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 JUN 2025 (AMOUNTS IN MILLION TSHS.)

A. ASSETS	COMPANY CURRENT QUARTER 30TH JUN 2025	GROUP CURRENT QUARTER 30TH JUN 2025	COMPANY PREVIOUS QUARTER 31ST MAR 2025	GROUP PREVIOUS QUARTER 31ST MAR 2025
1. Cash	41,984	85,950	42,156	67,879
2. Balances with Central Banks	262,769	342,668	171,792	253,782
3. Investment in Government Securities	363,274	547,869	361,343	498,112
4. Balances with Other Banks and financial institutions	146,363	451,294	170,854	444,354
5. Cheques and Items for Clearing	1,221	(2,825)	1,369	2,971
6. Interbranch float items	-	-	-	-
7. Bills Negotiated	-	-	-	-
8. Customers' liabilities for acceptances	-	-	-	-
9. Interbank Loan Receivables	62,332	62,973	41,248	41,727
10. Investments in Other securities	3,577	3,577	3,646	3,646
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	1,226,701	1,908,137	1,222,688	1,933,119
12. Other Assets	51,595	69,229	62,956	96,123
13. Equity Investments	109,605	3,061	80,840	3,061
14. Underwriting accounts	-	-	-	-
15. Intangibles, Property, Plant and Equipment	58,807	98,393	56,368	96,417
16. Non-current assets held for sale	-	82	-	132
17. TOTAL ASSETS	**2,328,229**	**3,570,408**	**2,215,261**	**3,441,324**
B. LIABILITIES				
18. Deposits from other banks and financial institutions	202,835	77,627	224,016	91,069
19. Customer Deposits	1,680,558	2,885,294	1,567,962	2,699,112
20. Cash letters of credit	-	-	-	-
21. Special Deposits	16,966	38,853	11,446	31,546
22. Payments orders / transfers payable	-	-	-	-
23. Bankers' cheques and drafts issued	999	1,087	1,037	1,198
24. Accrued taxes and expenses payable	8,209	13,259	9,602	18,580
25. Acceptances outstanding	-	-	-	-
26. Interbranch float items	-	-	-	-
27. Unearned income and other deferred charges	6,017	8,064	3,883	5,389
28. Other Liabilities	45,064	43,018	46,307	73,738
29. Borrowings	32,081	32,081	33,692	33,692
30. TOTAL LIABILITIES	**1,992,730**	**3,099,284**	**1,897,946**	**2,954,326**
31. NET ASSETS/(LIABILITIES)(16 MINUS 29)	**335,499**	**471,125**	**317,314**	**486,999**
C. SHAREHOLDERS' FUNDS				
32. Paid up Share Capital	12,900	12,900	12,900	12,900
33. Capital Reserves	(630)	10,802	(3,113)	67,104
34. Retained Earnings	286,259	348,485	296,259	347,161
35. Profit (Loss) Account	36,970	54,449	11,268	17,780
36. Other Capital Accounts/Capital Advance	-	-	-	-
37. Minority Interest	-	44,488	-	42,054
38. TOTAL SHAREHOLDERS' FUNDS	**335,499**	**471,124**	**317,314**	**486,999**
39. Contingent Liabilities	378,292	378,292	446,159	446,159
40. Gross non-performing Loans and Advances	36,365	59,914	50,310	117,110
41. Allowances for Probable Losses	20,295	26,696	23,258	28,555
42. Other Non-Performing assets	-	-	-	-
D. PERFORMANCE INDICATORS				
Shareholders Funds to Total Assets	14.41%	13.20%	14.32%	14.2%
Gross non-performing loans to Total Gross Loans	2.91%	3.09%	4.04%	5.97%
Gross Loans and Advances to Total Deposits	75.16%	68.21%	81.19%	76.0%
Loans and Advances to Total Assets	52.69%	53.44%	55.19%	56.17%
Earning Assets to Total Assets	82.12%	83.38%	84.89%	84.97%
Deposits Growth	14.25%	19.54%	6.59%	11.83%
Assets Growth	9.54%	14.15%	4.22%	8.81%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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

