

PUBLICATION OF FINANCIAL STATEMENTS

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

**Mungu abariki
mkono utoao
kwa Moyo!**

Tuma sadaka yako ukiwa popote
kupitia Sadaka digital.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2025

(Amount in million shillings)

	Current Quarter 31ST DECEMBER 2025	Previous Quarter 30TH SEPT. 2025
A. ASSETS		
1 Cash	8,214	7,210
2 Balances with Bank of Tanzania	16,126	15,190
3 Investments in Government securities	51,298	55,617
4 Balances with other banks and financial institutions	13,165	7,726
5 Cheques and items for clearing	87	96
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	21,488	19,938
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowance for probable losses)	188,352	184,208
12 Other assets	8,312	10,548
13 Equity Investments	539	539
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	9,047	10,183
16 TOTAL ASSETS	316,628	311,255
B. LIABILITIES		
17 Deposits from other banks and financial institutions	11,858	17,000
18 Customer deposits	238,674	229,008
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	4,134	5,310
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,092	1,094
27 Other liabilities	5,856	6,572
28 Borrowings	4,200	4,200
29 TOTAL LIABILITIES	265,813	263,184
30 NET ASSETS/(LIABILITIES) (16 minus 29)	50,815	48,071
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	23,555	23,555
32 Capital reserves	-	-
33 Retained earnings	8,914	12,334
34 Profit (Loss) account	12,930	10,159
35 Other capital accounts	5,416	2,023
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	50,815	48,071
38 Contingent liabilities	3,463	4,451
39 Non performing loans & advances	6,902	7,587
40 Allowances for probable losses	1,099	1,861
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	16%	15%
(ii) Non performing loans to total gross loans	4%	4%
(iii) Gross loans and advances to total deposits	79%	81%
(iv) Loans and Advances to total assets	60%	60%
(v) Earning Assets to Total Assets	83%	84%
(vi) Deposits Growth	2%	6%
(vii) Assets growth	2%	5%

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

(Amount in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year (2025)							
Balance as at the beginning of the year	23,555	(735)	14,510	3,389	-	(631)	40,088
Profit for the year	-	-	12,930	-	-	-	12,930
Regulatory Reserve	-	-	(3,394)	3,394	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(2,176)	-	-	-	(2,176)
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(27)	-	-	-	(27)
Balance as at the end of the year	23,555	(735)	21,843	6,783	-	(631)	50,815
Previous Year (2024)							
Balance as at the beginning of the year	23,555	(735)	3,435	5,423	-	(439)	31,238
Profit for the year	-	-	9,041	-	-	-	9,041
Regulatory Reserve	-	-	-	-	-	(192)	(192)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	0	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	2,034	(2,034)	-	-	-
Balance as at the end of the year	23,555	(735)	14,510	3,389	-	(631)	40,088

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

(Amount in million shillings)

	Current Quarter 31/12/2025	Comparative Quarter 31/12/2024	Current Year Cumulative 31/12/2025	Comparative Cumulative 31/12/2024
1 Interest Income	9,089	4,667	35,644	30,108
2 Interest Expense	(1,970)	(2,574)	(8,214)	(7,703)
3 Net Interest Income (1 minus 2)	7,119	2,092	27,430	22,405
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	-	(487)	(877)	(1,651)
6 Non Interest Income:	2,160	2,158	10,713	8,462
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	440	1,058	2,506	2,645
6.2 Fees and Commissions	1,462	1,483	6,777	4,252
6.3 Dividend Income	0	-	5	-
6.4 Other Operating Income	258	(383)	1,425	1,565
7 Non Interest Expenses:	(5,505)	(3,267)	(20,415)	(17,723)
7.1 Salaries and Benefits	(2,876)	(2,253)	(9,922)	(9,237)
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	(2,630)	(1,014)	(10,492)	(8,486)
8 Operating Income/(Loss)	3,773	497	16,852	11,493
9 Income Tax Provision	1,003	-	3,922	2,452
10 Net Income/ (Loss) After Income Tax	2,770	497	12,930	9,041
11 Other Comprehensive Income (itemize)	-	-	-	-
12 Total comprehensive income/(loss) for the year	2,770	497	12,930	9,041
13 Number of Employees	196	198	196	198
14 Basic Earnings Per Share	121	21	567	384
15 Number of Branches	14	13	14	13
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	1%	0%	4%	4%
(ii) Return on Average Shareholders' Fund	6%	1%	26%	29%
(iii) Non Interest Expense to Gross Income	49%	48%	44%	46%
(iv) Net Interest Income to Average Earning Assets	3%	4%	10%	9%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 31ST DECEMBER 2025

(Amount in million shillings)

	Current Quarter 31/12/2025	Previous Quarter 30/09/2025	Current Year Cumulative 31/12/2025	Comparative Year 31/12/2024
I: Cash flow from operating activities:				
Net income(loss)	2,770	3,621	12,930	11,493
Adjustments for:	-	-	-	-
- Impairment/Amortization	-	757	877	3,834
- Net change in Loans and Advances	2,112	3,973	(4,144)	(28,304)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	7,696	468	9,666	10,095
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	(2,574)	2,296	(1,892)	(92)
- Net change in Other Assets	6,701	(2,755)	2,245	8,704
- Tax Paid	(1,587)	(778)	(3,922)	(2,670)
- Others	-	-	-	-
Net cash provided (used) by operating activities	15,118	7,581	15,760	3,060
II: Cash flow from investing activities:				
Dividend Received	0	5	5	-
Purchase of Fixed Assets	(119)	(283)	(1,533)	(3,126)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non- Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	5,523	(3,814)	2,769	442
Net cash provided (used) by investing activities	5,404	(4,092)	1,242	(2,684)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	(17,643)	15,500	(5,143)	(2,251)
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	(17,643)	15,500	(5,143)	(2,251)
IV: Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	2,879	18,990	11,858	(1,875)
Cash and Cash Equivalents at the Beginning of the Quarter/Year	45,066	26,076	36,087	37,962
Cash and Cash Equivalents at the end of the Quarter/Year	47,945	45,066	47,945	36,087

SELECTED EXPLANATORY NOTES

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
Respige O. Kimati (Managing Director)		23/01/2026
Vitalis Michael (Chief Financial Officer)		23/01/2026
Crispin Paul K (Chief Internal Auditor)		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 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 and Title	Signature	Date
1.Gasper Casmir Njuu Board Chairperson		23/01/2026
2.Benedict Warisianga Sudi Board Member		23/01/2026

**Click &
Bank**

1

Mkombozi
i-Bank

2

Mkombozi
Mobile

3

Mkombozi
Sadaka Digital

4

Sadaka
Digital

5

Mkombozi
Wakala
(Cardless Withdraw)

**Nizaidiye
Hudunia**

**Mkombozi Bank ni
zaidi ya huduma kwa mahitaji
yako yote ya kibenki.**

MKOMBOZI
SADAKA

MKOMBOZI
BiMA

MIKOPO
NJE NJE

**Nizaidiye
Hudunia**