



## **PUBLICATION OF AUDITED 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 31-12-2025**  
(Amounts in million shillings)

		Current Quarter 31/12/2025	Previous Quarter 30/09/2025
<b>A.</b>			
1	Cash	119	812
2	Balance with Bank of Tanzania	437	341
3	Investments in Government securities		
4	Balance with other banks and financial institutions	531	1,941
5	Cheques and items for clearing	-	-
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank loans receivables	-	-
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	12,842	12,384
	Interest receivables		
12	Other assets	3,363	3,497
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property and Equipment	146	199
<b>16</b>	<b>TOTAL ASSETS</b>	<b>17,438</b>	<b>19,174</b>
<b>B.</b>	<b>LIABILITIES</b>		
17	Deposits from other banks and financial institutions	706	706
18	Customer deposits	10,719	12,624
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	60	37
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	-	-
27	Other liabilities	246	26
28	Borrowings	2,117	2,173
<b>29</b>	<b>TOTAL LIABILITIES</b>	<b>13,848</b>	<b>15,567</b>
<b>30</b>	<b>NET ASSETS/LIABILITIES (16 minus 29)</b>	<b>3,590</b>	<b>3,608</b>
<b>C.</b>	<b>SHAREHOLDERS' FUNDS</b>		
31	Paid up share capital	8,791	8,791
32	Capital reserves (capital Grants)	-	-
33	Retained earnings	(6,046)	(6,046)
34	Profit (Loss) account	(29)	(12)
35	Other capital accounts	874	874
36	Minority interest	-	-
<b>37</b>	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,590</b>	<b>3,607</b>
38	Contingent liabilities	-	-
39	Non performing loans and advances	1,316	1,316
40	Allowances for probable losses	411	411
41	Other non performing assets	-	-
<b>D.</b>	<b>SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i)	Shareholders Funds to total assets	20.59%	18.81%
(ii)	Non performing loans to total gross loans	18.27%	18.27%
(iii)	Gross loans and advances to total deposits	38.16%	31.69%
(iv)	Loans and Advances to total assets	19.29%	18.24%
(v)	Earning Assets to Total Assets	22.33%	28.36%
(vi)	Deposits Growth	-15.09%	13.17%
(vi)	Assets growth	-9.05%	8.35%

**CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR  
THE PERIOD ENDED 31-12-2025** (Amounts in million shillings)

		Current Quarter 31/12/2025	Previous Quarter 31/12/2024	Current Year Cumulative 31/12/2025	Comparative Year Cumulative (Previous Year) 31/12/2024
1	Interest Income	482	535	1,857	2,29
2	Interest Expense	(154)	(126)	(421)	(47)
<b>3</b>	<b>Net Interest Income (1 minus 2)</b>	<b>348</b>	<b>409</b>	<b>1,436</b>	<b>1,81</b>
4	Bad debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	-	-	(37)	(20)
<b>6</b>	<b>Non Interest Income</b>	<b>198</b>	<b>266</b>	<b>743</b>	<b>92</b>
6.1	Foreign Currency Dealings and Translation Gains/Loss	-	-	-	-
6.2	Fees and Commissions	198	266	<b>743</b>	<b>92</b>
6.3	Dividend Income	-	-	-	-
6.4	Other Operating Income	-	-	-	-
<b>7</b>	<b>Non Interest Expenses:</b>	<b>(565)</b>	<b>(671)</b>	<b>(2,171)</b>	<b>(2,44)</b>
7.1	Salaries and Benefits	(226)	(337)	(1,067)	(1,18)
7.2	Fees and Commission	-	-	-	-
7.3	Other Operating Expenses	(337)	(334)	(1,104)	(1,26)
<b>8</b>	<b>Operating Income/Loss</b>	<b>(17)</b>	<b>4</b>	<b>(29)</b>	<b>8</b>
9	Income Tax Provision	-	-	(9)	-
<b>10</b>	<b>Net Income/Loss After Income Tax</b>	<b>(17)</b>	<b>4</b>	<b>(38)</b>	<b>8</b>
11	Other Comprehensive Income [Itemize]	-	-	-	-
<b>12</b>	<b>Total comprehensive income/(loss) for the year</b>	<b>(17)</b>	<b>4</b>	<b>(38)</b>	<b>8</b>
13	Number of Employees	37	43	37	4
14	Basic Earnings Per Share	-	0.00	-	-
15	Dilute Earnings Per Share	-	0.00	-	-
16	Number of Branches	2	2	2	2
<b>SELECTED PERFORMANCE INDICATORS</b>					
(i)	Return on Average Total Assets	-0.09%	0.17%	-16.77%	0.43
(ii)	Return on Average Shareholders' Funds	-0.47%	0.88%	-1.05%	2.27
(iii)	Non Interest Expense to Gross Income	82.79%	79.80%	84.94%	76.13
(iv)	Net Interest Income to Average Earning Assets	-1.05%	2.68%	-2.33%	11.88

## SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Denis Rweyendera.....(Signed) Acting General Manager		20/Jan/2026
Kelvin Mushi.....(Signed) Finance and Administrative Manager		20/Jan/2026
Hilda Mingon'go.....(Signed) Acting Internal Auditor		20/Jan/2026
<p><b>We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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.</b></p>		
Name and Title	Signature	Date
1.Bakar R Bakar.....(Signed) Chairperson of Board		20/Jan/2026
2. Prof. Dominicus Kasilo.....(Signed) Director		20/Jan/2026

**CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-12-2025**  
**(Amounts in million shillings)**

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)
		31/12/2025	24/12/2024	31/12/2025	31/09/2024
<b>I:</b>	<b>Cash flow from operating activities:</b>				
	Net income (loss)	(173)	35	(28)	111
	Adjustments for:				
	- Impairment/Amortization	53	58	144	229
	- Net change in Loans and Advances	(456)	(159)	517	1,470
	- Gain/Loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	(1,905)	(1,581)	(376)	(1,601)
	- Net change in Short Term Negotiable Securities	-	0	-	-
	- Net change in Other Liabilities	243	84	(62)	(184)
	- Net change in Other Assets	134	84	339	109
	- Tax Paid	-	-	-	-
	- Others	-	-	-	-
	<b>Net cash provided (used) by operating activities</b>	<b>(1,950)</b>	<b>(1,481)</b>	<b>532</b>	<b>135</b>
<b>II:</b>	<b>Cash flow from investing activities:</b>				
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	-	-	-	-
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non-Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others - CWIP	-	-	-	-
	<b>Net cash provided (used) by investing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>III:</b>	<b>Cash flow from financing activities:</b>				
	Repayment of Long-term Debt	(57)	(83)	(608)	(1,221)
	Proceeds from Issuance of Long Term Debt	-	-	-	-
	Proceeds from Issuance of Share Capital	-	-	-	-
	Payment of Cash Dividends	-	-	-	-
	Net Change In Other Borrowings	-	-	-	-
	Others	-	-	-	-
	<b>Net Cash Provided (used) by Financing Activities</b>	<b>(57)</b>	<b>(83)</b>	<b>(608)</b>	<b>(1,221)</b>
<b>IV:</b>	<b>Cash and Cash Equivalents:</b>				
	Net Increase/(Decrease) in Cash and Cash Equivalents	(2,007)	(1,564)	(75)	(1,087)
	Cash and Cash Equivalents at the Beginning of the Quarter	3,094	2,748	1,162	2,272
	Cash and Cash Equivalents at the end of the Quarter	<b>1,087</b>	<b>1,165</b>	<b>1,087</b>	<b>1,185</b>

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-12-2025

	Share Capital	Retained Earnings	Regulatory Reserve	Total
<b>Current Year 2025</b>				
<b>Balance as the Beginning of the year</b>	<b>8,791</b>	<b>(6,046)</b>	<b>874</b>	<b>3,619</b>
Profit for the year	-	(29)	-	(29)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>8,791</b>	<b>(6,075)</b>	<b>874</b>	<b>3,590</b>
 <b>Previous year 2024</b>				
<b>Balance as the Beginning of the year</b>	<b>8,789</b>	<b>(5,984)</b>	<b>721</b>	<b>3,526</b>
Profit for the year	-	91	-	91
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(153)	153	-
General Provision Reserve	-	-	-	-
Others	2	-	-	2
<b>Balance as at the end of the previous period</b>	<b>8,791</b>	<b>(6,046)</b>	<b>874</b>	<b>3,619</b>

