



“Kwa Maendeleo Yako”

MUCOBA BANK PLC

P. O. Box 147, Tel. 026-2772165, Fax 026-2772075
Mafinga, Tanzania.

UONESHAJI WA TAARIFA ZA FEDHA ZILIZOKAGULIWA KWA UMMA

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

WARAKA MIZANIA KWA TAREHE 31-12-2025 (Kiasi kwa shilingi milioni)

	Robo ya Mwaka wa sasa	Robo Mwaka/Mwaka ililopita
	31/12/2025	30/09/2025
A. MALI		
1 Fedha Taslim	119	812
2 Salio katika Benki Kuu ya Tanzania	437	341
3 Uwekezaji katika Amana za Serikali	-	-
4 Salio katika Benki Nyingine na Taasisi za Fedha	531	1,941
5 Hundi na Miamala ya Kushughulikiwa	-	-
6 Miamala baina ya Matawi	-	-
7 Bili zilizo afikiwa	-	-
8 Dhima za Wateja Zilizokubalika	-	-
9 Mikopo iliyotolewa kwa Benki nyingine	-	-
10 Uwekezaji katika Amana nyingine	-	-
11 Mikopo Halisi iliyopo	12,842	12,384
12 Mali nyingine	3,363	3,497
13 Uwekezaji wa Hisa	-	-
14 Akaunti za udhamini	-	-
15 Mali Zisizohamishika, Mitambo na Vifaa	146	199
16 JUMLA YA MALI	17,439	19,174
B. DHIMA		
17 Amana za Benki nyingine na Taasisi za Fedha	706	706
18 Amana za Wateja	10,719	12,624
19 Dhamana ya Malipo kwa Fedha Taslimu	-	-
20 Amana Maakumu	-	-
21 Maagizo ya Malipo/Fedha za Kuhamisha	-	-
22 Hundi na Hawala za Benki Zilizotolewa	-	-
23 Limbiko la Kodi na Gharama Zitakazolipwa	60	37
24 Dhima la Tozo KWA Ajili ya Usuluhishi Baina ya Benki na mteja	-	-
25 Miamala Isiyoshughulikiwa Baina ya Matawi	-	-
26 Mapato yaliyolipwa ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadae	-	-
27 Dhima Nyingine	246	26
28 Madeni	2,107	2,173
29 JUMLA YA DHIMA	13,848	15,557
30 MALI(DHIMA) HALISI (16 Kutoa 28)	3,590	3,608
C. FEDHA ZA WANAHISA		
31 Mtaji wa Hisa Uliolipwa	8,791	8,791
32 Akiba ya Mtaji	-	-
33 Mapato Yaliyobakiwa	(6,046)	(6,046)
34 Faida (Hasara) ya Kipindi Husika	(29)	(12)
35 Akaunti nyingine za Mtaji	874	874
36 Shahiki wa WenyeHisa Chache	-	-
37 JUMLA YA FEDHA ZA WANAHISA	3,590	3,607
38 Dhima Zisizo Ohairin	-	-
39 Mikopo Chechefe	1,316	1,316
40 Tongo kwa Ajili ya Mikopo Chechefe	411	411
41 Mali Nyingine Chechefe	-	-
D. BAADHI YA VIASHIRO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanhisa na Jumla ya Amana	20.59%	18.81%
(ii) Uwiano wa Mikopo Chechefe na Jumla ya Mikopo ghafi	18.27%	18.27%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	38.16%	31.69%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	19.29%	18.24%
(v) Uwiano wa Mali Zilizozalisha na Jumla ya Mali	22.33%	28.36%
(vi) Ongeziko la Amana	-15.09%	13.17%
(vii) Ongeziko la Mali	-9.05%	8.35%

TAARIFA YA MAPATO NA MATUMIZI KWA KWA ROBO MWAKA INAYOISHIA 31-12-2025 (Kiasi kwa shilingi milioni)

