

## STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2025

(Amounts in Million Shillings)

		Group	Bank		
		Current Qtr 31/12/2025	Previous Qtr 30/09/2025	Current Qtr 31/12/2025	Previous Qtr 30/09/2025
<b>A. ASSETS</b>					
1. Cash		582,654	547,362	563,061	531,648
2. Balances with Bank of Tanzania		1,535,291	1,599,831	1,535,291	1,599,831
3. Investment in Government Securities		3,317,170	2,720,051	2,508,684	1,961,726
4. Balances with Other Banks and financial institutions		1,531,693	1,200,718	1,330,694	1,057,115
5. Cheques and items for clearing		1,150	461	11	0
6. Interbranch float items		0	0	0	0
7. Bills negotiated		0	0	0	0
8. Customers Liabilities on acceptances		0	0	0	0
9. Interbank Loans Receivables		184,125	238,051	367,286	409,987
10. Investment in other securities		64,747	58,438	64,374	55,897
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)		13,740,050	12,827,776	13,093,383	12,005,749
12. Other Assets		771,870	782,598	657,497	648,690
13. Equity Investments		23,683	21,542	145,533	143,393
14. Underwriting accounts		0	0	0	0
15. Property, Plant and Equipment		463,368	460,774	399,940	401,545
<b>16. TOTAL ASSETS</b>		<b>22,215,802</b>	<b>20,457,602</b>	<b>20,665,755</b>	<b>18,815,582</b>
<b>B. LIABILITIES</b>					
17. Deposits from other banks and financial institutions		48,013	107,295	57,462	119,641
18. Customer deposits		14,678,483	13,751,376	13,507,693	12,391,071
19. Cash letters of credit					
20. Special deposits		109,271	203,770	109,271	203,770
21. Payment orders / transfers payable		21,136	167,366	14,699	163,152
22. Bankers' cheques and drafts issued		4,599	3,290	961	1,335
23. Accrued taxes and expenses payable		122,786	146,266	115,342	137,313
24. Acceptances outstanding		0	0	0	0
25. Interbranch float items		0	0	0	0
26. Unearned income and other deferred charges		89,213	142,770	83,639	138,162
27. Other Liabilities		221,285	194,725	176,163	143,114
28. Borrowings		4,139,210	3,190,115	3,964,439	3,089,618
<b>29. TOTAL LIABILITIES</b>		<b>19,433,997</b>	<b>17,906,972</b>	<b>18,029,668</b>	<b>16,387,176</b>
<b>30. NET ASSETS / (LIABILITIES )</b>		<b>2,781,805</b>	<b>2,550,629</b>	<b>2,636,086</b>	<b>2,428,406</b>
<b>C. SHAREHOLDERS' FUNDS</b>					
31. Paid up share capital		65,296	65,296	65,296	65,296
32. Capital Reserves		0	0	0	0
33. Retained earnings		1,711,836	1,687,769	1,672,234	1,651,078
34. Profit / (Loss) account		728,541	522,752	699,534	506,127
35. Others Capital Accounts		239,407	236,443	199,022	205,906
36. Minority Interest		36,725	38,370	0	0
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>		<b>2,781,805</b>	<b>2,550,629</b>	<b>2,636,086</b>	<b>2,428,406</b>
<b>41. Other non performing assets</b>		0	0	0	0
40. Allowances for probable losses		234,560	185,030	225,094	178,107
39. Non performing loans & advances		419,473	426,027	387,630	411,463
38. Contingent Liabilities		5,569,654	5,606,982	5,503,007	5,553,378
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>					
(i) Shareholders Funds to Total assets		12.5%	12.5%	12.8%	12.9%
(ii) Non performing loans to Total gross loans		2.97%	3.2%	2.88%	3.3%
(iii) Gross Loans and advances to Total deposits		95.1%	93.6%	98.5%	96.9%
(iv) Loans and Advances to Total assets		61.8%	62.7%	63.4%	63.8%
(v) Earnings Assets to Total Assets		84.9%	83.4%	84.7%	83.1%
(vi) Deposits Growth		5.5%	0.9%	7.6%	-1.2%
(vii) Assets growth		8.6%	3.8%	9.8%	1.3%

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 31ST DECEMBER,2025

(Amounts in Million Shillings)

