

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 SEPTEMBER 2025 (AMOUNTS IN MILLION SHILLINGS)

		CURRENT QUARTER 30.09.2025	PREVIOUS QUARTER 30.06.2025
A. ASSETS			
1 Cash		1,559	1,736
2 Balances with Bank of Tanzania		3,570	5,946
3 Investment in Government Securities		-	-
4 Balances with Other Banks and financial institutions		31,721	26,482
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)		56,379	61,668
12 Other Assets		2,333	2,255
13 Equity Investments		-	-
14 Underwriting accounts		-	-
15 Property, Plant and Equipment		3,116	3,400
16 TOTAL ASSETS		98,678	101,486
B. LIABILITIES			
17 Deposits from other banks and financial institutions		3,269	2,868
18 Customer Deposits		75,773	77,629
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		446	674
24 Acceptances outstanding		-	-
25 Interbranch float items		-	-
26 Unearned income and other deferred charges		(3)	16
27 Other Liabilities		6,214	7,791
28 Borrowings		2,281	2,382
29 TOTAL LIABILITIES		87,980	91,360
30 NET ASSETS/(LIABILITIES)(16 MINUS 29)		10,698	10,126
C. SHAREHOLDERS' FUNDS			
31 Paid up Share Capital		37,895	37,895
32 Capital Reserves		-	-
33 Retained Earnings		(27,769)	(28,528)
34 Profit/(Loss) Account		572	759
35 Other Capital Accounts/Capital Advance		-	-
35a. Other- Statutory Reserve		-	-
35b. General Provision Reserve		-	-
36 Minority Interest		-	-
37 TOTAL SHAREHOLDERS' FUNDS		10,698	10,126
38 Contingent Liabilities		-	-
39 Non-Performing Loans and Advances		7,665	9,652
40 Allowances for Probable Losses		4,331	5,564
41 Other Non-Performing assets		-	-
D. PERFORMANCE INDICATORS			
(I) Shareholders Funds to Total Assets		10.7%	10.0%
(II) Non Performing loans to Total Gross Loans		13.6%	15.4%
(III) Gross loans and advances to total deposits		76.8%	83.5%
(IV) Loans and Advances to Total Assets		57.1%	60.8%
(V) Earning Assets to Total Assets		89.3%	86.9%
(VI) Deposits Growth		-1.8%	-0.9%
(VII) Assets Growth		-2.8%	0.8%

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

		CURRENT QUARTER 30.09.2025	PREVIOUS QUARTER 30.06.2025	CUMMULATIVE CURRENT YEAR 30.09.2025	CUMMULATIVE PREVIOUS YEAR 30.09.2024
(I) Cash flow from operating activities:					
Net income(Loss)		572	597	1,170	272
Adjustment for:					
- Impairment/Amortization		457	(1,013)	(556)	980
- Net change in loans and advances		5,289	6,753	12,042	1,335
- Gain/Loss on sale of assets		-	(2)	(2)	6
- Net change in Deposits		(1,456)	2,709	1,254	898
- Net change in Short term negotiable securities		-	-	-	-
- Net change in Other Liabilities		(1,824)	(935)	(2,759)	1,943
- Net change in Other Assets		(78)	971	893	395
- Tax paid		-	(37)	(37)	(20)
- Net change in ROU Asset		-	2,025	2,025	(2,395)
Net cash provided (used) by operating activities		2,961	11,070	14,031	3,414
(II) Cash flow from investing activities:					
Dividend Received		-	-	-	-
Purchase of fixed assets		(173)	(19)	(192)	(892)
Proceeds from sale of fixed assets		-	2	2	(6)
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		(173)	(17)	(190)	(898)
(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 lease liabilities		(363)	(505)	(868)	(739)
Net change in other borrowings		262	2,659	2,921	1,928
Others - (Specify)		-	-	-	-
Net cash provided (used) by financing activities		(101)	2,155	2,053	1,189
(IV) Cash and Cash Equivalents:					
Net increase/(decrease) in cash and cash equivalents		2,687	13,208	15,895	3,705
Cash and cash equivalents at the beginning of the Quarter/ year		34,163	20,955	20,955	23,548
Cash and cash equivalents at the end of the Quarter/year		36,850	34,163	36,850	27,253

