



PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st DECEMBER 2025

(Amounts in million shillings)

	Current Quarter 31.12.2025	Previous Quarter 30.09.2025
A. ASSETS		
1 Cash	13,443	9,632
2 Balances with Bank of Tanzania	87,616	80,747
3 Investments in Government securities	148,544	139,171
4 Balances with other banks and financial institutions	63,339	105,532
5 Cheques and items for clearing	47	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer liabilities for acceptances	-	-
9 Interbank Loans Receivables	51,362	26,004
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	527,976	471,912
12 Other assets	42,135	39,811
13 Equity Investments	1,014	1,014
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	15,747	16,202
16 TOTAL ASSETS	951,222	890,025
B. LIABILITIES		
17 Deposits from other banks and financial institutions	77,284	32,723
18 Customer deposits	663,965	651,500
19 Cash letters of credit	-	-
20 Special deposits	3,083	1,692
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	345	381
23 Accrued taxes and expenses payable	27,973	28,745
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,184	3,107
27 Other liabilities	12,275	12,323
28 Borrowings	16,171	16,209
29 TOTAL LIABILITIES	802,281	746,679
30 NET ASSETS/(LIABILITIES) (16 minus 29)	148,941	143,346
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	37,754	37,304
32 Share premium	31,528	31,528
33 Capital reserves	270	270
34 Retained earnings	64,002	64,002
35 Profit (Loss) account	15,387	10,242
36 Provision Reserve	-	-
37 Minority Interest	-	-
38 TOTAL SHAREHOLDERS' FUNDS	148,941	143,346
39 Contingent liabilities	168,104	162,503
40 Non performing loans & advances	13,763	32,937
41 Allowances for probable losses	31,770	27,571
42 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	15.7%	16.1%
(ii) Non performing loans to total gross loans	2.5%	6.6%
(iii) Gross loans and advances to total deposits	75.2%	72.8%
(iv) Loans and Advances to total assets	55.5%	53.0%
(v) Earning Assets to Total Assets	79.9%	74.7%
(vi) Deposits Growth	8.5%	1.5%
(vii) Assets growth	6.9%	1.6%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31st DECEMBER 2025

(Amounts in million shillings)

	Current Quarter 31.12.2025	Comparative Quarter (Previous Year) 31.12.2024	Current Year Cumulative 31.12.2025	Comparative Year Cumulative (Previous Year) 31.12.2024
1 Interest Income	31,588	29,843	122,888	97,877
2 Interest Expense	(9,474)	(7,913)	(36,038)	(31,156)
3 Net Interest Income (1 minus 2)	22,114	21,929	86,850	66,722
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	6,783	10,898	31,419	21,876
6 Non Interest Income:	11,305	12,807	31,704	22,433
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	2,356	2,163	9,437	7,736
6.2 Fees and Commissions	2,510	3,641	8,580	7,635
6.3 Dividend Income	1,723	1,928	10	23
6.4 Other Operating Income	6,439	7,003	14,676	7,038
7 Non Interest Expenses:	(19,174)	(18,338)	(65,153)	(48,975)
7.1 Salaries and Benefits	(5,303)	(4,360)	(20,057)	(16,893)
7.2 Fees and Commission	(1,723)	(702)	(6,594)	(3,139)
7.3 Other Operating Expenses	(15,948)	(15,905)	(45,059)	(32,048)
8 Operating Income/(Loss)	7,463	5,500	21,982	18,303
9 Income Tax Provision	(2,317)	-	(6,594)	-
10 Net Income/(Loss) After Income Tax	5,146	5,500	15,387	15,164
11 Other Comprehensive Income (Itemize)	-	-	-	(16)
12 Total comprehensive income/(loss) for the quarter / year	5,146	5,500	15,387	15,148
13 Number of Employees	234	197	234	197
14 Basic Earnings Per Share	0.16	0.26	0.49	0.63
15 Number of Branches	8	8	8	8
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2.32%	3.03%	1.78%	1.29%
(ii) Return on Average Shareholders' Fund	14.04%	21.09%	11.35%	13.52%
(iii) Non Interest Expense to Gross Income	57.37%	52.79%	54.96%	54.92%
(iv) Net Interest Income to Average Earning Assets	12.32%	13.47%	12.90%	10.17%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st DECEMBER 2025

