PUBLICATION OF FINANCIAL STATEMENTS

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 30 SEPT 2026

	(AMOUNTS IN MILLION SHILLINGS)	CURRENT QUARTER 30-SEP-26	PREVIOUS QUARTER 30-JUN-26
	A. ASSET		
1	Cash	13,534	24,415
2	Balances with Bank of Tanzania	50,871	42,653
3	Investments in Government securities	94,181	87,622
4	Balances with other banks and financial institutions	40,264	38,702
5	Cheques and items for clearing	154	124
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers liabilities for acceptances	-	-
9	Interbank loans receivable	59,127	99,802
10	Investments in other Securities	-	-
11	Loans, Advances and Overdrafts (net of allowances for probable losses)	332,853	336,071
12	Other Assets	21,546	27,233
13	Equity Investments	811	811
14	Underwriting Accounts	-	-
15	Property and Equipment	10,014	9,769
16	**TOTAL ASSET**	**623,355**	**667,202**
	B. LIABILITIES		
17	Deposits from other banks and financial institutions	35,446	136,589
18	Customer deposits	331,894	311,556
19	Cash letters of Credit	1,209	1,302
20	Special Deposits	91,080	64,435
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	364	364
23	Accrued taxes and expenses payable	5,762	5,594
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	2,220	2,186
27	Other Liabilities	22,878	22,325
28	Borrowings	10,000	3,000
29	**TOTAL LIABILITIES**	**500,853**	**547,351**
30	**NET ASSETS/(LIABILITIES) (16 minus 29)**	**122,502**	**119,851**
		-	-
	C. SHAREHOLDERS' FUNDS		
31	Paid up Share Capital	136,621	136,621
32	Share premium	-	-
33	Retained Earnings	(23,823)	(23,823)
34	(Loss)/Profit Account	8,359	5,352
35	Other Capital Accounts	1,345	1,701
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**122,502**	**119,851**
38	Contingent Liabilities	49,659	52,384
39	Non performing Loans & Advances	3,732	4,033
40	Allowances for Probable Losses	8,706	10,480
41	Other non Performing Assets	-	-
	D. SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to Total Assets	19.7%	18.0%
(ii)	Non performing Loans to Total Gross Loans	1.09%	1.2%
(iii)	Gross Loans and Advances to Total Deposits	80.6%	92.0%
(iv)	Loans and Advances to Total Assets	53.4%	50.4%
(v)	Earning Assets to Total Assets	84.5%	84.3%
(vi)	Deposits Growth	6.5%	-5.1%
(vii)	Assets Growth	-6.6%	2.3%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2026

	(AMOUNTS IN MILLION SHILLINGS)	CURRENT QUARTER 30 SEPT 2026	COMPARATIVE QUARTER 30 SEPT 2025	CURRENT YEAR CUMULATIVE 30 SEPT 2026	COMPARATIVE YEAR CUMULATIVE 30 SEPT 2025
1	Interest Income	16,357	15,053	47,890	44,769
2	Interest Expense	(5,203)	(5,413)	(16,985)	(15,394)
3	**Net Interest Income (1 + 2)**	**11,154**	**9,640**	**30,905**	**29,375**
4	Bad Debts Written-Off	2,787	2,889	8,440	7,737
5	Impairment Losses on Loans and Advances	111	(1,496)	(1,885)	(5,230)
6	**Non Interest Income:**	**2,610**	**3,132**	**9,168**	**9,015**
6.1	Foreign Currency Dealings and translation Gain/(Loss)	848	1,087	2,683	3,465
6.2	Fees and Commissions	1,621	2,035	5,095	5,237
6.3	Dividend Income	-	8	-	8
6.4	Other Operating Income	141	2	1,390	305
		-	-		
7	**Non Interest Expenses:**	**(11,754)**	**(10,718)**	**(35,054)**	**(33,422)**
7.1	Salaries and Benefits	(5,094)	(4,592)	(14,552)	(13,330)
7.2	Fees and Commission	(293)	-	(723)	-
7.3	Other Operating Expenses	(6,367)	(6,126)	(19,779)	(20,092)
		-			
8	**Operating (Loss) /Income**	**4,908**	**3,447**	**11,574**	**7,475**
9	Income Tax Provision	(1,901)	(557)	(3,215)	(1,011)
10	**Net (Loss)/Income After Income Tax**	**3,007**	**2,890**	**8,359**	**6,464**
11	**Other Comprehensive Income (Gain on fair valuation of Government Bonds)**	(356)	1,772	1,322	1,628
12	**Total comprehensive(loss)/ income for the year**	**2,651**	**4,662**	**9,681**	**8,092**
13	Number of Employees	207	198	207	198
14	Basic Earnings per Share	22	21	61	48
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
	(i) Return on Average Total Assets	1.9%	2.0%	1.7%	1.5%
	(ii) Return on Average Shareholder Funds	9.9%	12.0%	9.2%	8.9%
	(iii)Non Interest Expenses to Gross Income	85.4%	83.9%	87.5%	87.1%
	(iv)Net Interest Income to Average Earnings Assets	8.2%	8.7%	7.6%	8.8%

