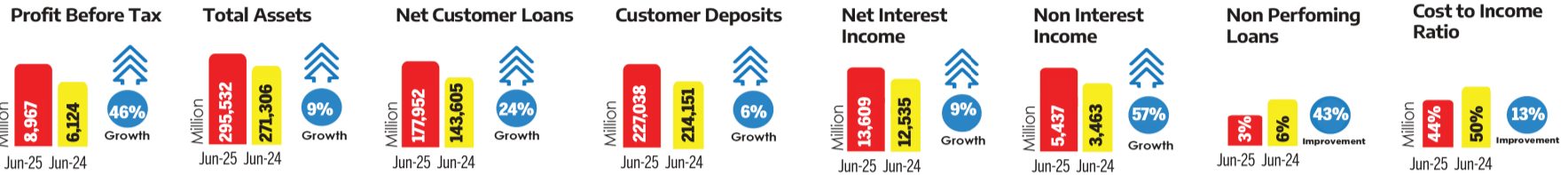




# PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014



## CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2025

(Amount in million shillings)

	Current Quarter 30TH JUNE 2025	Previous Quarter 1ST MARCH 2025
<b>A. ASSETS</b>		
1 Cash	6,988	6,309
2 Balances with Bank of Tanzania	12,602	19,962
3 Investments in Government securities	56,263	53,807
4 Balances with other banks and financial institutions	5,939	8,185
5 Cheques and items for clearing	111	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	16,538	20,054
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowance for probable losses)	177,952	167,723
12 Other assets	6,077	5,302
13 Equity Investments	539	539
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	12,522	13,306
<b>16 TOTAL ASSETS</b>	<b>295,531</b>	<b>295,187</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	4,500	7,500
18 Customer deposits	227,038	225,536
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	3,766	3,564
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,094	1,110
27 Other liabilities	7,434	9,250
28 Borrowings	4,200	4,200
<b>29 TOTAL LIABILITIES</b>	<b>248,032</b>	<b>251,160</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>47,499</b>	<b>44,027</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	23,555	23,555
32 Capital reserves	-	-
33 Retained earnings	14,510	14,510
34 Profit (Loss) account	7,411	3,939
35 Other capital accounts	2,023	2,023
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>47,499</b>	<b>44,027</b>
38 Contingent liabilities	6,739	7,907
39 Non performing loans & advances	6,111	6,999
40 Allowances for probable losses	1,774	2,703
41 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	16%	15%
(ii) Non performing loans to total gross loans	3%	4%
(iii) Gross loans and advances to total deposits	79%	76%
(iv) Loans and Advances to total assets	61%	58%
(v) Earning Assets to Total Assets	85%	82%
(vi) Deposits Growth	-1%	4%
(vii) Assets growth	0%	5%

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2025

(Amount in million shillings)

	Share		Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
	Capital	Premium					
<b>Current Year (2025)</b>							
Balance as at the beginning of the year	23,555	(735)	14,509	3,390	-	(631)	40,088
Profit for the year	-	-	7,411	-	-	-	7,411
Regulatory Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of March</b>	<b>23,555</b>	<b>(735)</b>	<b>21,920</b>	<b>3,390</b>	<b>-</b>	<b>(631)</b>	<b>47,499</b>
<b>Previous Year (2024)</b>							
Balance as at the beginning of the year	23,555	(735)	3,434	5,423	-	(439)	31,238
Profit for the year	-	-	9,041	-	-	-	9,041
Regulatory Reserve	-	-	-	-	-	(192)	(192)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	0	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	2,034	(2,034)	-	-	-
<b>Balance as at the end of the year</b>	<b>23,555</b>	<b>(735)</b>	<b>14,509</b>	<b>3,390</b>	<b>-</b>	<b>(631)</b>	<b>40,088</b>

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH JUNE 2025

(Amount in million shillings)

