

**PUBLICATION OF FINANCIAL STATEMENTS**  
( Regulation 7)

CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)	Current Quarter 30th September 2021	Previous Quarter 30th June 2021
<b>A. ASSETS</b>		
1 Cash	389	432
2 Balances with Bank of Tanzania	1,388	736
3 Investments in Government securities	66,792	66,792
4 Balances with other banks and financial institutions	11,181	10,428
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	23,013	23,671
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	6,061	6,102
12 Other Assets	0	0
13 Equity Investments	0	0
14 Underwriting Accounts	2,817	2,785
15 Property and Equipment		
<b>16 TOTAL ASSETS</b>	<b>111,641</b>	<b>110,945</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	1,099	974
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	737	566
23 Accrued taxes and expenses payable	0	0
24 Acceptances outstanding	0	0
25 Interbranch float items	3,717	3,791
26 Unearned income and other deferred charges	2,898	3,142
27 Other Liabilities	7,912	8,414
28 Borrowings		
<b>29 TOTAL LIABILITIES</b>	<b>16,363</b>	<b>16,887</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>95,278</b>	<b>94,058</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	2,659
34 Profit (Loss) Account	3,580	2,360
35 Regulatory Reserve	0	0
36 Minority Interest	0	0
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>95,278</b>	<b>94,058</b>
38 Contingent Liabilities	2,977	3,436
39 Non performing Loans & Advances	0	0
40 Allowances for Probable Losses	46	48
41 Other non Performing Assets	0	0
<b>D.SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to Total Assets	85%	85%
(ii) Non performing Loans to Total Gross Loans	0%	0%
(iii) Gross Loans and Advances to Total Deposits	2098%	2435%
(iv) Loans and Advances to Total Assets	21%	21%
(v) Earning Assets to Total Assets	90%	91%
(vi) Deposits Growth	13%	-64%
(vii) Assets Growth	1%	0%

**CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED SEPTEMBER 30, 2021**

<b>(Amounts in million shillings)</b>		<b>Current Quarter 30th September 2021</b>	<b>Comparative Quarter 30th September 2020</b>	<b>Current Year Cumulative 30th September 2021</b>	<b>Comparative Year Cumulative 30th September 2020</b>
1	Interest Income	3,459	3,204	10,197	9,121
2	Interest Expense	-124	-174	-384	-497
3	<b>Net Interest Income (1 + 2)</b>	<b>3,335</b>	<b>3,030</b>	<b>9,813</b>	<b>8,623</b>
4	Bad Debts Written-Off	0	0	0	0
5	Impairment Losses on Loans and Advances	2	-0	7	-6
		<b>3,337</b>	<b>3,030</b>	<b>9,819</b>	<b>8,618</b>
6	<b>Non Interest Income:</b>				
6.1	Foreign Currency Dealings and translation Gain/(Loss)	10	9	19	77
6.2	Fees and Commissions	48	79	170	138
6.3	Dividend Income	0	0	0	0
6.4	Other Operating Income	0	0	0	0
		<b>3,395</b>	<b>3,119</b>	<b>10,008</b>	<b>8,833</b>
7	<b>Non Interest Expenses:</b>				
7.1	Salaries and Benefits	-639	-722	-1,762	-2,279
7.2	Fees and Commission	0	0	0	0
7.3	Other Operating Expenses	-1,013	-1,063	-3,132	-3,095
		<b>-1,652</b>	<b>-1,785</b>	<b>-4,894</b>	<b>-5,374</b>
8	<b>Operating Income/(Loss)</b>	<b>1,743</b>	<b>1,333</b>	<b>5,114</b>	<b>3,459</b>
9	Income Tax Provision	-523	-400	-1,534	-1,038
10	<b>Net Income / (Loss) After Income Tax</b>	<b>1,220</b>	<b>933</b>	<b>3,580</b>	<b>2,421</b>
11	<b>Other Comprehensive Income (itemize)</b>	0	0	0	0
12	<b>Total comprehensive Income/(loss) for the year</b>	<b>1,220</b>	<b>933</b>	<b>3,580</b>	<b>2,421</b>
13	Number of Employees	28	27	28	27
14	Basic Earnings per Share	30	23	89	61
15	Number of Branches	1	1	1	1
<b>SELECTED PERFORMANCE INDICATORS</b>					
(i)	Return on Average Total Assets	6.3%	4.8%	6.1%	4.2%
(ii)	Return on Average Shareholder Funds	7.4%	6.0%	7.2%	5.1%
(iii)	Non Interest Expenses to Gross Income	48.7%	57.2%	48.9%	60.8%
(iv)	Net Interest Income to Average Earnings Assets	1.7%	1.5%	4.9%	4.3%



CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED SEPTEMBER 30, 2021


I. Cash flow from operating activities (Amounts in million shillings)	Current Quarter 30th September 2021	Previous Quarter 30th June 2021	Current Year Cumulative 30th September 2021	Comparative Year Cumulative 30th September 2020
<b>Operating Income/(Loss)</b>	1,743	1,915	5,114	3,459
Adjustments for:				
-Impairment/Amortization	467	457	1,362	1,237
-Net change in Loans and Advances	657	1,343	2,971	-1,536
-Gain/loss on Sale of Assets	0	0	0	0
-Net change in Deposits	125	-1,706	-1,651	34
-Net change in Short Term Negotiable Securities	0	0	4,017	7,392
-Net change in Other Liabilities	-649	737	-1,576	2,365
-Net change in Other Assets	-1,128	633	-1,688	2,361
-Tax Paid	-315	-315	-945	-7
-Others (specify)	0	0	0	0
<b>Net cash provided (Used) by operating activities</b>	900	3,064	7,605	15,306
<b>II. Cash flow from investing activities:</b>				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	-293	-16	-321	-47
Proceeds from Sale of Fixed Assets	54	0	54	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	-51	-4,050	-10,151	-15,559
<b>Net cash (Used in) / generated from investing activities</b>	-290	-4,067	-10,418	-15,606
<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>	0	0	0	0
<b>IV. Cash and Cash Equivalents:</b>				
Net Increase/ (Decrease) in Cash and Cash Equivalents	609	-1,002	-2,813	-300
Cash and Cash Equivalents at the beginning of the Quarter	1,168	2,170	4,590	2,047
<b>Cash and Cash Equivalents at the end of the Year</b>	<b>1,777</b>	<b>1,168</b>	<b>1,777</b>	<b>1,747</b>

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT SEPTEMBER 30, 2021

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General provision Reserve	Others	Total
<b>Current Year</b>							
Balance as at the beginning of the year	89,040	-	2,659	-	-	-	91,699
Profit for the year	-	-	3,580	-	-	-	3,580
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>89,040</b>	<b>-</b>	<b>6,239</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>95,278</b>
<b>Previous Year</b>							
Balance as at the beginning of the year	-	-	(1,638)	-	-	-	87,402
Profit for the year	-	-	4,296	-	-	-	4,296
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>89,040</b>	<b>-</b>	<b>2,659</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>91,699</b>

  
 Gwendolyn Chihwalo

**Ag. Chief Executive Officer**  
 22nd October 2021

  
 Rashid Uguimu  
 Ag. Senior Finance Manager  
 22nd October 2021

  
 Zablon Shamhili  
 Head of Internal Audit  
 22nd October 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. Pontwos Mblase (Director)



22nd October 2021

2. Jimmy Mrosso (Director)



22nd October 2021



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

<b>WARAKA MIZANIA KWA TAREHE 30/09 /2021 (Kiasi kwa shilingi milioni)</b>	<b>Robo Mwaka ya sasa 30/09/2021</b>	<b>Robo Mwaka iliyopita 30/06/2021</b>
<b>A. MALI</b>		
1 Fedha Taslimu	389	432
2 Salio Katika Benki Kuu ya Tanzania	1,388	736
3 Uwekezaji Katika Amana za Serikali	66,792	66,792
4 Salio Katika Benki Nyingine na Taasisi za Fedha	11,181	10,428
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	23,013	23,671
12 Mali Nyingine	6,061	6,102
13 Uwekezaji wa Hisa	0	0
14 Akaunti za Udhamini	0	0
15 Mali Zisizohamishika, Mitambo na Vifaa	2,817	2,785
<b>16 JUMLA YA MALI</b>	<b>111,641</b>	<b>110,945</b>
<b>B. DHIMA</b>		
17 Amana za Benki nyingine na Taasisi za Fedha	0	0
18 Amana za Wateja	1,099	974
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	737	566
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 yaliyolingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baad	3,717	3,791
27 Dhima Nyingine	2,898	3,142
28 Madeni	7,912	8,414
<b>29 JUMLA YA DHIMA</b>	<b>16,363</b>	<b>16,887</b>
<b>30 MALI/(DHIMA) HALISI (16 kutoa 29)</b>	<b>95,278</b>	<b>94,058</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	2,659
34 Faida (Hasara) ya Kipindi Husika	3,580	2,360
35 Akaunti Nyingine za Mtaji	0	0
36 Stahiki ya Wenyehisa Chache	0	0
<b>37 JUMLA YA FEDHA ZA WANAHISA</b>	<b>95,278</b>	<b>94,058</b>
38 Dhima Zisizo Dhahiri	2,977	3,436
39 Mikopo Chechefu	0	0
40 Tengo kwa Ajili ya Mikopo Chechefu	46	48
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	85%	85%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	0%	0%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	2098%	2435%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	21%	21%
(v) Uwiano wa Mali Zinazozalisha na Jumla ya Mali	90%	91%
(vi) Ongezeko la Amana	13%	-64%
(vii) Ongezeko la Mali	1%	0%

**TARUFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA TAREHE: 30 /09 /2021**

	(Kiasi kwa shilingi milioni)				
		Robo mwaka Linganishi Mwaka Uliopita 30/09/2020	Limbikizo la Mwaka wa sasa 30/09/2021	Limbikizo la Mwaka Uliopita 30/09/2020	Limbikizo la Mwaka Uliopita 30/09/2020
1	Mapato ya Riba	3,459	10,197	9,121	
2	Gharama za Riba	-124	-384	-497	
3	<b>Mapato Halisi ya Riba (1kutoa 2)</b>	<b>3,335</b>	<b>9,813</b>	<b>8,623</b>	
4	Madeni Viza Yaliyofutwa	0	0	0	
5	Punguzo/Ongezeko la tengo katika Mikopo	2	7	-6	
		<b>3,337</b>	<b>9,819</b>	<b>8,618</b>	
6	<b>Mapato Yasiyo ya Riba:</b>				
6.1	Faida / (Hasara) Zitokanazo	10	19	77	
6.2	Ada na Kamisheni	48	170	138	
6.3	Gawio	0	0	0	
6.4	Mapato Mengine	0	0	0	
		<b>3,395</b>	<b>10,008</b>	<b>8,833</b>	
7	<b>Gharama Zisizo za Riba:</b>				
7.1	Mishahara na Mafao	-639	-1,762	-2,279	
7.2	Ada na Kamisheni	0	0	0	
7.3	Gharama Nyingine	-1,013	-3,132	-3,095	
		<b>-1,652</b>	<b>-4,894</b>	<b>-5,374</b>	
8	<b>Faida / (Hasara) ya Uendeshaji</b>	<b>1,743</b>	<b>5,114</b>	<b>3,459</b>	
9	Tengo la Kodi ya Mapato	-523	-400	-1,038	
10	<b>Faida / (Hasara) Halisi Baada ya Kodi ya Mapato</b>	<b>1,220</b>	<b>3,580</b>	<b>2,421</b>	
11	<b>Mapato Mengine Yaliyojumuishwa (bainisha)</b>	<b>0</b>	<b>0</b>	<b>0</b>	
12	<b>Jumla ya Faida (Hasara) Iliyojumuishwa kwa mwaka</b>	<b>1,220</b>	<b>933</b>	<b>3,580</b>	<b>2,421</b>
13	Idadi ya Waajiriwa	28	27	28	27
14	Mapato kwa Hisa	30	23	89	61
15	Idadi ya Matawi	1	1	1	1
	<b>BAADHI YA VIASHIRIO VYA UFAJISI</b>				
	(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	6.3%	4.8%	6.1%	4.2%
	(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	7.4%	6.0%	7.2%	5.1%
	(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	48.7%	57.2%	48.9%	60.8%
	(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinaozalisha	1.7%	1.5%	4.9%	4.3%

TAARIFA YA MTRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA TAREHE: 30 /09 /2021

