

CONDENSED STATEMENT OF FINANCIAL POSITION

AS AT 30TH JUN 2026 (AMOUNTS IN MILLION TSHS.)

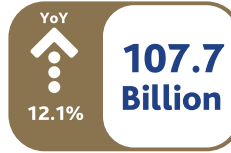
A. ASSETS	COMPANY CURRENT QUARTER 30 TH JUN 2026	GROUP CURRENT QUARTER 30 TH JUN 2026	COMPANY PREVIOUS QUARTER 31 ST MAR 2026	GROUP PREVIOUS QUARTER 31 ST MAR 2026
1. Cash	48,900	82,855	58,703	101,302
2. Balances with Central Banks	234,622	340,694	267,062	430,238
3. Investment in Government Securities	672,817	856,369	368,054	552,024
4. Balances with Other Banks and financial institutions	118,456	208,358	109,971	131,053
5. Cheques and Items for Clearing	1,223	56,900	1,088	54,298
6. Interbranch float items	-	-	-	-
7. Bills Negotiated	-	-	-	-
8. Customers' liabilities for acceptances	-	-	-	-
9. Interbank Loan Receivables	265,063	483,475	342,028	506,117
10. Investments in Other securities	3,577	55,694	3,646	54,912
11. Loans, Advances and Overdrafts (Net of allowances for Probable losses)	1,531,622	2,432,000	1,374,886	2,268,653
12. Other Assets	60,601	89,915	39,638	66,746
13. Equity Investments	109,547	2,920	109,547	2,920
14. Underwriting accounts	-	-	-	-
15. Intangibles, Property, Plant and Equipment	74,327	110,424	67,118	108,256
16. Non-current assets held for sale	-	-	-	-
17. TOTAL ASSETS	3,120,756	4,719,602	2,741,741	4,276,519
B. LIABILITIES				
18. Deposits from other banks and financial institutions	457,222	320,786	85,999	60,079
19. Customer Deposits	2,151,159	3,677,716	2,181,329	3,525,260
20. Cash letters of credit	-	-	-	-
21. Special Deposits	15,221	33,607	15,368	48,181
22. Payments orders / transfers payable	-	-	-	-
23. Bankers' cheques and drafts issued	563	665	594	718
24. Accrued taxes and expenses payable	18,678	22,939	17,098	21,943
25. Acceptances outstanding	-	-	-	-
26. Interbranch float items	-	-	-	-
27. Unearned income and other deferred charges	9,263	12,623	8,388	10,755
28. Other Liabilities	60,800	95,696	46,716	81,053
29. Borrowings	33,217	33,217	33,020	33,020
30. TOTAL LIABILITIES	2,746,123	4,197,247	2,388,511	3,781,009
31. NET ASSETS/(LIABILITIES)(17 MINUS 30)	374,633	522,356	353,230	495,510
C. SHAREHOLDERS' FUNDS				
32. Paid up Share Capital	12,900	12,900	12,900	12,900
33. Capital Reserves	(5,789)	34,615	(14,480)	20,065
34. Retained Earnings	335,496	392,593	347,496	404,782
35. Profit (Loss) Account	32,026	39,317	7,314	16,137
36. Other Capital Accounts/Capital Advance	-	-	-	-
37. Minority Interest	-	42,930	-	41,625
38. TOTAL SHAREHOLDERS' FUNDS	374,633	522,356	353,230	495,510
39. Contingent Liabilities	584,186	827,033	468,030	706,555
40. Gross non-performing Loans and Advances	52,681	81,470	33,414	51,618
41. Allowances for Probable Losses	30,206	36,928	25,889	33,200
42. Other Non-Performing assets	6,887	6,887	6,887	6,887
D. PERFORMANCE INDICATORS				
Shareholders Funds to Total Assets	12.00%	11.07%	12.88%	11.59%
Gross non-performing loans to Total Gross Loans	3.37%	3.30%	2.38%	2.24%
Gross Loans and Advances to Total Deposits	73.65%	68.34%	64.56%	65.8%
Loans and Advances to Total Assets	49.08%	51.53%	50.15%	53.05%
Earning Assets to Total Assets	86.55%	85.58%	84.18%	82.21%
Deposits Growth	8.70%	15.07%	10.22%	10.30%
Assets Growth	18.48%	19.97%	4.09%	8.07%

CONDENSED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME

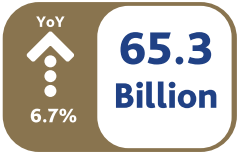
FOR THE QUARTER ENDED 30TH JUN 2026 (AMOUNTS IN MILLION TSHS.)