	COMPANY CURRENT QUARTER 30TH JUN 2025	GROUP CURRENT QUARTER 30TH JUN 2025	COMPANY COMPARATIVE QUARTER PREVIOUS YEAR 30TH JUN 2024	GROUP COMPARATIVE QUARTER PREVIOUS YEAR 30TH JUN 2024	COMPANY CURRENT YEAR CUMULATIVE 30TH JUN 2025	GROUP CURRENT YEAR COMULATIVE 30TH JUN 2025	COMPANY COMPARATIVE YEAR CUMULATIVE 30TH JUN 2024	GROUP COMPARATIVE YEAR CUMULATIVE 30TH JUN 2024
1. Interest Income	45,849	74,305	39,535	61,400	89,388	141,077	77,134	119,998
2. Interest Expense	(18,146)	(21,871)	(14,761)	(18,586)	(37,529)	(44,989)	(28,755)	(36,241)
3. Net Interest Income (1 Minus 2)	**27,703**	**52,434**	**24,774**	**42,814**	**51,859**	**96,088**	**48,378**	**83,757**
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances/Recovery	4,394	4,913	3,264	(5,351)	4,101	2,852	10,863	8,102
6. Non-Interest Income	**27,757**	**28,811**	**16,486**	**25,659**	**48,636**	**61,149**	**38,770**	**57,129**
6.1 Foreign Currency Dealings and translation gains/(loss)	6,331	9,076	8,300	10,154	18,267	23,643	22,330	26,102
6.2 Fees and Commissions	7,528	18,178	7,508	14,680	15,552	35,584	14,868	29,093
6.3 Divided Income	13,474	220	43	43	13,474	220	43	43
6.4 Other Operating Income	423	637	634	782	1,343	1,702	1,528	1,890
7. Non-Interest Expense	**(29,218)**	**(50,715)**	**(28,680)**	**(44,878)**	**(57,803)**	**(98,806)**	**(53,982)**	**(85,397)**
7.1 Salaries and Benefits	(14,213)	(24,054)	(13,320)	(20,730)	(28,175)	(47,110)	(25,523)	(39,975)
7.2 Fees and Commission	-	(528)	(5)	(233)	-	(890)	(5)	(445)
7.3 Other Operating Expenses	(15,005)	(26,133)	(15,355)	(23,915)	(29,628)	(50,806)	(28,454)	(44,976)
8. Operating Income/(Loss) before tax	**30,636**	**34,743**	**15,844**	**18,245**	**46,793**	**61,284**	**44,030**	**63,591**
9. Income Tax Provision	(4,934)	(8,893)	(5,697)	(8,636)	(9,823)	(16,796)	(15,896)	(21,902)
10. Net income(loss) after income tax	**25,702**	**25,849**	**10,147**	**9,608**	**36,970**	**44,488**	**28,134**	**41,689**
11. Other Comprehensive Income(itemize)	2,483	(54,978)	(4,014)	(3,916)	7,259	342	(8,484)	(7,751)
12. Total comprehensive income/(loss) for the year	**28,185**	**(29,129)**	**6,133**	**5,692**	**44,229**	**44,830**	**19,650**	**33,938**
13. Number of Employees	730	1,264	727	1,131	730	1,264	727	1,131
14. Basic Earning Per Share	2,866	3,449	2,181	3,232	2,866	3,449	2,181	3,232
15. Number of Branches	31	51	30	46	31	51	30	46
PERFORMANCE INDICATORS								
Return on average total assets	4.62%	3.09%	2.0%	1.3%	3.3%	2.7%	2.8%	2.7%
Return on Avarage shareholders' funds	32.3%	23.4%	16.2%	11.2%	23.2%	20.1%	22.4%	24.4%
Non interest expense to gross income	52.7%	63.0%	51.9%	54.1%	57.5%	62.8%	51.9%	54.1%
Net Interest margin to average earning assets	5.8%	7.8%	6.7%	7.7%	5.9%	7.5%	6.5%	7.6%
Return on Equity	35.4%	-26.4%	9.8%	6.7%	35.4%	-26.4%	15.1%	18.7%

Net Interest Income	Non-Funded Income (NFI)	Shareholders Funds	Profit After Tax
YoY 9.6% 91.8 Billion	YoY 14.5% 65.4 Billion	YoY 29.7% 471.1 Billion	YoY 6.7% 44.5 Billion

Customers Deposits	Total Deposits	Loans and Advances	Total Assets
YoY 18.2% 2.9 Trillion	YoY 6.4% 3.0 Trillion	YoY 13.0% 1.9 Trillion	YoY 13.3% 3.6 Trillion