	Robo ya mwaka sasa	Robo ya mwaka ilianishwa (Mwaka uliopita)	Limbiko la mwaka sasa	Limbiko la mwaka ilianishwa (Mwaka uliopita)
	31/12/2025	31/12/2024	31/12/2025	31/12/2024
1 Mapato ya Riba	482	535	1,857	2,290
2 Gharama za Riba	(134)	(126)	(421)	(479)
3 Mapato Halisi ya Riba (1 kutoa 2)	348	409	1,436	1,811
4 Madeni Wiza Yaliyolipwa	-	-	-	-
5 Punguzo/Ongeziko la tempo katika Mikopo	-	-	(37)	(206)
6 Mapato Yasiyo ya Riba:	198	266	743	926
6.1 Faida/ (Hasara) Zilizokanwa na Miamala ya Fedha za Kigeni	-	-	-	-
6.2 Ada na Kamisheni	198	266	743	926
6.3 Dawo	-	-	-	-
6.4 Mapato Mengine	-	-	-	-
7 Ghama Zisizo za Riba:	(583)	(671)	(2,171)	(2,448)
7.1 Mahabara na Malipo	(226)	(337)	(1,087)	(1,184)
7.2 Ada na Kamisheni	-	-	-	-
7.3 Gharama Nyingine	(337)	(334)	(1,104)	(1,264)
8 Faida/ (Hasara) ya Uendeshaji	(17)	4	(29)	82
9 Tongo la Kodi ya Mapato	-	-	(9)	-
10 Faida/ (Hasara) Halisi Baada ya Kodi ya Mapato	(17)	4	(38)	82
11 Mapato Mengine Yaliyolijumishwa (bainisha)	-	-	-	-
12 Jumla ya Faida (Hasara) Yaliyolijumishwa kwa mwaka	(17)	4	(38)	82
13 Idadi ya wateja	37	43	37	43
14 Mapato kwa Hisa	-	0	-	3
15 Idadi ya Matawi	2	2	2	2
BAADHI YA VIASHIRO VYA UFANISI				
(i) Uwiano wa Faida kabla ya kodi na wastani wa mali	-0.09%	0.17%	-16.77%	0.43%
(ii) Uwiano wa Faida baada ya kodi na wastani wa fedha za wanahisa	-0.47%	0.88%	-1.05%	2.27%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na mapato ghafi	82.79%	79.80%	84.94%	76.13%
(iv) Uwiano wa Mapato Halisi ya Riba na wastani wa mali zinazozalisha	-1.05%	2.68%	-2.33%	11.88%

Tarakimu za wastani zitakotolewa kwa kujumlisha salio la mwisho kwa mwezi inayohusika katika kipindi na kugawanywa kwa idadi ya mwezi katika kipindi hicho

BAADHI YA MAELEZO KWA ROBO MWAKA INAYOISHIA

Katika Kuandaa taarifa hizi za fedha, Sera za undanaji ni zilizotumika wakati wa undanaji wa taarifa za fedha zilizokaguliwa za mwaka uliopita (kama kuandaa na mabadiliko katika sera za undanaji wa taarifa za fedha katika kipindi cha robo mwaka ya mwaka wa sasa mabadiliko yalelezo kwa mujibu wa IAS 34 na IAS 8)

Jina Na Cheo	Sahihi	Tarehe
Denis Rweyendera (Imesainiwa)		20/Jan/2026
Kaimu Meneja Mkuu		
Kevin Mushi (Imesainiwa)		20/Jan/2026
Meneja wa Kitengo cha Fedha na Utawala		
Hilda Mng'ong'o (Imesainiwa)		20/Jan/2026
Kaimu Mhaguzi Mkuu wa Ndani		
Sisi, tulio/tuwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunahibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa uelewa na imani yetu kubwa zimeandaliwa kulingana na viwango vya kimataifa za uwasilishaji wa taarifa za fedha na matakwa ya sheria ya benki na taasisi za fedha ya mwaka 2006, na zinayonesha halii halisi		
Jina	Tarehe	
1. Bakar R Bakar..... (Imesainiwa)		20/Jan/2026
Mwenyekiti wa bodi ya wakurugenzi		
2. Prof. Dominicus Kasilo (Imesainiwa)		20/Jan/2026
Mkurugenzi		

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA 31-12-2025 (Kiasi kwa shilingi milioni)

