

UNAUDITED 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 30 SEPTEMBER 2025

	Current Quarter 30-Sep-25 TZS'000	Previous Quarter 30-Jun-25 TZS'000
A. ASSETS		
1 Cash	3,914,171	5,029,026
2 Balances with Bank of Tanzania	28,348,295	19,511,790
3 Investment in Government securities	19,200,000	21,200,000
4 Balances with other banks	2,913,339	2,786,574
5 Cheques and items for clearing	3,195,041	2,148,599
6 Inter-branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	78,428,106	82,121,382
10 Investments in other securities	725,014	725,014
11 Loans, advances and overdrafts (net of allowances for probable losses)	272,044,048	247,306,836
12 Other assets	9,072,716	8,761,686
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, plant and equipment (net)	4,733,724	5,192,541
16 TOTAL ASSETS	422,574,444	394,783,448
B. LIABILITIES		
17 Deposits from other banks	51,601,600	41,068,000
18 Customer Deposits	285,882,606	271,595,204
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	17,232,819	17,093,941
24 Acceptances outstanding	-	-
25 Inter-branch floats items	-	-
26 Unearned income and other deferred charges	2,981,636	3,243,237
27 Other liabilities	124,886	316,889
28 Borrowings	7,000,000	7,000,000
29 TOTAL LIABILITIES	384,823,527	340,317,271
30 NET ASSETS/(LIABILITIES)	57,750,917.0	54,466,176
C. CAPITAL AND RESERVES		
31 Paid up share capital	21,697,768.0	21,697,768.0
32 Share Premium	4,577,300.0	4,577,300.0
33 Capital Reserves	-	-
34 Retained earnings	22,052,881.0	22,052,881.0
35 Profit/(Loss) account	9,422,989.0	6,138,228.0
36 Other capital accounts	-	-
37 Minority Interest	-	-
38 TOTAL SHAREHOLDERS FUNDS	57,750,918.0	54,466,177
39 Contingent liabilities	284,455,115	297,318,184
40 Non Performing Loans & Advances	2,619,443	3,114,077
41 Allowances for probable losses	1,720,203	1,720,203
42 Other non performing assets	-	-
D. PERFORMANCE INDICATORS		
i Shareholders funds to total assets	14%	14%
ii Non performing loans to total gross loans	1.0%	1.3%
iii Gross loans and advances to total deposits	81%	80%
iv Loans and advances to total assets	64%	63%
v Earning Assets to Total Assets	70%	90%
vi Deposits Growth	8%	13%
vii Assets growth	7%	11%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2025

	Current Quarter 30-Sep-25 TZS'000	Comparative Quarter 30-Sep-24 TZS'000	Current Yr P & L cumm 30-Sep-25 TZS'000	Previous Yr P & L cumm 30-Sep-24 TZS'000
1 Interest Income	12,514,533	8,555,896	34,194,411	23,653,604
2 Interest Expense	6,493,101	3,938,224	17,284,445	10,327,847
3 Net Interest Income (1 minus 2)	6,021,432	4,617,672	16,909,966	13,325,757
4 Bad debts written off	-	-	-	-
5 Impairment losses on Loans and Advances	-	-	(205,779)	-
6 Non Interest Income	3,938,789	2,638,071	9,466,813	6,988,218
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	303,428	62,686	725,474	32,362
6.2 Commissions and fees	3,095,849	2,313,980	7,813,047	6,237,927
6.3 Dividend Income	-	-	-	11,125
6.4 Other Operating Income	540,512	261,405	1,128,292	707,804
7 Non Interest Expense	5,461,577	3,530,139	13,262,824	9,051,426
7.1 Salaries and Benefits	2,002,668	1,284,180	5,577,981	3,704,179
7.2 Fees and Commission	165,021	40,283	633,975	188,047
7.3 Other Operating expenses	3,303,888	2,205,676	7,050,868	5,169,200
8 Operating Profit/(Loss) before Income Tax	4,499,644	3,725,604	12,908,776	11,263,749
9 Income Tax Provision	(1,214,804)	(2,295,000)	(3,495,207)	(3,315,000)
10 Net Income/(Loss) after Income Tax	3,284,740	1,430,604	9,422,989	7,948,749
11 Other Comprehensive Income	-	-	-	-
12 Total comprehensive income/(Loss) for the year	3,284,740	1,430,604	9,422,989	7,948,749
13 Number of Employees	195	130	195	130
14 Basic Earnings Per Share	766	334	2,198	1,854
15 Number of Branches	6	7	6	7
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	3%	2%	3%	4%
(ii) Return on average shareholders funds	23%	13%	22%	24%
(iii) Non Interest Expense to Gross Income	33%	32%	30%	30%
(iv) Net Interest Income to Average Earning Assets	6%	6%	18%	16%

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)

Signed by:
Jagjit Singh Managing Director Date: 24-Oct-25
Chomete Hussein Head of Finance Date: 24-Oct-25
Elifuraha Charles Head of Internal Audit Date: 24-Oct-25

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.

