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

Mungu abariki mkono utoao kwa Moyo!

Tuma sadaka yako ukiwa popote kupitia **Sadaka digital.**



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5 Mkombozi Wakala (Cardless Withdraw)

Ni Zaidi ya Huduma

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2026

(Amount in million shillings)

		Current Quarter 30TH SEPTEMBER 2026	Previous Quarter 30TH JUNE 2026
A. ASSETS			
1	Cash	9,962	8,721
2	Balances with Bank of Tanzania	18,253	15,587
3	Investments in Government securities	64,325	59,735
4	Balances with other banks and financial institutions	6,081	7,906
5	Cheques and items for clearing	86	82
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	22,730	26,253
10	Investments in other securities	-	-
11	Loans, advances and overdrafts(net of allowance for probable losses)	215,840	207,799
12	Other assets	7,536	9,260
13	Equity Investments	487	487
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	10,069	9,648
16	**TOTAL ASSETS**	**355,369**	**345,478**
B. LIABILITIES			
17	Deposits from other banks and financial institutions	-	-
18	Customer deposits	278,096	272,161
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	6,379	5,355
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,228	1,269
27	Other liabilities	6,837	6,389
28	Borrowings	4,200	4,200
29	**TOTAL LIABILITIES**	**296,740**	**289,375**
30	**NET ASSETS/(LIABILITIES)(16 minus 29)**	**58,629**	**56,103**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	23,555	23,555
32	Capital reserves	-	-
33	Retained earnings	20,195	22,548
34	Profit (Loss) account	11,633	6,754
35	Other capital accounts	3,246	3,246
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**58,629**	**56,103**
38	Contingent liabilities	5,322	4,120
39	Non performing loans & advances	6,086	6,370
40	Allowances for probable losses	1,544	1,934
41	Other non performing assets	-	-
D.	**ELECTED FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets	16%	16%
(ii)	Non performing loans to total gross loans	3%	3%
(iii)	Gross loans and advances to total deposits	78%	77%
(iv)	Loans and Advances to total assets	61%	61%
(v)	Earning Assets to Total Assets	85%	85%
(vi)	Deposits Growth	2%	5%
(vii)	Assets growth	3%	4%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 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	-	-	11,633	-	-	-	11,633
Regulatory Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-			-	-	-
Dividends Paid	-	-	(2,353)	-	-	-	(2,353)
Other Comprehensive Income	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of September	**23,555**	**(735)**	**31,828**	**4,598**	**-**	**(617)**	**58,629**
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 PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2026

(Amount in million shillings)

		Current Quarter 30/09/2026	Comparative Quarter 30/09/2025	Current Year Cumulative 30/09/2026	Comparative Cumulative 30/09/2025
1	Interest Income	11,394	9,205	29,889	26,555
2	Interest Expense	(2,960)	(2,503)	(7,156)	(6,244)
3	**Net Interest Income (1 minus 2)**	**8,434**	**6,702**	**22,733**	**20,311**
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	55	(757)	(732)	(877)
6	**Non Interest Income:**	**3,252**	**3,117**	**9,150**	**8,554**
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	516	432	2,167	2,065
	6.2 Fees and Commissions	2,249	2,292	5,278	5,316
	6.3 Dividend Income	-	5	-	5
	6.4 Other Operating Income	487	388	1,706	1,167
7	**Non Interest Expenses:**	**(5,527)**	**(4,662)**	**(16,165)**	**(15,494)**
	7.1 Salaries and Benefits	(2,657)	(2,272)	(8,240)	(7,047)
	7.2 Fees and Commission	-	-	-	-
	7.3 Other Operating Expenses	(2,870)	(2,390)	(7,925)	(8,447)
8	**Operating Income/(Loss)**	**6,214**	**4,399**	**14,986**	**12,494**
9	Income Tax Charge	1,336	778	3,353	2,335
10	**Net Income/ (Loss) After Income Tax**	**4,879**	**3,621**	**11,633**	**10,159**
11	**Other Comprehensive Income (itemize)**	**-**	**-**	**-**	**-**
12	**Total comprehensive income/(loss) for the year**	**4,879**	**3,621**	**11,633**	**10,159**
13	Number of Employees	191	201	191	201
14	Basic Earnings Per Share	207	159	494	445
15	**Number of Branches**	**16**	**13**	**16**	**13**
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	7%	6%	6%	5%
(ii)	Return on Average Shareholders' Fund	34%	30%	27%	28%
(iii)	Non Interest Expense to Gross Income	38%	38%	41%	44%
(iv)	Net Interest Income to Average Earning Assets	11%	10%	10%	8%

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

(Amount in million shillings)

		Current Quarter 30/09/2026	Previous Quarter 30/06/2026	Current Year Cumulative 30/09/2026	Comparative Year 30/09/2025
I:	**Cash flow from operating activities:**				
	Net income(loss)	4,879	3,600	11,633	10,159
	Adjustments for:				
	- Impairment/Amortization	(55)	788	732	877
	- Net change in Loans and Advances	(3,643)	10,071	(8,041)	(6,256)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	(6,210)	(8,202)	5,935	1,970
	- Net change in Short Term Negotiable Securities	-	-	-	-
	- Net change in Other Liabilities	1,573	119	1,472	682
	- Net change in Other Assets	3,346	(2,225)	1,720	(4,456)
	- Tax Paid	(1,336)	(857)	(3,353)	(2,335)
	- Others	-	-	-	-
	Net cash provided (used) by operating activities	**(1,446)**	**3,294**	**10,098**	**641**
II:	**Cash flow from investing activities:**				
	Dividend Received	-	-	-	5
	Purchase of Fixed Assets	(613)	(852)	(1,863)	(1,413)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (specify)	1,498	7,819	(1,067)	(2,754)
	Net cash provided (used) by investing activities	**885**	**6,967**	**(2,930)**	**(4,162)**
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	3,000	5,857	-	12,500
	Others (specify)	-	-	-	-
	Net Cash Provided (used) by Financing Activities	**3,000**	**5,857**	**-**	**12,500**
IV:	**Cash and Cash Equivalents:**				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	2,439	16,118	7,168	8,979
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	50,446	34,328	45,717	36,087
	Cash and Cash Equivalents at the end of the Quarter/Year	**52,885**	**50,446**	**52,885**	**45,066**

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		23/10/2026
Vitalis Michael Chief Financial Officer		23/10/2026
Crispin Paul K Chief Internal Auditor		23/10/2026

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		23/10/2026
2.Benedict Warisianga Sudi Board Member		23/10/2026

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**

