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 30TH SEPT 2025 (AMOUNTS IN MILLION TSHS.)

A. ASSETS	COMPANY CURRENT QUARTER 30TH SEPT 2025	GROUP CURRENT QUARTER 30TH SEPT 2025	COMPANY PREVIOUS QUARTER 30TH JUN 2025	GROUP PREVIOUS QUARTER 30TH 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. Investment 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
17. TOTAL ASSETS	**2,401,705**	**3,695,496**	**2,328,229**	**3,570,408**
B. LIABILITIES				
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
30. TOTAL LIABILITIES	**2,052,517**	**3,224,837**	**1,992,730**	**3,099,284**
31. NET ASSETS/(LIABILITIES)(16 MINUS 29)	**349,188**	**470,659**	**335,499**	**471,125**
C. SHAREHOLDERS' FUNDS				
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
38. TOTAL SHAREHOLDERS' FUNDS	**349,188**	**470,659**	**335,499**	**471,124**
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	-	-	-	-
D. PERFORMANCE INDICATORS				
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 30TH SEPT 2025 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 30TH SEPT 2025	GROUP CURRENT QUARTER 30TH SEPT 2025	COMPANY COMPARATIVE QUARTER PREVIOUS YEAR 30TH SEPT 2024	GROUP COMPARATIVE QUARTER PREVIOUS YEAR 30TH SEPT 2024	COMPANY CURRENT YEAR CUMULATIVE 30TH SEPT 2025	GROUP CURRENT YEAR COMULATIVE 30TH SEPT 2025	COMPANY COMPARATIVE YEAR CUMULATIVE 30TH SEPT 2024	GROUP COMPARATIVE YEAR CUMULATIVE 30TH SEPT 2024
1. Interest Income	49,287	75,610	44,078	67,152	138,676	216,687	121,212	187,150
2. Interest Expense	(20,214)	(24,320)	(17,323)	(21,174)	(57,743)	(69,309)	(46,078)	(57,415)
3. Net Interest Income (1 Minus 2)	**29,074**	**51,289**	**26,755**	**45,979**	**80,933**	**147,377**	**75,134**	**129,736**
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances/Recovery	(1,744)	(3,649)	604	(1,700)	2,357	(797)	11,468	6,402
6. Non-Interest Income	**28,079**	**32,364**	**12,519**	**24,118**	**76,715**	**93,513**	**51,288**	**81,247**
6.1 Foreign Currency Dealings and translation gains/(loss)	7,183	10,861	2,179	4,471	25,450	34,504	24,510	30,573
6.2 Fees and Commissions	7,919	20,209	8,954	17,707	23,471	55,793	23,822	46,800
6.3 Divided Income	11,647	(220)	-	-	25,121	-	43	43
6.4 Other Operating Income	1,329	1,514	1,385	1,941	2,672	3,217	2,913	3,831
7. Non-Interest Expense	**(29,748)**	**(52,624)**	**(25,834)**	**(44,189)**	**(87,551)**	**(151,430)**	**(79,815)**	**(129,585)**
7.1 Salaries and Benefits	(14,284)	(24,739)	(13,541)	(21,737)	(42,459)	(71,848)	(39,064)	(61,713)
7.2 Fees and Commission	-	(464)	-	(297)	-	(1,354)	(5)	(742)
7.3 Other Operating Expenses	(15,464)	(27,421)	(12,292)	(22,154)	(45,092)	(78,227)	(40,746)	(67,131)
8. Operating Income/(Loss) before tax	**25,661**	**27,381**	**14,045**	**24,208**	**72,454**	**88,665**	**58,074**	**87,800**
9. Income Tax Provision	(7,996)	(11,514)	(6,777)	(10,094)	(17,819)	(28,310)	(22,672)	(31,996)
10. Net income(loss) after income tax	**17,665**	**15,867**	**7,268**	**14,114**	**54,635**	**60,355**	**35,402**	**55,803**
11. Other Comprehensive Income(itemize)	(3,976)	6,922	(7,721)	(896)	3,283	7,264	(16,205)	(116)
12. Total comprehensive income/(loss) for the year	**13,689**	**22,789**	**(453)**	**13,218**	**57,917**	**67,619**	**19,197**	**55,688**
13. Number of Employees	753	1,292	727	1,131	753	1,292	727	1,131
14. Basic Earning Per Share	4,235	4,679	2,744	4,326	4,235	4,679	2,744	4,326
15. Number of Branches	32	52	31	49	32	52	31	49
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 Avarage shareholders' funds	21.7%	14.4%	11.6%	16.2%	22.4%	18.2%	18.8%	21.3%
Non 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
YoY 13.6% — 147.4 Billion

