

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 2025					CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPT 2025				
(AMOUNTS IN MILLION SHILLINGS)					(AMOUNTS IN MILLION SHILLINGS)				
	CURRENT QUARTER 30 SEPT 2025	PREVIOUS QUARTER 30 JUNE 25				CURRENT QUARTER 30 SEPT 2025	PREVIOUS QUARTER 30 JUNE 2025	CURRENT YEAR CUMULATIVE 30 SEPT 2025	COMPARATIVE YEAR CUMULATIVE 30 SEPT 2024
A. ASSET					I. Cash flow from operating activities:				
1 Cash	26,424	22,936			Operating (Less) / Income	3,447	863	7,475	9,428
2 Balances with Bank of Tanzania	24,333	33,327			Adjustments for:				
3 Investments in Government securities	81,296	79,314			- Impairment/Amortisation	2,748	4,228	8,812	11,045
4 Balances with other banks and financial institutions	40,648	25,346			- Net change in Loans and Advances	2,774	(11,031)	(26,585)	(53,822)
5 Cheques and items for clearing	277	243			- Gain/Loss on Sale of Assets	-	-	-	(6)
6 Inter branch float items	-	-			- Net change in Deposits	4,353	34,951	46,734	39,302
7 Bills negotiated	-	-			- Net change in Short Term Negotiable Securities	(164)	(551)	(959)	(2,091)
8 Customers liabilities for acceptances	-	-			- Net change in Other Liabilities	2,872	(7,727)	7,038	92
9 Interbank loans receivable	41,930	64,325			- Net change in Other Assets	3,365	5,950	2,752	1,122
10 Investments in other Securities	-	-			- Tax Paid	-	215	(795)	(244)
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	276,162	280,690			- Others (Movement in Statutory Minimum Reserve)	(276)	877	3,708	(798)
12 Other Assets	19,646	23,319			Net cash provided (Used) by operating activities	18,539	27,755	47,450	4,426
13 Equity Investments	811	811							
14 Underwriting Accounts	11,007	11,185			II. Cash flow from investing activities:				
15 Property and Equipment	-	-			Dividend Received	8	-	8	15
16 TOTAL ASSET	572,644	565,426			Purchase of Fixed Assets	(534)	(675)	(2,431)	(845)
					Proceeds from Sale of Fixed Assets	-	-	-	-
B. LIABILITIES					Purchase of Non-Dealing Securities	-	(9,000)	(21,000)	-
17 Deposits from other banks and financial institutions	57,079	63,908			Proceeds from Sale of Non-Dealing Securities	(93)	3,000	22,000	-
18 Customer deposits	292,907	276,302			Others (Purchase of Intangible Assets)	-	-	(289)	-
19 Cash letters of Credit	1,140	798			Net cash (Used in) / generated from investing activities	(609)	(6,675)	(17,431)	(627)
20 Special Deposits	85,560	91,428							
21 Payment orders/transfers payable	-	-			III. Cash flow from financing activities:				
22 Bankers' cheques and drafts issued	358	-			Repayment of Long-Term Debt	(57)	-	(114)	-
23 Accrued taxes and expenses payable	6,396	4,426			Proceeds from Issuance of Long Term Debt	-	-	-	54,194
24 Acceptances outstanding	-	-			Proceeds from Issuance of Share Capital	-	-	-	-
25 Interbranch float items	-	-			Payment of Preference Dividends	-	-	-	-
26 Unearned income and other deferred charges	1,837	26,910			Net Change in other Borrowings	-	-	-	-
27 Other Liabilities	25,333	-			Others (Specify) - Lease payment	(888)	(515)	(2,364)	(2,141)
28 Borrowings	3,000	-			Net Cash generated from Financing Activities	(943)	(919)	(2,478)	(8,091)
29 TOTAL LIABILITIES	473,690	467,134							
30 NET ASSETS/(LIABILITIES) (16 minus 29)	98,954	98,292			IV. Cash and Cash Equivalents:				
C. SHAREHOLDERS' FUNDS					Net increase/ Decrease in Cash and Cash Equivalents	17,385	20,585	43,460	55,853
31 Paid up Share Capital	136,621	136,621			Cash and Cash Equivalents at the beginning of the Quarter	148,680	128,095	122,605	108,137
32 Share premium	-	-			Cash and Cash Equivalents at the end of the Year	166,065	148,680	166,065	163,989
33 Retained Earnings	(45,641)	(45,641)							
34 (Loss)/Profit Account	6,464	3,574							
35 Other Capital Accounts	1,510	(242)							
36 Minority Interest	-	-							
37 TOTAL SHAREHOLDERS' FUNDS	98,954	98,292							
38 Contingent Liabilities	43,051	40,391							
39 Non performing Loans & Advances	10,463	11,482							
40 Allowance for Probable Losses	14,157	15,221							
41 Other non performing Assets	-	-							
D. SELECTED FINANCIAL CONDITION INDICATORS									
(i) Shareholders Funds to Total Assets	17.3%	16.8%							
(ii) Non performing Loans to Total Gross Loans	3.6%	3.9%							
(iii) Gross Loans and Advances to Total Deposits	76.9%	80.9%							
(iv) Loans and Advances to Total Assets	48.2%	50.0%							
(v) Earning Assets to Total Assets	76.8%	80.1%							
(vi) Deposits Growth	6.7%	5.3%							
(vii) Assets Growth	2.0%	5.2%							

