UNAUDITED FINANCIAL STATEMENTS

MWANGA HAKIKA BANK

REPORT OF CONDITION OF BANK ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS {DISCLOSURES} REGULATIONS 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026

		Current Quarter 30-Jun-26 TZS'000	Previous Quarter 31-Mar-26 TZS'000
A.	**ASSETS**		
1	Cash	6,969,833	3,783,763
2	Balances with Bank of Tanzania	38,711,316	27,451,064
3	Investment in Government securities	21,700,000	19,200,000
4	Balances with other banks	2,317,618	1,410,529
5	Cheques and items for clearing	4,483,982	3,460,872
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	114,638,618	106,005,650
10	Investments in other securities	500,000	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	349,387,426	337,708,571
12	Other assets	9,599,191	8,972,180
13	Equity Investments	725,014	725,014
14	Underwriting accounts	-	-
15	Property, plant and equipment(net)	6,004,374	4,923,133
16	**TOTAL ASSETS**	**555,037,372**	**513,640,776**
B.	**LIABILITIES**		
17	Deposits from other banks	36,942,570	48,393,720
18	Customer Deposits	409,494,625	362,351,171
19	Cash letters of credit	-	-
20	Special deposits	-	-
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and draft issued	-	-
23	Accrued taxes and expenses payable	25,177,548	23,807,298
24	Acceptances outstanding	-	-
25	Interbranch floats items	-	-
26	Unearned income and other deferred charges	3,868,384	3,985,448
27	Other liabilities	159,534	303,712
28	Borrowings	12,000,000	12,000,000
29	**TOTAL LIABILITIES**	**487,642,661**	**450,841,349**
30	**NET ASSETS/(LIABILITIES)**	**67,394,711**	**62,799,427**
C.	**CAPITAL AND RESERVES**		
31	Paid up share capital	21,612,374	21,612,374
32	Share Premium	4,577,300	4,577,300
33	Capital Reserves	-	-
34	Retained earnings	32,696,664	32,696,664
35	Profit/(Loss) account	8,508,373	3,913,088
36	Other capital accounts	-	-
37	Minority Interest	-	-
38	**TOTAL SHAREHOLDERS' FUNDS**	**67,394,711**	**62,799,426**
39	Contingent liabilities	423,696,281	435,882,745
40	Non Performing Loans & Advances	4,274,459	1,435,551
41	Allowances for probable losses	1,646,340	1,646,340
42	Other non performing assets	-	-
D.	**PERFORMANCE INDICATORS**		
i	Shareholders funds to total assets	12%	12%
ii	Non performing loans to total gross loans	1.22%	0.42%
iii	Gross loans and advances to total deposits	79%	83%
iv	Loans and advances to total assets	63%	66%
v	Earning Assets to Total Assets	67%	75%
vi	Deposits Growth	9%	7%
vii	Assets growth	8%	9%

