



REPORT OF CONDITION OF BANK PUBLISHED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026

| (AMOUNTS IN MILLION SHILLINGS) | CURRENT QUARTER 31-MAR-26 | PREVIOUS QUARTER 31-DEC-25 |
|---|------------------------------|-------------------------------|
| A. ASSET | | |
| 1 Cash | 20,021 | 13,508 |
| 2 Balances with Bank of Tanzania | 82,179 | 74,825 |
| 3 Investments in Government securities | 78,438 | 85,211 |
| 4 Balances with other banks and financial institutions | 27,191 | 49,825 |
| 5 Cheques and items for clearing | 7 | - |
| 6 Inter branch float items | - | - |
| 7 Bills negotiated | - | - |
| 8 Customers liabilities for acceptances | - | - |
| 9 Interbank loans receivable | 76,494 | 39,627 |
| 10 Investments in other Securities | - | - |
| 11 Loans, Advances and Overdrafts (net of allowances for probable losses) | 331,116 | 299,107 |
| 12 Other Assets | 25,481 | 29,724 |
| 13 Equity Investments | 811 | 811 |
| 14 Underwriting Accounts | - | - |
| 15 Property and Equipment | 11,099 | 11,402 |
| TOTAL ASSET | 652,337 | 604,040 |
| B. LIABILITIES | | |
| 17 Deposits from other banks and financial institutions | 82,802 | 82,091 |
| 18 Customer deposits | 328,918 | 286,595 |
| 19 Cash letters of Credit | 910 | 999 |
| 20 Special Deposits | 90,045 | 85,905 |
| 21 Payment orders/transfers payable | - | - |
| 22 Bankers' cheques and drafts issued | 363 | 891 |
| 23 Accrued taxes and expenses payable | 8,155 | 7,769 |
| 24 Acceptances outstanding | - | - |
| 25 Interbranch float items | - | - |
| 26 Unearned income and other deferred charges | 2,070 | - |
| 27 Other Liabilities | 20,153 | 23,969 |
| 28 Borrowings | 3,000 | - |
| TOTAL LIABILITIES | 536,416 | 491,219 |
| NET ASSETS/(LIABILITIES) (16 minus 29) | 115,921 | 112,821 |
| C. SHAREHOLDERS' FUNDS | | |
| 31 Paid up Share Capital | 136,621 | 136,621 |
| 32 Share premium | - | - |
| 33 Retained Earnings | (23,823) | (45,641) |
| 34 (Loss)/Profit Account | 2,244 | 21,818 |
| 35 Other Capital Accounts | 879 | 23 |
| 36 Minority Interest | - | - |
| TOTAL SHAREHOLDERS' FUNDS | 115,921 | 112,821 |
| 38 Contingent Liabilities | 45,165 | 47,370 |
| 39 Non performing Loans & Advances | 7,980 | 9,075 |
| 40 Allowances for Probable Losses | 11,350 | 11,381 |
| 41 Other non Performing Assets | - | - |
| D. SELECTED FINANCIAL CONDITION INDICATORS | | |
| (i) Shareholders Funds to Total Assets | 17.8% | 18.7% |
| (ii) Non performing Loans to Total Gross Loans | 2.3% | 2.9% |
| (iii) Gross Loans and Advances to Total Deposits | 81.7% | 81.5% |
| (iv) Loans and Advances to Total Assets | 50.8% | 51.4% |
| (v) Earning Assets to Total Assets | 78.7% | 71.3% |
| (vi) Deposits Growth | 14.7% | 5.1% |
| (vii) Assets Growth | 8.0% | 17.8% |