## MUCOBA BANK PLC- CHARGES AND FEES 2025

MUCOBA BANK PLC - CHARGES AND FEES 2025		
SAVINGS ACCOUNT		CHARGES AND FEES
<b>Individual Savings Account</b>		
Account opening minimum amount		20,000
Minimum operating balance		5,000
Monthly Service Fee		2,000
Credit Interest Rate		0
<b>Group Savings Account (GS09) loans</b>		
Account opening minimum amount		Free
Minimum operating balance		Free
Cash Withdrawal Fee		N/A
Credit Interest Rate		N/A
<b>Joint Savings Account</b>		
Account opening minimum amount		20,000
Minimum operating balance		5,000
Monthly Service Fee		2,000
Credit Interest Rate		N/A
<b>Juvenile/s Minor Savings Account</b>		
Account opening Fee		Free
Account opening minimum amount		10,000
Minimum operating balance		10,000
Monthly Service Fee		Free
Interest Rate		N/A
<b>Biasbara Savings Account</b>		
Account Opening minimum amount		65,000
Minimum operating balance		50,000
Monthly Service Fee		4,000
Interest Rate		N/A
<b>Group Savings Account</b>		
Account opening Fee		Free
Account Opening minimum amount		10,000
Minimum operating balance		5,000
Monthly Service Fee		2,000
Interest Rate		
<b>Sacces Savings Account</b>		
Account opening Fee		Free
Account opening minimum amount		50,000
Minimum operating balance		50,000
Monthly Service Fee		3,000
Interest Rate		
<b>Elumu Savings Account</b>		
Account opening Fee		Free
Account Opening minimum amount		10,000
Minimum operating balance		5,000
Minimum Interest-Bearing balance		10,000
Monthly Service Fee		Free
Interest Rate		
<b>Malengo Savings Account</b>		
Account opening Fee		Free
Account Opening minimum amount		5,000
Minimum operating balance		5,000
Minimum Interest-Bearing balance		20,000
Monthly Service Fee		Free
Interest Rate		
Probability of withdrawals		Set on Table below
<b>Malengo account interest rates are as follows:</b>		
Period	Rate	
3 months	4%	
6 months	5%	
12 months	6%	
FIXED DEPOSIT ACCOUNTS		
Period	Rate	
3 months	Up to Tzs 9,999,999.00	4.00%
8 months	Up to Tzs 9,999,999.00	4.50%
9 months	Up to Tzs 9,999,999.00	5.00%
12 months	Up to Tzs 9,999,999.00	6.00%
24 months	Up to Tzs 9,999,999.00	7.00%
36	Up to Tzs 9,999,999.00	8.00%
GENERAL CHARGES / FEES		
		TZS
<b>CHEQUE DEPOSIT/DISHONORED/UNPAID CHEQUE</b>		
Technical		N/A
Cheque clearing (up to Tzs 1,500,000)		15,000
Cheque clearing (above Tzs 1,500,000)		1%
CASH DEPOSIT/WITHDRAWAL TRANSACTIONS		
Cash deposit at branch		Free
Cash withdrawal -(Tzs 1 - 100,000)		3,000
Cash withdrawal -(Tzs 100,000 - 599,999)		4,000
Cash withdrawal -(Tzs 600,000 - 999,999)		5,000
Cash withdrawal -(Tzs 1,000,000 - 2,999,999)		6,000
Cash withdrawal -(Tzs 3,000,000 - 9,999,999)		7,000
Cash withdrawal from Tzs 10,000,000 and above)		7,000+0.12% of anything above 10,000,000. Max Tzs 10,000,000
Account closure		10,000
Dormant account reactivation		5,000
Refundable Overdraft Deposit Fee		No interest is given
Bank Statement Fee /page		10,000
Audit confirmation Fee		20,000
Referrals Letter Fee		N/A
T/T Outward local-TISS		15,000
T/T Outward local-EFT		15,000+Levy
T/T Inward local-TISS		0
T/T Inward local-EFT		N/A
Salary Processing (per entry)		2,500
Balance Inquiry:		N/A
•Mobile Banking		200
•Counter		300
•ATM		400
Money Transfer		15,000
Bank to Bank		1,000
Searching Fee		10,000
Coins deposit fee		10
ATM withdrawal		100,000
ATM withdrawal Fee (on us)		1,500
To other bank ATMs w/withdrawal Fee		1,500
Wallet to Bank		1,000
Bank to Wallet (Below Tzs 100,000)		1,000
Bank to Wallet (Tzs 100,000 - 299,999)		1,500
Bank to Wallet (Tzs 300,000 - 599,999)		1,700
Bank to Wallet (Tzs 400,000 - 499,999)		2,500
Bank to Wallet (Tzs 500,000 - 699,999)		3,000
Bank to Wallet (Tzs 600,000 - 699,999)		3,500
ATM Balance Inquiry		4000
Monthly Fee		1,000
Standing Order		2,000
LOAN CHARGES AND COMMISSION		
S/NO	LOAN PRODUCTS	charges
1	1.Individual loans	
	2.Mixed agriculture	- Loan processing fee 2%
	3.Agriculture loan	- Loan application fee 20,000/-
	4.Asset's acquisition loan	- Deposit fees 0.1% -Interest rate 24% pa -Life Insurance 1% pa
2	Housing Loan	
		- Loan processing fee 2% -Loan application fee 20,000/-
		- Deposit fees 0.1% -Interest rate 17% pa -10% upfront deposit -Life Insurance 1% pa
3	1. Group loans	
		- Application fee 1% -Interest rate 30% pa -10% upfront deposit
4	1. Salary loan full guarantee- Government	
		- Life Insurance 3% of the approved amount for 5 years -Loan processing fee 2% -Loan application fee 20,000/- -Interest rate 18% pa
5	1. Salary loan full guarantee- Private sector	
		- Life insurance 3% of the approved amount for 5 years -Loan processing fee 2% -Loan application fee 20,000/- -Interest rate 18% pa
6	1.MUCOBA staff loan	
		- Life insurance 3% of the approved amount for 5 years -Interest rate 10% pa