

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

(Amounts in million shillings)

	Current Quarter 31-Mar-26	Previous Quarter 31-Dec-25
<b>A. ASSETS</b>		
Cash	3,563	4,431
Balances with Bank of Tanzania	32,803	15,357
Investments in Government securities	12,646	33,610
Balances with other banks and financial institutions	14,079	5,972
Cheques and items for clearing	-	-
Inter branch float items	-	-
Bills negotiated	-	-
Customers' liabilities for acceptances	-	-
Interbank Loans Receivables	29,985	38,753
Investments in other securities	-	-
Loans, advances and overdrafts (net of allowances for probable losses)	24,652	24,551
Other assets	5,452	3,305
Equity Investments	-	-
Underwriting accounts	-	-
Property, Plant and Equipment	6,225	6,733
<b>TOTAL ASSETS</b>	<b>129,404</b>	<b>132,711</b>
<b>B LIABILITIES</b>		
Deposits from other banks and financial institutions	-	-
Customer deposits	92,514	96,771
Cash letters of credit	-	-
Special deposits	5,637	4,509
Payment orders/transfers payable	-	-
Bankers' cheques and drafts issued	-	-
Accrued taxes and expenses payable	1,227	644
Acceptances outstanding	-	-
Interbranch float items	-	-
Unearned income and other deferred charges	794	-
Other liabilities	5,659	7,310
Borrowings	-	-
<b>TOTAL LIABILITIES</b>	<b>105,831</b>	<b>109,234</b>
<b>NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>23,573</b>	<b>23,477</b>
<b>C CAPITAL AND RESERVES</b>		
Paid up share capital	31,420	31,420
Share Premium	29,104	29,104
Retained earnings	(37,913)	(37,913)
Profit (Loss) account	97	-
Other capital accounts	866	866
Minority Interest	-	-
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>23,573</b>	<b>23,477</b>
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
Shareholders Funds to total assets	18.2%	17.7%
Non performing loans to total gross loans	4.9%	12.3%
Gross loans and advances to total deposits	26.4%	24.2%
Loans and Advances to total assets	19.1%	18.5%
Earning Assets to Total Assets	67.6%	73.0%
Deposits Growth	-3.1%	-10.8%
Assets growth	-2.5%	-11.9%

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

(Amounts in million shillings)

	Current Quarter 31-Mar-26	Comparative Quarter 31-Mar-25	Current Year Cumulative 31-Mar-26	Comparative Year Cumulative 31-Mar-25
<b>1 Interest Income</b>				
	2,518	3,120	2,518	3,120
<b>2 Interest Expense</b>				
	(346)	(475)	(346)	(475)
<b>3 Net Interest Income (1 minus 2)</b>	<b>2,172</b>	<b>2,645</b>	<b>2,172</b>	<b>2,645</b>
<b>4 Bad Debts Written Off</b>				
	-	-	-	-
<b>5 Impairment losses on loans and advances</b>				
	14	-	(14)	-
<b>6 Non-Interest Income</b>	<b>2,410</b>	<b>2,869</b>	<b>2,410</b>	<b>2,869</b>
6.1 Foreign currency dealings and translation gains/(losses)	491	1,002	491	1,002
6.2 Commissions and fees	1,503	1,846	1,503	1,846
6.3 Dividend income	-	-	-	-
6.4 Other operating income	416	22	416	22
<b>7 Non-Interest Expenses</b>	<b>(4,500)</b>	<b>(4,702)</b>	<b>(4,472)</b>	<b>(4,702)</b>
7.1 Salaries and other staff benefits	(2,153)	(2,302)	(2,153)	(2,302)
7.2 Fees and Commissions	(164)	(310)	(164)	(310)
7.3 Other operating expenses	(2,183)	(2,091)	(2,155)	(2,091)
<b>8 Operating Income/(Loss)</b>	<b>97</b>	<b>812</b>	<b>97</b>	<b>812</b>
<b>9 Income Tax Provision</b>				
	-	(68)	-	(68)
<b>10 Net Income/(Loss) After Income Tax</b>	<b>97</b>	<b>745</b>	<b>97</b>	<b>745</b>
<b>11 Other comprehensive income (Itemized)</b>				
<b>12 Total comprehensive income/(loss) for the year</b>	<b>97</b>	<b>745</b>	<b>97</b>	<b>745</b>
<b>13 Number of employees</b>				
	146	144	146	144
<b>14 Basic earning Per Share</b>				
	15	118	15	118
<b>15 Number of branches</b>				
	6	8	6	8
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.29%	2.29%	0.29%	2.29%
(ii) Return on Average Shareholders' Fund	1.64%	10.55%	1.64%	10.55%
(iii) Non Interest Expense to Gross Income	91.32%	78.51%	91.32%	78.51%
(iv) Net Interest Income to Average Earning Assets	10.05%	10.69%	10.05%	10.69%

