

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025				
(AMOUNTS IN MILLION SHILLINGS)		CURRENT QUARTER 30 JUNE 2025	PREVIOUS QUARTER 31-MAR-25	
A. ASSET				
1	Cash	22,936	21,073	
2	Balances with Bank of Tanzania	53,257	56,462	
3	Investments in Government securities	79,314	73,277	
4	Balances with other banks and financial institutions	25,346	39,946	
5	Cheques and items for clearing	243	119	
6	Inter branch float items	-	-	
7	Bills negotiated	-	-	
8	Customers liabilities for acceptances	-	-	
9	Interbank loans receivable	64,325	28,675	
10	Investments in other Securities	-	-	
11	Loans, Advances and Overdrafts (net of allowances for probable losses)	280,690	272,330	
12	Other Assets	23,319	29,269	
13	Equity Investments	811	811	
14	Underwriting Accounts	-	-	
15	Property and Equipment	11,185	11,552	
16	TOTAL ASSET	561,426	533,514	
B. LIABILITIES				
17	Deposits from other banks and financial institutions	63,908	44,337	
18	Customer deposits	276,302	262,347	
19	Cash letters of Credit	798	235	
20	Special Deposits	91,425	90,563	
21	Payment orders/transfers payable	-	-	
22	Bankers' cheques and drafts issued	365	364	
23	Accrued taxes and expenses payable	4,426	7,110	
24	Acceptances outstanding	-	-	
25	Interbranch float items	-	-	
26	Unearned income and other deferred charges	-	-	
27	Other Liabilities	26,910	31,739	
28	Borrowings	3,000	3,000	
29	TOTAL LIABILITIES	467,134	439,695	
30	NET ASSETS/(LIABILITIES) (16 minus 29)	94,292	93,819	
C. SHAREHOLDERS' FUNDS				
31	Paid up Share Capital	136,621	136,621	
32	Share premium	-	-	
33	Retained Earnings	(45,641)	(45,641)	
34	(Loss)/Profit Account	3,574	2,595	
35	Other Capital Accounts	(262)	244	
36	Minority Interest	-	-	
37	TOTAL SHAREHOLDERS' FUNDS	94,292	93,819	
38	Contingent Liabilities	40,391	54,282	
39	Non performing Loans & Advances	11,482	17,297	
40	Allowances for Probable Losses	15,221	20,764	
41	Other non Performing Assets	-	-	
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i)	Shareholders Funds to Total Assets	16.8%	17.6%	
(ii)	Non performing Loans to Total Gross Loans	3.9%	5.9%	
(iii)	Gross Loans and Advances to Total Deposits	80.9%	83.8%	
(iv)	Loans and Advances to Total Assets	50.0%	51.0%	
(v)	Earning Assets to Total Assets	80.1%	77.6%	
(vi)	Deposits Growth	5.5%	-0.3%	
(vii)	Assets Growth	5.2%	4.0%	

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2025									
		SHARE CAPITALS	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	-	-	(45,641)	-	(118)	-	90,862
Profit for the year		-	-	-	3,574	-	-	-	3,574
Other Comprehensive Income		-	-	-	-	-	(144)	-	(144)
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	-	-	(42,067)	-	(262)	-	94,292
Previous Year									
Balance as at the beginning of the year		136,621	-	-	(71,795)	-	499	-	65,325
Profit for the year		-	-	-	26,154	-	-	-	26,154
Other Comprehensive Income		-	-	-	-	-	(617)	-	(617)
Transaction with owners		-	-	-	-	-	-	-	-
Dividends Paid		-	-	-	-	-	-	-	-
Regulatory reserve		-	-	-	-	-	-	-	-
General Provision Reserve		-	-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-	-
Balance as at the end of Previous Year		136,621	-	-	(45,641)	-	(118)	-	90,862

Alex Mziray	Genes I. Kunda	Peter Kimweri
Ag. Managing Director & CEO	Head of Finance	Chief Internal Auditor
25-Jul-2025	25-Jul-2025	25-Jul-2025

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)	25-Jul-2025
2. Ms. Stella Ndikimi (Director)	25-Jul-2025

Alex Mziray Ag. Managing Director & CEO 25-Jul-2025	Genes I. Kunda Head of Finance 25-Jul-2025	Peter Kimweri Chief Internal Auditor 25-Jul-2025
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