*** Figures in the brackets indicate negative value**

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

	Current Quarter 30-Jun-26 TZS'000	Comparative Quarter 30-Jun-25 TZS'000	Curr Yr P&L cumm 30-Jun-26 TZS'000	Previous Yr P&L cumm 30-Jun-25 TZS'000
1 Interest Income	17,059,156	11,378,701	31,394,000	21,679,878
2 Interest Expense	8,408,763	5,739,838	15,758,267	10,791,344
3 Net Interest Income (1 minus 2)	**8,650,393**	**5,638,863**	**15,635,733**	**10,888,534**
4 Bad debts written off	-	-	-	-
5 Impairment losses on Loans and Advances	-	205,779	-	205,779
6 Non Interest Income	**4,200,739**	**3,336,031**	**7,873,136**	**5,682,044**
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	145,313	237,023	515,143	422,046
6.2 Commissions and fees	3,736,847	2,754,752	6,874,721	4,672,219
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	318,579	344,256	483,272	587,780
7 Non Interest Expense	**6,556,222**	**4,483,575**	**11,853,564**	**7,956,268**
7.1 Salaries and Benefits	2,756,107	1,993,324	4,801,895	3,575,313
7.2 Fees and Commission	194,761	182,697	377,983	478,954
7.3 Other Operating expenses	3,605,354	2,307,554	6,673,686	3,902,002
8 Operating Profit/(Loss) before Income Tax	**6,294,910**	**4,285,539**	**11,655,305**	**8,408,531**
9 Income Tax Provision	(1,699,626)	(1,157,095)	(3,146,932)	(2,270,303)
10 Net Income/(Loss) after Income Tax	**4,595,284**	**3,128,444**	**8,508,373**	**6,138,228**
11 Other Comprehensive Income	-	-	-	-
12 Total comprehensive income/{Loss} for the year	**4,595,284**	**3,128,444**	**8,508,373**	**6,138,228**
13 Number of Employees	209	194	209	194
14 Basic Earnings Per Share	53	730	98	1,432
15 Number of Branches	8	6	8	6
SELECTED PERFROMANCE INDICATORS				
(i) Return on average total assets	2%	3%	3%	3%
(ii) Return on average shareholders funds	14%	24%	26%	23%
(iii) Non Interest Expense to Gross Income	31%	30%	30%	29%
(iv) Net Interest Income to Average Earning Assets	7%	7%	13%	7%

In preparation of the quartely 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)

Signed by: **Date**

Jagjit Singh *Managing Director* *24-Jul-26*

Best Mduma *Ag.Head of Finance* *24-Jul-26*

Elifuraha Charles *Internal Auditor* *24-Jul-26*

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 Finacial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Attested by: **Date**

Eng. Ridhuan A K Mringo *Board Chairman* *24-Jul-26*

CPA (T) Zukra Ally *Board Member* *24-Jul-26*

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

	Current Quarter 30-Jun-26 TZS'000	Previous Quarter 31-Mar-26 TZS'000	Current Yr Cumulative 30-Jun-26 TZS'000	Previous Yr Cumulative 30-Jun-25 TZS'000
I Cash Flow from Operating Activities :				
Net (loss)/Income	6,294,910	5,360,395	11,655,305	8,408,531
Adjustments for non cash items :				
- Gain/loss on Sale of Assets	-	-	-	-
- Depreciation of property and equipment	393,981	491,844	393,981	(284,455)
- Amortization of Intangible Assets and Refurbishment	(22,098)	157,921	(22,098)	91,391
- Amortization of Capital Grant & Reserve	-	-	-	-
- Prior Year adjustment	-	-	-	-
-Expected credit loss IFRS 9	-	-	-	205,779
- Others	-	-	-	-
	6,666,793	**6,010,160**	**12,027,188**	**8,421,246**
- Change in Statutory minimum reserve (SMR)	6,437,328	1,645,189	6,437,328	5,159,773
-Net change in loans and advances	(11,678,855)	(32,407,083)	(11,678,855)	(27,262,891)
-Net change in other assets	(627,011)	(1,432,967)	(627,011)	(4,529,635)
-Net change in deposits	35,692,304	26,744,401	35,692,304	35,080,549
-Net change in placement with other bank	(8,632,968)	(12,407,886)	(8,632,968)	(2,255,399)
- Net change in Government Securities and other Securities	(3,000,000)	1,348,094	(3,000,000)	1,044,803.59
-Net change in other liabilities	1,109,008	12,193,710	1,109,008	7,237,201
	19,299,806	**(4,316,542)**	**19,299,806**	**1,157,095**
-Tax paid	1,699,626	1,447,307	1,699,626	16,815,542
- Others	-	-	-	-
Net cash flows/(used) from operating activities	**27,666,225**	**3,140,925**	**33,026,620**	**26,393,884**
II				
Cash Flow from Investing Activities				
Dividend Received	-	-	-	-
Purchase of property, plant & equipment	(2,317,048)	(167,673)	(2,317,048)	(1,019,189)
Proceeds from disposal of property and equipment	-	-	-	-
Purchase of Intangible assets	(177,183)	(62,992)	(177,183)	-
Goodwill	-	-	-	-
Purchases of Non Dealing securities	-	-	-	873,002
Proceeds from sale of Non-Dealing Securities	-	-	-	-
Net cash provided (used) by investing activities	**(2,494,231)**	**(230,665)**	**(2,494,231)**	**(146,187)**
III				
Cash Flow from Financing Activities				
Repayment of Long term Debt	-	-	-	-
Proceeds from issuance of long term debts	-	-	-	-
Capital Grants	-	-	-	-
Proceeds from issuance of paid up capital	-	-	-	59,710
Payment of Cash Dividends	-	-	-	-
Net change in other borrowings	-	-	-	(80,168)
Net cash provided (used) by investing activities	**-**	**-**	**-**	**(20,458)**
IV				
Cash and Cash equivalents				
Net increase (decrease) in cash & cash equivalents	25,171,993	2,910,260	30,532,388	16,648,897
Cash & equivalents, beginning of quarter	119,306,819	116,396,559	119,306,819	100,172,118
Cash & equivalents, end of quarter	**144,478,812**	**119,306,819**	**149,839,207**	**116,821,015**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2026