	(Kiasi kwa shilingi milioni)				
	Robo mwaka ya sasa 30/09/2021	Robo mwaka Uliyopita 30/06/2021	Limbikizo la Mwaka wa sasa 30/09/2021	Limbikizo la Mwaka Uliyopita 30/09/2020	
<b>I.</b>					
Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:					
<b>Mapato/(Hasara) Haliisi</b>	<b>1,743</b>	<b>1,915</b>	<b>5,114</b>	<b>3,459</b>	
Marekebisho kwa Ajili ya:					
- Hasara Katika Mali	467	457	1,362	1,237	
- Badiliko Haliisi Katika Mikopo	657	1,343	2,971	-1,536	
- Faida/Hasara Kwenye Mauzo ya Mali	0	0	0	0	
- Mabadiliko Haliisi Katika Amana	125	-1,706	-1,651	34	
- Mabadiliko Haliisi Katika Amana za Muda Mfupi Zilizofikiwa	0	0	4,017	7,392	
- Mabadiliko Haliisi Katika Dhima Nyingine	-649	737	-1,576	2,365	
-Mabadiliko Haliisi Katika Mali Nyingine	-1,128	633	-1,688	2,361	
- Kodi Iliyolipwa	-315	-315	-945	-7	
- Mengineyo (bainisha)	0	0	0	0	
<b>Fedha Haliisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji</b>	<b>900</b>	<b>3,064</b>	<b>7,605</b>	<b>15,306</b>	
<b>II.</b>					
<b>Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:</b>					
Gawio lililopokewa	0	0	0	0	
Ununuzi wa Mali za Kudumu	-293	-16	-321	-47	
Mapato Kutokana na Mauzo ya Mali za Kudumu	54	0	54	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)	-51	-4,050	-10,151	-15,559	
<b>Fedha Haliisi zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji</b>	<b>-290</b>	<b>-4,067</b>	<b>-10,418</b>	<b>-15,606</b>	
<b>III.</b>					
<b>Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:</b>					
Ulipaji wa Madeni ya Muda Mrefu	0	0	0	0	
Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	0	0	0	0	
Mapato Kutokana na Utoaji wa Mteji wa Fisa	0	0	0	0	
Gawio lililolipwa kwa Fedha Tasilimu	0	0	0	0	
Mabadiliko Haliisi Katika Madeni Mengine	0	0	0	0	
Mengineyo (bainisha)	0	0	0	0	
<b>Fedha Haliisi zilizotolewa (zilizotumika) kwa Shughuli za Kifedha</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>IV.</b>					
<b>Fedha Tasilimu na Mali Zinazofanana na Fedha Tasilimu:</b>					
Ongezeko / Punguzo Haliisi Katika Fedha tasilimu na Mali Zinazofanana na Fedha Tasilimu	609	-1,002	-2,813	-300	
Fedha na Mali Zinazofanana na Fedha Tasilimu Mwanzoni mwa Robo Mwaka/Mwaka	1,168	2,170	4,590	2,047	
<b>Fedha na Mali Zinazofanana na Fedha Tasilimu Mwishoni mwa Robo Mwaka/Mwaka</b>	<b>1,777</b>	<b>1,168</b>	<b>1,777</b>	<b>1,747</b>	



TARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOSHITA TARIFE: 30 / 09 / 2021

Mwaka wa sasa	Mtaji wa Hias	Malipo juu ya bei ya Hias	Mapato Yaliyohakikwa	Ziada za Kisheria	Tengo la Ziada ya Jumla	Menghneyo (balimbasi)	Jumla
<b>Mwaka wa sasa</b>							
<b>Salio la mwanzo wa mwaka</b>							
Paida / (Hasara) Halisi Baada ya Kodi ya Mapato	89,040	-	2,659	-	-	-	91,699
Mapato mengine yaliyojumuishwa	-	-	3,380	-	-	-	3,380
Miamala na wamahisa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Menghneyo	-	-	-	-	-	-	-
<b>Salio la mwisho wa mwaka</b>	<b>89,040</b>		<b>6,238</b>				
<b>Mwaka Uliopita</b>							
<b>Salio la mwanzo wa mwaka</b>							
Paida / (Hasara) Halisi Baada ya Kodi ya Mapato	89,040	-	1,638	-	-	-	90,678
Mapato mengine yaliyojumuishwa	-	-	4,296	-	-	-	4,296
Miamala na wamahisa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Menghneyo	-	-	-	-	-	-	-
<b>Salio la mwisho wa mwaka</b>	<b>89,040</b>		<b>2,659</b>				<b>91,699</b>

*[Signature]*  
Giveter-Chiwalo

Kaimu Ofisa Mwendaji Mkuu  
Tarehe: 22/10/2021

*[Signature]*  
Rashid Ugulumu  
Kaimu Mkuu wa  
Fedha  
Zaiboti Simbuli

Mikaguzi Mkuu wa Ndani  
Tarehe: 22/10/2021

Sisi, tulioletwa hapo chini, wajumba wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumesitishimani taarifa hizi, na kwa uelwe na imani yetu kubwa zimendajwa kuigana na Viongozi wa Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matatwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

Jina

Tarehe

1. Paulwa Mbiase (Mkurugenzi) *[Signature]* 22/10/2021

2. Jimmy Mrosso (Mkurugenzi) *[Signature]* 22/10/2021