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 2026 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 30TH SEPT 2026	GROUP CURRENT QUARTER 30TH SEPT 2026	COMPANY PREVIOUS QUARTER 30TH JUN 2026	GROUP PREVIOUS QUARTER 30TH JUN 2026
A. ASSETS				
1. Cash	61,415	122,585	48,900	82,855
2. Balances with Central Banks	414,960	604,108	234,622	340,694
3. Investment in Government Securities	801,793	969,278	672,817	856,369
4. Balances with Other Banks and financial institutions	101,783	142,810	118,456	208,358
5. Cheques and Items for Clearing	1,717	3,831	1,223	56,900
6. Interbranch float items	-	3	-	-
7. Bills Negotiated	-	-	-	-
8. Customers' liabilities for acceptances	-	-	-	-
9. Interbank Loan Receivables	109,273	289,215	265,063	483,475
10. Investments in Other securities	5,777	59,296	3,577	55,694
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	1,694,019	2,602,025	1,531,622	2,432,000
12. Other Assets	37,228	66,650	60,601	89,915
13. Equity Investments	109,547	2,920	109,547	2,920
14. Underwriting accounts	-	-	-	-
15. Intangibles, Property, Plant and Equipment	73,488	111,979	74,327	110,424
16. Non-current assets held for sale	-	-	-	-
17. TOTAL ASSETS	**3,410,999**	**4,974,699**	**3,120,756**	**4,719,602**
B. LIABILITIES				
18. Deposits from other banks and financial institutions	519,547	506,447	457,222	320,786
19. Customer Deposits	2,359,074	3,731,199	2,151,159	3,677,716
20. Cash letters of credit	-	-	-	-
21. Special Deposits	14,158	32,819	15,221	33,607
22. Payments orders / transfers payable	-	-	-	-
23. Bankers' cheques and drafts issued	647	746	563	665
24. Accrued taxes and expenses payable	18,502	22,185	18,678	22,939
25. Acceptances outstanding	-	-	-	-
26. Interbranch float items	-	-	-	-
27. Unearned income and other deferred charges	9,593	12,680	9,263	12,623
28. Other Liabilities	47,400	73,772	60,800	95,696
29. Borrowings	34,033	34,033	33,217	33,217
30. TOTAL LIABILITIES	**3,002,954**	**4,413,880**	**2,746,123**	**4,197,247**
31. NET ASSETS/(LIABILITIES)(17 MINUS 30)	**408,045**	**560,819**	**374,633**	**522,355**
C. SHAREHOLDERS' FUNDS				
32. Paid up Share Capital	12,900	12,900	12,900	12,900
33. Capital Reserves	16,080	49,996	(5,789)	34,615
34. Retained Earnings	335,496	393,188	335,496	392,593
35. Profit (Loss) Account	43,569	60,201	32,026	39,317
36. Other Capital Accounts/Capital Advance	-	-	-	-
37. Minority Interest	-	44,533	-	42,930
38. TOTAL SHAREHOLDERS' FUNDS	**408,045**	**560,818**	**374,633**	**522,355**
39. Contingent Liabilities	544,921	722,162	584,186	827,033
40. Gross non-performing Loans and Advances	53,122	76,556	52,681	81,470
41. Allowances for Probable Losses	31,475	44,513	30,206	36,928
42. Other Non-Performing assets	6,504	6,504	6,887	6,887
D. PERFORMANCE INDICATORS				
Shareholders Funds to Total Assets	11.96%	11.27%	12.00%	11.07%
Gross non-performing loans to Total Gross Loans	3.08%	2.90%	3.37%	3.30%
Gross Loans and Advances to Total Deposits	74.06%	71.79%	73.65%	68.3%
Loans and Advances to Total Assets	49.66%	52.31%	49.08%	51.53%
Earning Assets to Total Assets	82.74%	81.72%	86.55%	85.58%
Deposits Growth	19.20%	16.74%	8.70%	15.07%
Assets Growth	29.50%	26.16%	18.48%	19.97%