	Share Capital	Share Premium	Retained Earnings	Share Reserve	Advance Toward share Capital	Others	Total
Second Quarter ended 30 June 2026							
Balance as at 01.04.2026	**21,689,134.0**	**4,577,300.0**	**36,609,751.5**	**(76,760.0)**	**-**	**-**	**62,799,425.5**
Profit for the quarter	-	-	4,595,284.0	-	-	-	4,595,284.0
Prior year adjustment	-	-	-	-	-	-	-
Adjustment during the year	-	-		-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Declared	-	-	-	-	-	-	-
Share Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Gain from Merger	-	-	-	-	-	-	-
Advance Toward share Capital	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	-	-	-
Balance as at 30.06.2026	**21,689,134**	**4,577,300**	**41,205,036**	**(76,760)**	**-**	**-**	**67,394,710**
Previous Quarter ended 31 March 2026							
Balance as at 01.01.2026	**21,689,134**	**4,577,300**	**32,696,664**	**(76,760)**	**-**	**-**	**58,886,338**
Profit for the quarter	-	-	3,913,088	-	-	-	3,913,088
Prior year adjustment	-	-	-	-	-	-	-
Adjustment during the year	-	-		-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Declared	-	-	-	-	-	-	-
Share Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Gain from Merger	-	-	-	-	-	-	-
Advance Toward share Capital	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	-	-	-
Balance as at 31.03.2026	**21,689,134**	**4,577,300**	**36,609,752**	**(76,760)**	**-**	**-**	**62,799,426**

FEES AND CHARGES 2026

SERVICES	Currency TZS	KSH	USD	EUR
AKIBA PLUS ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	N/A	N/A	N/A	N/A
ATM Card Fee	10,000.00	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	N/A	N/A	N/A	N/A
ATM Maintainence fee	1000 per month	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	0.50%	0.50%	0.50%
BUSINESS CURRENT ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	N/A	N/A	N/A	N/A
ATM Card Fee	Exceptional Cases (20,000)	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	750 Per Leaf	40.00	0.40	0.35
ATM Maintainence fee	3,000 Per quarter	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	0.50%	0.50%	0.50%
PREMIUM CURRENT ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	N/A	N/A	N/A	N/A
ATM Card Fee	Gold Visa Card 20,000/=	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	750 Per Leaf	40.00	0.40	0.35
ATM Maintainence fee	7,500 Per quarter	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	0.50%	0.50%	0.50%
HUDUMA ACCOUNT				
Account opening	Zero	Zero	Zero	Zero
Minimum Balance	Zero	Zero	Zero	Zero
Deposit interest rate	Zero	N/A	N/A	N/A
ATM Card Fee	N/A	N/A	N/A	N/A
Ledger fees	Zero	Zero	Zero	Zero
Cheque Book Fee	Zero	Zero	Zero	Zero
ATM Maintainence fee	N/A	N/A	N/A	N/A
Cash withdrawfees Over the Counter	Zero	Zero	Zero	Zero

