MKOMBOZI COMMERCIAL BANK

a bank with integrity

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 2026

(Amount in million shillings)

		Current Quarter 30TH JUNE 2026	Previous Quarter 31ST MARCH 2026
A.	**ASSETS**		
1	Cash	8,721	6,675
2	Balances with Bank of Tanzania	15,587	16,372
3	Investments in Government securities	59,735	55,638
4	Balances with other banks and financial institutions	7,906	5,190
5	Cheques and items for clearing	82	87
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	26,253	27,785
10	Investments in other securities	-	-
11	Loans, advances and overdrafts(net of allowance for probable losses)	207,799	203,401
12	Other assets	9,260	7,629
13	Equity Investments	487	487
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	9,648	9,685
16	**TOTAL ASSETS**	**345,478**	**332,949**
B.	**LIABILITIES**		
17	Deposits from other banks and financial institutions	-	-
18	Customer deposits	272,161	260,016
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	5,355	4,680
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,269	1,386
27	Other liabilities	6,389	7,165
28	Borrowings	4,200	7,200
29	**TOTAL LIABILITIES**	**289,375**	**280,447**
30	**NET ASSETS/(LIABILITIES)(16 minus 29)**	**56,103**	**52,502**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	23,555	23,555
32	Capital reserves	-	-
33	Retained earnings	22,548	22,548
34	Profit (Loss) account	6,754	3,154
35	Other capital accounts	3,246	3,246
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**56,103**	**52,502**
38	Contingent liabilities	4,120	3,520
39	Non performing loans & advances	6,370	8,902
40	Allowances for probable losses	1,934	1,099
41	Other non performing assets	-	-
D.	**SELECTED FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets	16%	16%
(ii)	Non performing loans to total gross loans	3%	4%
(iii)	Gross loans and advances to total deposits	77%	79%
(iv)	Loans and Advances to total assets	61%	61%
(v)	Earning Assets to Total Assets	85%	86%
(vi)	Deposits Growth	5%	8%
(vii)	Assets growth	4%	5%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2026

(Amount in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year (2026)							
Balance as at the beginning of the year	**23,555**	**(735)**	**22,548**	**4,598**	**-**	**(617)**	**49,349**
Profit for the year	-	-	6,754	-	-	-	6,754
Regulatory Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-			-	-	-
Dividends Paid	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of June	**23,555**	**(735)**	**29,302**	**4,598**	**-**	**(617)**	**56,103**
Previous Year (2025)							
Balance as at the beginning of the year	**23,555**	**(735)**	**14,509**	**3,389**	**-**	**(631)**	**40,088**
Profit for the year	-	-	11,451	-	-	-	11,451
Regulatory Reserve	-	-	(1,209)	1,209	-	-	-
Transactions with owners	-	-			-	-	-
Dividends Paid	-	-	(2,203)	-	-		(2,203)
Other Comprehensive Income	-	-	-	-	-	14	14
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the year	**23,555**	**(735)**	**22,548**	**4,598**	**-**	**(617)**	**49,349**

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 30TH JUNE 2026

(Amount in million shillings)

		Current Quarter 30/06/2026	Previous Quarter 31/03/2026	Current Year Cumulative 30/06/2026	Comparative Year 30/06/2025
I:	**Cash flow from operating activities:**				
	Net income(loss)	3,600	3,154	6,754	7,411
	Adjustments for:				
	- Impairment/Amortization	788	-	788	120
	- Net change in Loans and Advances	10,071	(14,469)	(4,398)	(10,229)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	(8,202)	20,347	12,145	1,502
	- Net change in Short Term Negotiable Securities	-	-	-	-
	- Net change in Other Liabilities	119	(220)	(101)	(1,614)
	- Net change in Other Assets	(2,225)	599	(1,626)	(886)
	- Tax Paid	(857)	(1,161)	(2,018)	(1,556)
	- Others	-	-	-	-
	Net cash provided (used) by operating activities	**3,294**	**8,250**	**11,544**	**(5,253)**
II:	**Cash flow from investing activities:**				
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	(852)	(397)	(1,249)	(1,131)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (specify)	7,819	(10,384)	(2,565)	1,060
	Net cash provided (used) by investing activities	**6,967**	**(10,781)**	**(3,814)**	**(71)**
III:	**Cash flow from financing activities:**				
	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	5,857	(8,857)	(3,000)	(3,000)
	Others (specify)	-	-	-	-
	Net Cash Provided (used) by Financing Activities	**5,857**	**(8,857)**	**(3,000)**	**(3,000)**
IV:	**Cash and Cash Equivalents:**				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	**16,118**	**(11,389)**	**4,729**	**(8,324)**
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	34,328	45,717	45,717	37,497
	Cash and Cash Equivalents at the end of the Quarter/Year	50,446	34,328	50,446	29,173

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH JUNE 2026

(Amount in million shillings)

		Current Quarter 30/06/2026	Comparative Quarter 30/06/2025	Current Year Cumulative 30/06/2026	Comparative Cumulative 30/06/2025
1	Interest Income	9,621	9,146	18,495	17,349
2	Interest Expense	(2,219)	(2,008)	(4,197)	(3,740)
3	**Net Interest Income (1 minus 2)**	**7,402**	**7,138**	**14,298**	**13,609**
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	(788)	293	(788)	(120)
6	**Non Interest Income:**	**3,290**	**2,890**	**5,898**	**5,437**
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	594	883	1,650	1,634
	6.2 Fees and Commissions	1,812	1,466	3,029	3,023
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	885	541	1,219	780
7	**Non Interest Expenses:**	**(5,447)**	**(6,071)**	**(10,638)**	**(9,959)**
	7.1 Salaries and Benefits	(2,811)	(2,872)	(5,582)	(4,487)
	7.2 Fees and Commission	-	-	-	-
	7.3 Other Operating Expenses	(2,636)	(3,200)	(5,055)	(5,473)
8	**Operating Income/(Loss)**	**4,457**	**4,250**	**8,771**	**8,967**
9	Income Tax Charge	857	778	2,018	1,556
10	**Net Income/ (Loss) After Income Tax**	**3,600**	**3,472**	**6,754**	**7,411**
11	**Other Comprehensive Income (itemize)**	**-**	**-**	**-**	**-**
12	**Total comprehensive income/(loss) for the year**	**3,600**	**3,472**	**6,754**	**7,411**
13	Number of Employees	189	189	189	189
14	Basic Earnings Per Share	189	152	372	325
15	**Number of Branches**	**16**	**13**	**16**	**13**
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1%	1%	1%	1%
(ii)	Return on Average Shareholders' Fund	8%	8%	4%	8%
(iii)	Non Interest Expense to Gross Income	42%	50%	44%	44%
(iv)	Net Interest Income to Average Earning Assets	10%	3%	10%	5%

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
Respige O. Kimati Managing Director		27/07/2026
Vitalis Michael Chief Financial Officer		27/07/2026
Crispin Paul K. Chief Internal Auditor		27/07/2026

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		27/07/2026
2. Benedict Warisianga Sudi Board Member		27/07/2026