Total Assets
YoY 18.6% — 3.7 Trillion

Shareholders Funds
YoY 25.0 — 470.7 Billion

Customers Deposits
YoY 21.2% — 3.0 Trillion

Profit After Tax
YoY 8.2% — 60.4 Billion

Non-Funded Income (NFI)
YoY 15.1% — 93.5 Billion

CONDENSED STATEMENT OF CASH FLOW STATEMENT

FOR THE QUARTER ENDED 30TH SEPT 2025 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 30TH SEPT 2025	GROUP CURRENT QUARTER 30TH SEPT 2025	COMPANY PREVIOUS QUARTER 30TH JUN 2025	GROUP PREVIOUS QUARTER 30TH JUN 2025	COMPANY CURRENT YEAR CUMMULATIVE 30TH SEPT 2025	GROUP CURRENT YEAR CUMMULATIVE 30TH SEPT 2025	COMPANY PREVIOUS YEAR CUMMULATIVE 30TH SEPT 2024	GROUP PREVIOUS YEAR CUMMULATIVE 30TH SEPT 2024
I Cash flow from operating activities:								
Net income(Loss)								
Adjustment for:	**25,661**	**27,381**	**30,636**	**34,743**	**72,454**	**88,665**	**58,074**	**87,800**
-Impairment/Amortization	(1,744)	(3,649)	4,394	4,913	2,357	(797)	11,468	6,402
-Depreciation and amortization	1,068	(2,563)	(2,693)	(9,170)	10,982	19,517	9,726	15,804
-Net change in loans and advances	(11,914)	(30,586)	(4,013)	24,983	(82,971)	(250,802)	(183,829)	(248,131)
-Gain/loss on sale of assets	-	-	-	-	-	-	-	-
-Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
-Net change in Deposits	55,453	78,979	96,936	180,047	166,824	421,558	20,609	62,387
-Net change in Short term negotiable	-	-	-	-	-	-	-	-
-Net change in other Liabilities	(7,992)	43,802	(21,203)	(70,622)	(45,807)	(53,372)	21,614	51,590
-Net change in other Assets	14,137	(2,330)	11,361	32,740	31,371	65,600	27,739	(16,933)
-Non-current assets held for sale	-	-	-	-	-	-	-	-
-Tax paid	(5,940)	(5,940)	(5,940)	(5,940)	(21,456)	(21,456)	(20,431)	(20,431)
-Others	-	-	-	-	-	-	-	-
Net cash provided (used) by operating activities	**68,729**	**105,093**	**109,478**	**191,694**	**133,755**	**268,913**	**(55,030)**	**(61,511)**
II Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(5,498)	(18,701)	1,874	8,756	(11,185)	(43,895)	(6,904)	(41,561)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	(37,023)	(71,236)	(1,862)	(49,688)	(33,758)	(147,259)	75,504	91,887
Other(Equity Investment)	-	-	(28,764)	(28,764)	(61,025)	(61,025)	(38,251)	(38,251)
Net cash provided (used) by investing activities	**(42,521)**	**(89,937)**	**(28,753)**	**(69,696)**	**(105,967)**	**(252,179)**	**30,349**	**12,075**
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 divideds	-	-	-	-	-	-	-	-
Net change in other borrowings	(809)	(809)	(1,611)	(1,611)	(2,387)	(2,387)	(7,131)	(7,131)
Other-Long term financing	-	-	-	-	-	-	-	-
Net cash provided (used) by financing activities	**(809)**	**(809)**	**(1,611)**	**(1,611)**	**(2,387)**	**(2,387)**	**(7,131)**	**(7,131)**
IV Cash and Cash Equivalents:								
Net increase/(decrease) in cash and cash equivalents	25,400	14,347	79,114	120,387	25,400	14,347	(31,811)	(56,567)
Cash and cash equivalents at the beginning of the quater	402,803	740,357	323,689	619,970	402,803	740,357	286,242	632,572
Cash aand cash equivalents at the end of te quarter	428,203	754,704	402,803	740,357	428,203	754,704	254,431	576,005

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 30TH SEPT 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	-	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	-	-	-	-	-	-
Balance as at the end of the period	**12,900**	**340,895**	**-**	**4**	**(4,611)**	**349,188**
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	-	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	-	-	-	-	-	-
Balance as at the end of the current period 2025	**12,900**	**386,268**	**12,297**	**13,187**	**46,007**	**470,659**
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 OCT 2025
SHANI KINSWAGA **CHIEF FINANCE OFFICER**	....	28TH OCT 2025
SALHA OTHMAN **CHIEF INTERNAL AUDITOR**	....	28TH 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**	....	28TH OCT 2025
YOGESH MANEK **DIRECTOR**	....	28TH OCT 2025