

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 31 DECEMBER 2025 (AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 31.12.2025	PREVIOUS QUARTER 30.09.2025
A. ASSETS		
1 Cash	859	1,559
2 Balances with Bank of Tanzania	2,734	3,570
3 Investment in Government Securities	-	-
4 Balances with Other Banks and financial institutions	35,744	31,721
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)	51,807	56,379
12 Other Assets	2,715	2,333
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	2,688	3,116
16 TOTAL ASSETS	96,547	98,678
B. LIABILITIES		
17 Deposits from other banks and financial institutions	2,163	3,269
18 Customer Deposits	74,964	75,773
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	673	446
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	(0)	(3)
27 Other Liabilities	5,959	6,214
28 Borrowings	2,225	2,281
29 TOTAL LIABILITIES	85,985	87,980
30 NET ASSETS/(LIABILITIES)(16 MINUS 29)	10,562	10,698
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	37,895	37,895
32 Capital Reserves	-	-
33 Retained Earnings	(27,196)	(27,769)
34 Profit/(Loss) Account	(136)	572
35 Other Capital Accounts/Capital Advance	-	-
35a. Other- Statutory Reserve	-	-
35b. General Provision Reserve	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	10,562	10,698
38 Contingent Liabilities	-	-
39 Non-Performing Loans and Advances	7,482	7,665
40 Allowances for Probable Losses	3,977	4,331
41 Other Non-Performing assets	-	-
D. PERFORMANCE INDICATORS		
(I) Shareholders Funds to Total Assets	10.82%	10.69%
(II) Non-Performing loans to Total Gross Loans	14.45%	13.56%
(III) Gross loans and advances to total deposits	72.33%	76.81%
(IV) Loans and Advances to Total Assets	53.66%	57.13%
(V) Earning Assets to Total Assets	90.68%	89.28%
(VI) Deposits Growth	-2.42%	-1.81%
(VII) Assets Growth	-2.16%	-2.77%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/YEAR ENDED 31 DECEMBER 2025 (AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 31.12.2025	PREVIOUS QUARTER 30.09.2025	CURRENT YEAR 31.12.2025	PREVIOUS YEAR 31.12.2024
I Cash flow from operating activities:				
Net income(Loss)	(43)	572	1,126	388
Adjustment for:				
-Impairment/Amortization	441	457	(115)	2,001
-Net change in loans and advances	4,572	5,289	16,614	(4,133)
-Gain/Loss on sale of assets	-	-	(2)	(3)
-Net change in Deposits	(1,914)	(1,456)	(661)	7,064
-Net change in Short term negotiable securities	-	-	-	-
-Net change in Other Liabilities	(24)	(1,824)	(2,783)	(1,225)
-Net change in Other Assets	(382)	(78)	511	129
-Tax paid	(93)	-	(129)	(287)
-Net change in ROU Asset	4	0	2,029	(42)
Net cash provided (used) by operating activities	2,560	2,961	16,591	3,892
II Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of fixed assets	(17)	(173)	(209)	(924)
Proceeds from sale of fixed assets	-	-	2	4
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Proceeds from maturity of investment in fixed deposit	-	-	-	(84)
Others (specify) -Additions on Right of use asset	-	-	-	(18)
Others (specify) -Proceeds from issue of share	-	-	-	-
Net cash provided (used) by investing activities	(17)	(173)	(207)	(1,879)
III Cash flow from financing activities:				
Repayment of long-term debt	(120)	-	(120)	(3,021)
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of lease liabilities	(392)	(363)	(1,263)	(981)
Net change in Lease Liabilities	456	262	3,377	-
Others -(Specify)	-	-	-	-
Net cash provided (used) by financing activities	(57)	(101)	1,987	(4,002)
IV Cash and Cash Equivalents:				
Net increase/(decrease) in cash and cash equivalents	2,486	2,687	18,381	(1,990)
Cash and cash equivalents at the beginning of the Quarter/ year	36,850	34,163	20,955	17,722
Cash and cash equivalents at the end of the Quarter/year	39,336	36,850	39,336	15,732

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2025

	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Quarter 31.12.2025							
Balance as at the beginning of the Quarter 01.10.2025	37,895	-	(27,196)	-	-	-	10,698
Profit/Loss for the period	-	-	(136)	-	-	-	(136)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Quarter 31.12.2025	37,895	-	(27,333)	-	-	-	10,562
Previous Quarter 30.09.2025							
Balance as at the beginning of the Quarter 01.07.2025	37,895	-	(27,769)	-	-	-	10,126
Profit/Loss for the period	-	-	572	-	-	-	572
Other Comprehensive Income	-	-	-	-	-	-	-
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

