



CUSTOMER LOANS

1.827 Tzs
Trn
28%

CUSTOMER DEPOSITS

2.431 Tzs
Trn
17%

TOTAL ASSET

3.502 Tzs
Trn
15%

KEY RATIOS

PROFIT AFTER TAX
135 Bn Tzs
2024
128 Bn Tzs

COST TO INCOME RATIO
43.6%

NON PERFORMING LOANS
2.4%

RETURN ON EQUITY
20.3%

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

(Amounts in million shillings)

	Current Quarter 31-Dec-25	Previous Quarter 30-Sep-25
A ASSETS		
1 Cash	34,139	36,465
2 Balances with Bank of Tanzania	204,111	286,223
3 Investments in Government securities	254,057	241,741
4 Balances with other banks and financial institutions	72,283	31,359
5 Cheques and items for clearing	272	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	68,819	80,145
9 Interbank Loans Receivables	870,582	645,166
10 Investments in other securities	35,114	34,881
11 Loans, advances and overdrafts (net of allowances for probable losses)	1,827,465	1,806,628
12 Other assets	99,351	110,885
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	35,984	38,079
16 TOTAL ASSETS	3,502,177	3,311,572
B LIABILITIES		
17 Deposits from other banks and financial institutions	222,516	90,587
18 Customer deposits	2,298,813	2,251,661
19 Cash letters of credit	-	-
20 Special deposits	132,337	112,413
21 Payment orders/transfers payable	329	173
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	48,029	46,431
24 Acceptances outstanding	64,566	75,943
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	10,087	8,807
27 Other liabilities	48,172	70,437
28 Borrowings	65,775	65,775
29 TOTAL LIABILITIES	2,890,623	2,722,226
30 NET ASSETS/(LIABILITIES)(16 minus 29)	611,553	589,346
C SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,400	8,400
32 Capital reserves	112,396	112,396
33 Retained earnings	352,707	362,707
34 Profit (Loss) account	135,325	104,506
35 Other capital accounts	2,726	1,338
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	611,553	589,346
38 Contingent liabilities	1,724,838	1,859,519
39 Non performing loans & advances	45,809	43,751
40 Allowances for probable losses	39,067	38,049
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	17.5%	17.8%
(ii) Non performing loans to total gross loans	2.4%	2.4%
(iii) Gross loans and advances to total deposits	75.0%	75.8%
(iv) Loans and Advances to total assets	55.3%	58.1%
(v) Earning Assets to Total Assets	87.3%	84.8%
(vi) Deposits Growth	2.8%	(0.3%)
(vii) Assets growth	5.8%	1.0%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2025 (Amounts in million shillings)

	Current Quarter 31-Dec-25	Comparative Quarter (Previous Year) 31-Dec-24	Current Year Cumulative 31-Dec-25	Comparative Year (Previous Year) Cumulative 31-Dec-24
DETAILS	31-Dec-25			
1 Interest Income	73,152	62,941	273,176	235,365
2 Interest Expense	25,020	17,004	84,619	51,258
3 Net Interest Income (1 minus 2)	48,133	45,937	188,557	184,106
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	1,114	(2,284)	1,077	(1,441)
Net interest income after loan impairment	47,018	48,221	187,480	185,547
6 Non Interest income:	37,285	30,095	155,402	143,812
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	25,900	20,658	105,124	100,933
6.2 Fees and Commissions	10,922	9,196	49,276	41,687
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	464	242	1,002	1,191
7 Non Interest Expenses:	40,272	37,154	150,055	139,332
7.1 Salaries and Benefits	24,378	19,915	91,283	79,598
7.2 Fees and Commission	668	385	1,975	1,811
7.3 Other Operating Expenses	15,226	16,855	56,797	57,923
8 Operating Income/(Loss)	44,031	41,162	192,828	190,027
9 Income Tax Provision	13,212	13,789	57,503	62,024
10 Net Income/ (Loss) After Income Tax	30,819	27,373	135,325	128,003
11 Other Comprehensive Income (itemize)				
i) Change in fair value of debt instruments measured at FVOCI	1,969	(774)	3,762	3,306
ii) Deferred income tax related to debt instruments measured at FVOCI	(581)	201	(1,123)	(1,050)
12 Total comprehensive income/(loss) for the year	32,207	26,800	137,964	130,259
13 Number of Employees	638	611	638	611
14 Basic Earnings Per Share	3.7	3.3	16.1	15.2
15 Number of Branches	17	14	17	14
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	3.4%	3.6%	4.0%	4.4%
(ii) Return on Average Shareholders' Fund	20.3%	21.3%	23.8%	26.7%
(iii) Non Interest Expense to Gross Income	47.1%	48.9%	43.6%	42.5%
(iv) Net Interest Income to Average Earning Assets	6.3%	6.8%	6.5%	7.3%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 DECEMBER 2025

(Amounts in million shillings)

	Current Quarter 31-Dec-25	Previous Quarter 30-Sep-25	Current Year Cumulative 31-Dec-25	Comparative Year Cumulative 31-Dec-24
DETAILS				
I: Cash flow from operating activities:				
Net income/(loss)	44,031	50,265	192,828	190,027
Adjustments for:				
- Impairment/Amortization	3,368	3,210	12,773	12,210
- Net change in Loans and Advances	(9,512)	(82,652)	(420,475)	(11,341)
- Gain/loss on Sale of Assets	(2)	14	14	(89)
- Net change in Deposits	(47,16)	4,689	276,866	327,423
- Net change in Short Term Negotiable Securities	(11,161)	66,643	60,918	(9,010)
- Net change in Other Liabilities	(2,829)	48,893	31,907	8,880
- Net change in Other Assets	(10,838)	(31,147)	(37,168)	(14,634)
- Tax Paid	(7,668)	(8,722)	(51,016)	(66,994)
- Others	232,458	(65,420)	214,803	(19,719)
Net cash provided (used) by operating activities	190,133	(14,227)	281,449	416,753
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(1,409)	(1,763)	(5,858)	(2,044)
Proceeds from Sale of Fixed Assets	-	13	14	107
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	(1,409)	(1,751)	(5,844)	(1,937)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	(209,209)	(22,502)
Proceeds from Issuance of Long Term Debt	-	39,075	39,075	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	(10,000)	(38,439)	(48,439)	(26,600)
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	(10,000)	636	(218,573)	(29,424)
IV: Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	178,724	(15,341)	57,032	385,392
Cash and Cash Equivalents at the Beginning of the Quarter/Year	879,372	894,713	1,001,063	615,671
Cash and Cash Equivalents at the end of the Quarter/Year	1,058,095	879,372	1,058,095	1,001,063

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2025

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others FVOCI, IFRS 9 & Share Scheme	Total

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