	COMPANY CURRENT QUARTER 30 TH JUN 2026	GROUP CURRENT QUARTER 30 TH JUN 2026	COMPANY COMPARATIVE PREVIOUS YEAR 30 TH JUN 2025	GROUP COMPARATIVE PREVIOUS YEAR 30 TH JUN 2025	COMPANY CURRENT YEAR CUMULATIVE 30 TH JUN 2026	GROUP CURRENT YEAR CUMULATIVE 30 TH JUN 2026	COMPANY COMPARATIVE PREVIOUS YEAR CUMULATIVE 30 TH JUN 2025	GROUP COMPARATIVE PREVIOUS YEAR CUMULATIVE 30 TH JUN 2025
1. Interest Income	58,254	88,712	45,849	74,305	110,584	168,394	89,388	141,077
2. Interest Expense	(25,534)	(30,841)	(18,146)	(21,871)	(50,928)	(60,699)	(37,529)	(44,989)
3. Net Interest Income (1 Minus 2)	32,720	57,871	27,703	52,434	59,656	107,695	51,859	96,088
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances/Recovery	(1,068)	(1,297)	4,394	4,913	1,268	(587)	4,101	2,852
6. Non-Interest Income	29,791	32,679	27,757	28,111	47,048	48,636	61,149	61,149
6.1 Foreign Currency Dealings and translation gains/(loss)	4,306	7,527	6,322	9,068	11,850	18,869	18,259	23,635
6.2 Fees and Commissions	12,968	24,133	7,528	18,178	22,550	45,083	15,552	35,584
6.3 Divided Income	12,481	10	13,474	220	12,578	107	13,474	220
6.4 Other Operating Income	36	1,009	432	645	70	1,203	1,351	1,711
7. Non-Interest Expense	(32,511)	(56,945)	(29,218)	(50,715)	(64,752)	(111,988)	(57,803)	(98,806)
7.1 Salaries and Benefits	(16,493)	(27,866)	(14,213)	(24,054)	(32,116)	(54,223)	(28,175)	(47,110)
7.2 Fees and Commission	(16,019)	(28,519)	(15,005)	(26,133)	(32,635)	(56,640)	(29,628)	(50,806)
7.3 Other Operating Expenses	28,932	32,308	30,636	34,743	43,220	60,382	46,793	61,284
8. Operating Income/(Loss) before tax	(4,220)	(7,824)	(4,934)	(8,893)	(11,194)	(9,823)	(16,796)	(16,796)
9. Income Tax Provision	24,712	24,484	25,702	25,849	32,026	41,866	36,970	44,488
10. Net income(loss) after income tax	8,691	14,361	2,483	(54,978)	5,993	21,456	7,259	342
11. Total comprehensive income(loss) for the year	33,403	38,846	28,185	(29,129)	38,019	63,321	44,229	44,830
12. Number of Employees	822	1,435	730	1,264	822	1,435	730	1,264
14. Basic Earning Per Share	2,483	3,245	2,866	3,449	2,483	3,245	2,866	3,449
15. Number of Branches	34	56	31	51	34	56	31	51
PERFORMANCE INDICATORS								
Return on average total assets	3.44%	2.25%	4.6%	3.1%	2.2%	1.9%	3.3%	2.7%
Return on Average shareholders' funds	27.3%	19.7%	32.3%	23.4%	17.7%	16.9%	23.2%	20.1%
Non interest expense to gross income	52.0%	62.9%	52.7%	63.0%	60.7%	64.7%	57.5%	62.8%
Net Interest margin to average earning assets	5.7%	6.6%	6.8%	8.5%	5.2%	6.2%	6.4%	7.8%
Return on Equity	27.3%	19.7%	35.4%	26.4%	17.1%	8.0%	35.4%	26.4%

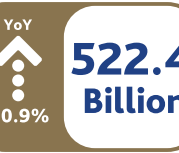
Net Interest Income



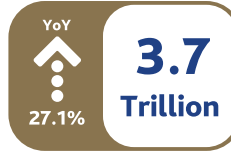
Non-Funded Income (NFI)