CONDENSED STATEMENT OF CASH FLOW STATEMENT

FOR THE QUARTER ENDED 30TH SEPT 2026 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 30TH SEPT 2026	GROUP CURRENT QUARTER 30TH SEPT 2026	COMPANY PREVIOUS QUARTER 30TH JUN 2026	GROUP PREVIOUS QUARTER 30TH JUN 2026	COMPANY CURRENT YEAR CUMMULATIVE 30TH SEPT 2026	GROUP CURRENT YEAR CUMMULATIVE 30TH SEPT 2026	COMPANY PREVIOUS YEAR CUMMULATIVE 30TH SEPT 2025	GROUP PREVIOUS YEAR CUMMULATIVE 30TH SEPT 2025
I Cash flow from operating activities:								
Net income(Loss)	**17,781**	**32,558**	**28,932**	**32,308**	**61,002**	**92,940**	**72,454**	**88,665**
Adjustment for:								
-Impairment/Amortization	(1,025)	(4,014)	(1,068)	(1,297)	242	(4,601)	2,357	(797)
-Depreciation and amortization	9,278	15,005	4,381	7,465	13,174	21,574	10,982	19,517
-Net change in loans and advances	(162,397)	(170,026)	(156,736)	(163,346)	(337,949)	(465,041)	(82,971)	(250,802)
-Gain/loss on sale of assets	-	-	-	-	-	-	-	-
-Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
-Net change in Deposits	269,176	238,357	340,906	398,589	749,921	786,147	166,824	421,558
-Net change in Short term negotiable	-	-	-	-	-	-	-	-
-Net change in other Liabilities	(3,224)	(122,017)	15,582	69,300	(17,513)	(9,022)	(45,807)	(53,372)
-Net change in other Assets	23,374	76,330	(20,964)	(25,771)	904	(10,211)	31,371	65,600
-Non-currenct assets held for sale	-	-	-	-	-	-	-	-
-Tax paid	(6,748)	(6,748)	(6,748)	(6,748)	(20,245)	(20,245)	(21,456)	(21,456)
-Others	-	-	-	-	-	-	-	-
Net cash provided (used) by operating activities	**146,215**	**59,445**	**204,285**	**310,499**	**449,537**	**391,540**	**133,755**	**268,913**
II Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(2,754)	(15,324)	(6,334)	(29,225)	(13,155)	(64,192)	(11,185)	(43,895)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	(131,176)	(116,510)	(304,694)	(305,127)	(426,763)	(402,405)	(33,758)	(147,259)
Other(Equity Investment)	-	-	-	-	-	-	(61,025)	(61,025)
Net cash provided (used) by investing activities	**(133,930)**	**(131,835)**	(311,028)	**(334,352)**	**(439,919)**	**(466,597)**	**(105,967)**	**(252,179)**
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	816	816	197	197	3,484	3,484	(2,387)	(2,387)
Other-Long term financing	-	-	-	-	-	-	-	-
Net cash provided (used) by financing activities	**816**	**816**	**197**	**197**	**3,484**	**3,484**	**(2,387)**	**(2,387)**
IV Cash and Cash Equivalents:								
Net increase/(decrease) in cash and cash equivalents	13,101	(71,573)	(106,546)	(23,656)	13,101	(71,573)	25,400	14,347
Cash and cash equivalents at the beginning of the quater	516,506	919,296	623,053	942,953	516,506	919,296	402,803	740,357
Cash aand cash equivalents at the end of te quarter	529,608	847,723	516,506	919,296	529,608	847,723	428,203	754,704

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 30TH SEPT 2026 (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 2026	**12,900**	**347,496**	**(7,894)**	**4**	**(3,893)**	**348,613**
Profit/(Loss) for the year	-	43,570	-	-	-	43,570
Other Comprehensive Income	-	-	-	-	27,862	27,862
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(12,000)	-	-	-	(12,000)
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the period	**12,900**	**379,066**	**(7,894)**	**4**	**23,969**	**408,046**
Previous Year Balance at 1 January 2025	**12,900**	**296,259**	**(7,894)**	**4**	**-**	**301,269**
Profit/(Loss) for the year	-	61,237	-	-	-	61,237
Other Comprehensive Income	-	-	-	-	(3,893)	(3,893)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(10,000)	-	-	-	(10,000)
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of 2025	**12,900**	**347,496**	**(7,894)**	**4**	**(3,893)**	**348,613**

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 2026	**12,900**	**408,788**	**5,923**	**3,042**	**40,381**	**471,034**
Profit for the year	-	60,201	-	-	4,152	64,353
Other Comprehensive Income	-	-	-	37,431	-	37,431
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(12,000)	-	-	-	(12,000)
Regulatory Reserve	-	(3,600)	3,600	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the current period 2026	**12,900**	**453,389**	**9,523**	**40,473**	**44,533**	**560,818**
Previous Year At 1 January 2025	**12,900**	**343,818**	**5,923**	**9,204**	**41,195**	**413,040**
Change of investment	-	3,073	-	-	(3,073)	-
Profit for the year	-	70,924	-	-	3,996	74,920
Other Comprehensive Income	-	1,737	-	(6,926)	(1,737)	(6,926)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(10,000)	-	-	-	(10,000)
Regulatory Reserve	-	2,738	-	(2,738)	-	-
General Provision Reserve	-	(3,502)	-	3,502	-	-
Others -Translation reserve	-	-	-	-	-	-
Balance as at the end of 2025	**12,900**	**408,788**	**5,923**	**3,042**	**40,381**	**471,034**