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30 SEPT 2026

	(AMOUNTS IN MILLION SHILLINGS)	CURRENT QUARTER 30 SEPT 2026	PREVIOUS QUARTER 30 JUNE 2026	CURRENT YEAR CUMULATIVE 30 SEPT 2026	COMPARATIVE YEAR CUMULATIVE 30 SEPT 2025
I.	**Cash flow from operating activities:**				
	Operating (Loss) /Income	**4,908**	**3,797**	**11,574**	**7,475**
	Adjustments for:				
	-Impairment/Amortization	1,578	2,059	5,937	8,812
	-Net change in Loans and Advances	3,330	(5,831)	(35,630)	(26,585)
	-Gain/loss on Sale of Assets	-	-	-	-
	-Net change in Deposits	(54,253)	11,207	4,039	46,734
	-Net change in Short Term Negotiable Securities	(3,945)	(479)	2,198	(959)
	-Net change in Other Liabilities	1,061	(258)	(436)	7,038
	-Net change in Other Assets	3,841	(1,752)	6,220	2,712
	- Tax Paid	(306)	(203)	(815)	(795)
	-Others (Movement in Statutory Minimum Reserve)	1,724	434	(2,379)	3,218
	Net cash provided (Used) by operating activities	**(42,062)**	**8,974**	**(9,292)**	**47,650**
II.	**Cash flow from investing activities:**				
	Dividend Received	-	-	-	8
	Purchase of Fixed Assets	(676)	(337)	(1,386)	(2,431)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	(3,000)	(8,000)	(16,000)	(21,000)
	Proceeds from Sale of Non-Dealing Securities	-	-	6,000	22,000
	Others (Purchase of Intangible Assets)	(284)	(16)	(304)	(289)
	Net cash (Used in) /generated from investing activities	**(3,960)**	**(8,353)**	**(11,690)**	**(1,712)**
III.	**Cash flow from financing activities:**				
	Repayment of Long-term Debt	(55)	(55)	(167)	(114)
	Proceeds from Issuance of Long Term Debt	7,000	-	7,000	-
	Proceeds from Issuance of Share Capital	-	-	-	-
	Payment of Preference Dividends	-	-	-	-
	Net Change in other Borrowings	-	-	-	-
	Others (Specify) - Lease payment	(975)	(445)	(2,331)	(2,364)
	Net Cash generated from Financing Activities	**5,970**	**(500)**	**4,502**	**(2,478)**
IV.	**Cash and Cash Equivalents:**				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(40,052)	121	(16,480)	43,460
	Cash and Cash Equivalents at the beginning of the Quarter	183,219	183,098	159,647	122,605
	Cash and Cash Equivalents at the end of the Year	**143,167**	**183,219**	**143,167**	**166,065**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPT 2026

	SHARE CAPITAL	RETAINED EARNING	FAIR VALUATION RESERVE	TOTAL
Current Year				
Balance as at the beginning of the year	**136,621**	(23,823)	23	112,821
Profit for the year	-	8,359	-	8,359
Other Comprehensive Income	-	-	1,322	1,322
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**	**(15,464)**	**1,345**	**122,502**
Previous Year				
Balance as at the beginning of the year	**136,621**	(45,641)	(118)	90,862
Profit for the year	-	21,818	-	21,818
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**

