

## 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	Previous Quarter
<b>A.</b>	<b>ASSETS</b>	<b>31-Dec-25</b>	<b>30-Sep-25</b>
1	Cash	6,462	8,352
2	Balances with Bank of Tanzania	20,650	24,604
3	Investments in Government securities	62,579	58,747
4	Balances with other banks and financial institutions	8,223	3,077
5	Cheques and items for clearing	117	135
6	Inter branch float items	(0)	(1)
7	Bills negotiated	-	-
8	Customer's liabilities for acceptances	-	-
9	Interbank Loans Receivables	5,781	15,495
10	Investments in other securities	400	400
11	Loans, advances and overdrafts (net of allowances) for probable losses)	133,736	135,467
12	Other assets	17,589	19,234
13	Equity Investments	3,042	3,042
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	1,906	2,012
<b>16</b>	<b>TOTAL ASSETS</b>	<b>280,485</b>	<b>270,563</b>
<b>B.</b>	<b>LIABILITIES</b>		
17	Deposits from other banks and financial institutions	6,030	7,256
18	Customer deposits	143,451	144,908
19	Cash letters of credit	-	-
20	Special deposits	30	30
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	22	22
23	Accrued taxes and expenses payable	4,606	5,466
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	592	638
27	Other liabilities	5,576	5,420
28	Borrowings	65,979	72,408
<b>29</b>	<b>TOTAL LIABILITIES</b>	<b>226,286</b>	<b>236,149</b>
<b>30</b>	<b>NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>34,199</b>	<b>34,414</b>
<b>C.</b>	<b>SHAREHOLDERS' FUNDS</b>		
31	Paid up share capital	46,905	46,905
32	Capital reserves	(8,968)	(8,968)
33	Retained earnings	(8,310)	(8,494)
34	Profit (Loss) account	109	325
35	Other capital accounts	4,462	4,646
36	Minority Interest	-	-
<b>37</b>	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>34,199</b>	<b>34,414</b>
38	Contingent liabilities	7,354	9,864
39	Non performing loans & advances	9,521	9,126
40	Allowances for probable losses	3,755	3,215
41	Other non performing assets	273	358
<b>D.</b>	<b>SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i)	Shareholders Funds to total assets	13%	13%
(ii)	Non performing loans to total gross loans	7%	7%
(iii)	Gross loans and advances to total deposits	92%	91%
(iv)	Loans and Advances to total assets	51%	50%
(v)	Earning Assets to Total Assets	82%	80%
(vi)	Deposits Growth	-2%	-4%
(vii)	Assets growth	-4%	0%

(Amounts in million shillings)

	Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year)
	31-Dec-26	31-Dec-24	31-Dec-25	31-Dec-24
1 Interest Income	8,756	8,574	34,848	32,278
2 Interest Expense	4,453	4,372	19,483	18,234
3 <b>Net Interest Income (1 minus 2)</b>	<b>4,303</b>	<b>3,802</b>	<b>15,366</b>	<b>13,044</b>
4 Bad Debts Written-Off	-	915	-	915
5 Impairment Losses on Loans and Advances	755	177	1,107	(114)
6 <b>Non Interest Income:</b>	<b>1,354</b>	<b>1,881</b>	<b>5,472</b>	<b>6,219</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	161	217	576	651
6.2 Fees and Commissions	960	1,082	3,719	4,312
6.3 Dividend Income	-	-	18	-
6.4 Other Operating Income	233	622	1,159	1,256
7 <b>Non Interest Expenses:</b>	<b>5,026</b>	<b>6,139</b>	<b>19,355</b>	<b>20,177</b>
7.1 Salaries and Benefits	2,637	2,697	10,299	10,124
7.2 Fees and Commission	5	12	24	50
7.3 Other Operating Expenses	2,385	3,430	9,032	10,003
8 <b>Operating Income/(Loss)</b>	<b>(124)</b>	<b>(1,788)</b>	<b>376</b>	<b>(1,715)</b>
9 Income Tax Provision	92	(746)	267	(746)
10 <b>Net Income/( Loss) After Income Tax</b>	<b>(215)</b>	<b>(1,022)</b>	<b>109</b>	<b>(969)</b>
11 Other Comprehensive Income (Bond fair valuation)	-	682	-	682
12 <b>Total comprehensive income/(loss) for the year</b>	<b>(215)</b>	<b>(340)</b>	<b>109</b>	<b>(287)</b>
13 <b>Number of Employees</b>	<b>273</b>	<b>260</b>	<b>273</b>	<b>280</b>
14 Basic Earnings Per Share	(4.5)	(25.1)	0.6	(5.9)
15 Number of Branches	9	9	9	9
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-0.3%	-1.6%	0.0%	-0.4%
(ii) Return on Average Shareholders' Fund	-2.5%	-14.7%	0.3%	-3.1%
(iii) Non Interest Expense to Gross Income	88.8%	112.4%	92.9%	104.8%
(iv) Net Interest Income to Average Earning Assets	8.0%	6.6%	7.2%	8.4%