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE QUARTER ENDED 30TH SEPT 2026 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 30TH SEPT 2026	GROUP CURRENT QUARTER 30TH SEPT 2026	COMPANY COMPARATIVE QUARTER PREVIOUS YEAR 30TH SEPT 2025	GROUP COMPARATIVE QUARTER PREVIOUS YEAR 30TH SEPT 2025	COMPANY CURRENT YEAR CUMULATIVE 30TH SEPT 2026	GROUP CURRENT YEAR COMULATIVE 30TH SEPT 2026	COMPANY COMPARATIVE YEAR CUMULATIVE 30TH SEPT 2025	GROUP COMPARATIVE YEAR CUMULATIVE 30TH SEPT 2025
1. Interest Income	68,614	100,744	49,287	75,610	179,198	269,138	138,676	216,687
2. Interest Expense	(33,172)	(37,711)	(20,214)	(24,320)	(84,100)	(98,410)	(57,743)	(69,309)
3. Net Interest Income (1 Minus 2)	**35,443**	**63,033**	**29,074**	**51,289**	**95,098**	**170,728**	**80,933**	**147,377**
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances/Recovery	(1,025)	(4,014)	(1,744)	(3,649)	242	(4,601)	2,357	(797)
6. Non-Interest Income	**20,468**	**37,226**	**28,079**	**32,364**	**67,517**	**102,489**	**76,715**	**93,513**
6.1 Foreign Currency Dealings and translation gains/(loss)	11,728	15,295	7,183	10,861	23,578	34,164	25,450	34,504
6.2 Fees and Commissions	8,353	21,204	7,919	20,209	30,903	66,287	23,471	55,793
6.3 Divided Income	(20)	(20)	11,647	(220)	12,558	87	25,121	-
6.4 Other Operating Income	407	747	1,329	1,514	477	1,950	2,672	3,217
7. Non-Interest Expense	**(37,104)**	**(63,688)**	**(29,748)**	**(52,624)**	**(101,856)**	**(175,676)**	**(87,551)**	**(151,430)**
7.1 Salaries and Benefits	(17,086)	(29,792)	(14,284)	(24,739)	(49,203)	(84,015)	(42,459)	(71,848)
7.2 Fees and Commission	-	(519)	-	(464)	-	(1,643)	-	(1,354)
7.3 Other Operating Expenses	(20,018)	(33,377)	(15,464)	(27,421)	(52,653)	(90,017)	(45,092)	(78,227)
8. Operating Income/(Loss) before tax	**17,781**	**32,558**	**25,661**	**27,381**	**61,002**	**92,940**	**72,454**	**88,665**
9. Income Tax Provision	(6,238)	(10,071)	(7,996)	(11,514)	(17,432)	(28,587)	(17,819)	(28,310)
10. Net income(loss) after income tax	**11,543**	**22,487**	**17,665**	**15,867**	**43,569**	**64,353**	**54,635**	**60,355**
11. Other Comprehensive Income(itemize)	21,869	15,976	(3,976)	6,922	27,862	37,431	3,283	7,264
12. Total comprehensive income/(loss) for the year	**33,412**	**38,463**	**13,689**	**22,789**	**71,431**	**101,784**	**57,917**	**67,619**
13. Number of Employees	861	1,478	753	1,292	861	1,478	753	1,292
14. Basic Earning Per Share	3,377	4,989	4,235	4,679	3,377	4,989	4,235	4,679
15. Number of Branches	34	56	32	52	34	56	32	52
PERFORMANCE INDICATORS								
Return on average total assets	1.53%	2.01%	3.1%	1.9%	1.9%	1.9%	3.2%	2.4%
Return on Avarage shareholders' funds	12.2%	17.4%	21.7%	14.4%	15.4%	16.6%	22.4%	18.2%
Non interest expense to gross income	66.4%	63.5%	52.0%	62.9%	62.6%	64.3%	55.5%	62.9%
Net Interest margin to average earning assets	6.0%	7.1%	7.0%	8.2%	5.4%	6.4%	6.5%	7.8%
Return on Equity	12.2%	17.4%	16.8%	20.6%	14.2%	11.5%	16.8%	20.6%



Net Interest Income: YoY 15.8% — 170.7 Billion

Non-Funded Income (NFI): YoY 9.6% — 102.5 Billion

Shareholders Funds: YoY 19.2% — 560.8 Billion

Customers Deposits: YoY 24.1% — 3.8 Trillion

Loans and Advances: YoY 34.0% — 2.6 Trillion

Total Assets: YoY 34.3% — 5.0 Trillion

NAME AND TITLE	SIGNATURE	DATE
JAFFARI MATUNDU **CHIEF EXECUTIVE OFFICER**	.....	28TH OCT 2026
SHANI KINSWAGA **CHIEF FINANCE OFFICER**	.....	28TH OCT 2026
SALHA OTHMAN **CHIEF INTERNAL AUDITOR**	.....	28TH OCT 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 OCT 2026
YOGESH MANEK **DIRECTOR**	.....	28TH OCT 2026