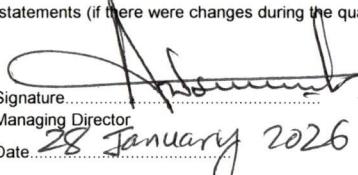
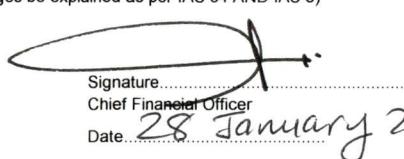
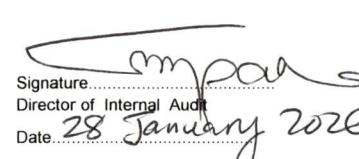
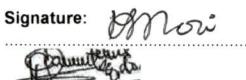
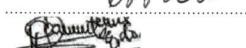
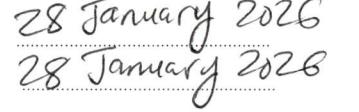
		Group		Bank		Group		Bank	
		Current Qtr	Comparative	Current Qtr	Comparative	Current Year	Previous Year	Current Year	Previous Year
		Qtr	Qtr	Qtr	Qtr	Cumulative	Cumulative	Cumulative	Cumulative
		31/12/2025	31/12/2024	31/12/2025	31/12/2024	31/12/2025	31/12/2024	31/12/2025	31/12/2024
1.	Interest Income	553,201	400,318	502,721	367,943	1,962,019	1,521,978	1,787,392	1,406,209
2.	Interest expense	(162,646)	(106,421)	(148,308)	(89,376)	(581,516)	(422,649)	(515,007)	(378,561)
3.	<b>Net interest income</b>	<b>390,555</b>	<b>293,896</b>	<b>354,414</b>	<b>278,567</b>	<b>1,380,503</b>	<b>1,099,330</b>	<b>1,272,385</b>	<b>1,027,648</b>
4.	Bad debts written off					0	0	0	0
5.	Impairment Losses on Loans and Advances	(41,823)	(27,239)	(36,300)	(30,993)	(148,733)	(97,257)	(137,337)	(93,698)
6.	<b>Non-Interest Income</b>	<b>177,906</b>	<b>124,517</b>	<b>172,584</b>	<b>107,665</b>	<b>684,668</b>	<b>520,921</b>	<b>665,211</b>	<b>491,847</b>
6.1	Foreign Currency Dealings and Translation Gain / (Loss)	12,314	(25,929)	11,676	(28,443)	97,550	31,534	90,426	15,732
6.2	Fees and Commissions	152,675	134,203	149,166	134,884	549,128	455,363	528,288	447,192
6.3	Dividend Income	8	0	8	0	122	156	13,755	11,132
6.3	Other Operating Income	12,909	16,243	11,734	1,225	37,869	33,868	32,742	17,792
7.	<b>Non-Interest Expense</b>	<b>(237,042)</b>	<b>(196,258)</b>	<b>(212,414)</b>	<b>(170,363)</b>	<b>(880,602)</b>	<b>(744,197)</b>	<b>(793,736)</b>	<b>(672,945)</b>
7.1	Salaries and Benefits	(108,934)	(100,259)	(99,603)	(93,616)	(424,698)	(372,467)	(390,521)	(347,317)
7.2	Fees and Commissions	(17,090)	(15,083)	(12,091)	(13,180)	(84,575)	(65,142)	(71,447)	(56,175)
7.3	Other Operating Expenses	(111,018)	(80,915)	(100,719)	(63,566)	(371,330)	(306,587)	(331,768)	(269,454)
8.	<b>Operating Income/(Loss)</b>	<b>289,596</b>	<b>194,917</b>	<b>278,284</b>	<b>184,876</b>	<b>1,035,837</b>	<b>778,797</b>	<b>1,006,524</b>	<b>752,852</b>
9.	Income tax provision	(85,452)	(52,333)	(84,877)	(57,555)	(311,228)	(227,309)	(306,990)	(225,087)
10.	<b>Net Income (Loss ) After Income Tax</b>	<b>204,144</b>	<b>142,584</b>	<b>193,407</b>	<b>127,322</b>	<b>724,608</b>	<b>551,487</b>	<b>699,534</b>	<b>527,765</b>
11.	<b>Other Comprehensive Income</b>	<b>19,143</b>	<b>(29,611)</b>	<b>14,273</b>	<b>(3,880)</b>	<b>49,765</b>	<b>(20,508)</b>	<b>30,483</b>	<b>(6,662)</b>
12.	Translation+Revaluation Reserve+Shares Traded	19,143	(29,611)	14,273	(3,880)	49,765	(20,508)	30,483	(6,662)
12.	<b>Total Comprehensive income/(loss)for the year</b>	<b>223,288</b>	<b>112,973</b>	<b>207,680</b>	<b>123,442</b>	<b>774,374</b>	<b>530,979</b>	<b>730,017</b>	<b>521,103</b>
13.	Number of Employees	4,528	4,251	4,139	3,971	4,528	4,251	4,139	3,971
14.	Basic Earnings Per Share	78	55	74	49	277	211	268	202
15.	Number of Branches	261	259	251	252	261	259	251	252
	<b>SELECTED PERFORMANCE INDICATORS:</b>								
	(i)Return on Average Total Assets	5.4%	4.8%	5.6%	4.8%	5.3%	5.1%	5.5%	5.3%
	(ii)Return on Average Shareholders' Funds	30.2%	26.6%	30.2%	25.1%	29.3%	27.7%	29.8%	28.0%
	(iii)Non interest Expense to Gross Income	41.7%	46.9%	40.3%	44.1%	42.6%	45.9%	41.0%	44.29%
	(iv)Net interest Income to Average Earning Assets	8.3%	8.3%	8.1%	8.5%	8.3%	8.4%	8.2%	8.4%