CONDENSED STATEMENT OF CASH FLOW STATEMENT

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

	COMPANY CURRENT QUARTER 30TH JUN 2025	GROUP CURRENT QUARTER 30TH JUN 2025	COMPANY PREVIOUS QUARTER 31ST MAR 2025	GROUP PREVIOUS QUARTER 31ST MAR 2025	COMPANY CURRENT YEAR CUMMULATIVE 30TH JUN 2025	GROUP CURRENT YEAR CUMMULATIVE 30TH JUN 2025	COMPANY PREVIOUS YEAR CUMMULATIVE 30TH JUN 2024	GROUP PREVIOUS YEAR CUMMULATIVE 30TH JUN 2024
I Cash flow from operating activities:								
Net income(Loss)								
Adjustment for:	**30,636**	**34,743**	**16,157**	**26,541**	**46,793**	**61,284**	**44,030**	**63,591**
-Impairment/Amortization	4,394	4,913	(294)	(2,061)	4,101	2,852	10,863	8,102
-Depreciation and amortization	(2,693)	(9,170)	(6,349)	(15,570)	7,222	12,910	6,426	15,485
-Net change in loans and advances	(4,013)	24,983	(15,107)	(119,184)	(71,056)	(220,216)	(180,112)	(169,873)
-Gain/loss on sale of assets	-	-	-	-	-	-	-	-
-Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
-Net change in Deposits	96,936	180,047	85,644	242,081	193,178	472,136	53,798	5,797
-Net change in Short term negotiable	-	-	-	-	-	-	-	-
-Net change in other Liabilities	(21,203)	(70,622)	867	60,908	(37,815)	(97,174)	(27,928)	91,490
-Net change in other Assets	11,361	32,740	(20,649)	(37,390)	17,234	67,931	(617)	(77,264)
-Non-current assets held for sale	-	-	-	-	-	-	-	-
-Tax paid	(5,940)	(5,940)	(9,576)	(9,576)	(15,516)	(15,516)	(12,402)	(12,402)
-Others	-	-	-	-	-	-	-	-
Net cash provided (used) by operating activities	**109,478**	**191,694**	**50,693**	**145,748**	**144,140**	**284,207**	**(105,942)**	**(75,074)**
II Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of fixed assets	1,874	8,756	(1,619)	(16,067)	(5,687)	(25,194)	(4,998)	(26,150)
Proceeds from sale of fixed assets	-	-	-	-	-	-	-	-
Purchase of non-dealing securities	-	-	-	-	-	-	-	-
Proceeds from sale of non-dealing securities	(1,862)	(49,688)	(2,901)	(39,458)	3,264	(76,022)	50,198	65,347
Other(Equity Investment)	(28,764)	(28,764)	85	85	(61,025)	(61,025)	(3,068)	(3,068)
Net cash provided (used) by investing activities	**(28,753)**	**(69,696)**	**(4,435)**	**(55,441)**	**(63,447)**	**(162,241)**	**42,132**	**36,130**
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	(1,611)	(1,611)	2,216	2,216	(1,579)	(1,579)	(8,136)	(8,136)
Other-Long term financing	-	-	-	-	-	-	-	-
Net cash provided (used) by financing activities	**(1,611)**	**(1,611)**	**2,216**	**2,216**	**(1,579)**	**(1,579)**	**(8,136)**	**(8,136)**
IV Cash and Cash Equivalents:								
Net increase/(decrease) in cash and cash equivalents	79,114	120,387	48,473	92,523	79,114	120,387	(71,946)	(47,080)
Cash and cash equivalents at the beginning of the quater	323,689	619,970	275,215	527,447	323,689	619,970	358,188	679,652
Cash aand cash equivalents at the end of te quarter	402,803	740,357	323,689	619,970	402,803	740,357	286,242	632,572

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 30TH JUN 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	-	36,970	-	-	-	36,970
Other Comprehensive Income	-	-	-	-	7,259	7,259
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**	**323,230**	**-**	**4**	**(635)**	**335,499**
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**	**17,094**	**(1,967)**	**41,195**	**413,040**
Profit for the year	-	54,449	-	-	3,293	57,743
Other Comprehensive Income	-	-	-	342	-	342
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	4,667	(4,667)	-	-	-
General Provision Reserve	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the current period 2025	**12,900**	**402,935**	**12,427**	**(1,625)**	**44,488**	**471,124**
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**	....	29TH JUL 2025
SHANI KINSWAGA **CHIEF FINANCE OFFICER**	....	29TH JUL 2025
SALHA OTHMAN **AG.CHIEF INTERNAL AUDITOR**	....	29TH JUL 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**	....	29TH JUL 2025
YOGESH MANEK **DIRECTOR**	....	29TH JUL 2025