	Share capital	Share premium	Retained profit	Regulatory reserves	General provision	Others	Total
Current Quarter (31.12.2025)							
Balance as at the beginning of the quarter (01.10.2025)	37,304	31,528	74,243	-	-	270	143,346
Profit for the quarter	-	-	2,136	-	-	-	2,136
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (31.12.2025)	37,304	31,528	76,379	-	-	270	145,481
Previous Quarter (30.09.2025)							
Balance as at the beginning of the quarter (01.07.2025)	37,304	31,528	57,973	14,035	-	270	141,110
Profit for the quarter	-	-	2,236	-	-	-	2,236
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (30.09.2025)	37,304	31,528	60,209	14,035	-	270	143,346

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes are explained as per IAS 34 & IAS 8).

Name and Title	Signature	Date
Zahid Mustafa (Chief Executive Officer)	(Signed)	23.01.2026
Veronica Pascal Magongo (Head of Finance)	(Signed)	23.01.2026
Aintanga Adolph (Chief Internal Auditor)	(Signed)	23.01.2026

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 accordance 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	Signature	Date
Mr. Jamhuri Ngilime	(Signed)	23.01.2026
Mr. Christopher K. Maina	(Signed)	23.01.2026

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31st DECEMBER 2025

(Amounts in million shillings)

	Current Quarter 31.12.2025	Previous Quarter 30.09.2025	Current Year Cumulative 31.12.2025	Comparative Year Cumulative (Previous Year) 31.12.2024
I: Cash flow from operating activities:				
Net income	7,463	3,081	21,982	18,303
Adjustments for:	-	-	-	-
- Impairment/Amortization	3,002	7,966	31,128	26,347
- Net change in Loans and Advances	(60,264)	25,604	(112,251)	(7,160)
- Gain/loss on Sale of Assets	-	-	-	834
- Net change in Deposits	13,857	(2,900)	79,075	42,677
- Net change in Short Term Negotiable Securities	195	(24,479)	(14,826)	(10,890)
- Net change in Other Liabilities	(5,097)	788	(3,306)	6,414
- Net change in Other Assets	(134)	2,645	(3,386)	(5,805)
- Tax Paid	(2,189)	(875)	(6,594)	(3,330)
- Others	304	354	4,559	1,728
Net cash provided (used) by operating activities	(42,884)	12,014	(6,540)	69,118
II: Cash flow from investing activities:				
Dividend Received	-	10	10	23
Purchase of Fixed Assets	1,654	(865)	(8,859)	(5,569)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	1,654	(855)	(3,849)	(5,542)
III: Cash flow from financing activities:				
Repayment of Long-Term Debt	-	-	-	(244)
Proceeds from Issuance of Long Term Debt	-	-	-	-
Issuance of Share Capital	450	-	13,800	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	(38)	(421)	(2,896)	-
Others (specify)	-	-	-	-
Net Cash (used) / provided by Financing Activities	412	(421)	26,895	(1,849)
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	(40,788)	10,738	(14,394)	61,727
Cash and Cash Equivalents at the Beginning of the Quarter	230,144	219,406	175,041	85,531
Cash and Cash Equivalents at the end of the Quarter	189,356	230,144	160,647	147,258

Experience the New I&M Mastercard Card Designed for Everyday Needs!

