.94%	2.91%	3.09%
Gross Loans and Advances to Total Deposits	70.69%	66.69%	75.16%	68.2%
Loans and Advances to Total Assets	51.57%	52.46%	52.69%	53.44%
Earning Assets to Total Assets	84.39%	84.26%	82.12%	83.38%
Deposits Growth	22.50%	24.04%	14.25%	19.54%
Assets Growth	12.99%	18.78%	9.54%	14.15%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE QUARTER ENDED 30<sup>TH</sup> SEPT 2025 (AMOUNTS IN MILLION TSHS.)

1. Interest Income	COMPANY CURRENT QUARTER	GROUP CURRENT QUARTER	COMPANY PREVIOUS QUARTER	GROUP PREVIOUS QUARTER
	30 <sup>TH</sup> SEPT 2025	30 <sup>TH</sup> SEPT 2025	30 <sup>TH</sup> JUN 2025	30 <sup>TH</sup> JUN 2025
1. Interest Income	49,287	75,610	44,078	67,152
2. Interest Expense	(20,214)	(24,320)	(17,323)	(21,174)
3. Net Interest Income (1 Minus 2)	29,074	51,289	26,755	45,979
4. Bad debts written off	(1,744)	(3,649)	604	(1,700)
5. Impairment Losses on Loans and Advances/Recovery	28,079	32,364	12,519	24,118
6. Non-Interest Income	7,183	10,861	2,179	4,471
6.1 Foreign Currency Dealings and translation gains/(loss)	7,919	20,209	8,954	17,707
6.2 Fees and Commissions	11,647	(220)	25,121	25,121
6.3 Divided Income	1,329	1,514	1,385	2,672
6.4 Other Operating Income	(29,748)	(52,624)	(25,834)	(44,189)
7. Non-Interest Expense	(14,284)	(24,739)	(13,541)	(21,737)
7.1 Salaries and Benefits	(15,464)	(464)	(2,292)	(2,292)
7.2 Fees and Commission	25,661	27,381	14,045	24,208
7.3 Other Operating Expenses	(7,996)	(11,514)	(6,777)	(10,094)
8. Operating Income/(Loss) before tax	17,665	15,867	7,268	14,114
9. Income Tax Provision	(3,976)	5,922	(8,961)	3,283
10. Net income/(loss) after income tax	13,689	22,789	(1,693)	17,897
11. Other Comprehensive Income/(loss)	753	1,292	727	1,292
12. Total comprehensive income/(loss) for the year	4,235	4,679	2,744	4,235
13. Number of Employees	32	52	31	32
14. Basic Earning Per Share	-	-	-	-
15. Number of branches	-	-	-	-

PERFORMANCE INDICATORS

Return on average total assets	3.12%	1.86%	1.4%	1.8%	3.2%	2.4%	2.3%	2.4%
Return on Average shareholders' funds	21.7%	14.4%	11.6%	16.2%	22.4%	18.2%	18.8%	21.3%
Return on interest expense to gross income	52.0%	62.9%	52.9%	54.9%	55.5%	62.9%	52.7%	54.8%
Net Interest margin to average earning assets	7.0%	8.2%	7.3%	8.2%	6.5%	7.8%	6.8%	7.7%
Return on Equity	16.8%	20.6%	0.7%	15.2%	16.8%	20.6%	9.8%	19.7%

Net Interest Income



Total Assets



Shareholders Funds



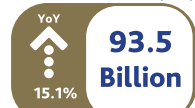
Customers Deposits



Profit After Tax



Non-Funded Income (NFI)



CONDENSED STATEMENT OF CASH FLOW STATEMENT

FOR THE QUARTER ENDED 30<sup>TH</sup> SEPT 2025 (AMOUNTS IN MILLION TSHS.)

