

CONDENSED STATEMENT OF FINANCIAL POSITION

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

A. ASSETS	COMPANY CURRENT QUARTER 31 ST MAR 2025	GROUP CURRENT QUARTER 31 ST MAR 2025	COMPANY PREVIOUS QUARTER 31 ST DEC 2024	GROUP PREVIOUS QUARTER 31 ST DEC 2024
1. Cash	42,156	67,879	31,208	46,907
2. Balances with Central Banks	171,792	253,782	120,596	250,926
3. Investment in Government Securities	361,343	498,112	358,961	451,628
4. Balances with Other Banks and financial institutions	170,854	444,354	197,674	287,533
5. Cheques and Items for Clearing	1,369	2,971	1,034	2,329
6. Interbranch float items	-	-	-	-
7. Bills Negotiated	-	-	-	-
8. Customers' liabilities for acceptances	-	-	-	-
9. Interbank Loan Receivables	41,248	41,727	21,808	119,416
10. Investments in Other securities	3,646	3,646	3,047	13,501
11. Loans, Advances and Overdrafts (Net of allowances for Probable losses)	1,222,688	1,933,119	1,204,794	1,800,363
12. Other Assets	62,956	96,123	47,250	80,792
13. Equity Investments	80,840	3,061	80,841	0
14. Underwriting accounts	-	-	-	-
15. Intangibles, Property, Plant and Equipment	56,368	96,417	58,287	74,563
16. Non-current assets held for sale	-	132	-	109
17. TOTAL ASSETS	2,215,261	3,441,324	2,125,500	3,128,067
B. LIABILITIES				
18. Deposits from other banks and financial institutions	224,016	91,069	235,075	135,920
19. Customer Deposits	1,567,962	2,699,112	1,471,008	2,413,679
20. Cash letters of credit	-	-	-	-
21. Special Deposits	11,446	31,546	13,087	32,885
22. Payments orders / transfers payable	-	-	-	-
23. Bankers' cheques and drafts issued	1,037	1,198	974	1,891
24. Accrued taxes and expenses payable	9,602	18,580	17,855	26,854
25. Acceptances outstanding	-	-	-	-
26. Interbranch float items	-	-	-	-
27. Unearned income and other deferred charges	3,883	5,389	5,174	6,195
28. Other Liabilities	46,307	73,738	49,582	66,127
29. Borrowings	33,692	33,692	31,476	31,476
30. TOTAL LIABILITIES	1,897,946	2,954,326	1,824,231	2,715,027
31. NET ASSETS/(LIABILITIES)(16 MINUS 29)	317,314	486,999	301,269	413,040
C. SHAREHOLDERS' FUNDS				
32. Paid up Share Capital	12,900	12,900	12,900	12,900
33. Capital Reserves	(3,113)	67,104	(7,890)	15,127
34. Retained Earnings	296,259	347,161	222,179	251,667
35. Profit (Loss) Account	11,268	17,780	74,080	92,151
36. Other Capital Accounts/Capital Advance	-	-	-	-
37. Minority Interest	-	42,054	-	41,195
38. TOTAL SHAREHOLDERS' FUNDS	317,314	486,999	301,269	413,040
39. Contingent Liabilities	446,159	446,159	400,024	604,822
40. Gross non-performing Loans and Advances	50,310	117,110	50,265	101,311
41. Allowances for Probable Losses	23,258	28,555	19,685	25,187
42. Other Non-Performing assets	-	-	-	-
D. PERFORMANCE INDICATORS				
Shareholders Funds to Total Assets	14.32%	14.15%	14.17%	13.2%
Gross non-performing loans to Total Gross Loans	4.04%	5.97%	4.26%	5.55%
Gross Loans and Advances to Total Deposits	81.19%	75.96%	83.24%	75.6%
Loans and Advances to Total Assets	55.19%	56.17%	56.68%	57.56%
Earning Assets to Total Assets	84.89%	84.97%	87.84%	85.43%
Deposits Growth	6.59%	11.83%	3.78%	1.63%
Assets Growth	4.22%	8.81%	6.13%	4.43%

