



PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025 (AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 30.06.2025	PREVIOUS QUARTER 31.03.2025
A. ASSETS		
1 Cash	1,736	1,081
2 Balances with Bank of Tanzania	5,946	6,288
3 Investment in Government Securities	-	-
4 Balances with Other Banks and financial institutions	26,482	18,158
5 Cheques and Items for Clearing	-	-
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loan Receivables	-	-
10 Investments in Other securities	-	-
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	61,668	69,200
12 Other Assets	2,255	2,134
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	3,400	3,866
16 TOTAL ASSETS	101,486	100,727
B. LIABILITIES		
17 Deposits from other banks and financial institutions	2,868	4,336
18 Customer Deposits	77,629	76,772
19 Cash letters of credit	-	-
20 Special Deposits	-	-
21 Payments orders / transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	674	827
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	16	49
27 Other Liabilities	7,791	9,377
28 Borrowings	2,382	-
29 TOTAL LIABILITIES	91,360	91,361
30 NET ASSETS/LIABILITIES(16 MINUS 29)	10,126	9,366
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	37,895	37,895
32 Capital Reserves	-	-
33 Retained Earnings	(28,528)	(28,330)
34 Profit/(Loss) Account	759	(199)
35 Other Capital Accounts/Capital Advance	-	-
35a. Other- Statutory Reserve	-	-
35b. General Provision Reserve	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	10,126	9,366
38 Contingent Liabilities	-	-
39 Non-Performing Loans and Advances	9,652	8,039
40 Allowances for Probable Losses	5,564	5,260
41 Other Non-Performing assets	-	-
D. PERFORMANCE INDICATORS		
(I) Shareholders Funds to Total Assets	10.0%	9.5%
(II) Non Performing Loans to Total Gross Loans	15.4%	11.6%
(III) Gross loans and advances to total deposits	83.5%	91.8%
(IV) Loans and Advances to Total Assets	60.8%	68.7%
(V) Earning Assets to Total Assets	86.9%	86.7%
(VI) Deposits Growth	-0.8%	4.3%
(VII) Assets Growth	0.8%	3.9%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2025 (AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 30.06.2025	PREVIOUS QUARTER 31.03.2025	CUMULATIVE CURRENT YEAR 30.06.2025	CUMULATIVE PREVIOUS YEAR 30.06.2024
(I) Cash flow from operating activities:				
Net income(Loss)	766	(169)	597	268
Adjustment for :	-	-	-	-
-Impairment/Amortization	(1,548)	535	(1,013)	938
-Net change in loans and advances	7,532	(779)	6,753	4,387
-Gain/Loss on sale of assets	(2)	-	(2)	-
-Net change in Deposits	(611)	3,320	2,709	2,219
-Net change in Short term negotiable securities	-	-	-	-
-Net change in Other Liabilities	(1,773)	838	(935)	67
-Net change in Other Assets	(121)	1,092	971	476
-Tax paid	(7)	(30)	(37)	(73)
-Net change in ROU Asset	2,025	-	2,025	(2,395)
Net cash provided (used) by operating activities	6,263	4,807	11,070	5,887
(II) Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of fixed assets	(12)	(7)	(19)	(563)
Proceeds from sale of fixed assets	2	-	2	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Proceeds from maturity of investment in fixed deposit	-	-	-	-
Others (specify) -Additions on Right of use asset	-	-	-	-
Others (specify) -Proceeds from issue of share	-	-	-	-
Net cash provided (used) by investing activities	(10)	(7)	(17)	(563)
(III) Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	(3,343)
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of lease liabilities	(277)	(228)	(505)	(391)
Net change in other borrowings	2,659	-	2,659	2,175
Others -(Specify)	-	-	-	-
Net cash provided (used) by financing activities	2,383	(228)	2,155	(1,559)
(IV) Cash and Cash Equivalents:				
Net increase/(decrease) in cash and cash equivalents	8,636	4,572	13,208	3,764
Cash and cash equivalents at the beginning of the Quarter/ year	25,527	20,955	20,955	23,548
Cash and cash equivalents at the end of the Quarter/year	34,163	25,527	34,163	27,312