I. Cash flow from operating activities:	COMPANY CURRENT QUARTER	GROUP CURRENT QUARTER	COMPANY PREVIOUS QUARTER	GROUP PREVIOUS QUARTER
	30 <sup>TH</sup> SEPT 2025	30 <sup>TH</sup> SEPT 2025	30 <sup>TH</sup> JUN 2025	30 <sup>TH</sup> JUN 2025
Net income/(Loss)	25,661	27,381	30,636	34,743
Adjustment for:	(1,744)	(3,649)	4,394	4,913
-Impairment/Amortization	1,068	(2,563)	(2,693)	(9,170)
-Net change in loans and advances	(11,914)	(30,586)	(4,013)	24,983
-Gain/Loss on sale of assets	-	-	-	-
-Net Gain/Loss on disposal of AFS	55,453	78,979	96,936	180,047
-Net change in Deposits	(7,992)	43,802	(21,203)	(70,622)
-Net change in Short term negotiable	14,137	(2,330)	11,361	32,740
-Net change in other Liabilities	(5,940)	(5,940)	(5,940)	(5,940)
-Net change in other Assets	-	-	-	-
-Non-current assets held for sale	-	-	-	-
-Tax paid	(5,940)	(5,940)	(5,940)	(5,940)
-Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>68,729</b>	<b>105,093</b>	<b>109,478</b>	<b>191,694</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of fixed assets	(5,498)	(18,701)	1,874	8,756
Proceeds from sale of fixed assets	-	-	-	(11,185)
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	(37,023)	(71,236)	(1,862)	(49,688)
Other(Equity Investment)	-	-	(28,764)	(61,025)
<b>Net cash provided (used) by investing activities</b>	<b>(42,521)</b>	<b>(89,937)</b>	<b>(28,753)</b>	<b>(69,696)</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	(809)	(809)	(1,611)	(1,611)
Net change in other borrowings	-	-	-	-
Other-Long term financing	-	-	-	-
<b>Net cash provided (used) by financing activities</b>	<b>(809)</b>	<b>(809)</b>	<b>(1,611)</b>	<b>(1,611)</b>
<b>IV. Cash and Cash Equivalents:</b>				
Net increase/(decrease) in cash and cash equivalents	25,400	14,347	79,114	120,387
Cash and cash equivalents at the beginning of the quarter	402,803	740,357	323,689	619,970
Cash and cash equivalents at the end of the quarter	428,203	754,704	402,803	740,357

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 30<sup>TH</sup> SEPT 2025 (AMOUNTS IN MILLION TSHS.)

COMPANY	Share Capital	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other reserves	Total
<b>CURRENT YEAR BALANCE AS AT THE BEGINNING OF THE YEAR</b>	12,900	296,259	-	4	(7,894)	301,269
Profit/(Loss) for the year	-	54,635	-	-	-	54,635
Other Comprehensive Income	-	-	-	-	3,283	3,283
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(10,000)	-	-	-	(10,000)
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
<b>Balance as at the end of the period</b>	<b>12,900</b>	<b>340,895</b>	<b>-</b>	<b>4</b>	<b>(4,611)</b>	<b>349,188</b>
<b>Previous Year Balance at 1 January 2024</b>	<b>12,900</b>	<b>222,179</b>	<b>-</b>	<b>4</b>	<b>6,303</b>	<b>241,386</b>
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	-	-	-	-	-	-
<b>Balance as at the end of 2024</b>	<b>12,900</b>	<b>296,259</b>	<b>-</b>	<b>4</b>	<b>(7,894)</b>	<b>301,269</b>
<b>GROUP</b>						
<b>CURRENT YEAR BALANCE AS AT THE BEGINNING OF THE YEAR 2025</b>	12,900	343,818	9,204	5,923	41,195	413,040
Profit for the year	-	55,543	-	-	4,812	60,355
Other Comprehensive Income	-	-	-	7,264	-	7,264
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(10,000)	-	-	-	(10,000)
Regulatory Reserve	-	(3,093)	(3,093)	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
<b>Balance as at the end of the current period 2025</b>	<b>12,900</b>	<b>386,268</b>	<b>12,297</b>	<b>13,187</b>	<b>46,007</b>	<b>470,659</b>
<b>Previous Year At 1 January 2024</b>	<b>12,900</b>	<b>256,950</b>	<b>4,114</b>	<b>25,724</b>	<b>21,193</b>	<b>320,881</b>
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	-	-	-	-	-	-
<b>Balance as at the end of 2024</b>	<b>12,900</b>	<b>343,818</b>	<b>9,204</b>	<b>5,923</b>	<b>41,195</b>	<b>413,040</b>

MALIZA KIRAHISI KIDIGITALI



NAME AND TITLE	SIGNATURE	DATE
JAFFARI MATUNDU CHIEF EXECUTIVE OFFICER	.....	28 <sup>TH</sup> OCT 2025
SHANI KINSWAGA CHIEF FINANCE OFFICER	.....	28 <sup>TH</sup> OCT 2025
SALHA OTHMAN CHIEF INTERNAL AUDITOR	.....	28 <sup>TH</sup> OCT 2025

"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	.....	