	Robo ya mwaka sasa	Robo ya Mwaka iliyopita	Limbiko la mwaka wa sasa	Limbiko la mwaka uliopita
	31/12/2025	24/12/2024	31/12/2025	24/12/2024
I Mitririko wa Fedha Kutokana na Shughuli za uendeshaji				
Mapato/ (Hasara) Halisi	(17)	33	(29)	111
Marekebisha kwa Ajili ya:	-	-	-	-
Hasara Katika Mali	53	58	144	229
Mabadiko Halisi Katika Mikopo	(458)	(59)	517	1,470
Faida/Hasara Kwenye Mauzo ya Mali	-	-	-	-
Mabadiko Halisi Katika Amana	(1,905)	(1,581)	(3,76)	(1,601)
Mabadiko Halisi Katika Amana za Muda Mfuli Zilizofikiwa	-	-	-	-
Mabadiko halisi Katika Dhima Nyingine	243	84	(62)	(184)
Mabadiko Halisi Katika Mali Nyingine	134	84	339	109
Kodi iliyolipwa	-	-	-	-
Mengineyo (Bainisha)	-	-	-	-
Fedha Halisi zilizotolewa (zilozotumika) kwa shughuli Zauendeshaji	(1,950)	(1,481)	532	135
II Mitririko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Dawo lililopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	-	-	-	-
Mapato Kutokana na Mauzo ya mali zekudumu	-	-	-	-
Ununuzi wa Amana zisizoshughulikiwa na mawakala	-	-	-	-
Mapato Kutokana na Mauzo ya amana zisizoshughulikiwa na mawakala	-	-	-	-
Mengineyo (bainisha)	-	-	-	-
Fedha Halisi Zilizotolewa (zilozotumika) kwa Shughuli za Uwekezaji	-	-	-	-
III Mitririko wa Fedha Kutokana na shughuli za kifedha				
Ulipaji wa Madeni ya Muda Mrefu	(57)	(83)	(608)	(1,221)
Mapato Kutokana na Utaji wa madeni ya Muda Mrefu	-	-	-	-
Mapato Kutoka na Utaji wa mtaji wa Hisa	-	-	-	-
Bawo lililopwa kwa Fedha Taslimu	-	-	-	-
Mabadiko Halisi Katika Madeni Mengine	-	-	-	-
Mengineyo (bainisha)	-	-	-	-
Fedha Halisi Zilizotolewa (zilozotumika) kwa shughuli zakifedha Kifedha	(57)	(83)	(608)	(1,221)
IV Fedha Taslimu na Mali zinazofanana na Fedha Taslimu.				
Ongeziko /Punguzo Halisi Katika	-	-	-	-
Fedha taslimu na mali zinazofanana na fedha taslimu	(2,007)	(1,564)	(75)	(1,087)
Fedha na Mali zinazofanana na fedha taslimu mwanzoni mwa Robo Mwaka/Mwaka	3,094	2,749	1,182	2,272
Fedha na Mali zinazofanana na fedha taslimu mwishoni mwa Robo Mwaka/Mwaka	1,087	1,185	1,087	1,185

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31-12-2025 (Kiasi cha shilingi milioni)

Mwaka wa sasa 2025	Mtaji wa hisa	Mapato yaliyobakiwa	Ziada ya kisheria	Jumla
Salio la mwanzo wa mwaka	8,791	(6,046)	874	3,619
Faida/ (Hasara) Halisi Baada ya Kodi ya Mapato	-	(29)	-	(29)
Mapato mengine yaliyolijumishwa	-	-	-	-
Mamela na Wanhisa	-	-	-	-
Bawo lililopwa	-	-	-	-
Ziada ya Kisheria	-	-	-	-
Tongo la Ziada ya Jumla	-	-	-	-
Mengineyo	-	-	-	-
Salio la mwisho wa mwaka	8,791	(6,075)	874	3,590
Mwaka uliopita 2024				
Salio la mwanzo wa mwaka	8,789	(5,984)	721	3,526
Faida/ (Hasara) Halisi Baada ya Kodi ya Mapato	-	91	-	91
Mapato mengine yaliyolijumishwa	-	-	-	-
Mamela na wanhisa	-	-	-	-
Bawo lililopwa	-	-	-	-
Ziada ya Kisheria	-	(153)	153	-
Tongo la Ziada ya Jumla	-	-	-	-
Mengineyo	2	-	-	2
Salio la mwisho wa mwaka	8,791	(6,046)	874	3,619