PREMIER COLLECTION ACCOUNT	TZS	USD
Account opening	Zero	Zero
Minimum Balance	Zero	Zero
Deposit interest rate	4% from 5mil to 49.9 mil, 5% from 50 mil to 99.9mil, 6% from 100mil and above	1.5% from 5k to 49.9k, 2% from 50k to 100k, 2.5% from 101k to 499k, 3% from 500k and above
ATM Card Fee	N/A	N/A
Ledger fees	Zero	Zero
Cheque Book Fee	N/A	N/A
ATM Maintainence fee	N/A	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=	

MSHAHARA HAKIKA ACCOUNT	TZS
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
WEKEZA SAVING ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	3% deposit bearing amount 100,000
ATM Card Fee	No ATM Card
Ledger fees	Zero
Cheque Book Fee	TBA
ATM Maintainence fee	N/A
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
FURSA CURRENT ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	Gold Visa Card 20,000/=
Ledger fees	Zero
Cheque Book Fee	750 Per Leaf
ATM Maintainence fee	7,500 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
MALENGO ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	4% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
MTOTO SAVING ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	4% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
MSOMI ACCOUNTS	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	Free
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3000 per quarter
Cash withdrawfees Over the Counter	Below 100k is Free, Above 100k is 1,000/= flat

SERVICES	Currency TZS
FURSA SAVING ACCOUNTS	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	N/A
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
NGATA SAVING ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	Zero
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
KIDANI SAVING ACCOUNT.	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	4% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=
KIJACHO ACCOUNT	
Account opening	Zero
Minimum Balance	Zero
Deposit interest rate	3% Bearing amount 100,000/=
ATM Card Fee	10,000.00
Ledger fees	Zero
Cheque Book Fee	N/A
ATM Maintainence fee	3,000 Per quarter
Cash withdrawfees Over the Counter	Below 10Mn = 3,000/=

CHARGES

Withdrawal Charges	TZS
Withdrawal Fee Local (Umoja ATM)	1,000-99,000 = 1,500 100,000-400,000 = 1,700 400,001-500,000=2,000 500,001-600,000=2,500 600,001-800,000=3,000 800,001-900,000=3500
Withdrawal fee other bank (Domestic Banks)	3,500.00
Withdrawal fee other banks (International)	11,000.00

Withdrawal Fees Over the counter	TZS
Wekeza/Jiwekezee	3,000.00
Kidani Mwanamke Account	3,000.00
Below 10Mn	3,000.00
Above 10Mn - 50Mn	0.10%
Above 50Mn - 100Mn	0.12%
Above 100Mn	0.13%
Above 300Mn	Maximum TZS 200,000/-
Withdrawal Fee Over the Counter USD	**USD/UERO**
Below USD/EURO 10,000	NILL
Above USD/EURO 10,000	0.5% with maximum of 100

Agency Banking Withdrawal Fees	TZS
1,000 - 19,999	785
20,000 - 29,999	1,309
30,000 - 39,999	1,354
40,000 - 49,999	1,422
50,000 - 99,999	1,753
100,001 - 200,000	2,477
200,001 - 300,000	3,181
300,001 - 400,000	4,024
400,001 - 500,000	5,112
500,001 - 599,999	5,965
600,000 - 699,999	6,252
700,000 - 799,999	6,420
800,000 - 899,999	6,470
900,000 - 999,999	7,086
1,000,000 - 2,000,000	7,775
2,000,001 - 3,000,000	8,955
3,000,001 - 4,000,000	12,030
4,000,001 - 5,000,000	13,800