Attested by:
Eng. Ridhuan A K Mringo Board Chairman Date: 24-Oct-25
CPA(T) Zukra Ally Board Member Date: 24-Oct-25



CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2025

	Current Quarter 30-Sep-25 TZS'000	Previous Quarter 30-Jun-25 TZS'000	Current Yr Cumulative 30-Sep-25 TZS'000	Previous Yr Cumulative 30-Sep-24 TZS'000
I Cash Flow from Operating Activities:				
Net (loss)/Income	4,499,644	4,056,274	12,908,776	11,263,749
Adjustments for non cash items:				
- Gain/Loss on Sale of Assets	-	-	-	-
- Depreciation of property and equipment	(239,079)	(227,415)	(239,079)	(466,494)
- Amortization of Intangible Assets and Refurbishment	(3,372)	(55,240)	(3,372)	(58,612)
- Amortization of Capital Grant & Reserve	-	-	-	-
- Prior Year adjustment	-	-	-	-
- Expected credit loss IFRS 9	-	-	-	-
	4,257,193	3,773,619	12,665,725	10,738,643
- Change in Statutory minimum reserve (SMR)	6,341,172	1,680,856	6,341,172	(1,955,697)
- Net change in loans and advances	(24,737,212)	(16,358,255)	(24,737,212)	(11,717,182)
- Net change in other assets	(311,030)	(361,089)	(311,030)	(51,567)
- Net change in deposits	24,821,002	26,534,678	24,821,002	29,394,948
- Net change in placement with other bank	(126,765)	(1,594,358)	(126,765)	(2,367,008)
- Net change in other liabilities	(314,747)	2,412,810	(314,747)	4,437,843
	5,672,421	12,314,645	5,672,421	(2,188,861)
- Tax paid	1,214,904	1,185,563	1,214,904	1,530,000
Net cash flows/(used) from operating activities	11,144,518	17,273,825	19,553,050	10,068,782
II Cash Flow from Investing Activities				
Dividend Received	-	-	-	-
Purchase of property, plant & equipment	(1,483,570)	(370,192)	(1,483,570)	(417,190)
Proceeds from disposal of property and equipment	-	-	-	-
Purchase of Intangible assets	-	-	-	-
Goodwill	-	-	-	-
Purchases of Non Dealing securities	1,274,986	(1,367,289)	1,274,986	(260,493)
Proceeds from sale of Non-Dealing Securities	-	0	-	-
Net cash provided (used) by investing activities	(208,584)	(1,737,481)	(208,584)	(677,663)
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	-	(0)	(0)	7,444,228
Payment of Cash Dividends	-	-	-	-
Net change in other borrowings	-	-	-	(7,742)
Net cash provided (used) by financing activities	(0)	(0)	(0)	7,436,486
IV Cash and Cash equivalents				
Net increase (decrease) in cash & cash equivalents	10,935,934	15,536,344	19,344,465	16,828,585
Cash & equivalents, beginning of quarter	83,578,788	68,042,445	83,578,788	38,438,446
Cash & equivalents, end of quarter	94,514,722	83,578,788	102,923,253	55,267,031

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2025						
	Share Capital	Share Premium	Retained Earnings	Share Reserve	Advance Toward share Capital	Others
Third Quarter ended 30 September 2025:						
Balance as at 01.07.2025	21,697,768.0	4,577,300.0	28,191,110.0	-	-	54,466,176.0
Profit for the quarter	-	-	3,284,740.0	-	-	3,284,740.0
Prior year adjustment	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Share Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-
Gain from Merger	-	-	-	-	-	-
Advance Toward share Capital	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	-	-
Balance as at 30.09.2025	21,697,768	4,577,300	31,475,850	-	-	57,750,918
Previous Quarter ended 30 June 2025						
Balance as at 01.04.2025	21,443,273.0	4,322,805.0	25,062,665.0	(51,076.0)	508,990.0	51,286,657.0
Profit for the quarter	-	-	3,128,445.0	-	-	3,128,445.0
Prior year adjustment	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	254,495.0	254,495.0	-	(508,990.0)	-	-
Dividends Paid	-	-	-	-	-	-
Share Reserve	-	-	-	51,076.0	-	51,076.0
General Provision Reserve	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-
Gain from Merger	-	-	-	-	-	-
Advance Toward share Capital	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	-	-
Balance as at 30.06.2025	21,697,768.0	4,577,300.0	28,191,110.0	-	-	54,466,177.0