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number	Item/Transaction	Charge/Fee
1 Savings Account (TZs)		
(a) Required minimum opening balance		0
(b) Required minimum operating balance		0
(c) Monthly Services Fees		1,500
(d) Interim Statement per page		1,500
(e) Monthly Services Fees		0
(f) Withdraw charges over the counter	TZs 1,180 + 5,000,000 + 0.1% > 5,000,000 (but the charge shall not exceed TZS 59,000).	
(g) Interest payable		0
(h) Balance enquiry		0
Mkwaja Legal (TZs)		
(a) Required minimum opening balance		0
(b) Required minimum operating balance		0
(c) Monthly Services Fees		2,000
(d) Interim Statement per page		1,500
(e) Monthly Services Fees		0
(f) Withdraw charges over the counter	TZs 1,180 + 5,000,000 + 0.1% > 5,000,000 (but the charge shall not exceed TZS 59,000).	
(g) Interest payable		0
(h) Balance enquiry		0
(i) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
Mkwaja Individual (TZs)		
(a) Required minimum opening balance		10,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		2%
(e) Balance enquiry		2% p.a. Flat rate method
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
Mkwaja Legal Entity (TZs)		
(a) Required minimum opening balance		100,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		3%
(e) Balance enquiry		3% p.a. Flat rate method
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
Mkwaja Standard (TZs)		
(a) Required minimum opening balance		50,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		10% to 14% p.a. Flat rate method
(e) Balance enquiry		0
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
(g) Minimum Term		3 Months
(h) Maximum Term		24 Months
Mkwaja Payout (TZs)		
(a) Required minimum opening balance		100,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		10% to 14% p.a. Flat rate method
(e) Balance enquiry		0
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
(g) Minimum Term		3 Months
(h) Maximum Term		24 Months
Mkwaja Upfront (TZs)		
(a) Required minimum opening balance		100,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		10% to 14% p.a. Flat rate method
(e) Balance enquiry		0
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
(g) Minimum Term		3 Months
(h) Maximum Term		24 Months
Fixed Term Deposit (Legal Entities) (TZs)		
(a) Required minimum opening balance		10,000,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		10% to 14% p.a. Flat rate method
(e) Balance enquiry		0
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
(g) Minimum Term		3 Months
(h) Maximum Term		24 Months
Mtoto (TZs)		
(a) Required minimum opening balance		10,000
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		4% p.a. Flat rate method
(e) Balance enquiry		0
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
Staff Account (TZs)		
(a) Required minimum opening balance		0
(b) Monthly Services Fees		0
(c) Interim Statement per page		1,500
(d) Interest payable		2% p.a. Flat rate method
(e) Balance enquiry		0
(f) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
Halo Yako Normal Savings (TZs)		
(a) Required minimum opening balance		5,000,000
(b) Required maximum account balance		0
(c) Monthly Services Fees		0
(d) Interim Statement per page		1,500
(e) Interest payable		3% p.a. Flat rate method
(f) Balance enquiry		0
(g) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
Halo Yako Target Savings (TZs)		
(a) Required minimum opening balance		5,000,000
(b) Required maximum account balance		0
(c) Monthly Services Fees		0
(d) Interim Statement per page		1,500
(e) Interest payable		3% to 6% p.a. Flat rate method
(f) Balance enquiry		0
(g) Withdraw charges over the counter	One Free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwaja account withdrawal fee)	
2 Mobile banking Charges (TZs)		
(a) Balance enquiry		100
(b) Minimum Statement request		100
(c) Finca Mobile (in Finca Account)		400
(d) Finca Mobile (in Finca Account) Transfer		1,000
(e) Finca Mobile (in and Out Finca Account) Finca Account to wallet		1,000
3 Loans (TZs)		
Micro Business		
(a) Interest		5% (PH)
(b) Loan Processing Fees		1.0%
Business Loan - Small		
(a) Interest		4.83% (PH)
(b) Loan Processing Fees		3%
Business Loan - Medium		
(a) Interest		3.83% (PH)
(b) Loan Processing Fees		3.0%
Business Loan - Large		
(a) Interest		3% (PH)
(b) Loan Processing Fees		3.0%
Small Enterprise		
(a) Interest		3% (PH)
(b) Loan Processing Fees		3.0%
Education Provider		
(a) Interest		2% (PH)
(b) Loan Processing Fees		1.0%
School Fees		
(a) Interest		2% (PH)
(b) Loan Processing Fees		1.0%
Pemaja Loan		
(a) Interest		5% (PH)
(b) Loan Processing Fees		1.0%
3.1 Lien Loan		
(a) Interest		24% to 26% (PA) - Depending timing of interest Payments
(b) Loan Processing Fees		N/A
Insurance Premium Financing (IPF)		
(a) Interest		6% to 14% depending on number of months
(b) Loan Processing Fees		N/A
Dapa Customer Overdraft		
(a) Interest		2.5% to 2.7% depending on number of days and amount
(b) Loan Processing Fees		1% to 6.9% depends on loan band
Bongasha Agent overdraft		
(a) Interest		TZS 28 to 1,000 depending on overdraft amount
(b) Loan Processing Fees		N/A
Wacasha Agent Term Loan		
(a) Interest		4.0% to 10.0% depending on number of days (flat rate)
(b) Loan Processing Fees		N/A
Device Financing		
(a) Interest		1.7% (PA)
(b) Loan Processing Fees		N/A
4 Transfer and Agent Services		
Outward Tis Charges		
(a) Payment with a value between TZS 1 to 10 million		2,000
(b) Payment with a value above TZS 10 million to 50 million		5,000
(c) Payment with a value higher than 50 million		10,000
Inward Tis Charges		Free

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2025 (AMOUNTS IN MILLION SHILLINGS)

	Current Quarter 31.12.2025	Comparative Quarter 31.12.2024	Current Year Cumulative 31.12.2025	Comparative Year Cumulative 31.12.2024
1 Interest Income	16,174	22,093	73,249	82,558
2 Interest Expense	(2,497)	(2,478)	(10,454)	(9,586)
3 Net Interest Income (I Minus 2)	13,676	19,615	62,795	72,972
4 Bad debts written off	(762)	(373)	(2,608)	-
5 Impairment Losses on Loans and Advances	256	(1,104)	1,289	(1,713)
6 Non-Interest Income	875	704		