

**UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA**  
( Kanuni ya 7)

<b>WARAKA MIZANIA KWA TAREHE 31/03 /2021</b> (Kiasi kwa shilingi milioni)	<b>Robo Mwaka ya sasa</b> <b>31/03/2021</b>	<b>Robo Mwaka iliyopita</b> <b>31/12/2020</b>
<b>A. MALI</b>		
1 Fedha Taslimu	203	166
2 Salio Katika Benki Kuu ya Tanzania	1,967	4,412
3 Uwekezaji Katika Amana za Serikali	62,792	60,793
4 Salio Katika Benki Nyingine na Taasisi za Fedha	11,888	11,721
5 Hundi na Miamala ya Kushughulikiwa	0	0
6 Miamala Baina ya Matawi	0	0
7 Bili Zilizofikiwa	0	0
8 Dhima za Wateja Zilizokubalika	0	0
9 Mikopo Iliyotolewa kwa Benki Nyingine	0	0
10 Uwekezaji Katika Amana Nyingine	0	0
11 Mikopo Halisi Iliyopo	25,013	25,985
12 Mali Nyingine	5,713	5,004
13 Uwekezaji wa Hisa	0	0
14 Akaunti za Udamini	0	0
15 Mali Zisizohamishika, Mitambo na Vifaa	2,996	3,208
<b>16 JUMLA YA MALI</b>	<b>110,573</b>	<b>111,289</b>
<b>B. DHIMA</b>		
17 Amana za Benki nyingine na Taasisi za Fedha	0	0
18 Amana za Wateja	2,680	2,751
19 Dhamana ya Malipo kwa Fedha Taslimu	0	0
20 Amana Maalumu	0	0
21 Maagizo ya Malipo/Fedha za Kuhamisha	0	0
22 Hundi na Hawala za Kibenki Zilizotolewa	0	0
23 Limbiko la Kodi na Gharama Zitakazolipwa	361	225
24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	0	0
25 Miamala Isiyoshughulikiwa Baina ya Matawi	0	0
26 Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baad	3,842	3,922
27 Dhima Nyingine	3,050	2,462
28 Madeni	7,922	10,230
<b>29 JUMLA YA DHIMA</b>	<b>17,855</b>	<b>19,590</b>
<b>30 MALI/(DHIMA) HALISI (16 kutoa 29)</b>	<b>92,718</b>	<b>91,699</b>
<b>C. FEDHA ZA WANAHISA</b>		
31 Mtaji wa Hisa Uliolipwa	89,040	89,040
32 Akiba ya Mtaji	0	0
33 Mapato Yaliyobakizwa	2,659	-1,638
34 Faida (Hasara) ya Kipindi Husika	1,019	4,296
35 Akaunti Nyingine za Mtaji	0	0
36 Stahiki ya Wenyehisa Chache	0	0
<b>37 JUMLA YA FEDHA ZA WANAHISA</b>	<b>92,718</b>	<b>91,699</b>
38 Dhima Zisizo Dhahiri	3,600	6,786
39 Mikopo Chechefu	24	24
40 Tengo kwa Ajili ya Mikopo Chechefu	74	79
41 Mali Nyingine Chechefu	0	0
<b>D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA</b>		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	84%	82%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	0%	0%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	936%	948%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	23%	23%
(v) Uwiano wa Mali Zinazozalisha na Jumla ya Mali	90%	89%
(vi) Ongezeko la Amana	-3%	107%
(vii) Ongezeko la Mali	-1%	1%

**TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA TARBEHE: 31 / 03 / 2021**

(Kiasi kwa shilingi milioni)	Robo mwaka ya sasa 31/03/2021	Robo mwaka Linganishi Mwaka Uliopita 31/03/2020	Limbikizo la Mwaka wa sasa 31/03/2021	Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 31/03/2020
1 Mapato ya Riba	3,288	2,850	3,288	2,850
2 Gharama za Riba	-137	-152	-137	-152
<b>3 Mapato Halisi ya Riba (1kutoa 2)</b>	<b>3,151</b>	<b>2,698</b>	<b>3,151</b>	<b>2,698</b>
4 Madeni Viza Yaliyofutwa	0	0	0	0
5 Punguzo/Ongezeko la tengo katika Mikopo	5	-17	5	-17
	<b>3,156</b>	<b>2,681</b>	<b>3,156</b>	<b>2,681</b>
<b>6 Mapato Yasiyo ya Riba:</b>				
6.1 Faida / (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	9	39	9	39
6.2 Ada na Kamisheni	72	20	72	20
6.3 Gawio	0	0	0	0
6.4 Mapato Mengine	0	0	0	0
	<b>3,238</b>	<b>2,740</b>	<b>3,238</b>	<b>2,740</b>
<b>7 Gharama Zisizo za Riba:</b>				
7.1 Mishahara na Mafao	-602	-875	-602	-875
7.2 Ada na Kamisheni	0	0	0	0
7.3 Gharama Nyingine	-1,180	-1,035	-1,180	-1,035
	<b>-1,782</b>	<b>-1,910</b>	<b>-1,782</b>	<b>-1,910</b>
<b>8 Faida / (Hasara) ya Uendeshaji</b>	<b>1,456</b>	<b>830</b>	<b>1,456</b>	<b>830</b>
9 Tengo la Kodi ya Mapato	-437	-249	-437	-249
	<b>1,019</b>	<b>581</b>	<b>1,019</b>	<b>581</b>
<b>10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Mapato Mengine Yaliyojumuishwa (bainisha)</b>	<b>1,019</b>	<b>581</b>	<b>1,019</b>	<b>581</b>
<b>12 Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka</b>	<b>25</b>	<b>26</b>	<b>25</b>	<b>26</b>
13 Idadi ya Waajiriwa	25	15	25	15
14 Mapato kwa Hisa	1	1	1	1
15 Idadi ya Matawi				
	5.2%	3.1%	5.2%	3.1%
	6.3%	3.8%	6.3%	3.8%
	55.1%	69.3%	55.1%	69.3%
	1.6%	1.4%	1.6%	1.4%
<b>BAADHI YA VIASHIRIO VYA UFANISI</b>				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali				3.1%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa				3.8%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi				69.3%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha				1.4%

TAARIFA YA MTRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA TAREHE: 31 / 03 / 2021

(Kiasi kwa shilingi milioni)		Robo mwaka ya sasa 31/03/2021	Robo mwaka Iliyopita 31/12/2020	Limbikizo la Mwaka wa sasa 31/03/2021	Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 31/03/2020
<b>I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:</b>					
<b>Mapato/(Hasara) Halisi</b>					
Marekebisho kwa Ajili ya:					
	- Hasara Katika Mali	439	585	439	410
	- Badiliko Halisi Katika Mikopo	971	-1,464	971	6
	- Faida/Hasara Kwenye Mauzo ya Mali	0	0	0	0
	- Mabadiliko Halisi Katika Amana	-71	435	-71	-285
	- Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizofikiwa	4,017	2,907	4,017	7,583
	- Mabadiliko Halisi Katika Dhima Nyingine	-1,664	-928	-1,664	491
	- Mabadiliko Halisi Katika Mali Nyingine	-1,508	491	-1,508	469
	- Kodi Iliyolipwa	0	0	0	0
	- Mengineyo (bainisha)	0	0	0	0
	<b>Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji</b>	<b>3,641</b>	<b>2,937</b>	<b>3,641</b>	<b>9,506</b>
<b>II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:</b>					
Gawio Lililopokewa					
	Ununuzi wa Mali za Kudumu	-11	-55	-11	-9
	Mapato Kutokana na Mauzo ya Mali za Kudumu	0	0	0	0
	Ununuzi wa Amana Zisizoshughulikiwa na Mawakala	0	0	0	0
	Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala	0	0	0	0
	Mengineyo (bainisha)	6,050	-51	-6,050	0
	<b>Fedha Halisi zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji</b>	<b>-6,061</b>	<b>-106</b>	<b>-6,061</b>	<b>-9</b>
<b>III. Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:</b>					
Ulipaji wa Madeni ya Muda Mrefu					
	Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	0	0	0	0
	Mapato Kutokana na Utoaji wa Mtaji wa Hisa	0	0	0	0
	Gawio Lililolipwa kwa Fedha Taslimu	0	0	0	0
	Mabadiliko Halisi Katika Madeni Mengine	0	0	0	0
	Mengineyo (bainisha)	0	0	0	0
	<b>Fedha Halisi zilizotolewa (zilizotumika) kwa Shughuli za Kifedha</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>IV. Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu:</b>					
	Ongzeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinazofanana na Fedha Taslimu	-2,420	2,831	-2,420	9,496
	Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	4,590	1,747	4,590	2,047
	<b>Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka</b>	<b>2,170</b>	<b>4,578</b>	<b>2,170</b>	<b>11,543</b>



**TAAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KIKACHOISHA TARIFEHI 31 / 03 / 2021**

Mwaka wa sasa	Maji wa Tiba	Kalipo juu ya bei ya Hesa	Mepato yaliyobakiwa	Ziada au Kibaheria	Tengo la Ziada ya Jumla	Meng'ineyo (baki/iba)	Jumla
Salio la zawazo wa mawaka Faida / (Hasara) Haliisi Benda ya Kodi ya Mepato Mepato mengine yaliyojumuishwa Miamala na wanahisia Gawio lililolipwa Ziada ya Kibaheria Tengoo la Ziada ya Jumla Meng'ineyo Salio la mwaka wa mawaka	33,040	-	7,532 1,245	-	-	-	41,800 1,245
Mwaka Uliopita Salio la zawazo wa mawaka Faida / (Hasara) Haliisi Benda ya Kodi ya Mepato Mepato mengine yaliyojumuishwa Miamala na wanahisia Gawio lililolipwa Ziada ya Kibaheria Tengoo la Ziada ya Jumla Meng'ineyo Salio la mwaka wa mawaka	10,330	-	3,278	-	-	-	13,608
Nunu Saghaf Kaimu Ofisa Mtendaji Mkuu Tarehe: 23/04/2021	14,154	-	14,034 9,395	-	-	-	23,429 9,395
	26,290	-	2,689	-	-	-	28,979

Nunu Saghaf  
Kaimu Ofisa Mtendaji Mkuu  
Tarehe: 23/04/2021

*[Signature]*  
Ouydon Chihwalo  
Mkuu wa Fedha  
Tarehe: 23/04/2021

*[Signature]*  
Zablon Stambuli  
Mkuu wa Hesa  
Tarehe: 23/04/2021

Sisi, tuitotwa bapo obini, wajamba wa bodi ya wakurugenzi, tunatibitaba usahihi wa taarifa za kipo juu, tunataka kwamba tumaitibitabi taarifa hizi, za kwa usawa na imani yetu kuhwa zinazidaiwa kujiunga na Vivango vya Kimitafa vya Uvunaji wa Taarifa au Fedha na matawa ya Benda ya Bendi na Taarifa au Fedha ya mawaka 2020, na zinazoteba hali halisi.

- Misa
1. Baso Donggjang (Kaimu Mwenyekiti) Tarehe: 23/04/2021
  2. Jimmy Mrooso (Mkurugenzi) Tarehe: 23/04/2021



**PUBLICATION OF FINANCIAL STATEMENTS**

( Regulation 7)

CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)	Current Quarter 31st March 2021	Previous Quarter 31st December 2020
<b>A. ASSETS</b>		
1 Cash	203	166
2 Balances with Bank of Tanzania	1,967	4,412
3 Investments in Government securities	62,792	60,793
4 Balances with other banks and financial institutions	11,888	11,721
5 Cheques and items for clearing	0	0
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	0	0
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	25,013	25,985
12 Other Assets	5,713	5,004
13 Equity Investments	0	0
14 Underwriting Accounts	0	0
15 Property and Equipment	2,996	3,208
<b>16 TOTAL ASSETS</b>	<b>110,573</b>	<b>111,289</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	2,680	2,751
19 Cash letters of Credit	0	0
20 Special Deposits	0	0
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	0	0
23 Accrued taxes and expenses payable	361	225
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	3,842	3,922
27 Other Liabilities	3,050	2,462
28 Borrowings	7,922	10,230
<b>29 TOTAL LIABILITIES</b>	<b>17,855</b>	<b>19,590</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>92,718</b>	<b>91,699</b>
<b>C.SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	89,040	89,040
32 Share premium	0	0
33 Retained Earnings	2,659	-1,638
34 Profit (Loss) Account	1,019	4,296
35 Regulatory Reserve	0	0
36 Minority Interest	0	0
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>92,718</b>	<b>91,699</b>
38 Contingent Liabilities	3,600	6,786
39 Non performing Loans & Advances	24	24
40 Allowances for Probable Losses	74	79
41 Other non Performing Assets	0	0
<b>D.SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to Total Assets	84%	82%
(ii) Non performing Loans to Total Gross Loans	0%	0%
(iii) Gross Loans and Advances to Total Deposits	936%	948%
(iv) Loans and Advances to Total Assets	23%	23%
(v) Earning Assets to Total Assets	90%	89%
(vi) Deposits Growth	-3%	107%
(vii) Assets Growth	-1%	1%

**CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED MARCH 31, 2021**

(Amounts in million shillings)	Current Quarter 31st March 2021	Comparative Quarter 31st March 2020	Current Year Cumulative 31st March 2021	Comparative Year Cumulative 31st March 2020
1 Interest Income	3,288	2,850	3,288	2,850
2 Interest Expense	-137	-152	-137	-152
<b>3 Net Interest Income (1 + 2)</b>	<b>3,151</b>	<b>2,698</b>	<b>3,151</b>	<b>2,698</b>
4 Bad Debts Written-Off	0	0	0	0
5 Impairment Losses on Loans and Advances	5	-17	5	-17
	<b>3,156</b>	<b>2,681</b>	<b>3,156</b>	<b>2,681</b>
<b>6 Non Interest Income:</b>				
6.1 Foreign Currency Dealings and translation Gain/(Loss )	9	39	9	39
6.2 Fees and Commissions	72	20	72	20
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
	<b>3,238</b>	<b>2,740</b>	<b>3,238</b>	<b>2,740</b>
<b>7 Non Interest Expenses:</b>				
7.1 Salaries and Benefits	-602	-875	-602	-875
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	-1,180	-1,035	-1,180	-1,035
	<b>-1,782</b>	<b>-1,910</b>	<b>-1,782</b>	<b>-1,910</b>
<b>8 Operating Income/(Loss)</b>	<b>1,456</b>	<b>830</b>	<b>1,456</b>	<b>830</b>
9 Income Tax Provision	-437	-249	-437	-249
<b>10 Net Income/ (Loss) After Income Tax</b>	<b>1,019</b>	<b>581</b>	<b>1,019</b>	<b>581</b>
<b>11 Other Comprehensive Income (itemize)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>12 Total comprehensive income/(loss) for the year</b>	<b>1,019</b>	<b>581</b>	<b>1,019</b>	<b>581</b>
13 Number of Employees	25	26	25	26
14 Basic Earnings per Share	25	15	25	15
15 Number of Branches	1	1	1	1
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	5.2%	3.1%	5.2%	3.1%
(ii) Return on Average Shareholder Funds	6.3%	3.8%	6.3%	3.8%
(iii) Non Interest Expenses to Gross Income	55.1%	69.3%	55.1%	69.3%
(iv) Net Interest Income to Average Earnings Assets	1.6%	1.4%	1.6%	1.4%



**CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED MARCH 31, 2021**

	Current Quarter 31st March 2021	Previous Quarter 31st December 2020	Current Year Cumulative 31st March 2021	Comparative Year Cumulative 31st March 2020
<b>I. Cash flow from operating activities</b>				
(Amounts in million shillings)				
<b>Operating Income/(Loss)</b>	<b>1,456</b>	<b>910</b>	<b>1,456</b>	<b>830</b>
Adjustments for:				
-Impairment/Amortization	439	585	439	410
-Net change in Loans and Advances	971	-1,464	971	6
-Gain/loss on Sale of Assets	0	0	0	0
-Net change in Deposits	-71	435	-71	-285
-Net change in Short Term Negotiable Securities	4,017	2,907	4,017	7,583
-Net change in Other Liabilities	-1,664	-928	-1,664	491
-Net change in Other Assets	-1,508	491	-1,508	469
-Tax Paid	0	0	0	0
-Others (specify)	0	0	0	0
<b>Net cash provided (Used) by operating activities</b>	<b>3,641</b>	<b>2,937</b>	<b>3,641</b>	<b>9,506</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	0	0	0	-9
Purchase of Fixed Assets	-11	-55	-11	0
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non- Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (specify) - Investments in Government bonds	-6,050	-51	-6,050	0
<b>Net cash (Used in) /generated from investing activities</b>	<b>-6,061</b>	<b>-106</b>	<b>-6,061</b>	<b>-9</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (specify)	0	0	0	0
<b>Net Cash generated from Financing Activities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>IV. Cash and Cash Equivalents:</b>				
Net Increase/ (Decrease) in Cash and Cash Equivalents	-2,420	2,831	-2,420	9,496
Cash and Cash Equivalents at the beginning of the Quarter	4,590	1,747	4,590	2,047
<b>Cash and Cash Equivalents at the end of the Year</b>	<b>2,170</b>	<b>4,578</b>	<b>2,170</b>	<b>11,543</b>




**CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT MARCH 31, 2021**

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General provisions Reserve	Others	Total
<b>Current Year</b>							
Balance as at the beginning of the year	87,000	-	1,039	-	-	-	88,039
Profit for the year	-	-	1,115	-	-	-	1,115
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>87,000</b>		<b>2,154</b>				<b>89,154</b>
<b>Previous Year</b>							
Balance as at the beginning of the year	86,500	-	1,238	-	-	-	87,738
Profit for the year	-	-	1,306	-	-	-	1,306
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>86,500</b>		<b>2,544</b>				<b>89,044</b>

Nunu Saghal  
 Ag. Chief Executive Officer  
 23rd April 2021



Guydon Chihwalo  
 Senior Finance Manager  
 23rd April 2021



Zablon Simbuli  
 Head of Internal Audit  
 23rd April 2021



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** **Date**

1. Zao Dongqiang (Ag. Chairperson)  23rd April 2021

2. Jimmy Mrossa (Director)  23rd April 2021