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31ST DECEMBER,2025

(Amounts in Million Shillings)

		Group		Bank		Group		Bank	
		Current	Previous	Current	Previous	Current Year	Previous Year	Current Year	Previous Year
		Quarter	Quarter	Quarter	Quarter	Cumulative	Cumulative	Cumulative	Cumulative
		31/12/2025	30/09/2025	31/12/2025	30/09/2025	31/12/2025	31/12/2024	31/12/2025	31/12/2024
I:	<b>Cash flow from operating activities:</b>								
	Net income (Loss)	289,596	246,404	278,284	236,590	1,035,837	778,797	1,006,524	752,852
	Adjustment for :								
	- Impairment / Amortization	97,043	44,631	89,716	40,362	284,735	222,735	267,207	213,895
	- Net change in loans and Advances	(961,959)	(597,402)	(1,134,775)	(289,641)	(3,490,306)	(2,113,878)	(3,206,277)	(2,107,677)
	- Gain / loss on Sale of Assets	866	392	866	351	1,081	1,028	1,081	1,407
	- Net change in Deposits	773,326	126,488	959,945	(159,253)	3,864,443	2,245,990	3,346,488	1,966,589
	- Net change in Short Term Negotiable Securities	-	-	-	-	-	-	-	-
	- Net change in Other Liabilities	(198,947)	65,108	(195,824)	58,848	(61,365)	33,741	(61,277)	18,611
	- Net change in Other Assets	(592,577)	(755,927)	(573,938)	(529,028)	(1,842,776)	11,183	(1,347,278)	13,423
	- Tax paid	(100,000)	(98,237)	(100,000)	(94,812)	(318,955)	(218,714)	(308,578)	(215,249)
	- Others (specify)	106,264	54,593	(66,820)	85,057	134,111	172,860	(62,692)	296,499
	<b>Net cash provided ( used ) by operating activities</b>	<b>(586,388)</b>	<b>(913,950)</b>	<b>(742,546)</b>	<b>(651,525)</b>	<b>(393,195)</b>	<b>1,133,740</b>	<b>(364,802)</b>	<b>940,351</b>
II:	<b>Cash flow from investing activities:</b>								
	Dividend Received	(113)	113	(13,746)	113	-	156	-	11,132
	Purchase of Fixed Assets	(5,419)	(6,705)	(5,419)	(2,115)	(59,667)	(68,258)	(50,060)	(52,971)
	Proceeds from Sale of Fixed Assets	1,081	-	1,081	-	1,081	891	1,081	471
	Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
	Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
	Others (Intangible)	(2,771)	(81,772)	(2,771)	(81,772)	(87,123)	(43,136)	(87,123)	(40,399)
	<b>Net cash provided (used ) by investing activities</b>	<b>(7,223)</b>	<b>(88,364)</b>	<b>(20,856)</b>	<b>(83,774)</b>	<b>(145,710)</b>	<b>(110,347)</b>	<b>(136,102)</b>	<b>(81,768)</b>
III:	<b>Cash flow from financing activities:</b>								
	Repayment of Long-term Debt	-	-	-	-	-	-	-	-
	Proceeds from Issuance of Long Term Debt	-	-	-	-	-	-	-	-
	Proceeds from Issuance of Share Capital	-	-	-	-	-	-	-	-
	Payment of Cash Dividends	(3,551)	(1,309)	(3,551)	(1,309)	(169,168)	(127,407)	(169,168)	(127,407)
	Net Changes in Borrowings	949,095	393,493	874,821	169,524	1,106,015	601,219	1,121,944	603,649
	Others (Grant received and refund)	-	-	-	-	-	(7,857)	-	(28,983)
	<b>Net Cash Provided (used ) by Financing activities</b>	<b>945,545</b>	<b>392,184</b>	<b>871,271</b>	<b>168,216</b>	<b>936,847</b>	<b>465,955</b>	<b>952,776</b>	<b>447,259</b>
IV:	<b>Cash and Cash Equivalents:</b>								
	Net Increase/ (Decrease ) in Cash and Cash Equivalent	351,934	(610,130)	107,869	(567,084)	397,943	1,489,349	451,871	1,305,842
	Cash and Cash Equivalents at the Beginning of the Quarter / Year	2,872,907	3,483,037	2,957,515	3,524,599	2,826,898	1,337,549	2,613,513	1,307,671
	<b>Cash and Cash Equivalents at the end of the Quarter / Year</b>	<b>3,224,841</b>	<b>2,872,907</b>	<b>3,065,384</b>	<b>2,957,515</b>	<b>3,224,841</b>	<b>2,826,898</b>	<b>3,065,384</b>	<b>2,613,513</b>