Shareholders Funds



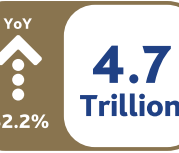
Customers Deposits



Loans and Advances



Total Assets



CONDENSED STATEMENT OF CASH FLOW STATEMENT

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

	COMPANY CURRENT QUARTER 30 TH JUN 2026	GROUP CURRENT QUARTER 30 TH JUN 2026	COMPANY PREVIOUS QUARTER 31 ST MAR 26	GROUP PREVIOUS QUARTER 31 ST MAR 26	COMPANY CURRENT YEAR CUMULATIVE 30 TH JUN 2026	GROUP CURRENT YEAR CUMULATIVE 30 TH JUN 2026	COMPANY PREVIOUS YEAR CUMULATIVE 30 TH JUN 2025	GROUP PREVIOUS YEAR CUMULATIVE 30 TH JUN 2025
I Cash flow from operating activities:								
Net income(Loss)	28,932	32,308	14,288	28,073	43,220	60,382	46,793	61,284
Adjustment for:								
-Impairment/Amortization	(1,068)	(1,297)	2,336	709	1,268	(587)	4,101	2,852
-Depreciation and amortization	4,381	7,465	3,897	6,569	8,278	14,033	7,222	12,910
-Net change in loans and advances	(156,736)	(163,346)	(18,816)	(131,669)	(175,552)	(295,016)	(71,056)	(220,216)
-Gain/loss on sale of assets	-	-	-	-	-	-	-	-
-Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
-Net change in Deposits	-	-	-	-	-	-	-	-
-Net change in Short term negotiable	340,906	398,589	109,240	247,295	369,818	516,669	193,178	472,136
-Net change in other Liabilities	15,582	69,300	(29,872)	43,695	(14,290)	112,995	(37,815)	(97,174)
-Net change in other Assets	(20,964)	(25,771)	(1,506)	(60,770)	(22,470)	(86,541)	17,234	67,931
-Non-current assets held for sale	(6,748)	(6,748)	(6,748)	(6,748)	(13,497)	(13,497)	(15,516)	(15,516)
-Tax paid	-	-	-	-	-	-	-	-
-Others	-	-	-	-	-	-	-	-
Net cash provided (used) by operating activities	204,285	310,499	72,819	127,153	196,775	308,438	144,140	284,207
II Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(6,334)	(29,225)	(4,067)	(19,642)	(10,401)	(48,868)	(5,687)	(25,194)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	(304,694)	(305,127)	9,106	19,233	(295,588)	(285,894)	3,264	(76,022)
Other(Equity Investment)	-	-	-	-	-	-	(61,025)	(61,025)
Net cash provided (used) by investing activities	(311,028)	(334,352)	5,039	(410)	(305,989)	(334,762)	(63,447)	(162,241)
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	197	197	2,471	2,471	2,668	2,668	(1,579)	(1,579)
Net change in other borrowings	-	-	-	-	-	-	-	-
Other-Long term financing	-	-	-	-	-	-	-	-
Net cash provided (used) by financing activities	197	197	2,471	2,471	2,668	2,668	(1,579)	(1,579)
IV Cash and Cash Equivalents:								
Net increase/(decrease) in cash and cash equivalents	(106,546)	(23,656)	80,329	129,214	(106,546)	(23,656)	79,114	120,387
Cash and cash equivalents at the beginning of the quarter	623,053	942,953	542,724	813,738	623,053	942,953	323,689	619,970
Cash and cash equivalents at the end of te quarter	516,506	919,296	623,053	942,953	516,506	919,296	402,803	740,357

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 30TH JUN 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	-	32,027	-	-	-	32,027
Other Comprehensive Income	-	-	-	-	5,993	5,993
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	367,523	(7,894)	4	2,100	374,634
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 Controlling Interest	Total
CURRENT YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR 2026	12,900	408,788	5,923	5,923	40,381	471,034
Profit for the year	-	39,317	-	-	2,549	41,866
Other Comprehensive Income	-	-	-	21,456	-	21,456
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	(12,000)	-	-	-	(12,000)
Regulatory Reserve	-	(4,195)	4,195	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the current period 2026	12,900	431,910	10,118	24,498	42,930	522,355
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)	-	-
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