

# PUBLICATION OF FINANCIAL STATEMENTS

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

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Tuma sadaka yako ukiwa popote kupitia Sadaka digital.



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**Nizaidiye Huduma**

## CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2026

(Amount in million shillings)

	Current Quarter 31st March 2026	Previous Quarter 31st December 2025
<b>A. ASSETS</b>		
1 Cash	6,675	8,214
2 Balances with Bank of Tanzania	16,372	16,126
3 Investments in Government securities	55,638	51,551
4 Balances with other banks and financial institutions	5,190	13,165
5 Cheques and items for clearing	87	87
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	27,785	21,488
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowance for probable losses)	203,401	188,932
12 Other assets	7,629	8,229
13 Equity Investments	487	487
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	9,685	9,953
<b>16 TOTAL ASSETS</b>	<b>332,949</b>	<b>318,231</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	-	11,856
18 Customer deposits	260,016	239,669
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	4,680	4,663
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,386	1,092
27 Other liabilities	7,165	7,401
28 Borrowings	7,200	4,201
<b>29 TOTAL LIABILITIES</b>	<b>280,447</b>	<b>268,882</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>52,502</b>	<b>49,349</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	23,555	23,555
32 Capital reserves	-	-
33 Retained earnings	22,548	22,549
34 Profit (Loss) account	3,154	-
35 Other capital accounts	3,246	3,245
36 Minority interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>52,502</b>	<b>49,349</b>
38 Contingent liabilities	3,520	3,463
39 Non performing loans & advances	8,902	8,434
40 Allowances for probable losses	1,099	1,574
41 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	16%	16%
(ii) Non performing loans to total gross loans	4%	4%
(iii) Gross loans and advances to total deposits	79%	78%
(iv) Loans and Advances to total assets	61%	60%
(v) Earning Assets to Total Assets	86%	85%
(vi) Deposits Growth	8%	12%
(vii) Assets growth	5%	13%

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2026

(Amount in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
<b>Current Year (2026)</b>							
Balance as at the beginning of the year	23,555	(735)	22,548	4,598	-	(617)	49,349
Profit for the year	-	-	3,154	-	-	-	3,154
Regulatory Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the year</b>	<b>23,555</b>	<b>(735)</b>	<b>25,702</b>	<b>4,598</b>	<b>-</b>	<b>(617)</b>	<b>52,502</b>
<b>Previous Year (2025)</b>							
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	-	-	-	-	-	-	-
<b>Balance as at the end of the year</b>	<b>23,555</b>	<b>(735)</b>	<b>22,548</b>	<b>4,598</b>	<b>-</b>	<b>(617)</b>	<b>49,349</b>

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2026

(Amount in million shillings)

	Current Quarter 31/03/2026	Comparative Quarter 31/03/2025	Current Year Cumulative 31/03/2026	Comparative Cumulative 31/03/2025
1 Interest Income	8,874	8,204	8,874	8,204
2 Interest Expense	(1,977)	(1,732)	(1,977)	(1,732)
<b>3 Net Interest Income (1 minus 2)</b>	<b>6,896</b>	<b>6,471</b>	<b>6,896</b>	<b>6,471</b>
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	-	(413)	-	(413)
<b>6 Non Interest Income:</b>	<b>2,608</b>	<b>2,547</b>	<b>2,608</b>	<b>2,547</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	1,057	751	1,057	751
6.2 Fees and Commissions	1,217	1,557	1,217	1,557
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	334	239	334	239
<b>7 Non Interest Expenses:</b>	<b>(5,190)</b>	<b>(3,888)</b>	<b>(5,190)</b>	<b>(3,888)</b>
7.1 Salaries and Benefits	(2,771)	(1,615)	(2,771)	(1,615)
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	(2,419)	(2,273)	(2,419)	(2,273)
<b>8 Operating Income/(Loss)</b>	<b>4,314</b>	<b>4,717</b>	<b>4,314</b>	<b>4,717</b>
9 Income Tax Provision	1,161	778	1,161	778
<b>10 Net Income/(Loss) After Income Tax</b>	<b>3,154</b>	<b>3,939</b>	<b>3,154</b>	<b>3,939</b>
<b>11 Other Comprehensive Income (itemize)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12 Total comprehensive income/(loss) for the year</b>	<b>3,154</b>	<b>3,939</b>	<b>3,154</b>	<b>3,939</b>
13 Number of Employees	196	198	196	198
14 Basic Earnings Per Share	138	200	138	200
<b>15 Number of Branches</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>13</b>
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	1%	2%	1%	2%
(ii) Return on Average Shareholders' Fund	2%	3%	2%	3%
(iii) Non Interest Expense to Gross Income	45%	36%	45%	36%
(iv) Net Interest Income to Average Earning Assets	2%	3%	2%	3%

## CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 31ST MARCH 2026

(Amount in million shillings)

	Current Quarter 31/03/2026	Previous Quarter 31/12/2025	Current Year Cumulative 31/03/2026	Comparative Year 31/03/2025
<b>I: Cash flow from operating activities:</b>				
Net income (loss)	3,154	17,002	3,154	3,939
Adjustments for:	-	-	-	-
- Impairment/Amortization	-	4,171	-	413
- Net change in Loans and Advances	(8,213)	(25,649)	(8,213)	(5,157)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	18,377	25,371	18,377	8,044
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	(902)	1,410	(902)	1,713
- Net change in Other Assets	5,055	(815)	5,055	2,000
- Tax Paid	1,174	(4,698)	1,174	(778)
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>18,645</b>	<b>16,792</b>	<b>18,645</b>	<b>10,174</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(119)	(2,447)	(119)	(477)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	(10,384)	(473)	(10,384)	(7,555)
<b>Net cash provided (used) by investing activities</b>	<b>(10,503)</b>	<b>(2,920)</b>	<b>(10,503)</b>	<b>(8,032)</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	(8,857)	(4,242)	(8,857)	7,512
Others (specify)	-	-	-	-
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(8,857)</b>	<b>(4,242)</b>	<b>(8,857)</b>	<b>7,512</b>
<b>IV: Cash and Cash Equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	(716)	9,630	(716)	9,653
Cash and Cash Equivalents at the Beginning of the Quarter/Year	45,717	36,087	45,717	27,843
<b>Cash and Cash Equivalents at the end of the Quarter/Year</b>	<b>45,002</b>	<b>45,717</b>	<b>45,002</b>	<b>37,497</b>

## 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
<b>Respage O. Kimati</b> (Managing Director)		23/04/2026
<b>Vitalis Michael</b> (Chief Financial Officer)		23/04/2026
<b>Crispin Paul K</b> (Chief Internal Auditor)		23/04/2026

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
<b>1. Gasper Casimir Njuu</b> Board Chairperson		23/04/2026
<b>2. Benedict Warisianga Sudi</b> Board Member		23/04/2026

**Community Current Account**

Suluhisho la taasisi yako bila Makato

- ✓ Hakuna ada ya kutoa pesa
- ✓ Hakuna makato ya mwezi
- ✓ Taarifa za miamala ya mwezi ni bure

Kwa mawasiliano zaidi tupigie **0800 750 040**

