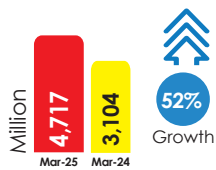


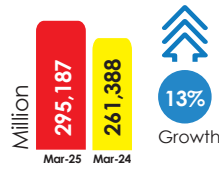
PUBLICATIONS OF FINANCIALS STATEMENTS

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

Profit Before Tax



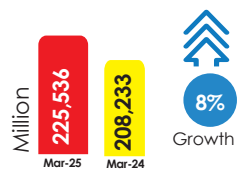
Total Assets



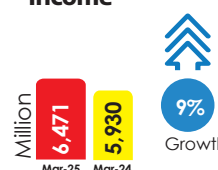
Net Customer Loans



Customer Deposits



Net Interest Income



Non Interest Income



Non Performing Loans



STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2025

(Amounts in million shillings)

	Current Quarter 31 st MARCH 2025	Previous Quarter 31 st DECEMBER 2024
A. ASSETS		
1 Cash	6,309	7,604
2 Balances with Bank of Tanzania	19,962	13,864
3 Investments in Government securities	53,807	51,009
4 Balances with other banks and financial institutions	8,185	11,284
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	20,054	15,297
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowance for probable losses)	167,723	162,566
12 Other assets	5,302	7,302
13 Equity Investments	539	539
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	13,306	12,916
16 TOTAL ASSETS	295,187	282,381
B. LIABILITIES		
17 Deposits from other banks and financial institutions	7,500	9,512
18 Customer deposits	225,536	217,492
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	3,564	4,783
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,110	-
27 Other liabilities	9,250	6,318
28 Borrowings	4,200	4,188
29 TOTAL LIABILITIES	251,160	242,293
30 NET ASSETS/(LIABILITIES) (16 minus 29)	44,027	40,088
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	23,555	23,555
32 Capital reserves	-	-
33 Retained earnings	14,510	14,510
34 Profit (Loss) account	3,939	-
35 Other capital accounts	2,023	2,023
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	44,027	40,088
38 Contingent liabilities	7,907	4,241
39 Non performing loans & advances	6,999	6,428
40 Allowances for probable losses	2,703	2,290
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	15%	14%
(ii) Non performing loans to total gross loans	4%	4%
(iii) Gross loans and advances to total deposits	76%	75%
(iv) Loans and Advances to total assets	58%	58%
(v) Earning Assets to Total Assets	82%	81%
(vi) Deposits Growth	4%	5%
(vii) Assets growth	5%	10%

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

(Amounts in million shillings)

	Current Quarter 31/03/2025	Previous Quarter 31/12/2024	Current Year Cumulative 31/03/2025	Comparative Year 31/03/2024
I: Cash flow from operating activities:				
Net income(loss)	3,939	497	3,939	3,104
Adjustments for:				
- Impairment/Amortization	413	487	413	371
- Net change in Loans and Advances	(5,157)	(6,072)	(5,157)	(5,756)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	8,044	1,644	8,044	836
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	1,713	(1,405)	1,713	1,956
- Net change in Other Assets	2,000	1,328	2,000	(344)
- Tax Paid	(778)	(416)	(778)	(1,223)
- Others	-	-	-	-
Net cash provided (used) by operating activities	10,174	(3,937)	10,174	(1,056)
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(477)	(685)	(477)	(459)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	(7,555)	2,941	(7,555)	(5,838)
Others (specify)	(8,032)	2,256	(8,032)	(6,297)
Net cash provided (used) by investing activities	(8,032)	2,256	(8,032)	(6,297)
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	7,512	6,424	7,512	(311)
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	7,512	6,424	7,512	(311)
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	9,653	4,742	9,653	(7,664)
Cash and Cash Equivalents at the Beginning of the Quarter/Year	27,843	23,101	27,843	37,962
Cash and Cash Equivalents at the end of the Quarter/Year	37,497	27,843	37,497	30,298

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

(Amounts in million of shillings)

	Current Quarter 31/03/2025	Comparative Quarter 31/03/2024	Current Year Cumulative 31/03/2025	Comparative Cumulative 31/03/2024
1 Interest Income	8,204	7,676	8,204	7,676
2 Interest Expense	(1,732)	(1,745)	(1,732)	(1,745)
3 Net Interest Income (1 minus 2)	6,471	5,930	6,471	5,930
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(413)	(248)	(413)	(248)
6 Non Interest Income:	2,547	1,792	2,547	1,792
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	751	682	751	682
6.2 Fees and Commissions	1,557	910	1,557	910
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	239	200	239	200
7 Non Interest Expenses:	(3,888)	(4,371)	(3,888)	(4,371)
7.1 Salaries and Benefits	(1,615)	(2,349)	(1,615)	(2,349)
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	(2,273)	(2,022)	(2,273)	(2,022)
8 Operating Income/(Loss)	4,717	3,104	4,717	3,104
9 Income Tax Provision	778	-	778	-
10 Net Income/ (Loss) After Income Tax	3,939	3,104	3,939	3,104
11 Other Comprehensive Income (itemize)	-	-	-	-
12 Total comprehensive income/(loss) for the year	3,939	3,104	3,939	3,104
13 Number of Employees	198	184	198	184
14 Basic Earnings Per Share	200	132	200	132
15 Number of Branches	13	13	13	13
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2%	1%	2%	1%
(ii) Return on Average Shareholders' Fund	11%	9%	11%	9%
(iii) Non Interest Expense to Gross Income	36%	46%	36%	46%
(iv) Net Interest Income to Average Earning Assets	11%	12%	11%	12%

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

(Amounts in million of 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)	14,509	3,390	-	(631)	40,088
Profit for the year	-	-	3,939	-	-	-	3,939
Regulatory Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of March	23,555	(735)	18,448	3,390	-	(631)	44,027
Previous Year (2024)							
Balance as at the beginning of the year	23,555	(735)	3,434	5,423	-	(439)	31,238
Profit for the year	-	-	9,041	-	-	-	9,041
Regulatory Reserve	-	-	-	-	-	(192)	(192)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	0	-
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	2,034	(2,034)	-	-	-
Balance as at the end of the year	23,555	(735)	14,509	3,390	-	(631)	40,088

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 "
1. Respige O. Kimati (Managing Director)		
2. Vitalis Michael (Chief Financial Officer)		
3. Crispin Paul K. (Chief Internal Auditor)		

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)		
2. Ms. Uphoo Swai (Board Member)		

Mungu abariki mkono utoao kwa Moyo!

Tuma sadaka yako ukiwa popote kupitia Sadaka digital.



Tap & Bank

1

Mkombozi i-Bank

2

Mkombozi Mobile

3

Mkombozi Debit Card

4

Sadaka Digital

5

Mkombozi Wakala (Cardless Withdraw)

Nizaidi Hudunia

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

MKOMBOZI SADAKA MKOMBOZI B/MA MIKOPO NJE NJE



Nizaidi Hudunia



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