PesaHakika charges (B2W)	TZS
100 - 999	ZERO
1,000 - 1,999	
2,000 - 2,999	
3,000 - 3,999	
4,000 - 4,999	
5,000 - 6,999	
7,000 - 9,999	
10,000 - 29,999	
30,000 - 39,999	
40,000 - 49,999	
50,000 -99,999	
100,000 - 199,999	
200,000 - 299,999	
300,000 - 399,999	
400,000 - 499,999	
Above 500,000	

Insufficient Balance	TZS
Insufficient fund on ATM -Umoja Card	900.00
Insufficient fund on ATM-VISACARD	900.00
Decline Domestic [Insufficient fund on ATM]-VISA CARD	1,000.00
Decline International [Insufficient fund on ATM]-VISA CARD	1,500.00

Transaction fees for Customer	TZS
TAN QR Transactions	Free
POS Transactions	Free
E-Commerce Transactions	Free

OTHER CHARGES

BALANCE INQUIRY	TZS
Balance Inquiry Umoja ATM	300.00
Balance Inquiry other Domestic Banks	950.00
Balance Inquiry Other Banks (International)	2,000.00
INSUFFICIENT BALANCE	
Insufficient fund on ATM -Umoja Card	900.00
Insufficient fund on ATM-VISACARD	2,000.00
Decline Domestic [Insufficient fund on ATM]-VISA CARD	1,000.00
Decline International [Insufficient fund on ATM]-VISA CARD	1,500.00
AGENCY BANKING CHARGES	
Deposit	Free
Balance Inquiry	200.00
Min-statement	200.00
Transfer of fund within MHB	1,300
Transfer of funds - other Bank	N/A

STANDING ORDERS	TZS
Instruction within MHB	Free
Other Banks	3,500.00

OTHER CHARGES	
Salary Processing fee (per transaction)	1,000.00
Certificate of Balance	30,000.00
Audit Confirmation	30,000.00
Account Closing on customer demand	10,000.00
Dormant Account Activation	Free
Search for information above 5 years	15,000.00
CCTV Camera footage searching request from customer	30,000.00

TRANSFERS

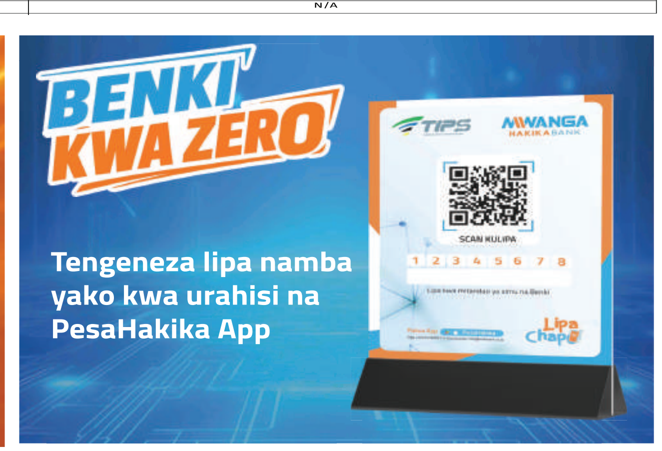
	TRANSFER WITHIN THE BANK AND INTERNET BANKING	TZS
TISS	Transfer within the Bank	Free
	1 to 10Mn	2,000.00
	10Mn to 50Mn	5,000.00
	Above 50Mn	10,000.00
	INTERBANK FUND TRANSFER-TIPS (INTERNET BANKING)	**TZS**
TIPS	**Transfer Amount**	
	1 to 50,000.00	500.00
	50, 001 to 500,000	1,000.00
	500,001 to 5,000,000	1,500.00
	5,000,001 to 20,000,000	2,000.00