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

(Amounts in million shillings)

	Current Quarter 31-Mar-26	Previous Quarter 31-Dec-25	Current Year Cumulative 31-Mar-26	Comparative Year Cumulative 31-Mar-25
<b>I: Cash flow from operating activities</b>				
Net Income/(Loss)	97	(2,186)	97	745
Adjustment for:				
-Impairment/Amortization	261	406	261	279
-Net change in loans and advances	467	(67)	467	(6,761)
-(Gains)/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	(3,129)	0	(3,129)	(20,714)
-Net change in Short Term Negotiable securities	20,964	-	20,964	41,948
-Net change in other liabilities	(274)	(50)	(274)	9,032
-Net change in other Assets	(2,147)	-	(2,147)	(4,479)
-Tax paid	-	23	-	(68)
-Others (specify)	-	-	-	-
<b>Net cash provided/(used) by operating activities</b>	<b>16,239</b>	<b>(1,876)</b>	<b>16,239</b>	<b>19,981</b>
<b>II. Cash flow from investing activities:</b>				
Dividend received	-	-	-	-
Purchase of fixed assets	(3,351)	(44)	(3,351)	(1,882)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	8,768	-	8,768	-
<b>Net cash provided/(used) by investing activities</b>	<b>5,417</b>	<b>(44)</b>	<b>5,417</b>	<b>(1,882)</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	-	-	-	-
Others	-	-	-	-
<b>Net cash provided/(used) by financing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IV. Cash and Cash equivalents:</b>				
Net increase/(decrease) in cash and cash equivalent	21,656	(1,919)	21,656	18,098
Cash and cash equivalents at the beginning of the quarter	22,971	24,890	22,971	29,452
<b>Cash and cash equivalents at the end of the quarter</b>	<b>44,627</b>	<b>22,971</b>	<b>44,627</b>	<b>47,550</b>

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

(Amount in Million TZS)

	Share capital	Share Premium	Retained Earning	Regulatory Reserve	General Reserve	Others	Total
<b>Current Year 2026</b>							
Balance at the beginning of the year	31,420	29,104	(37,913)	866	-	-	23,477
Profit/(loss) the year	-	-	97	-	-	-	97
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>31,420</b>	<b>29,104</b>	<b>(37,817)</b>	<b>866</b>	<b>-</b>	<b>-</b>	<b>23,573</b>
<b>Previous Year 2025</b>							
Balance at the beginning of the year	31,420	29,104	(38,087)	5,431	-	-	27,867
Profit/(loss) the year	-	-	(4,390)	-	-	-	(4,390)
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	4,564	(4,564)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>31,420</b>	<b>29,104</b>	<b>(37,913)</b>	<b>866</b>	<b>-</b>	<b>-</b>	<b>23,477</b>

Name and Title	Signature	Date
<b>Gbenga Makinde</b> Managing Director / CEO	Signed	29th April 2026
<b>Fina Andrew</b> Chief Finance Officer	Signed	29th April 2026
<b>Frank Kessy</b> Acting Head, Internal Audit	Signed	29th April 2026
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that 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>Amb. Tuvako Manongi</b> Director	Signed	29th April 2026
<b>Abiola Bawaauh</b> Director	Signed	29th April 2026

The attached Financial statements are found under : [www.ubatanzania.co.tz](http://www.ubatanzania.co.tz)