CONDENSED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME

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

	COMPANY CURRENT QUARTER 31 ST MAR 2025	GROUP CURRENT QUARTER 31 ST MAR 2025	COMPANY COMPARATIVE QUARTER PREVIOUS YEAR 31 ST MAR 2024	GROUP COMPARATIVE QUARTER PREVIOUS YEAR 31 ST MAR 2024	COMPANY CURRENT YEAR CUMULATIVE 31 ST MAR 2025	GROUP CURRENT YEAR CUMULATIVE 31 ST MAR 2025	COMPANY COMPARATIVE YEAR CUMULATIVE 31 ST MAR 2024	GROUP COMPARATIVE YEAR CUMULATIVE 31 ST MAR 2024
1. Interest Income	43,539	66,772	37,599	58,598	43,539	66,772	37,599	58,598
2. Interest Expense	(19,382)	(23,118)	(13,995)	(17,655)	(19,382)	(23,118)	(13,995)	(17,655)
3. Net Interest Income (1 Minus 2)	24,156	43,655	23,605	40,943	24,156	43,655	23,605	40,943
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances/Recovery	(294)	(2,061)	7,599	13,453	(294)	(2,061)	7,599	13,453
6. Non-Interest Income	20,880	33,038	22,284	31,470	20,880	33,038	22,284	31,470
6.1 Foreign Currency Dealings and translation gains/(loss)	11,936	14,567	14,030	15,948	11,936	14,567	14,030	15,948
6.2 Fees and Commissions	8,024	17,406	7,360	14,413	8,024	17,406	7,360	14,413
6.3 Divided Income	-	-	-	-	-	-	-	-
6.4 Other Operating Income	919	1,066	894	1,108	919	1,066	894	1,108
7. Non-Interest Expense	(28,585)	(48,091)	(25,302)	(40,519)	(28,585)	(48,091)	(25,302)	(40,519)
7.1 Salaries and Benefits	(13,962)	(23,055)	(12,203)	(19,245)	(13,962)	(23,055)	(12,203)	(19,245)
7.2 Fees and Commission	(362)	(362)	(212)	(212)	(362)	(362)	(212)	(212)
7.3 Other Operating Expenses	(14,623)	(24,673)	(13,098)	(21,062)	(14,623)	(24,673)	(13,098)	(21,062)
8. Operating income/(Loss) before tax	16,157	26,541	28,185	45,347	16,157	26,541	28,185	45,347
9. Income Tax Provision	(4,889)	(7,902)	(10,199)	(13,266)	(4,889)	(7,902)	(10,199)	(13,266)
10. Net income(loss) after income tax	11,268	18,639	17,987	32,081	11,268	18,639	17,987	32,081
11. Other Comprehensive Income(Itemize)	4,776	55,320	(4,471)	(3,835)	4,776	55,320	(4,471)	(3,835)
12. Total comprehensive income/(loss) for the year	16,044	73,959	13,516	28,246	16,044	73,959	13,516	28,246
13. Number of Employees	717	1,208	703	1,105	717	1,208	703	1,105
14. Basic Earning Per Share	873	1,445	1,394	2,487	873	1,445	1,394	2,487
15. Number of Branches	31	50	30	46	31	50	30	46
PERFORMANCE INDICATORS								
Return on average total assets	2.08%	2.27%	3.7%	4.3%	2.1%	2.3%	3.7%	4.3%
Return on Average shareholders' funds	14.6%	16.6%	29.0%	38.2%	14.6%	16.6%	29.0%	38.2%
Non interest expense to gross income	63.5%	62.7%	45.3%	49.2%	63.5%	62.7%	45.3%	49.2%
Net Interest margin to average earning assets	6.0%	7.2%	6.5%	7.5%	6.0%	7.2%	6.5%	7.5%
Return on Equity	20.7%	65.7%	21.8%	33.6%	20.7%	65.7%	21.8%	33.6%