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2025							
GROUP							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	(Amounts in Million Shillings) Total
<b>Current Year - 31/12/2025</b>							
Balance as at the beginning of the year	65,296	158,314	1,869,055	15,602	-	64,979	2,173,246
Profit for the year			728,541			(3,932)	724,608
Other Comprehensive Income						49,765	49,765
Transactions with owners			(169,770)				-
Dividend paid				15,479	(9,404)		(169,770)
Regulatory Reserve							6,075
General Provision Reserve			(1,579)				-
Others						(540)	(2,120)
<b>Balance as at the end of the current period</b>	<b>65,296</b>	<b>158,314</b>	<b>2,441,726</b>	<b>6,198</b>	<b>-</b>	<b>110,271</b>	<b>2,781,805</b>
<b>Previous Year - 31/12/2024</b>							
Balance as at the beginning of the year	65,296	158,314	1,491,183	5,419	-	61,276	1,781,487
Profit for the year			554,442			(2,955)	551,487
Other Comprehensive Income						(20,508)	(20,508)
Transactions with owners			(130,592)				-
Dividend paid				(18,812)	10,183		(130,592)
Regulatory Reserve			(27,166)				(8,629)
General Provision Reserve							-
Others						27,166	0
<b>Balance as at the end of the previous period</b>	<b>65,296</b>	<b>158,314</b>	<b>1,869,055</b>	<b>15,602</b>	<b>-</b>	<b>64,979</b>	<b>2,173,246</b>

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2025							
BANK							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	(Amounts in Million Shillings)
<b>Current Year - 31/12/2025</b>							
Balance as at the beginning of the year	65,296	158,314	1,825,984	15,479	-	10,765	2,075,838
Profit for the year			699,534				699,534
Other Comprehensive Income						30,483	30,483
Transactions with owners							-
Dividend paid			(169,770)				(169,770)
Regulatory Reserve			15,479				-
General Provision Reserve				(15,479)			-
Others			540			(540)	-
<b>Balance as at the end of the current period</b>	<b>65,296</b>	<b>158,314</b>	<b>2,371,768</b>	<b>-</b>	<b>-</b>	<b>40,708</b>	<b>2,636,086</b>
<b>Previous Year - 31/12/2024</b>							
Balance as at the beginning of the year	65,296	158,314	1,448,851	1,676	-	11,190	1,685,327
Profit for the year			527,765				527,765
Other Comprehensive Income						(6,662)	(6,662)
Transactions with owners							-
Dividend paid			(130,592)				(130,592)
Regulatory Reserve			(13,803)		13,803		-
General Provision Reserve							-
Others			(6,237)			6,237	-
<b>Balance as at the end of the previous period</b>	<b>65,296</b>	<b>158,314</b>	<b>1,825,984</b>	<b>15,479</b>	<b>-</b>	<b>10,765</b>	<b>2,075,838</b>
<b>SELECTED EXPLANATORY NOTES</b>							
FOR THE PERIOD ENDED 31ST DECEMBER, 2025							
In preparation of the quarterly 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 AND IAS 8)							
Signature:  Managing Director Date: 28 January 2026		Signature:  Chief Financial Officer Date: 28 January 2026		Signature:  Director of Internal Audit Date: 28 January 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 requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.							
1 Name: Prof. Neema Mori Mr. Gerald Kasaato	Signature:  Date: 28 January 2026		Signature:  Date: 28 January 2026		Signature:  Date: 28 January 2026		
2							