

# 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 31ST MARCH 2026 (AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 31.03.2026	PREVIOUS QUARTER 31.12.2025
<b>A. ASSETS</b>		
1 Cash	783	859
2 Balances with Bank of Tanzania	461	2,734
3 Investment in Government Securities	-	-
4 Balances with Other Banks and financial institutions	37,509	35,744
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)	51,430	51,807
12 Other Assets	3,582	2,715
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	2,364	2,688
<b>16 TOTAL ASSETS</b>	<b>96,129</b>	<b>96,547</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	166	2,163
18 Customer Deposits	75,293	74,964
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	2,118	673
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	(0)	(0)
27 Other Liabilities	6,066	5,959
28 Borrowings	2,410	2,225
<b>29 TOTAL LIABILITIES</b>	<b>86,053</b>	<b>85,985</b>
<b>30 NET ASSETS/(LIABILITIES)(16 MINUS 29)</b>	<b>10,076</b>	<b>10,562</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	37,895	37,895
32 Capital Reserves	-	-
33 Retained Earnings	(27,333)	(27,196)
34 Profit/(Loss) Account	(486)	(136)
35 Other Capital Accounts/Capital Advance	-	-
35a Other- Statutory Reserve	-	-
35b General Provision Reserve	-	-
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>10,076</b>	<b>10,562</b>
38 Contingent Liabilities	-	-
39 Non-Performing Loans and Advances	7,718	7,482
40 Allowances for Probable Losses	4,201	3,977
41 Other Non-Performing assets	-	-
<b>D. PERFORMANCE INDICATORS</b>		
(I) Shareholders Funds to Total Assets	<b>10.5%</b>	<b>10.8%</b>
(II) Non Performing loans to Total Gross Loans	<b>15.0%</b>	<b>14.4%</b>
(III) Gross loans and advances to total deposits	<b>73.7%</b>	<b>72.3%</b>
(IV) Loans and Advances to Total Assets	<b>53.5%</b>	<b>53.7%</b>
(V) Earning Assets to Total Assets	<b>92.5%</b>	<b>90.7%</b>
(VI) Deposits Growth	<b>-2.2%</b>	<b>-2.4%</b>
(VII) Assets Growth	<b>-0.4%</b>	<b>-2.2%</b>

## CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/YEAR ENDED 31ST MARCH 2026 (AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 31.03.2026	PREVIOUS QUARTER 31.12.2025	CUMMULATIVE CURRENT YEAR 31.03.2026	CUMMULATIVE PREVIOUS YEAR 31.03.2025
<b>I. Cash flow from operating activities:</b>				
Net income	(475)	(43)	(475)	(169)
Adjustment for:				
-Impairment/Amortization	335	441	335	636
-Net change in loans and advances	377	4,572	377	(779)
-Change/Loss on sale of assets	-	-	-	-
-Net change in Deposits	(1,668)	(1,914)	(1,668)	-
-Net change in Short term negotiable securities	-	-	-	-
-Net change in Other Liabilities	1,730	(24)	1,730	838
-Net change in Other Assets	(867)	(382)	(867)	1,092
-Tax paid	(11)	(93)	(11)	(30)
-Net change in ROU Asset	0	4	0	-
<b>Net cash provided (used) by operating activities</b>	<b>(579)</b>	<b>2,560</b>	<b>(579)</b>	<b>4,807</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of fixed assets	(12)	(17)	(12)	(17)
Proceeds from sale of fixed assets	-	-	-	-
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	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(12)</b>	<b>(17)</b>	<b>(12)</b>	<b>(7)</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of long-term debt	-	(120)	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of lease liabilities	(179)	(392)	(179)	(228)
Net change in other borrowings	185	456	185	-
Others - (Specify)	-	-	-	-
<b>Net cash provided (used) by financing activities</b>	<b>6</b>	<b>(57)</b>	<b>6</b>	<b>(228)</b>
<b>IV. Cash and Cash Equivalents:</b>				
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>(584)</b>	<b>2,486</b>	<b>(584)</b>	<b>4,572</b>
Cash and cash equivalents at the beginning of the Quarter/year	39,337	36,851	39,337	20,955
<b>Cash and cash equivalents at the end of the Quarter/year</b>	<b>38,753</b>	<b>39,337</b>	<b>38,753</b>	<b>25,527</b>

## MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number / Item/Transaction	Charge/Fee	3. Loans (TZ)
<b>Savings Account (TZ)</b>		<b>Business Low-Small</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 5,000,000 - 10,000,000
a) Required minimum opening balance	0	b) Interest: 4.83% (PM)
b) Monthly Services Fees	1770	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Business Low-Medium</b>
Mwajiba Legal (TZ)		a) Maximum Loan: 10,000,000 - 30,000,000
a) Required minimum opening balance	0	b) Interest: 5.83% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Business Low-Large</b>
Mwajiba Legal (TZ)		a) Maximum Loan: 30,000,000 - 60,000,000
a) Required minimum opening balance	0	b) Interest: 6.83% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Small Enterprise</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 60,000,000 - 60,000,000
a) Required minimum opening balance	0	b) Interest: 6.83% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Micro Business</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 60,000,000 - 6,000,000
a) Required minimum opening balance	0	b) Interest: 6.83% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Lim Loan</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 0,000,000 - N/A
a) Required minimum opening balance	0	b) Interest: 24% - 25% (PA) - Depending timing of Interest Payment
b) Monthly Services Fees	2,360	c) Loan Processing Fees: N/A
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - optional N/A
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Education provider</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 600,000 - 60,000,000
a) Required minimum opening balance	0	b) Interest: 2% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>School fees</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 200,000 - 10,000,000
a) Required minimum opening balance	0	b) Interest: 2% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Pamaji Loan</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 600,000 - 6,000,000
a) Required minimum opening balance	0	b) Interest: 2% (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Social Financial Group</b>
Mwajiba Individual (TZ)		a) Maximum Loan: N/A - N/A
a) Required minimum opening balance	0	b) Interest: 0.00% or 2.00% - Due to quarantine (PM)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 3%
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: 0.34% - 0.45%
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.5% - 5% - early settlement fee of outstanding loan
e) Interest payable	0	<b>Insurance Premium Finance (PF)</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 60,000 - N/A
a) Required minimum opening balance	0	b) Interest: 6% to 8% - depending on number of months
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 33.3% - upfront payment per loan
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: N/A
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: N/A
e) Interest payable	0	<b>Days Customer Overdraft</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 0,000 - 2,700,000
a) Required minimum opening balance	0	b) Interest: 0.5% to 0.7% - depending on number of days and amount
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 7% - 8.9% per loan
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: N/A
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: N/A
e) Interest payable	0	<b>Sevetha Agent overdraft</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 10,000 - 2,000,000
a) Required minimum opening balance	0	b) Interest: 17.28 to 10.00 - depending on overdraft amount
b) Monthly Services Fees	2,360	c) Loan Processing Fees: N/A
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: N/A
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 0.1%
e) Interest payable	0	<b>Wasetha Agent Term Loan</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 10,000 - 8,000,000
a) Required minimum opening balance	0	b) Interest: 4.0% to 10.0% - depending on number of days (flat rate)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 2% - reserved for indemnity (per loan)
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: N/A
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 2% from 31st to 45 days, 3% to 45 days
e) Interest payable	0	<b>Debit Financing</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 300,000
a) Required minimum opening balance	0	b) Interest: 17% (PA)
b) Monthly Services Fees	2,360	c) Loan Processing Fees: 17% (PA)
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Life and property insurance charges: N/A
d) Withdraw charges over the counter	0	e) Late payment penalty and early settlement fee/fee for refinancing: 17% (PA)
e) Interest payable	0	<b>4. Transfer and Agent Services</b>
Mwajiba Individual (TZ)		a) Maximum Loan: 0,000
a) Required minimum opening balance	0	b) Payments with a value between TZS 1 to 10 million: 0,000
b) Monthly Services Fees	2,360	c) Payments with a value above TZS 10 million to 50 million: 5,000
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	d) Payments with a value higher than 50 million: 10,000
d) Withdraw charges over the counter	0	<b>Invoice Tax Charges</b>
e) Interest payable	0	<b>Free</b>
Mwajiba Individual (TZ)		<b>5. Agent banking withdrawal fee</b>
a) Required minimum opening balance	0	<b>Withdraw Charges</b>
b) Monthly Services Fees	2,360	<b>Customer Fees (VAT EXCL. USIVE)</b>
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	1,000 - 5,999: 500
d) Withdraw charges over the counter	0	6,000 - 19,999: 1,000
e) Interest payable	0	20,000 - 49,999: 1,200
Mwajiba Individual (TZ)		50,000 - 99,999: 1,500
a) Required minimum opening balance	0	100,000 - 149,999: 3,000
b) Monthly Services Fees	2,360	150,000 - 299,999: 5,000
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	300,000 - 599,999: 5,500
d) Withdraw charges over the counter	0	600,000 - 999,999: 6,000
e) Interest payable	0	1,000,000 - 1,999,999: 6,700
Mwajiba Individual (TZ)		2,000,000 - 2,999,999: 7,000
a) Required minimum opening balance	0	3,000,000 - 3,999,999: 7,500
b) Monthly Services Fees	2,360	4,000,000 - 4,999,999: 8,000
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	5,000,000 - 10,000,000: 9,000
d) Withdraw charges over the counter	0	<b>Other Charges</b>
e) Interest payable	0	a) Cash transfer: 200
Mwajiba Individual (TZ)		b) Balance: 300
a) Required minimum opening balance	0	c) Min statement: 200
b) Monthly Services Fees	2,360	
c) Interim Statement per page	-TZS 1500/- per page at branch -No fee through FINCA Express Agent	
d) Withdraw charges over the counter	0	
e) Interest payable	0	

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER