Publication of Financial Statements (Un Audited)

Issued Pursuant to Regulations 7 And 8 Of the Banking and Financial Institutions (Disclosures) Regulations, 2014
(Amounts in Million Shillings)

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER, 2026

(Amount in million shillings)

		Current Quarter 30.09.2026	Previous Quarter 30.06.2026
A	**Assets**		
1	Cash	53,598	56,908
2	Balances with Bank of Tanzania	157,337	212,131
3	Investments in Government securities	412,279	377,565
4	Balances with other banks and financial institutions	31,544	16,903
5	Cheques and items for clearing	66,825	49,947
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	75,495	54,408
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	1,790,557	1,673,440
12	Other assets	60,872	60,255
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	23,842	22,840
16	**TOTAL ASSETS**	**2,672,350**	**2,524,398**
B.	**LIABILITIES**		
17	Deposits from other banks and financial institutions	3,622	7,025
18	Customer deposits	1,886,658	1,726,211
19	Cash letters of credit	-	-
20	Special deposits	33,035	48,461
21	Payment orders/transfers payable	6,920	2,022
22	Bankers' cheques and drafts issued	-	-
23	Accrued taxes and expenses payable	46,637	38,340
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	16,291	15,296
27	Other liabilities	37,211	35,007
28	Borrowings	431,456	451,790
29	**TOTAL LIABILITIES**	**2,461,831**	**2,324,151**
30	**NET ASSETS/(LIABILITIES)(16 minus 29)**	**210,519**	**200,247**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	80,029	80,029
32	General Provisions	-	-
33	Retained earnings	94,488	94,564
34	Profit (Loss) account	30,660	20,387
35	Other capital accounts	5,343	5,268
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**210,519**	**200,247**
38	Contingent liabilities	345,973	351,371
39	Non performing loans & advances	59,249	60,582
40	Allowances for probable losses	30,056	28,403
41	Other non performing assets	-	-
D	**SELECTED FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets	7.88%	7.93%
(ii)	Non performing loans to total gross loans	3.24%	3.55%
(iii)	Gross loans and advances to total deposits	95.00%	95.74%
(iv)	Loans and Advances to total assets	67.00%	66.29%
(v)	Earning Assets to Total Assets	85.26%	83.40%
(vi)	Deposits Growth	7.95%	1.58%
(vii)	Assets growth	5.86%	5.28%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 30 SEPTEMBER, 2026

(Amounts in million shillings)

		Current Quarter 30-Sept-26	Previous Quarter 30-June-26	Current Year Cumulative 30-Sept-26	Comparative Year (Previous Year) Cumulative 30-Sept-25
I:	**Cash flow from operating activities:**				
	Net income(loss)	**13,345**	**13,894**	**40,476**	**38,349**
	Adjustments for:				
	- Impairment/Amortization	5,565	4,755	15,270	10,679
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Loans and Advances	(120,068)	(88,372)	(325,636)	(215,860)
	- Net change in Deposits	141,619	27,644	261,047	343,375
	- Net change in Short Term Negotiable Securities	-	-	-	-
	- Net change in Other Liabilities	13,555	(2,400)	41,180	1,656
	- Net change in Other Assets	(2,387)	(2,736)	10,005	10,401
	- Tax Paid	(2,144)	(4,821)	(11,785)	(9,942)
	- Others (SMR Movement /Government securities)	(27,823)	69,561	25,455	(19,411)
	Net cash provided (used) by operating activities	***21,662***	***17,525***	***56,012***	***159,248***
II:	**Cash flow from investing activities:**				
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	(4,023)	(3,306)	(7,329)	(2,984)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	(160,286)	(41,245)	(308,053)	(146,600)
	Proceeds from Sale of Non-Dealing Securities	132,185	52,400	251,770	59,000
	Others (specify)	-	-	-	-
	Net cash provided (used) by investing activities	***(32,124)***	***7,850***	***(63,612)***	***(90,584)***
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 Cash Dividends	-	-	-	(5,000)
	Net Change in Other Borrowings	-	-	-	-
	Others (Payment of Lease liability/Grant received)	(2,490)	(723)	(5,352)	(3,891)
	Net Cash Provided (used) by Financing Activities	***(2,490)***	***(723)***	***(5,352)***	***(8,891)***
IV:	**Cash and Cash Equivalents:**				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(12,952)	24,652	(12,952)	59,772
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	**291,126**	**266,474**	**291,126**	**29,677**
	Cash and Cash Equivalents at the end of the Quarter/Year	278,174	291,126	278,174	89,449