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST DECEMBER 2025

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	Signature	Date
Sabasaba Moshingi Managing Director	Signed	29.01.2026
Bertha Simon Director, Finance	Signed	29.01.2026
Emmanuel Barenga Director - Internal Audit	Signed	29.01.2026

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 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
Zawadia J Nanyaro Board Chairperson	Signed	29.01.2026
Prof. Tadeo Satta Board member	Signed	29.01.2026



**DCB**  
COMMERCIAL  
BANK

# Kwa Ground Na Wenyewe

## Tuma Pesa BURE

Mchongo ni kutuma Pesa kwenda benki na mitandao yote **BILA MAKATO**



Pakua **DCB Mobile App**




(Amounts in million shillings)

	Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year)
	31-Dec-25	31-Dec-24	31-Dec-25	31-Dec-24
<b>I: Cash flow from operating activities:</b>				
Net income/(loss)	(124)	(1,308)	376	(1,715)
Adjustments for:	-	-	-	-
- Impairment/Amortization	566	2,990	2,681	5,103
- Net change in Loans and Advances	1,731	6,622	(1,330)	12,063
- Gain/Loss on Sale of Assets	-	(134)	-	(134)
- Net change in Deposits	(48,471)	(17,128)	(38,947)	(276)
- Net change in Short Term Negotiable Securities	(3,831)	11,432	(929)	(4,958)
- Net change in Other Liabilities	4,301	16	4,543	233
- Net change in Other Assets	1,287	(1,189)	299	(592)
- Tax Paid	(92)	-	(267)	-
- Other changes	8,377	(5,381)	4,414	(5,183)
<b>Net cash provided (used) by operating activities</b>	<b>(38,257)</b>	<b>(4,079)</b>	<b>(29,159)</b>	<b>4,541</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	(65)	18	(28)
Purchase of Fixed Assets	(108)	(35)	(467)	(361)
Proceeds from Sale of Fixed Assets	-	134	-	134
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (Purchase of Intangible Assets)	(25)	(106)	(481)	(336)
<b>Net cash provided (used) by investing activities</b>	<b>(133)</b>	<b>(73)</b>	<b>(929)</b>	<b>(592)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Long-term Debt	29,527	(3,301)	28,276	(3,884)
Proceeds from Issuance of Long Term Debt	5,000	25,000	5,000	25,000
Proceeds from Issuance of Share Capital	-	7,188	3,145	7,188
Payment of Cash Dividends	(0)	14	1	-
Net Change in Other Borrowings	(961)	(17,083)	(4,034)	(17,753)
Others (Rental repayment)	(223)	(746)	(943)	(1,572)
<b>Net Cash Provided (used) by Financing Activities</b>	<b>33,342</b>	<b>11,072</b>	<b>31,445</b>	<b>8,979</b>
<b>IV: Cash and Cash Equivalents:</b>				
Net Increase/ (Decrease) in Cash and Cash Equivalents	(3,047)	6,920	1,356	12,928
Cash and Cash Equivalents at the Beginning of the Quarter/Year	35,573	24,249	31,169	18,241
<b>Cash and Cash Equivalents at the end of the Quarter/Year</b>	<b>32,526</b>	<b>31,169</b>	<b>32,526</b>	<b>31,169</b>

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2025

(Amounts in million shillings)

	Share capital	Share premium (Discount)	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
<b>Current Year 2025</b>							
Balance as at the beginning of the year	39,759	(4,985)	(5,095)	80	-	1,181	30,969
Profit for the year	-	-	325	-	-	-	325
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	7,147	(4,002)	-	-	-	-	3,145
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(3,430)	3,405	-	-	(24)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>46,905</b>	<b>(8,988)</b>	<b>(8,170)</b>	<b>3,485</b>	<b>-</b>	<b>1,181</b>	<b>34,414</b>
<b>Previous Year 2024</b>							
Balance as at 1st January 2024	24,082	4,183	(4,148)	130	-	479	24,708
Profit for the year	-	-	(968)	-	-	-	(968)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	18,338	(8,148)	-	-	-	-	7,188
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	50	(50)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	(640)	-	-	-	-	692	41
<b>Balance as at the end of the Previous period</b>	<b>39,759</b>	<b>(4,985)</b>	<b>(5,095)</b>	<b>80</b>	<b>-</b>	<b>1,181</b>	<b>30,969</b>