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2026

| (AMOUNTS IN MILLION SHILLINGS) | CURRENT QUARTER 31 MAR 2026 | COMPARATIVE QUARTER 31 MAR 2025 | CURRENT YEAR CUMULATIVE 31 MAR 2026 | COMPARATIVE YEAR CUMULATIVE 31 MAR 2025 |
|---|--------------------------------|------------------------------------|---|---|
| 1 Interest Income | 15,345 | 14,810 | 15,345 | 14,810 |
| 2 Interest Expense | (5,999) | (4,807) | (5,999) | (4,807) |
| 3 Net Interest Income (1 + 2) | 9,346 | 10,003 | 9,346 | 10,003 |
| 4 Bad Debts Written-Off | 2,380 | 2,702 | 2,380 | 2,702 |
| 5 Impairment Losses on Loans and Advances | (1,120) | (1,114) | (1,120) | (1,114) |
| 6 Non Interest Income: | 3,960 | 3,124 | 3,960 | 3,124 |
| 6.1 Foreign Currency Dealings and translation Gain/(Loss) | 981 | 1,361 | 981 | 1,361 |
| 6.2 Fees and Commissions | 1,827 | 1,551 | 1,827 | 1,551 |
| 6.3 Dividend Income | - | - | - | - |
| 6.4 Other Operating Income | 1,152 | 212 | 1,152 | 212 |
| 7 Non Interest Expenses: | (11,697) | (11,550) | (11,697) | (11,550) |
| 7.1 Salaries and Benefits | (4,646) | (4,701) | (4,646) | (4,701) |
| 7.2 Fees and Commission | (226) | - | (226) | - |
| 7.3 Other Operating Expenses | (6,825) | (6,849) | (6,825) | (6,849) |
| 8 Operating (Loss) /Income | 2,869 | 3,165 | 2,869 | 3,165 |
| 9 Income Tax Provision | (625) | (570) | (625) | (570) |
| 10 Net (Loss)/Income After Income Tax | 2,244 | 2,595 | 2,244 | 2,595 |
| 11 Other Comprehensive Income (Gain on fair valuation of Government Bonds) | 856 | 362 | 856 | 362 |
| 12 Total comprehensive(loss)/ income for the year | 3,100 | 2,957 | 3,100 | 2,957 |
| 13 Number of Employees | 213 | 203 | 213 | 203 |
| 14 Basic Earnings per Share | 17 | 19 | 17 | 19 |
| 15 Number of Branches | 8 | 8 | 8 | 8 |
| SELECTED PERFORMANCE INDICATORS | | | | |
| (i) Return on Average Total Assets | 1.4% | 2.0% | 1.4% | 2.0% |
| (ii) Return on Average Shareholder Funds | 7.8% | 11.2% | 7.8% | 11.2% |
| (iii) Non Interest Expenses to Gross Income | 87.9% | 88.0% | 87.9% | 88.0% |
| (iv) Net Interest Income to Average Earnings Assets | 7.6% | 9.5% | 7.6% | 9.5% |