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPT 2025				
(AMOUNTS IN MILLION SHILLINGS)				
	CURRENT QUARTER 30 SEPT 2025	COMPARATIVE QUARTER 30 SEPT 2024	CURRENT YEAR CUMULATIVE 30 SEPT 2025	COMPARATIVE YEAR CUMULATIVE 30 SEPT 2024
1 Interest Income	15,053	16,607	44,769	47,753
2 Interest Expenses	(9,415)	(6,231)	(15,394)	(17,175)
3 Net Interest Income (1 + 2)	5,640	10,376	29,375	30,578
4 Bad Debts Written-Off	2,889	(1,575)	7,737	2,788
5 Impairment Losses on Loans and Advances	(1,494)	1,830	(5,200)	(3,061)
6 Non Interest Income:	3,132	3,418	9,015	9,580
6.1 Foreign Currency Dealings and translation Gain/(Loss)	1,087	1,377	3,465	4,227
6.2 Fees and Commissions	2,035	2,035	5,337	5,333
6.3 Dividend Income	8	-	8	18
6.4 Other Operating Income	2	6	305	3
7 Non Interest Expenses:	(10,718)	(10,766)	(33,420)	(30,457)
7.1 Salaries and Benefits	(4,592)	(4,533)	(13,330)	(12,778)
7.2 Fees and Commissions	(6,124)	(6,233)	(20,092)	(17,619)
7.3 Other Operating Expenses	-	-	-	-
8 Operating (Less) / Income	3,447	3,283	7,475	9,428
9 Income Tax Provision	(557)	-	(1,011)	-
10 Net (Loss)/Income After Income Tax	2,890	3,283	6,464	9,428
11 Other Comprehensive Income (Gain or loss valuation of Government Bonds)	(772)	407	1,628	261
12 Total comprehensive/loss/ income for the year	4,162	3,690	8,092	9,689
13 Number of Employees	198	192	198	192
14 Basic Earnings per Share	21	24	48	69
15 Number of Branches	8	8	8	8
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2.0%	2.2%	1.5%	2.1%
(ii) Return on Average Shareholder Funds	12.0%	17.9%	8.9%	17.2%
(iii) Non Interest Expenses to Gross Income	83.9%	76.0%	87.1%	75.8%
(iv) Net Interest Income to Average Earnings Assets	8.7%	8.2%	8.8%	8.0%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPT 2025									
	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	-	-	(45,641)	-	(118)	-	-	90,862
Profit for the year	-	-	-	6,464	-	-	-	-	6,464
Other Comprehensive Income	-	-	-	-	-	1,628	-	-	1,628
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	-	-	(39,177)	-	1,510	-	-	98,954
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

Disclosure:
During the current quarter, the Bank incurred a regulatory penalty of TZS 10 million imposed by the Bank of Tanzania for non-compliance with licensing regulations related to senior management appointments.

Alex Mziray
Ag. Managing Director & Chief Executive Officer
24-Oct-2025

Genes I. Kunda
Head of Finance
24-Oct-2025

Peter Kimweri
Chief Internal Auditor
24-Oct-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 Twalaib (Chairman)	24-Oct-2025
2. Ms. Stella Ndikimi (Director)	24-Oct-2025

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Date

1. Hon. Judge. Dr. Fauz Twaib (Chairman)

24-Oct-2025

2. Ms. Stella Ndikimi (Director)

24-Oct-2025

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