MUCOBA BANK PLC- CHARGES AND FEES 2025

MUCOBA BANK PLC- CHARGES AND FEES 2025		GENERAL CHARGES AND FEES	
SAVINGS ACCOUNT		GENERAL CHARGES AND FEES	
Individual Savings Account		CHEQUE DEPOSIT/DISHONORED/UNPAID CHEQUE	TZS
Account opening minimum amount	20,000	Balance certificate Fee	3,000
Minimum operating balance	5,000	Technical	NA
Monthly Service Fee	2,000	Cheque clearing (up to Tzs 3,500,000)	10,000
Credit Interest Rate	0	Cheque clearing (above Tzs 3,500,000)	1%
Group Savings Account (GSOR) loans		CASH DEPOSIT/WITHDRAWAL TRANSACTIONS	
Account opening minimum amount	Free	Cash deposit at branch	Free
Minimum operating balance	5,000	Cash withdrawal (Tzs 1- 199,999)	3,000
Cash Withdrawal Fee	N/A	Cash withdrawal (Tzs 200,000 - 999,999)	4,000
Credit Interest Rate	N/A	Cash withdrawal (Tzs 1,000,000 - 999,999)	6,000
Joint Savings Account		Cash withdrawal (Tzs 1,000,000 - 2,999,999)	8,000
Account opening minimum amount	20,000	Cash withdrawal (Tzs 3,000,000 - 999,999)	7,000
Minimum operating balance	5,000	Cash withdrawal- from Tzs 5,000,000 and above)	7,000+0.12% of anything above 5,000,000. Max Tzs 150,000
Monthly Service Fee	2,000	Account closure	5,000
Credit Interest Rate	N/A	Dormant account reactivation	5,000
Juvenile's/ Minor Savings Account		Premature/cancelled Fixed Deposit Fee	No interest given
Account opening Fee	Free	Bank Statement Fee/Advice	5,000
Minimum operating balance	10,000	Audit confirmation Fee	10,000
Monthly Service Fee	10,000	Balance certificate Fee	25,000
Interest Rate	N/A	Reference letter	NA
Blashara Savings Account		TT outward local- TSS	15,000
Account opening minimum amount	65,000	TT outward local- EFT	15,000 + Levy
Minimum operating balance	10,000	TT inward local- TSS	NA
Monthly Service Fee	4,000	TT inward local- EFT	NA
Interest Rate	N/A	Salary Processing (per entry)	2,000
Group Savings Account		Bank Guarantees	NA
Account opening Fee	Free	Finance inquiry	200
Account Opening minimum amount	10,000	*Mobile banking	500
Minimum operating balance	5,000	*Over the counter	400
Monthly Service Fee	5,000	*ATM	10,000
Interest Rate	2,000	Mobile Transfer	10,000
Securo Savings Account		ATM card cost	10,000
Account opening Fee	Free	Surcharge Fee	10,000
Account Opening minimum amount	10,000	Cash deposit fee	10%
Minimum operating balance	5,000	ATM card replacement	10,000
Monthly Service Fee	5,000	ATM withdrawal Fee (on us)	1,000
Interest Rate	2,000	To other bank ATMs withdrawal Fee	1,500
Elimu Savings Account		Waiter to Bank	1,500
Account opening Fee	Free	Bank to Waiter (Below Tzs 100,000)	1,000
Account Opening minimum amount	10,000	Bank to Waiter (Tzs 100,000-199,999)	1,500
Minimum operating balance	5,000	Bank to Waiter (Tzs 200,000-299,999)	2,000
Monthly Service Fee	5,000	Bank to Waiter (Tzs 300,000-399,999)	2,500
Interest Rate	3,000	Bank to Waiter (Tzs 400,000-499,999)	3,000
Loan Charges and Commission		Bank to Waiter (Tzs 500,000-599,999)	3,500
Period	Rate	Bank to Waiter (Tzs 600,000-699,999)	4,000
1 month	4%	ATM balance inquiry	1,000
3 months	5%	Monthly Fee	2,000
6 months	5%	Signature Order	10,000
12 months	6%		
Range	Rate	LOAN CHARGES AND COMMISSION	
1 month	4.00%	1. BUSINESS loan	charges
3 months	4.50%	1. Business loan	-Loan processing fee 2%
6 months	5.00%	2. Mixed loan	-Loan application fee 5%
9 months	5.50%	3. Agriculture loan	-Loan processing fee 2%
12 months	6.00%	4. Assets acquisition loan	-Life insurance 1% of approved amount for 5 years
24 months	7.00%		-Loan processing fee 2%
36 months	8.00%		-Life insurance 3% of approved amount for 5 years
			-Interest rate 18% pa
			-Life insurance 3% of approved amount for 5 years
			-Interest rate 10% pa