	Current Quarter 30/06/2025	Comparative Quarter 30/06/2024	Current Year Cumulative 30/06/2025	Comparative Cumulative 30/06/2024
1 Interest Income	9,146	8,240	17,349	15,916
2 Interest Expense	(2,008)	(1,635)	(3,740)	(3,381)
<b>3 Net Interest Income (1 minus 2)</b>	<b>7,138</b>	<b>6,605</b>	<b>13,609</b>	<b>12,535</b>
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	293	(769)	(120)	(1,017)
<b>6 Non Interest Income:</b>	<b>2,890</b>	<b>1,671</b>	<b>5,437</b>	<b>3,463</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	883	741	1,634	1,423
6.2 Fees and Commissions	1,466	744	3,023	1,654
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	541	186	780	386
<b>7 Non Interest Expenses:</b>	<b>(6,071)</b>	<b>(4,487)</b>	<b>(9,959)</b>	<b>(8,858)</b>
7.1 Salaries and Benefits	(2,872)	(2,267)	(4,487)	(4,616)
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	(3,200)	(2,220)	(5,473)	(4,242)
<b>8 Operating Income/(Loss)</b>	<b>4,250</b>	<b>3,020</b>	<b>8,967</b>	<b>6,124</b>
9 Income Tax Provision	778	-	1,556	-
<b>10 Net Income/(Loss) After Income Tax</b>	<b>3,472</b>	<b>3,020</b>	<b>7,411</b>	<b>6,124</b>
11 Other Comprehensive Income (itemize)	-	-	-	-
<b>12 Total comprehensive income/(loss) for the year</b>	<b>3,472</b>	<b>3,020</b>	<b>7,411</b>	<b>6,124</b>
13 Number of Employees	189	183	189	184
14 Basic Earnings Per Share	152	-	325	-
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	1%	1%	1%	1%
(ii) Return on Average Shareholders' Fund	8%	8%	8%	6%
(iii) Non Interest Expense to Gross Income	50%	45%	44%	50%
(iv) Net Interest Income to Average Earning Assets	3%	13%	5%	9%

## CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 30TH JUNE 2025

(Amount in million shillings)

	Current Quarter 30/06/2025	Previous Quarter 31/03/2025	Current Year Cumulative 30/06/2025	Comparative Year 30/06/2024
<b>I: Cash flow from operating activities:</b>				
Net income/(loss)	3,472	3,939	7,411	6,124
Adjustments for:				
- Impairment/Amortization	(293)	413	120	1,259
- Net change in Loans and Advances	(10,229)	(5,157)	(10,229)	(9,344)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	1,502	8,044	1,502	6,754
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	(1,614)	1,713	(1,614)	2,935
- Other non performing assets	(886)	2,000	(886)	(3,131)
- Tax Paid	(778)	(778)	(1,556)	(1,902)
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>(8,827)</b>	<b>10,174</b>	<b>(5,253)</b>	<b>2,695</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	-	-	11
Purchase of Fixed Assets	(654)	(477)	(1,131)	(459)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	1,060	(7,555)	1,060	(6,237)
<b>Net cash provided (used) by investing activities</b>	<b>406</b>	<b>(8,032)</b>	<b>(71)</b>	<b>(6,685)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	(3,000)	7,512	(3,000)	(311)
Others (specify)	-	-	-	-
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(3,000)</b>	<b>7,512</b>	<b>(3,000)</b>	<b>(311)</b>
<b>IV: Cash and Cash Equivalents:</b>				
<b>Net Increase/ (Decrease) in Cash and Cash Equivalents</b>	<b>(11,421)</b>	<b>9,654</b>	<b>(8,324)</b>	<b>(4,301)</b>
Cash and Cash Equivalents at the Beginning of the Quarter/Year	37,497	27,843	37,497	37,962
Cash and Cash Equivalents at the end of the Quarter/Year	26,076	37,497	29,173	33,661

### SELECTED EXPLANATORY NOTES

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name and Title	Signature	Date
Respigo O. Kimati (Managing Director)		23/07/2025
Vitalis Michael (Chief Financial Officer)		23/07/2025
Crispin Paul K (Chief Internal Auditor)		23/07/2025

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 and Title	Signature	Date
1. Gasper Casmir Njuu Board Chairperson		23/07/2025
2. Ms. Uphoo Swai Board Member		23/07/2025

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