TT

	INTERNATIONAL TRANSFER	
Type Of Payment Service	**CUSTOMER CHARGES**	
Clean Wire Clearing (MT 103, MT 202Cov)	**Outgoing (USD)**	**Outgoing (EUR)**
Beneficiary deduct (USD)	55.00	55.00
OUR(USD)	55.00	55.00
Share Deduct (USD)	55.00	55.00
Documentary Wire Clearing (MT 103, MT 202Cov)	**Outgoing (USD)**	**Outgoing (EUR)**
Repairs/Surcharge Per Item	70.00	55.00
Unfunded Account	70.00	55.00
Refunded funds)	70.00	55.00
Repairs (All Customer Types)	**Outgoing (USD)**	**Outgoing (EUR)**
Repairs/Surcharge Per Item	15.00	15.00
Unfunded Account	15.00	15.00
Refunded funds	45.00	45.00

CARDS

Card	TZS
Visa Card-Classic	10,000.00
Visa Card-Gold	18,000.00
Pinki Visa Card	10,000.00
Replacement Visa Card-Classic	15,000.00
Replacement Visa Card-Gold	15,000.00
Umoja ATM Card Mantainance fee	1000 per month
Visa Card Mantainance fee- Classic	1000 per month
Visa Card Mantainance fee- Gold	7500 per Quarter
Pinki Visa Card Maintanance fee	1000 per month
Pin reset	N/A



PUBLICATION OF SEMI ANNUAL MARKET DISCIPLINE

MWANGA HAKIKA BANK

ISSUED PURSUANT TO GUIDELINES 24 AND 25 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS 2023

PRUDENTIAL REGULATORY METRICS AS 30TH JUNE 2026

S/N	Metric	Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	59,586,851,061.12	57,525,503,481.32	55,395,868,649.78	49,840,597,028.50	48,367,322,872.33
2	Tier 1	59,586,851,061.12	57,525,503,481.32	55,395,868,649.78	49,840,597,028.50	48,367,322,872.33
3	Total capital	59,586,851,061.12	57,525,503,481.32	55,395,868,649.78	49,840,597,028.50	48,367,322,872.33
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	409,983,540,194.43	395,970,816,508.68	370,602,790,583.85	339,513,925,594.72	343,209,096,733.82
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	14.53	14.53	14.95	14.68	14.52
6	Tier 1 ratio (%)	14.53	14.53	14.95	14.68	14.52
7	Total capital ratio (%)	14.53	14.53	14.95	14.68	14.52
	.6+					
8	Capital conservation buffer requirement (2.5%)	2.53	2.53	2.95	2.68	2.52
9	Total of bank CET1 specific buffer requirements (%)	0.00	0.00	0.00	0.00	0.00
10	CET1 available after meeting the bank's minimum capital	6.03	6.03	6.45	6.18	6.02
	Basel III leverage ratio					
11	Tier 1 Capital	59,586,851,061.12	57,525,503,481.32	55,395,868,649.78	49,840,597,028.50	48,367,322,872.33
12	Exposure measure	601,180,780,212.17	540,585,605,605.61	498,680,263,641.87	446,833,741,573.28	422,152,722,166.96
13	Basel III leverage ratio (%)(Tier 1 Capital / Exposure Measure)	9.91	10.64	11.11	11.15	11.46
	Liquidity Coverage Ratio					
14	Total high-quality liquid assets (HQLA)	122,966,689,526.32	90,241,516,709.96	68,817,869,200.00	113,915,762,573.64	123,622,198,438.83
15	Total net cash outflow	79,093,467,679.05	22,258,162,963.53	19,408,733,560.53	50,526,323,331.01	51,485,172,965.72
16	LCR (%)	155.47	405.43	354.57	225.46	240.11
	Net Stable Funding Ratio					
17	Total available stable funding	475,864,375,344.63	426,768,398,043.74	369,719,988,066.31	326,610,992,786.40	297,564,383,964.69
18	Total required stable funding	305,988,104,946.00	305,476,804,580.27	293,676,293,142.36	237,272,264,304.85	28,949,018,622.45
19	NSFR (%)	155.52	139.71	125.89	137.65	1,027.89