World Elite Dobi

For more information call our contact center: 0800 787 999

On Your Side

www.imbank.co.tz
invest@imbank.co.tz

I&M Bank (T) Limited Tariff Guide



	Local Currency (TZS)	Foreign Currency (USD)		Local Currency (TZS)	Foreign Currency (USD)
Personal Banking					
Dunduliza Savings Account	N/A (Min Balance Blocked)	N/A (Min Balance Blocked)	Dunduliza Savings Account	Free	Free
Fasta Account	N/A (Min Balance Blocked)	N/A	Fasta Account	Free	N/A
Salary Account	N/A (Min Balance Blocked)	N/A (Min Balance Blocked)	Salary Account	Free	Free
Msimoni Student Account	N/A (Min Balance Blocked)	N/A	Msimoni Student Account	Free	N/A
Tunaweza Savings Account	N/A (Min Balance Blocked)	N/A (Min Balance Blocked)	Tunaweza Savings Account	Below TZS 20M: Free. Above TZS 20M charge 1%.	Free
Mafao Account	N/A (Min Balance Blocked)	N/A (Min Balance Blocked)	Mafao Account	Free	Free
Young Saver's Account	N/A (Min Balance Blocked)	N/A (Min Balance Blocked)	Young Saver's Account	Free	Free
Kwetu Savings Account	TZS 2,000	N/A (Min Balance Blocked)	Kwetu Savings Account	Below TZS 20M: Free. Above TZS 20M charge 1%.	Free
Select Banking	Free	Free	Select Banking	Free	Free
Select Savings Account	N/A	N/A	Select Savings Account	Free	Free
Select Current Account	N/A	N/A	Select Current Account	Free	Free
Select Plus Savings Account	N/A	N/A	Select Plus Savings Account	Free	Free
Select Plus Current Account	N/A	N/A	Select Plus Current Account	Free	Free
Ledger Folio Charges/ Transaction Fees - per entry					
Corporate, Institutional and Business Banking			Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction	Current Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 10,000/- 0.5% above 1%.
Bonanza Account	Free	Free	Bonanza Account	Free	Free
Jamili Account	Free	Free	Jamili Account	Free	Free
Tunaweza Current Account	Free	Free	Tunaweza Current Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Tunaweza Group Account	Free	Free	Tunaweza Group Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Kwetu Current Account	Free (Click internet banking charges apply)	Free (Click internet banking charges apply)	Kwetu Current Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Personal Banking			Personal Banking		
Dunduliza Savings Account	Free	Free	Dunduliza Savings Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Fasta Account	N/A	N/A	Fasta Account	Free	N/A
Salary Account	Free	Free	Salary Account	Free	Free
Msimoni Student Account	Free	N/A	Msimoni Student Account	Free	N/A
Tunaweza Savings Account	Free	Free	Tunaweza Savings Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Mafao Account	Free	Free	Mafao Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Young Saver's Account	Free	Free	Young Saver's Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Kwetu Savings Account	Free (Click internet banking charges apply)	Free (Click internet banking charges apply)	Kwetu Savings Account	Up to TZS 10M: Free. Above TZS 10M: charge 0.14% Max TZS 100k.	Up to USD 5,000/- per day is Free. above that 0.5%.
Select Banking	Free	Free	Select Banking	Free	Free
Select Savings Account	Free	Free	Select Savings Account	Free	Free
Select Current Account	Free	Free	Select Current Account	Free	Free
Select Plus Savings Account	Free	Free	Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free	Select Plus Current Account	Free	Free
Statement Charges			Statement Charges		
Corporate, Institutional and Business Banking			Corporate, Institutional and Business Banking		
Current Account	TZS 1,500 / page	FCY 1 / page	Current Account	Free	Free
Bonanza Account	Free	Free	Bonanza Account	Free	Free
Jamili Account	TZS 1,500 / page	FCY 1 / page	Jamili Account	Free	Free
Tunaweza Current Account	TZS 1,500 / page	FCY 1 / page	Tunaweza Current Account	Free	Free
Tunaweza Group Account	TZS 1,500 / page	FCY 1 / page	Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 1,500 / page	FCY 1 / page	Kwetu Current Account	Free	Free
Personal Banking			Personal Banking		
Dunduliza Savings Account	T				