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2025

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Quarter 30.09.2025							
Profit for the period	37,895	-	(27,769)	-	-	-	10,126
Other Comprehensive Income	-	-	572	-	-	-	572
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Quarter 30.09.2025	37,895	-	(27,196)	-	-	-	10,698
Previous Quarter 30.06.2025							
Balance as at the beginning of the Quarter 01.04.2025	37,895	-	(28,528)	-	-	-	9,367
Loss for the period	-	-	759	-	-	-	759
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Quarter 30.06.2025	37,895	-	(27,769)	-	-	-	10,126

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number / Item/Transaction	Charge/Fee	Photo (TZs)
1 Savings Account (TZs)		
(a) Required minimum opening balance	0	(a) Required minimum opening balance 10,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	1,500	(c) Interim Statement per page 1,500
(d) Interest payable	4% p.a. Flat rate method	(d) Interest payable 4% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
Mwanja Individual (TZs)		
(a) Required minimum opening balance	0	(a) Required minimum opening balance 0
(b) Monthly Services Fees	1,500	(b) Monthly Services Fees 1,500
(c) Interim Statement per page	1,500	(c) Interim Statement per page 1,500
(d) Interest payable	2% p.a. Flat rate method	(d) Interest payable 2% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
Mwanja Legal (TZs)		
(a) Required minimum opening balance	0	(a) Required minimum opening balance 0
(b) Monthly Services Fees	2,000	(b) Monthly Services Fees 2,000
(c) Interim Statement per page	1,500	(c) Interim Statement per page 1,500
(d) Interest payable	2% p.a. Flat rate method	(d) Interest payable 2% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
Hakika Individual (TZs)		
(a) Required minimum opening balance	10,000	(a) Required minimum opening balance 10,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	1,500	(c) Interim Statement per page 1,500
(d) Interest payable	3% p.a. Flat rate method	(d) Interest payable 3% to 6% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
Hakika Legal Entity (TZs)		
(a) Required minimum opening balance	100,000	(a) Required minimum opening balance 100,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	1,500	(c) Interim Statement per page 1,500
(d) Interest payable	3% p.a. Flat rate method	(d) Interest payable 3% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
Mipango Standard (TZs)		
(a) Required minimum opening balance	50,000	(a) Required minimum opening balance 50,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	0	(c) Interim Statement per page 0
(d) Interest payable	10% to 14% p.a. Flat rate method	(d) Interest payable 10% to 14% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
(g) Minimum Term	3 Months	(g) Minimum Term 3 Months
(h) Maximum Term	24 Months	(h) Maximum Term 24 Months
Mipango Payout (TZs)		
(a) Required minimum opening balance	100,000	(a) Required minimum opening balance 100,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	0	(c) Interim Statement per page 0
(d) Interest payable	10% to 14% p.a. Flat rate method	(d) Interest payable 10% to 14% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
(g) Minimum Term	3 Months	(g) Minimum Term 3 Months
(h) Maximum Term	24 Months	(h) Maximum Term 24 Months
Mipango Upfront (TZs)		
(a) Required minimum opening balance	100,000	(a) Required minimum opening balance 100,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	0	(c) Interim Statement per page 0
(d) Interest payable	10% to 14% p.a. Flat rate method	(d) Interest payable 10% to 14% p.a. Flat rate method
(e) Balance enquiry	0	(e) Balance enquiry 0
(f) Withdraw charges over the counter	0	(f) Withdraw charges over the counter One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mwanja account withdraw fee)
(g) Minimum Term	3 Months	(g) Minimum Term 3 Months
(h) Maximum Term	24 Months	(h) Maximum Term 24 Months
Fixed Term Deposit (Legal Entities) (TZs)		
(a) Required minimum opening balance	10,000,000	(a) Required minimum opening balance 10,000,000
(b) Monthly Services Fees	0	(b) Monthly Services Fees 0
(c) Interim Statement per page	0	(c) Interim Statement per page 0
(d) Interest payable		