

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 POSI	TION AS AT 30 JUNE 2025	CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER EN				
(AM	IOUNTS IN MILLION SHILLINGS)	CURRENT QUARTER 30 JUNE 2025	PREVIOUS QUARTER 31-MAR-25	(AMOUNTS IN MILLION SHILLINGS)	3	CURRENT QUARTER 30 JUNE 2025	PREVI QUAF 31 MAR
	A. ASSET			I. Cash flow from operating activities:			
				Operating (Loss) /Income		863	
	Cash	22,936	21,073	Adjustments for:		4.220	
2	Balances with Bank of Tanzania	53,257	56,462	-Impairment/Amortization		4,228	/10
3	Investments in Government securities	79,314	73,277	-Net change in Loans and Advances -Gain/loss on Sale of Assets		(11,031)	(18
4 5	Balances with other banks and financial institutions Cheques and items for clearing	25,346 243	39,946 119	-Net change in Deposits		34,951	
5	Inter branch float items	-	-	-Net change in Short Term Negotiable Securities		(551)	
	Bills negotiated	_	_	-Net change in Other Liabilities		(7,727)	1
, B	Customers liabilities for acceptances	_	_	-Net change in Other Assets		5,950	16
)	Interbank loans receivable	64,325	28,675	- Tax Paid		215	(1
10	Investments in other Securities	-	-	-Others (Movement in Statutory Minimum Reserve)		877	
11	Loans, Advances and Overdrafts (net of allowances for probable losses)	280,690	272,330	Net cash provided (Used) by operating activities		27,775	
12	Other Assets	23,319	29,269				
13	Equity Investments	811	811	II. Cash flow from investing activities:			
14	Underwriting Accounts	-	-	Dividend Received		-	
15	Property and Equipment	11,185	11,552	Purchase of Fixed Assets		(675)	(1
5	TOTAL ASSET	561,426	533,514	Proceeds from Sale of Fixed Assets		-	
				Purchase of Non- Dealing Securities		(9,000)	(12,
	B. LIABILITIES			Proceeds from Sale of Non-Dealing Securities		3,000	19
				Others (Purchase of Intangible Assets)		-	
	Deposits from other banks and financial institutions	63,908	44,337	Net cash (Used in) /generated from investing activities		(6,675)	(5
	Customer deposits	276,302	262,347	III Cook flow from flowering activity			
)	Cash letters of Credit	798	235	III. Cash flow from financing activities:			
0	Special Deposits	91,425	90,563	Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt			
1	Payment orders/transfers payable	-	-	Proceeds from Issuance of Share Capital			
22	Bankers' cheques and drafts issued	365	364	Payment of Preference Dividends			
3	Accrued taxes and expenses payable Acceptances outstanding	4,426	7,110	Net Change in other Borrowings		_	
24 25	Interbranch float items	-	-	Others (Specify) - Lease payment		(515)	(
6	Unearned income and other deferred charges			Net Cash generated from Financing Activities		(515)	(1
7	Other Liabilities	26,910	31,739				,
28	Borrowings	3,000	3,000	IV. Cash and Cash Equivalents:			
9	TOTAL LIABILITIES	467,134	439,695	Net Increase/ (Decrease) in Cash and Cash Equivalents		20,585	5
30	NET ASSETS/(LIABILITIES) (16 minus 29)	94,292	93,819	Cash and Cash Equivalents at the beginning of the Quarter		128,095	122
		-	-	Cash and Cash Equivalents at the end of the Year		148,680	128
	C. SHAREHOLDERS' FUNDS						
31	Paid up Share Capital	136,621	136,621				
32	Share premium	-	-				
3	Retained Earnings	(45,641)	(45,641)				
4	(Loss)/Profit Account	3,574	2,595	CONDENSED STATEMENT OF	F CHANGE	S IN EQUITY	AS AT 30
35	Other Capital Accounts	(262)	244				
36	Minority Interest		-	SHARE SHARE CAPITALS PREMIUM	ADVANCE TO WARD SHAR CAPITA	E RE	ETAINED REG
37	TOTAL SHAREHOLDERS' FUNDS	94,292	93,819	PREMION	CAPITA	L	
38	Contingent Liabilities	40,391	54,282				
39 10	Non performing Loans & Advances Allowances for Probable Losses	11,482	17,297	Current Year			
	Other non Performing Assets	15,221	20,764	Balance as at the beginning of the year 136,621 -		-	(45,641)
41	Other horr Ferrorming Assets	-		Profit for the year -		-	3,574
	D. SELECTED FINANCIAL CONDITION INDICATORS			Other Comprehensive Income			
(i)	Shareholders Funds to Total Assets	16.8%	17.6%	Transaction with owners		-	-
(ii)	Non performing Loans to Total Gross Loans	3.9%	5.9%	Dividends Paid			-
(iii)	Gross Loans and Advances to Total Deposits	80.9%	83.8%	Regulatory reserve		-	-
(iv)	Loans and Advances to Total Assets	50.0%	51.0%	General Provision Reserve		-	-
(v)	Earning Assets to Total Assets	80.1%	77.6%	Others - Advance toward share		-	-
vi)	Deposits Growth	5.5%	-0.3%	Capital allotted		-	-
vii)	Assets Growth	5.2%	4.0%	Balance as at the end of the current period 136,621 -		-	(42,067)
	CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIN	/E INCOME FOR THE OUARTER EN	DED 30 IUNE 2025	Previous Year -		-	
	CONDENSES STATEMENT OF PROPIT OR LOSS AND OTHER COMPREHENSIV	TE INCOME FOR THE GOARTER EN		Balance as at the beginning of the year 136,621 -		-	(71,795)
(AM	IOUNTS IN MILLION SHILLINGS)	RRENT COMPARATIVE CURREI	NT YEAR COMPARATIVE YEAR ULATIVE CUMULATIVE	Profit for the year -			26,154
	du	GUARTER CUM	COMULATIVE COMULATIVE	Other Comments Income			