CONDENSED STATEMENT OF CASH FLOW STATEMENT

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

	COMPANY CURRENT QUARTER 31 ST MAR 2025	GROUP CURRENT QUARTER 31 ST MAR 2025	COMPANY PREVIOUS QUARTER 31 ST DEC 2024	GROUP PREVIOUS QUARTER 31 ST DEC 2024	COMPANY CURRENT CUMULATIVE 31 ST MAR 2025	GROUP CURRENT CUMULATIVE 31 ST MAR 2025	COMPANY PREVIOUS CUMULATIVE 31 ST DEC 2024	GROUP PREVIOUS CUMULATIVE 31 ST DEC 2024
I Cash flow from operating activities:								
Net income(Loss)	16,157	26,541	50,510	51,921	16,157	26,541	28,185	45,347
Adjustment for:								
-Impairment/Amortization	(294)	(2,061)	8,811	7,293	(294)	(2,061)	7,599	13,453
-Depreciation and amortization	(6,349)	(15,570)	9,914	22,080	(6,349)	(15,570)	3,178	7,618
-Net change in loans and advances	(15,107)	(119,184)	(48,219)	(47,756)	(153,023)	(327,319)	(94,132)	(87,753)
-Gain/loss on sale of assets	-	-	-	-	-	-	-	-
-Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
-Net change in Deposits	85,644	242,081	43,787	(6,582)	226,642	490,402	(76,602)	(192,516)
-Net change in Short term negotiable	-	-	-	-	-	-	-	-
-Net change in other Liabilities	867	60,908	(19,171)	(53,408)	(17,168)	(22,651)	(15,109)	87,030
-Net change in other Assets	(20,649)	(37,390)	4,846	13,476	16,580	16,108	(9,995)	(115,263)
-Non-current assets held for sale	-	-	-	-	-	-	-	-
-Tax paid	(9,576)	(9,576)	(8,029)	(8,029)	(9,576)	(9,576)	(4,373)	(4,373)
-Others	-	-	-	-	-	-	-	-
Net cash provided (used) by operating activities	50,693	145,748	42,449	(21,006)	82,883	177,954	(161,248)	(246,456)
II Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of fixed assets	(1,619)	(16,067)	(4,036)	(13,786)	(9,860)	(48,045)	(2,698)	(1,745)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	(2,901)	(39,458)	(17,278)	(13,416)	7,689	(5,148)	47,636	44,161
Other(Equity Investment)	85	85	2,838	2,838	(33,242)	(33,242)	-	-
Net cash provided (used) by investing activities	(4,435)	(55,441)	(18,476)	(24,364)	(35,413)	(86,435)	44,937	42,415
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	2,216	2,216	(3,188)	(3,188)	1,004	1,004	(9,107)	(9,107)
Other-Long term financing	-	-	-	-	-	-	-	-
Net cash provided (used) by financing activities	2,216	2,216	(3,188)	(3,188)	1,004	1,004	(9,107)	(9,107)
IV Cash and Cash Equivalents:								
Net increase/(decrease) in cash and cash equivalents	48,473	92,523	20,784	(48,558)	48,473	92,523	(125,418)	(213,148)
Cash and cash equivalents at the beginning of the quarter	275,215	527,447	254,431	576,005	275,215	527,447	358,188	679,652
Cash and cash equivalents at the end of te quarter	323,689	619,970	275,215	527,447	323,689	619,970	232,770	466,504

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 31ST MAR 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 2025	12,900	296,259	-	4	(7,894)	301,269
Profit/(Loss) for the year	-	11,268	-	-	-	11,268
Other Comprehensive Income	-	-	-	-	4,776	4,776
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
BALANCE AS AT THE END OF THE PERIOD	12,900	307,527	-	4	(3,118)	317,314
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 Controlling Interest	Total
CURRENT YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR 2025	12,900	343,818	17,094	(1,967)	41,195	413,040
Profit for the year	-	17,780	-	-	859	18,639
Other Comprehensive Income	-	-	-	55,320	-	55,320
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	3,343	(3,343)	-	-	-
Other reserve	-	-	-	-	-	-
BALANCE AS AT THE END OF THE CURRENT PERIOD 2025	12,900	364,941	13,751	53,353	42,054	486,999
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

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NAME AND TITLE	SIGNATURE	DATE
JAFFARI MATUNDU CHIEF EXECUTIVE OFFICER		29 TH APR 2025
SHANI KINSWAGA CHIEF FINANCE OFFICER		29 TH APR 2025
SALHA OTHMAN AG.CHIEF INTERNAL AUDITOR		29 TH APR 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		29 TH APR 2025
YOGESH MANEK DIRECTOR		29 TH APR 2025