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 31 MAR 2026

| (AMOUNTS IN MILLION SHILLINGS) | CURRENT QUARTER 31 MAR 2026 | PREVIOUS QUARTER 31 DEC 2025 | CURRENT YEAR CUMULATIVE 31 MAR 2026 | COMPARATIVE YEAR CUMULATIVE 31 MAR 2025 |
|--|--------------------------------|---------------------------------|---|---|
| I. Cash flow from operating activities: | | | | |
| Operating (Loss) /Income | 2,869 | 8,619 | 2,869 | 3,165 |
| Adjustments for: | | | | |
| -Impairment/Amortization | 2,300 | 2,006 | 2,300 | 1,662 |
| -Net change in Loans and Advances | (33,129) | (28,403) | (33,129) | (18,328) |
| -Gain/loss on Sale of Assets | - | (19) | - | - |
| -Net change in Deposits | 47,085 | 21,479 | 47,085 | 7,430 |
| -Net change in Short Term Negotiable Securities | 6,622 | 995 | 6,622 | (128) |
| -Net change in Other Liabilities | (1,239) | (3,747) | (1,239) | 12,327 |
| -Net change in Other Assets | 4,131 | (6,085) | 4,131 | (6,579) |
| - Tax Paid | (306) | (16) | (306) | (1,070) |
| -Others (Movement in Statutory Minimum Reserve) | (4,537) | (790) | (4,537) | 2,617 |
| Net cash provided (Used) by operating activities | 23,796 | (5,948) | 23,796 | 1,216 |
| II. Cash flow from investing activities: | | | | |
| Dividend Received | - | - | - | - |
| Purchase of Fixed Assets | (378) | (618) | (378) | (1,233) |
| Proceeds from Sale of Fixed Assets | - | 27 | - | - |
| Purchase of Non-Dealing Securities | (5,000) | 23,867 | (5,000) | (12,000) |
| Proceeds from Sale of Non-Dealing Securities | 6,000 | (22,000) | 6,000 | 19,000 |
| Others (Purchase of Intangible Assets) | (5) | (979) | (5) | (195) |
| Net cash (Used in) /generated from Investing activities | 623 | 297 | 623 | 5,972 |
| III. Cash flow from financing activities: | | | | |
| Repayment of Long-term Debt | (57) | (118) | (57) | (57) |
| Proceeds from Issuance of Long Term Debt | - | - | - | - |
| Proceeds from Issuance of Share Capital | - | - | - | - |
| Payment of Preference Dividends | - | - | - | - |
| Net Change in other Borrowings | - | - | - | - |
| Others (Specific) - Lease payment | (911) | (636) | (911) | (1,241) |
| Net Cash generated from Financing Activities | (968) | (754) | (968) | (1,298) |
| IV. Cash and Cash Equivalents: | | | | |
| Net Increase/(Decrease) in Cash and Cash Equivalents | 23,451 | (6,418) | 23,451 | 5,490 |
| Cash and Cash Equivalents at the beginning of the Quarter | 159,647 | 166,065 | 159,647 | 122,605 |
| Cash and Cash Equivalents at the end of the Year | 183,098 | 159,647 | 183,098 | 128,095 |

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2026

| | SHARE CAPITAL | SHARE PREMIUM | ADVANCE TO WARD SHARE CAPITAL | RETAINED EARNING | REGULATORY RESERVE | FAIR VALUATION RESERVE | OTHERS | TOTAL |
|--|----------------|---------------|-------------------------------|------------------|--------------------|------------------------|----------|----------------|
| Current Year | | | | | | | | |
| Balance as at the beginning of the year | 136,621 | - | - | (23,823) | - | 23 | - | 112,821 |
| Profit for the year | - | - | - | 2,244 | - | - | - | 2,244 |
| Other Comprehensive Income | - | - | - | - | - | 856 | - | 856 |
| Transaction with owners | - | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - | - |
| Regulatory reserve | - | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - | - |
| Others - Advance toward share | - | - | - | - | - | - | - | - |
| Capital allotted | - | - | - | - | - | - | - | - |
| Balance as at the end of the current period | 136,621 | - | - | (21,579) | - | 879 | - | 115,921 |
| Previous Year | | | | | | | | |
| Balance as at the beginning of the year | 136,621 | - | - | (45,641) | - | (118) | - | 90,862 |
| Profit for the year | - | - | - | 2,188 | - | - | - | 2,188 |
| Other Comprehensive Income | - | - | - | - | - | 141 | - | 141 |
| Transaction with owners | - | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - | - |
| Regulatory reserve | - | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - | - |
| Balance as at the end of Previous Year | 136,621 | - | - | (23,823) | - | 23 | - | 112,821 |

Alex Mziray
Managing Director &
Chief Executive Officer
24-Apr-2026

Genes I. Kunda
Head of Finance
24-Apr-2026

Peter Kimweri
Chief Internal Auditor
24-Apr-2026

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 | Date |
|---|-------------|
| 1. Hon. Judge. Dr. Fauz Twaiab (Chairman) | 24-Apr-2026 |
| 2. Ms. Stella Ndikimi (Director) | 24-Apr-2026 |

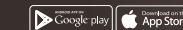


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