

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 30th June 2026
(Amounts in million shillings)

		Current Quarter 30.06.2026	Previous Quarter 31.03.2026
A. ASSETS			
1	Cash	11,947	14,770
2	Balances with Bank of Tanzania	93,278	97,594
3	Investments in Government securities	173,794	154,395
4	Balances with other banks and financial institutions	53,005	46,974
5	Cheques and items for clearing	23	-
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customer liabilities for acceptances	-	-
9	Interbank Loans Receivables	46,834	43,985
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	572,475	521,234
12	Other assets	45,016	50,082
13	Equity Investments	1,014	1,014
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	16,192	15,417
16	TOTAL ASSETS	1,013,577	945,465
B. LIABILITIES			
17	Deposits from other banks and financial institutions	53,251	26,280
18	Customer deposits	719,200	683,652
19	Cash letters of credit	-	-
20	Special deposits	2,541	1,248
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	107	165
23	Accrued taxes and expenses payable	32,582	31,072
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,354	1,018
27	Other liabilities	17,908	12,389
28	Borrowings	30,422	29,627
29	TOTAL LIABILITIES	857,364	785,452
30	NET ASSETS/(LIABILITIES)(16 minus 29)	156,213	160,013
C. SHAREHOLDERS' FUNDS			
31	Paid up share capital	37,754	37,754
32	Share premium	31,528	31,528
33	Capital reserves	270	270
34	Retained earnings	78,045	84,063
35	Profit (Loss) account	8,616	6,398
36	Provision Reserve	-	-
37	Minority Interest	-	-
38	TOTAL SHAREHOLDERS' FUNDS	156,213	160,013
39	Contingent liabilities	211,741	366,747
40	Non performing loans & advances	25,615	23,657
41	Allowances for probable losses	40,621	35,578
42	Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i)	Shareholders Funds to total assets	15.4%	16.9%
(ii)	Non performing loans to total gross loans	4.18%	4.25%
(iii)	Gross loans and advances to total deposits	79.1%	78.3%
(iv)	Loans and Advances to total assets	56.5%	55.1%
(v)	Earning Assets to Total Assets	82.3%	79.9%
(vi)	Deposits Growth	9.0%	-2.8%
(vii)	Assets growth	7.2%	-0.9%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
INCOME FOR THE QUARTER ENDED 30th June 2026
(Amounts in million shillings)

		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		30.06.2026	30.06.2025	30.06.2026	30.06.2025
1	Interest Income	35,346	31,032	66,723	59,613
2	Interest Expense	(9,615)	(9,444)	(19,708)	(17,774)
3	Net Interest Income (1 minus 2)	25,731	21,588	47,016	41,839
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	13,203	8,350	18,323	13,638
6	Non Interest Income:	10,991	7,601	21,295	13,012
6.1	Foreign Currency Dealings and Translation Gains/(Loss)	1,457	1,901	4,460	4,041
6.2	Fees and Commissions	2,248	2,251	4,337	3,798
6.3	Dividend Income	-	-	-	-
6.4	Other Operating Income	7,285	3,448	12,498	5,173
7	Non Interest Expenses:	(20,349)	(15,742)	(37,679)	(29,776)
7.1	Salaries and Benefits	(7,076)	(5,151)	(13,214)	(9,875)
7.2	Fees and Commission	(27)	(9)	(65)	(18)
7.3	Other Operating Expenses	(13,245)	(10,582)	(24,400)	(19,883)
8	Operating Income/(Loss)	3,170	5,097	12,309	11,438
9	Income Tax Provision	(951)	(1,529)	(3,693)	(3,431)
10	Net Income/(Loss) After Income Tax	2,219	3,568	8,616	8,006
11	Other Comprehensive Income (itemize)	-	-	-	-
12	Total comprehensive income/(loss) for the quarter / year	2,219	3,568	8,616	8,006
13	Number of Employees	248	209	248	209
14	Basic Earnings Per Share	0.23	0.15	0.23	0.33
15	Number of Branches	9	8	9	8
SELECTED PERFORMANCE INDICATORS					
(i)	Return on Average Total Assets	0.89%	1.65%	1.86%	1.89%
(ii)	Return on Average Shareholders' Fund	5.60%	10.95%	11.35%	12.64%
(iii)	Non Interest Expense to Gross Income	55%	54%	55%	54%
(iv)	Net Interest Income to Average Earning Assets	12.76%	12.77%	12.79%	12.74%

CONDENSED STATEMENT OF CASH FLOW STATEMENT
FOR THE QUARTER ENDED 30th June 2026
(Amounts in million shillings)

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)
		30.06.2026	31.03.2026	30.06.2026	30.06.2025
I: Cash flow from operating activities:					
	Net income	3,170	9,140	12,309	11,438
	Adjustments for:	-	-	-	-
	- Impairment/Amortization	6,609	4,282	10,891	10,158
	- Net change in Loans and Advances	(56,284)	2,934	(53,349)	(77,590)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	36,840	(8,200)	28,641	68,207
	- Net change in Short Term Negotiable Securities	(20,480)	(2,250)	(22,731)	9,459
	- Net change in Other Liabilities	337	15,669	16,006	6,767
	- Net change in Other Assets	6,865	(4,383)	683	(8,279)
	- Tax Paid	(1,800)	(900)	(900)	(1,750)
	- Others	1,723	2,076	3,799	3,900
	Net cash provided (used) by operating activities	(23,019)	18,367	(4,652)	22,310
II: Cash flow from investing activities:					
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	(2,340)	(66)	(2,406)	(4,648)
	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	(2,340)	(66)	(2,406)	(4,648)
III: Cash flow from financing activities:					
	Repayment of Long-term Debt	-	-	-	-
	Proceeds from Issuance of Long Term Debt	-	-	-	-
	Issuance of Share Capital	-	-	-	13,350
	Proposed Dividends	-	-	-	-
	Net Change in Other Borrowings	795	13,466	14,251	13,354
	Others (specify)	-	-	-	-
		795	13,466	14,251	26,704
	Net Cash (used) / provided by Financing Activities				
IV: Cash and Cash Equivalents:					
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(24,565)	31,757	7,192	44,366
	Cash and Cash Equivalents at the Beginning of the Quarter	233,543	201,785	201,785	175,041
	Cash and Cash Equivalents at the end of the Quarter	208,978	233,543	208,978	219,407

CONDENSED STATEMENT OF CHANGES IN EQUITY
AS AT 30th June 2026
(Amounts in million shillings)

	Share capital	Share premium	Retained profit	Regulatory reserve	General provision	Others	Total
Current Quarter (30.06.2026)							
Balance as at the beginning of the quarter (01.04.2026)	37,754	31,528	90,461	-	-	270	160,013
Profit for the quarter	-	-	2,219	-	-	-	2,219
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Proposed Dividends	-	-	(6,018)	-	-	-	(6,018)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (30.06.2026)	37,754	31,528	86,661	-	-	270	166,213
Previous Quarter (31.03.2026)							
Balance as at the beginning of the quarter (01.01.2026)	37,754	31,528	84,063	-	-	270	153,615
Profit for the quarter	-	-	6,398	-	-	-	6,398
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (31.03.2026)	37,754	31,528	90,461	-	-	270	160,013

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 be explained as per IAS 34 & IAS 8).

Name and Title :	Signature	Date
Zahid Mustafa (Chief Executive Officer)	(Signed)	24.07.2026
Veronica Pascal Magongo (Head of Finance)	(Signed)	24.07.2026
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	24.07.2026

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 :	Signature	Date
Mr. Jamhuri Ngelime	(Signed)	24.07.2026
Mr. Christopher K. Maina	(Signed)	24.07.2026