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPT, 2026

(Amount in million shillings)

		Current Quarter 30-Sept-26	Comparative Quarter (Previous Year) 30-Sept-25	Current Year Cumulative 30-Sept-26	Comparative Year (Previous Year) Cumulative 30-Sept-25
1	Interest Income	71,812	55,714	200,202	158,071
2	Interest Expense	(36,685)	(32,007)	(103,923)	(69,945)
3	**Net Interest Income (1 minus 2)**	**35,127**	**23,707**	**96,279**	**88,127**
4	Bad Debts Written-Off	-	(470)	-	(1,140)
5	Impairment Losses on Loans and Advances	(2,951)	(1,728)	(7,311)	(2,077)
6	**Non Interest Income:**	**18,206**	**17,870**	**61,778**	**50,688**
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	1,756	2,834	7,824	6,995
	6.2 Fees and Commissions	13,432	11,014	40,369	29,824
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	3,018	4,023	13,585	13,869
7	**Non Interest Expenses:**	**(37,037)**	**(26,713)**	**(110,270)**	**(97,248)**
	7.1 Salaries and Benefits	(19,418)	(18,926)	(59,199)	(54,329)
	7.2 Fees and Commission	(3,020)	(2,530)	(9,819)	(8,584)
	7.3 Other Operating Expenses	(14,600)	(5,257)	(41,252)	(34,335)
8	**Operating Income/(Loss)**	**13,345**	**12,666**	**40,476**	**38,350**
9	Income Tax Provision	(3,072)	(3,750)	(9,816)	(11,589)
10	**Net Income/ (Loss) After Income Tax**	**10,273**	**8,916**	**30,660**	**26,761**
11	Other Comprehensive Income (itemize)	-	-	-	-
12	**Total comprehensive income/(loss) for the year**	**10,273**	**8,916**	**30,660**	**26,761**
13	Number of Employees	1,167	1,171	1,167	1,171
14	Basic Earnings Per Share	128	111	383	334
15	Number of Branches(Full-fledged)	68	52	68	52
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1.60%	1.73%	1.71%	1.87%
(ii)	Return on Average Shareholders' Fund	19.95%	21.13%	21.41%	22.00%
(iii)	Non Interest Expense to Gross Income	69.45%	64.25%	69.77%	70.06%
(iv)	Net Interest Income to Average Earning Assets	6.48%	5.39%	5.42%	7.35%

Average figures shall be computed by summing up the end balances for respective months in the period divided by number of months in the period.

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER, 2026

(Amount in million shillings)

	Share Capital	Share Premium	Retained Earnings	Defined Benefits Reserve	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2026								
Balance as at the beginning of the period	80,029	-	101,380	(3,654)	-	-	2,105	179,860
Profit/(Loss) for the year	-	-	30,660	-	-	-	-	30,660
Other comprehensive income	-	-		-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(3,238)	-	-	-	3,238	
General provision reserve	-	-	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Balance as at the end of the current period	**80,029**	**-**	**128,802**	**(3,654)**	**-**	**-**	**5,343**	**210,520**
Previous Year 2025								
Balance as at the beginning of the Period	80,029	-	70,779	(2,220)	-	-	2,105	150,693
Profit/(Loss) for the year	-	-	35,601	-	-	-	-	35,601
Other comprehensive income	-	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-	-
General provision reserve	-	-	-	-	-	-	-	-
Dividends paid	-	-	(5,000)	-	-	-	-	(5,000)
Other(Actuarial gain on defined benefit obligations)	-	-	-	(1,434)	-	-	-	(1,434)
Balance as at the end of the period	**80,029**	**-**	**101,380**	**(3,654)**	**-**	**-**	**2,105**	**179,860**

FOR THE QUARTER ENDED 30 SEPTEMBER, 2026

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
Adam C. Mihayo Chief Executive Officer	**Signed**	**28.10.2026**
Andrew Mlingi Chief Finance Officer	**Signed**	**28.10.2026**
Andrew Sandewa (Director of Internal Auditor)	**Signed**	**28.10.2026**

We the undersigned non-executive members of the Board of 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 believe, 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 and Title	Signature	Date
Martin E. Kilimba Board Chairperson	**Signed**	**28.10.2026**
Goodluck C. Lukumay Board Member	**Signed**	**28.10.2026**