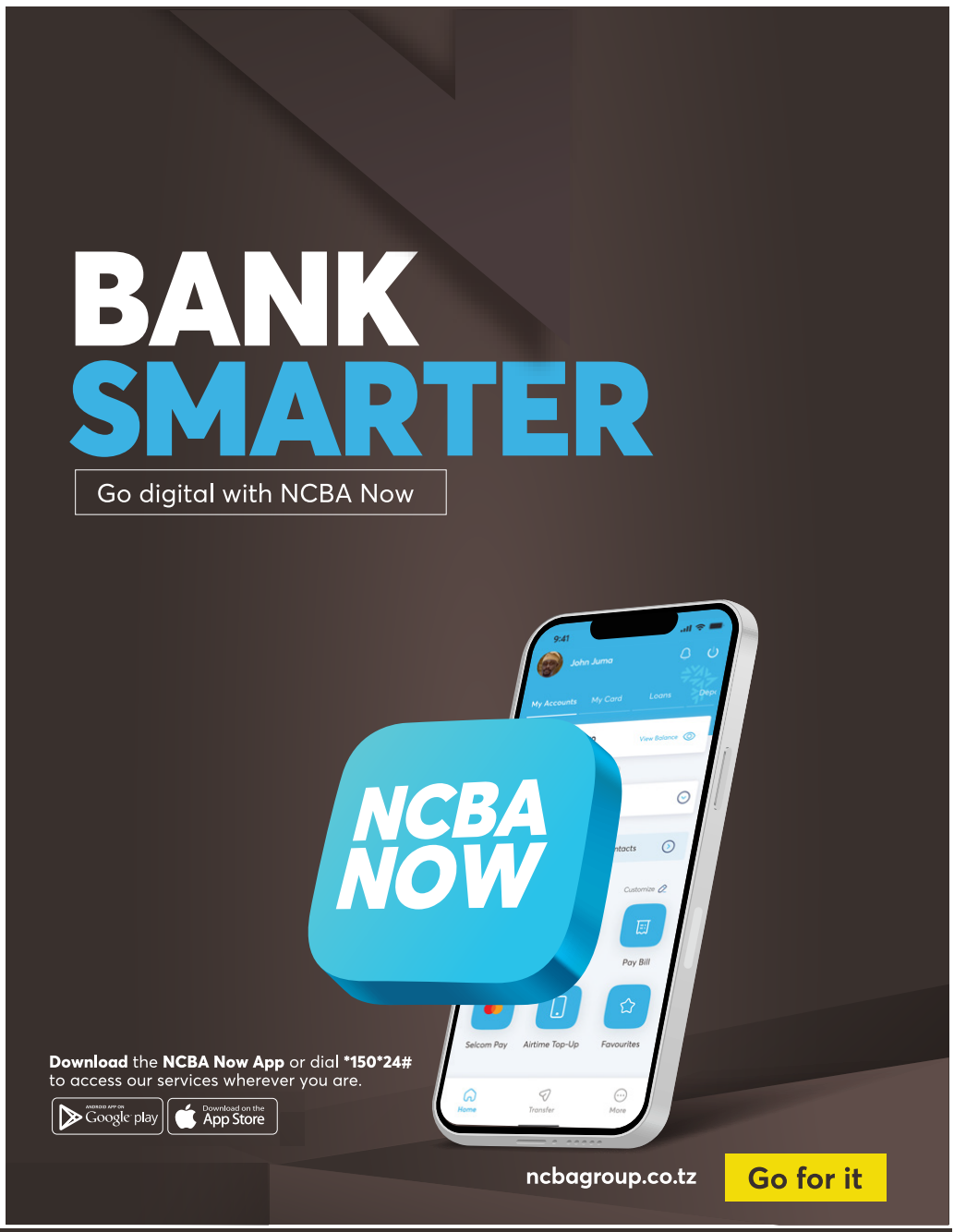
Alex Mziray
Managing Director & CEO
29-Oct-2026

Genes I. Kunda
Head of Finance
29-Oct-2026

Albert Kajuna
Act. Chief of Internal Auditor
29-Oct-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 Twaib (Chairman)	29-Oct-2026
2. Prof. Lettice Kinunda-Rutashobya (Director)	29-Oct-2026



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