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 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 and Title	Signature	Date
Felician Girambo (Acting Chief Executive Officer)	(Signed)	28th July 2025
Isaac Chaha (Chief Financial Officer)	(Signed)	28th July 2025
Andrew Mburju (Acting Internal Audit Manager)	(Signed)	28th July 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	Signature	Date
1. Nasama Massinda (Board Chairman)	(Signed)	28th July 2025
2. Mary Pascal Mabiti (Board Member)	(Signed)	28th July 2025

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number	Item/Transaction	Charge/Fee	Staff Account (TZ)
1	Savings Account (TZ)		
	Mwajala Individual (TZ)		(a) Required minimum opening balance 0
	(a) Required minimum opening balance	0	(b) Monthly Services Fees 0
	(b) Required minimum opening balance	0	(c) Interim Statement per page 1,500
	(c) Monthly Services Fees	1,500	(d) Interest payable 2% p.a. Flat rate method
	(d) Interim Statement per page	1,500	(e) Balance enquiry 0
	(e) Monthly Services Fees	0	(f) Withdraw charges over the counter 0
	(f) Withdraw charges over the counter	0	
	(g) Interest payable	0	
	(h) Balance enquiry	0	
	(i) Monthly Services Fees	0	
	(j) Withdraw charges over the counter	0	
	(k) Interest payable	0	
	(l) Balance enquiry	0	
	(m) Monthly Services Fees	0	
	(n) Withdraw charges over the counter	0	
	(o) Interest payable	0	
	(p) Balance enquiry	0	
	(q) Monthly Services Fees	0	
	(r) Withdraw charges over the counter	0	
	(s) Interest payable	0	
	(t) Balance enquiry	0	
	(u) Monthly Services Fees	0	
	(v) Withdraw charges over the counter	0	
	(w) Interest payable	0	
	(x) Balance enquiry	0	
	(y) Monthly Services Fees	0	
	(z) Withdraw charges over the counter	0	
	(aa) Interest payable	0	
	(ab) Balance enquiry	0	
	(ac) Monthly Services Fees	0	
	(ad) Withdraw charges over the counter	0	
	(ae) Interest payable	0	
	(af) Balance enquiry	0	
	(ag) Monthly Services Fees	0	
	(ah) Withdraw charges over the counter	0	
	(ai) Interest payable	0	
	(aj) Balance enquiry	0	
	(ak) Monthly Services Fees	0	
	(al) Withdraw charges over the counter	0	
	(am) Interest payable	0	
	(an) Balance enquiry	0	
	(ao) Monthly Services Fees	0	
	(ap) Withdraw charges over the counter	0	
	(aq) Interest payable	0	
	(ar) Balance enquiry	0	
	(as) Monthly Services Fees	0	
	(at) Withdraw charges over the counter	0	
	(au) Interest payable	0	
	(av) Balance enquiry	0	
	(aw) Monthly Services Fees	0	
	(ax) Withdraw charges over the counter	0	
	(ay) Interest payable	0	
	(az) Balance enquiry	0	
	(ba) Monthly Services Fees	0	
	(bb) Withdraw charges over the counter	0	
	(bc) Interest payable	0	
	(bd) Balance enquiry	0	
	(be) Monthly Services Fees	0	
	(bf) Withdraw charges over the counter	0	
	(bg) Interest payable	0	
	(bh) Balance enquiry	0	
	(bi) Monthly Services Fees	0	
	(bj) Withdraw charges over the counter	0	
	(bk) Interest payable	0	
	(bl) Balance enquiry	0	
	(bm) Monthly Services Fees	0	
	(bn) Withdraw charges over the counter	0	
	(bo) Interest payable	0	
	(bp) Balance enquiry	0	
	(bq) Monthly Services Fees	0	
	(br) Withdraw charges over the counter	0	
	(bs) Interest payable	0	
	(bt) Balance enquiry	0	
	(bu) Monthly Services Fees	0	
	(bv) Withdraw charges over the counter	0	
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