31,146

(10,944)

20,202

4,363

(4,891)

6,162

2,850

3,297

(3)

(11,446)

6,145

6,145

5,999

45

17.6%

74.7%

8.2%

Name

Divi

Reg

Oth

Bala

ansaction with owners	-	-	-	-	-	-	-	
vidends Paid	-	-		-	-	-	-	
gulatory reserve	-	-	-	-	-	-	-	-
neral Provision Reserve	-	-	-	-	-	-	-	-
hers - Advance toward share	-	-	-	-	_	-	-	-
pital allotted	-	-	-	-	_	-	-	-
lance as at the end of the current period	136,621	-	-	(42,067)	-	(262)	-	94,292
evious Year		-	-		_		-	
lance as at the beginning of the year	136,621	-	-	(71,795)	-	499	-	65,325
ofit for the year	-			26,154		-		26,154
her Comprehensive Income	-	-	-	-	-	(617)	-	(617)
ansaction with owners	-	-		-	-	-	-	-
vidends Paid	-	-	-		_	-	-	-
gulatory reserve	-	-	-	-	_	-	-	-
neral Provision Reserve	-	-	-		_	-	-	-
hers	-	-	-	-	_	-	-	-
lance as at the end of Previous Year	136,621	-	-	(45,641)		(118)	-	90,862

Alex Mzirav Ag. Managing Director & CEO 25-Jul-2025

Genes I. Kunda **Head of Finance** 25-Jul-2025

Peter Kimweri **Chief Internal Auditor** 25-Jul-2025

NDED 30 JUNE 2025

1,662

(18,328)

7,430

(128)(6.519)

(1,010)

(1,233)

19,000

(195)

(5,572)

(57)

(1,241)

(1,298)

5,490

122,605

30 JUNE 2025

GULATORY FAIR RESERVE VALUATION RESERV

CURRENT YEAR CUMULATIVE 30 JUNE 2025

5,890

(29,359)

42,381

(679)

(569)

(795)

28,991

(1,908)

(21,000)

22,000

(195)

(1,103)

(57)

(1,756)

(1,813)

26,075

122,605

148,680

(118)

COMPARATIVE YEAR CUMULATIVE 30 JUNE 2024

8,211

(59,275)

13,770 (3,259)

1,129

(130) (3,059)

(459)

(441)

52,544

(1,613)

50,931

14,557

108,138

122,695

TOTAL

90,862

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.

Date

1. Hon. Judge. Dr. Fauz Twaib (Chairman) 25-Jul-2025 25-Jul-2025 2. Ms. Stella Ndikimi (Director)

14,906

(5,174)

9,732

2,146

(2,620)

2,759

1,017

1,651

(4,037

(7,117)

863

116

(506)

473

89.3%

9.0%

91

15,870

(6,094)

9,776

2,037

(2,202)

3,012

1,309

1,688

(3)

(5,549)

2,797

2,958

8.0%

76.8%

7.9%

29,716

19,735

4,848

(3,734)

5,883

2,378

3,202

303

(13,966)

4,028

(454)

3,430

26

7.6%

88.6%

9.1%

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Interest Income

Interest Expense

Net Interest Income (1 + 2)

Impairment Losses on Loans and Advances

Foreign Currency Dealings and translation Gain/(Loss)

Bad Debts Written-Off

Non Interest Income

Dividend Income 6.4 Other Operating Income

Salaries and Benefits

Fees and Commission

Operating (Loss) /Income

Net (Loss)/Income After Income Tax Other Comprehensive Income (Gain on fair value

Total comprehensive(loss)/ income for the year

SELECTED PERFORMANCE INDICATORS

(ii) Return on Average Shareholder Funds

(iii)Non Interest Expenses to Gross Income

(iv)Net Interest Income to Average Earnings Assets

7.3 Other Operating Expenses

Income Tax Provision

Number of Branches

6.1

6.3

7.2

8

12







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