## MINIMUM DISCLOSURES OF CHARGES AND FEES

No.	ITEM/TRANSACTION	CHARGE/FEE TZS	CHARGE/FEE USD/EURO/GBP
1	(a) Required minimum opening balance		
	Business Current account	200,000	200
	Personal Current account	50,000	50
	Personal Saving account	20,000	50
	Student account	free	n/a
	Young Saver account	20,000	50
	Joint account	50,000	50
	Instant account opening	5,000	n/a
	(b) Monthly service fee (breakdown per customer type)		
	Business Current account	10,000	5
	Personal Current account	10,000	5
	Saving account	3,000	2
	Student account	3,000	n/a
	Young saver account	free	n/a
	Joint account	3,000	n/a
	(c) Cheque withdrawal over the counter	free	free
	(d) Fees per ATM withdrawal - UMOJA VISA (On Us)	1,700	Equivalent In TZS
	(e) ATM mini statement	300	Equivalent In TZS
	(f) Interim statement per page		
	Current account	1,000	Equivalent In TZS
	Saving account	1,000	Equivalent In TZS
	(g) Cheque book	1,200 per leaf	0.5 per leaf
	(h) Dishonoured cheque	1% of value min. 30,000 max. 300,000	38
	(i) Certificate of balance	60,000	50
	(j) Stop payment	35,000	15
	(k) Standing Order for internal transfers	free	free
	(l) Balance enquiry at banking hall	200	Equivalent In TZS
	(m) New ATM card issuance - UMOJA - VISA	13,000 Classic 10,000, Infinity 15,000	n/a Equivalent In TZS
	(n) ATM card renewal or replacement - UMOJA - VISA	13,000 Classic 10,000, Infinity 35,400	n/a Equivalent In TZS
	(o) Interbank transfer	2,000	Equivalent In TZS
	(p) Deposit fee	free	free
	(q) Inward cheque clearing	12,800	Equivalent in TZS
2	Internet banking		
	(a) Registration	free	free
	(b) Balance enquiry/mini statement	free	free
	(c) Monthly charges-Retail user	free	free
	(d) Monthly charges-Corporate user	free	free
	(e) TISS, MT Transfer	2,000	Equivalent in TZS
3	Mobile Banking		
	(a) Registration	free	free
	(b) Balance enquiry	free	n/a
	(c) Monthly charges	free	n/a
	(d) Instant account opening balance	5,000	n/a
4	Foreign Exchange Transaction		
	(a) Telegraphic transfer	Equivalent TZS	50
	(b) Telex/SWIFT	2,000	Equivalent in TZS
	(c) Transfer from foreign currency denominated account to local current account (within bank and to other bank)	free	free
5	Lending		
	(a) Loan Processing fee	2.5% of loan amount	negotiable
	(b) Unpaid loan instalment	5% per month	negotiable
	(c) Early repayment	11% of Outstanding Principal balance	negotiable
	(d) Valuation fees	negotiable with valuers	negotiable with valuers
	(e) Loan Insurance fee	1.5%-1.9% of loan amount	negotiable with insurer
	(f) Interest rate - Business loan	18% - 24% per annum	negotiable
	(g) Interest rate - Salaried loan	19% per annum	n/a
	(h) Interest rate - SGL (Group loans)	5.2% per month	n/a
6	Fixed Deposit (FDR)		
	(a) FDR 3 months	Up to 7%	Up to 1.75%
	(b) FDR 6 months	Up to 8%	Up to 2.75%
	(c) FDR 9 months	Up to 9%	Up to 3.25%
	(d) FDR 12 months	Up to 10%	Up to 4%
	(d) FDR 24 months	Up to 12%	Negotiable

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

	Name	Designation	Signature	Date
1	Sabasaba Moshingi	Managing Director	Signed	29.01.2026
2	Bertha Simon	Director, Finance	Signed	29.01.2026
3	Emmanuel Barenga	Director, Internal Audit	Signed	29.01.2026