MKOMBOZI COMMERCIAL BANK

a bank with integrity

PUBLICATION OF FINANCIAL STATEMENTS

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

	Sept-25	Sept-24	Change
Profit Before Tax (Million)	12,494	9,763	28% Growth
Total Assets (Million)	311,255	279,492	11% Growth
Net Customer Loans (Million)	184,208	156,695	18% Growth
Customer Deposits (Million)	229,008	213,008	8% Growth
Net Interest Income (Million)	20,311	20,521	-1% Decline
Non Interest Income (Million)	8,554	5,202	64% Growth
Non Perfoming Loans	4%	5%	18% Improvement
Cost to Income Ratio (Million)	44%	50%	13% Improvement

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2025

(Amount in million shillings)

		Current Quarter 30TH SEPTEMBER 2025	Previous Quarter 30TH JUNE 2025
A.	**ASSETS**		
1	Cash	7,210	6,988
2	Balances with Bank of Tanzania	15,190	12,602
3	Investments in Government securities	55,617	56,263
4	Balances with other banks and financial institutions	7,726	5,939
5	Cheques and items for clearing	96	111
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	19,938	16,538
10	Investments in other securities	-	-
11	Loans, advances and overdrafts(net of allowance for probable losses)	184,208	177,952
12	Other assets	10,548	6,077
13	Equity Investments	539	539
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	10,183	12,522
16	**TOTAL ASSETS**	**311,255**	**295,531**
B.	**LIABILITIES**		
17	Deposits from other banks and financial institutions	17,000	4,500
18	Customer deposits	229,008	227,038
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	5,310	3,766
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,094	1,094
27	Other liabilities	6,572	7,434
28	Borrowings	4,200	4,200
29	**TOTAL LIABILITIES**	**263,184**	**248,032**
30	**NET ASSETS/(LIABILITIES)(16 minus 29)**	**48,071**	**47,499**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	23,555	23,555
32	Capital reserves	-	-
33	Retained earnings	12,334	14,510
34	Profit (Loss) account	10,159	7,411
35	Other capital accounts	2,023	2,023
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**48,071**	**47,499**
38	Contingent liabilities	4,451	6,739
39	Non performing loans & advances	7,587	6,111
40	Allowances for probable losses	1,861	1,774
41	Other non performing assets	-	-
D.	**SELECTED FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets	15%	16%
(ii)	Non performing loans to total gross loans	4%	3%
(iii)	Gross loans and advances to total deposits	81%	79%
(iv)	Loans and Advances to total assets	60%	61%
(v)	Earning Assets to Total Assets	84%	85%
(vi)	Deposits Growth	6%	0%
(vii)	Assets growth	5%	0%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 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)**	**14,509**	**3,390**	**-**	**(631)**	**40,088**
Profit for the year	-	-	10,159	-	-	-	10,159
Regulatory Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-			-	-	-
Dividends Paid	-	-	(2,176)	-	-	-	(2,176)
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of March	**23,555**	**(735)**	**22,492**	**3,390**	**-**	**(631)**	**48,071**
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	-	-	-	-	-		-
Other Comprehensive Income	-	-	-	-	-	0	-
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**

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2025

(Amount in million shillings)

		Current Quarter 30/09/2025	Comparative Quarter 30/09/2024	Current Year Cumulative 30/09/2025	Comparative Cumulative 30/09/2024
1	Interest Income	9,205	9,684	26,555	25,600
2	Interest Expense	(2,503)	(1,699)	(6,244)	(5,080)
3	**Net Interest Income (1 minus 2)**	**6,702**	**7,985**	**20,311**	**20,520**
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	(757)	(786)	(877)	(1,803)
6	**Non Interest Income:**	**3,117**	**1,739**	**8,554**	**5,203**
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	432	422	2,065	1,845
	6.2 Fees and Commissions	2,292	1,112	5,316	2,767
	6.3 Dividend Income	5	-	5	-
	6.4 Other Operating Income	388	205	1,167	591
7	**Non Interest Expenses:**	**(4,662)**	**(5,299)**	**(15,494)**	**(14,157)**
	7.1 Salaries and Benefits	(2,272)	(2,205)	(7,047)	(6,821)
	7.2 Fees and Commission	-	-	-	-
	7.3 Other Operating Expenses	(2,390)	(3,094)	(8,447)	(7,336)
8	**Operating Income/(Loss)**	**4,399**	**3,639**	**12,494**	**9,763**
9	Income Tax Provision	778	677	2,335	2,031
10	**Net Income/ (Loss) After Income Tax**	**3,621**	**2,962**	**10,159**	**7,732**
11	**Other Comprehensive Income (itemize)**	-	-	-	-
12	**Total comprehensive income/(loss) for the year**	**3,621**	**2,962**	**10,159**	**7,732**
13	Number of Employees	201	195	201	195
14	Basic Earnings Per Share	159	154	445	414
15	**Number of Branches**	**13**	**13**	**13**	**13**
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1%	1%	1%	1%
(ii)	Return on Average Shareholders' Fund	2%	9%	5%	6%
(iii)	Non Interest Expense to Gross Income	38%	46%	44%	50%
(iv)	Net Interest Income to Average Earning Assets	3%	15%	8%	9%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 30TH SEPTEMBER 2025

(Amount in million shillings)

		Current Quarter 30/09/2025	Previous Quarter 30/06/2025	Current Year Cumulative 30/09/2025	Comparative Year 30/09/2024
I:	**Cash flow from operating activities:**				
	Net income(loss)	3,621	3,472	10,159	9,763
	Adjustments for:				
	- Impairment/Amortization	757	(293)	877	1,803
	- Net change in Loans and Advances	3,973	(10,229)	(6,256)	(22,434)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	468	1,502	1,970	5,611
	- Net change in Short Term Negotiable Securities				-
	- Net change in Other Liabilities	2,296	(1,614)	682	2,513
	- Net change in Other Assets	(2,755)	(886)	(4,456)	(3,738)
	- Tax Paid	(778)	(778)	(2,335)	(679)
	- Others	-	-	-	-
	Net cash provided (used) by operating activities	**7,581**	**(8,827)**	**641**	**(7,161)**
II:	**Cash flow from investing activities:**				
	Dividend Received	5	-	5	11
	Purchase of Fixed Assets	(283)	(654)	(1,413)	(1,783)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (specify)	(3,814)	1,060	(2,754)	(8,684)
	Net cash provided (used) by investing activities	**(4,092)**	**406**	**(4,162)**	**(10,456)**
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	15,500	(3,000)	12,500	2,757
	Others (specify)	-	-	-	-
	Net Cash Provided (used) by Financing Activities	**15,500**	**(3,000)**	**12,500**	**2,757**
IV:	**Cash and Cash Equivalents:**				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	18,990	(11,421)	8,979	(14,860)
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	26,076	37,497	36,087	37,962
	Cash and Cash Equivalents at the end of the Quarter/Year	**45,066**	**26,076**	**45,066**	**23,102**

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)		23/10/2025
Vitalis Michael (Chief Financial Officer)		23/10/2025
Crispin Paul K (Chief Internal Auditor)		23/10/2025

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		23/10/2025
2.Ms. Uphoo Swai Board Member		23/10/2025

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