UNAUDITED FINANCIAL STATEMENTS

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

MWANGA HAKIKA BANK

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 EarningAssets	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			
AKIBA PLUS ACCOUNT	**TZS**	**KSH**	**USD**	**EUR**
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
FURSA SAVING ACCOUNTS	**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/=
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

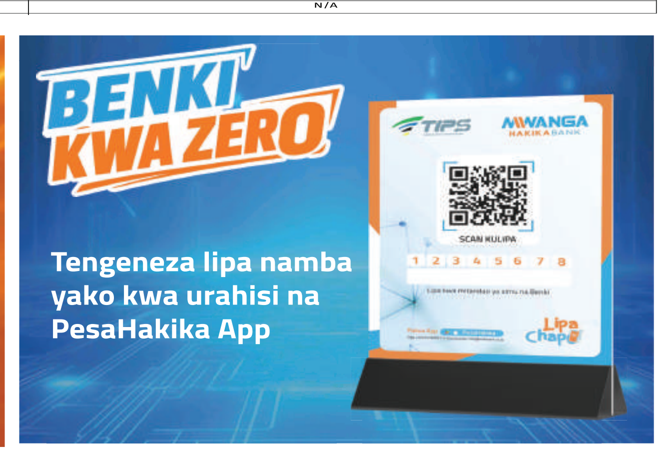
	TRANSFER WITHIN THE BANK AND INTERNET BANKING	**TZS**
TISS	Transfer within the Bank	Free
	1 to 10Mn	2,000.00
	10Mn to 50Mn	5,000.00
	Above 50Mn	10,000.00
	INTERBANK FUND TRANSFER-TIPS (INTERNET BANKING)	**TZS**
TIPS	**Transfer Amount**	
	1 to 50,000.00	500.00
	50, 001 to 500,000	1,000.00
	500,001 to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



0800 750 421 info@mhbbank.co.tz www.mhbbank.co.tz @mhbbank

PERFOMANCE HIGHLIGHTS

AMOUNT IN THOUSANDS TANZANIAN SHILLINGS

MWANGA HAKIKA BANK

BALANCE SHEET

Total Assets — 40.59% YoY

Jun-26	Jun-25
555,037,372	394,783,448

Loans — 41.28% YoY

Jun-26	Jun-25
349,387,426	247,306,836

Shareholders Funds — 23.74% YoY

Jun-26	Jun-25
67,394,711	54,466,177

Customer Deposits — 50.77% YoY

Jun-26	Jun-25
409,494,625	271,595,204

INCOME STATEMENT

Profit before Tax — 38.61% YoY

Jun-26	Jun-25
11,655,305	8,408,531

Net Interest Income — 43.60% YoY

Jun-26	Jun-25
15,635,733	10,888,534

Non Interest Income — 38.56% YoY

Jun-26	Jun-25
7,873,136	5,682,044

Non Performing Loans (NPL) — -2.41% YoY

Jun-26	Jun-25
1.22%	1.25%