MWANGA HAKIKABANK LIMITED

Minimum Disclosure of Charges and Fees

SAVINGS ACCOUNT	TZS	USD	EUR	GBP
LEDGER FEES MONTHLY				
Personal Savings	2,500			
Personal Salary	2,500			
Mtoto Saving Account	2,500			
Jipange Saving Account	Free			
Malengo Saving Account	Free			
Pamoja Account	Free			
Msomi Saving Account	Free			
Pinki Mwanamke Account	Free			
Wekeza Group Account	Free			
STATEMENT				
All Savings Accounts	2,000	N/A	N/A	N/A
Closing Account	10,000	N/A	N/A	N/A
Monthly dormant accounts charges savings	Free	N/A	N/A	N/A
Dormant activation fees	Free	N/A	N/A	N/A

CURRENT ACCOUNT	TZS	USD	EUR	GBP
LEDGER FEES MONTHLY				
Premium	10,000	N/A	N/A	N/A
Business	20,000	N/A	N/A	N/A
STATEMENT				
All current Accounts	2,000	N/A	N/A	N/A
Closing Account	10,000	N/A	N/A	N/A
Dormant activation fees	Free	Free	Free	Free

MOBILE BANKING (B2W)	TZS	USD	EUR	GBP
MOBILE BANKING (USSD)				
Balance Inquiry	N/A	N/A	N/A	N/A
Mini Statement	800	N/A	N/A	N/A

MOBILE BANKING APP	TZS	USD	EUR	GBP
Balance Inquiry	N/A			
<1,000	800			
10,000 - 19,999	1,800			
20,000 - 49,999	3,500			
50,000 - 99,999	5,200			
100,000 - 199,999	7,200			
200,000 - 299,999	8,200			
500,000 - 999,999	10,500			
1,000,000 - 1,999,999	11,200			
2,000,000 - 2,999,999	12,000			
3,000,000 - 5,000,000	15,000			

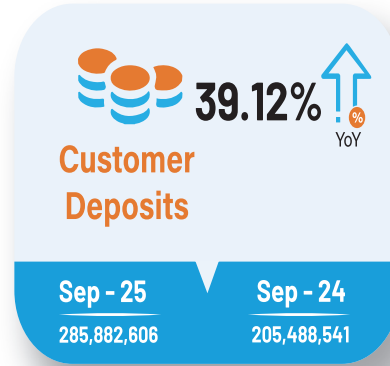
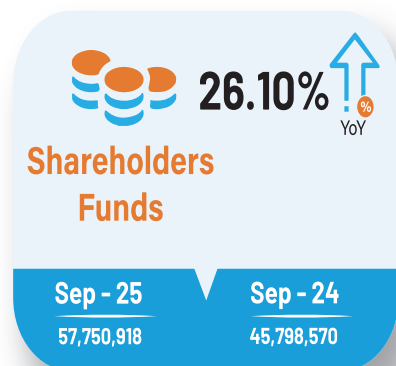
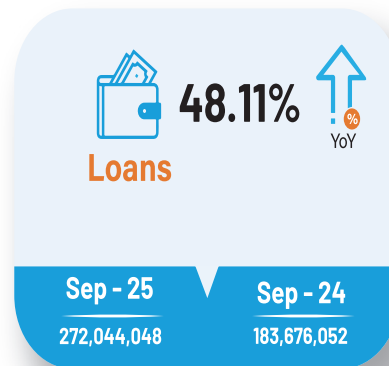
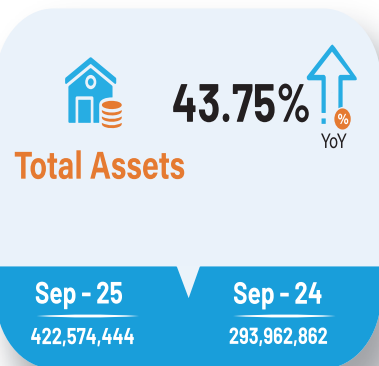
MOBILE BANKING TRANSFERS (TZS)	TZS	USD	EUR
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PERFORMANCE HIGHLIGHTS

AMOUNT IN THOUSANDS TANZANIAN SHILLINGS



BALANCE SHEET



INCOME STATEMENT