ANALYSIS OF CAPITAL ACCOUNTS AS AT 30TH JUNE 2026

S/No	Particulars	Amount (TZS)
a	b	c
1	**Common Equity Tier 1 capital (CET1): Instruments and reserves**	
2	Fully Paid-up Ordinary shares Capital	21,612,374,000.00
3	Share Premium arising from Ordinary shares	4,577,300,000.00
4	Retained earnings less foreseeable dividends	32,696,664,000.00
5	Other disclosed reserves;	-
6	Year to date profits of:	
7	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	4,254,186,036.11
8	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-
9	**CET 1 before Regulatory Adjustments**	**63,140,524,036.11**
10	**Regulatory adjustments applied to CET1:**	**3,553,672,974.99**
11	Year to date losses;	-
12	Goodwill;	1,122,306,350.22
13	Other intangible assets;	-
14	Deferred tax assets that rely on future profitability;	1,744,534,361.00
15	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-
16	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	
17	Pre-paid expenses;	686,832,263.77
18	Pre-operating expenses.	-
19	**Available Common Equity Tier 1**	59,586,851,061.12
20	**Additional Tier 1 Capital**	
21	Non-cumulative Irredeemable Preference Shares	-
22	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-
23	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-
24	**Additional Tier 1 Capital before regulatory adjustments**	**-**
25	**Regulatory adjustment applied to Additional Tier 1 capital**	**-**
26	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-
27	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-
28	**Available Additional Tier 1 Capital**	**-**
29	**Available Tier 1 Capital**	59,586,851,061.12
30	**Tier 2 Capital**	-
31	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-
32	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-
33	Instruments issued by consolidate subsidiaries and held by third parties that met the criteriastipulated by the Bank.	-
	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-
35	**Available Tier 2 Capital**	-
36	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	59,586,851,061.12
37	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	409,983,540,194.43
38	**Capital Ratios and buffers (in percentage of risk weighted assets)**	
39	CET1 to total RWA	**14.53%**
40	Tier-1 capital to total RWA	**14.53%**
41	Total capital to total RWA	**14.53%**
42	Capital conservation buffer	**2.53%**
43	**Minimum capital requirements prescribed by the Bank of Tanzania**	
44	CET1 to total RWA	**8.50%**
45	Tier-1 capital to total RWA	**10.00%**
46	Total capital to total RWA	**12.00%**
47	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	**2.50%**

Computation of Leverage Ratio as at 30th June 2026

S/No	Particulars	Amount
a	b	c
1	Total Assets as calculated under BOT FORM 16-1 to be submitted Monthly (Line item 77)	555,037,370,610.49
2	Total Off Balance Sheet Exposures as calculated under BOT FORM 16-1 Schedule 15(ii) NEW (Line item 53)	46,143,409,601.68
3	Total Exposure Measure (Item 1 plus 2)	601,180,780,212.17
4	Tier 1 Capital as calculated under BOT Form 16-1 (Schedule 10(i)) NEW (Line item 28)	59,586,851,061.12
5	Leverage Ratio	9.91%

COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR) AS AT 30TH JUNE 2026

S/NO	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	**Stock of High Quality Liquid Assets (HQLA)**			
2	Cash (notes and coins)	6,969,832,968	100%	6,969,832,968
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress[1]	-2,937,051,795	100%	-2,937,051,795
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	112,419,268,353	100%	112,419,268,353
5	Unencumbered Government securities maturing within 1 year	0	95%	0
6	Unencumbered Government securities maturing after 1 year	8,143,300,000	80%	6,514,640,000
7	**Total high quality liquid assets**	**124,595,349,526**		**122,966,689,526**
8	**Cash Outflows**	**0**		**0**
9	Demand deposits	68,719,701,263	10%	6,871,970,126
10	Savings deposits	77,380,875,520	10%	7,738,087,552
11	Time deposits (maturing in 30 days)	36,096,027,535	100%	36,096,027,535
12	Deposits from banks and financial institutions (maturing in 30 days)	32,642,570,000	100%	32,642,570,000
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	0	100%	0
14	All other contractual cash outflows (maturing in 30 days)	0	100%	0
15	Undrawn and unexpired overdrafts	44,017,888,034	30%	13,205,366,410
16	Undrawn balances of loans	0	10%	0
17	Other contingent funding liabilities (such as guarantees and letters of credit)	3,873,043,135	5%	193,652,157
18	**Total cash outflows**	**262,730,105,488**		**96,747,673,780**
19	**Cash Inflows**			
20	Loans and advances (maturing within 30 days)	21,705,212,406	50%	10,852,606,203
21	Due from banks and financial institutions (maturing in 30 days)	2,317,617,688	100%	2,317,617,688
22	All other contractual cash inflows (maturing in 30 days)	4,483,982,211	100%	4,483,982,211
23	Net derivatives cash inflows	0	100%	0
24	**Total cash inflows**	**28,506,812,304**		**17,654,206,101**
25	**Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows**			**79,093,467,679**
26	**Liquidity Coverage Ratio =(Total high quality liquid assets)/(Total net cash outflows)**	**0**		**155%**

COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT 30TH JUNE 2026

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	**Available Stable Funding (ASF)**			
2	Common equity Tier 1	59,586,851,061.12	100%	59,586,851,061.12
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	12,000,000,000.00	100%	12,000,000,000.00
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	148,133,909,102.50	95%	140,727,213,647.38
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	259,669,799,340.06	90%	233,702,819,406.05
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	-	50%	-
9	Operational Deposits	-	50%	-
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	59,694,982,460.15	50%	29,847,491,230.08
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks and financial institutions, including banks within the same cooperative network	-	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year).	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	Minority Interest – If perpetual or with effective maturity of greater than or equal to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	**Total Available Stable Funding (ASF) [sum (1)-(21)]**	-		475,864,375,344.63
23	**Required Stable Funding (RSF)**			-
24	**On-balance sheet**			-
25	Cash	6,969,832,968.25	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	38,711,315,578.17	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	4,968,300,000.00	5%	248,415,000.00
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	114,638,618,352.79	10%	11,463,861,835.28
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	-	15%	-
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	2,317,617,687.96	50%	1,158,808,843.98
35	All other assets not included in the above categories with residual maturity of less than one year.	-	50%	-
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	2,057,133,975.03	65%	1,337,137,083.77
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	32,284,393,823.81	65%	20,984,855,985.48
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	309,936,643,095.17	85%	263,446,146,630.89
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities.	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	5,109,254,733.54	100%	5,109,254,733.54
45	**Off-balance sheet**	-		
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	3,873,043,134.74	1%	38,730,431.35
49	Guarantees and letters of credit unrelated to trade finance obligations	-	1%	-
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	44,017,888,034.31	5%	2,200,894,401.72
52	**Total Required Stable Funding (RSF) [sum (22)-(47)]**			**305,988,104,946.00**
53	**Net Stable Funding Ratio = (Total availble stable funding)/(Total required stable funding) [B/D]**			**156%**

PERFOMANCE HIGHLIGHTS

AMOUNT IN THOUSANDS TANZANIAN SHILLINGS

MWANGA HAKIKA BANK

BALANCE SHEET

	YoY	Jun-26	Jun-25
Total Assets	40.59%	555,037,372	394,783,448
Loans	41.28%	349,387,426	247,306,836
Shareholders Funds	23.74%	67,394,711	54,466,177
Customer Deposits	50.77%	409,494,625	271,595,204

INCOME STATEMENT

	YoY	Jun-26	Jun-25
Profit before Tax	38.61%	11,655,305	8,408,531
Net Interest Income	43.60%	15,635,733	10,888,534
Non Interest Income	38.56%	7,873,136	5,682,044
Non Performing Loans (NPL)	-2.41%	1.22%	1.25%