KCB BANK

PUBLICATION OF 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 2026 (AMOUNTS IN MILLION TZS)

	Current Quarter 30-Sep-2026	Previous Quarter 30-Jun-2026
A. ASSETS		
1. Cash	26,761	21,995
2. Balances with Bank of Tanzania	176,744	95,592
3. Investments in Government Securities	172,726	163,733
4. Balances with other Banks and Financial Institutions	66,975	89,712
5. Cheques and Items for Clearing	-	-
6. Interbranch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	196,451	167,303
10. Investments in Other Securities	1,540	1,527
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	1,574,409	1,430,104
12. Other Assets	60,927	60,375
13. Equity Investments	500	500
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	12,170	12,468
16. Right of Use of Assets	6,120	6,864
17. **TOTAL ASSETS**	**2,295,323**	**2,050,173**
B. LIABILITIES		
18. Deposits from other Banks and Financial Institutions	372,649	265,682
19. Customer Deposits	1,301,133	1,187,996
20. Cash Letters of Credit	643	631
21. Special Deposit	-	-
22. Payment orders/transfer payable	-	-
23. Bankers' Cheques and Drafts Issued	0	2
24. Accrued Taxes and Expenses Payable	12,267	11,247
25. Acceptances Outstanding	-	-
26. Unearned Income and Other Deferred Charges	5,293	4,835
27. Other Liabilities	19,643	21,501
28. Lease Liabilities	6,616	7,045
29. Borrowings	121,538	115,889
30. Debt Instrument at Amortized cost	30,556	30,547
31. **TOTAL LIABILITIES**	**1,870,338**	**1,645,375**
32. **NET ASSETS/(LIABILITIES)**	**424,985**	**404,798**
C. CAPITAL AND RESERVES		
33. Paid-up Share Capital	140,040	140,040
34. Capital Reserves	-	-
35. Retained Earnings	215,468	214,279
36. Profit/(Loss) Account	55,844	35,288
37. Other Capital Accounts	13,633	15,191
38. Minority Interest	-	-
39. **TOTAL SHAREHOLDERS' FUNDS**	**424,985**	**404,798**
40. Contingent Liabilities	453,858	369,471
41. Non Performing Loans and Overdrafts	26,914	25,898
42. Allowance for Probable Losses	7,616	8,602
43. Other Non Performing Assets	330	330
D. PERFORMANCE INDICATORS:		
i. Shareholders Funds to Total Assets	18.52%	19.74%
ii. Non Performing Loans to Total Gross Loans	1.70%	1.80%
iii. Gross Loans and Advances to Total Deposits	94.63%	99.09%
iv. Loans and Advances to Total Assets	68.59%	69.76%
v. Earning Assets to Total Assets	84.74%	85.98%
vi. Deposits Growth	15.14%	-3.73%
vii. Assets Growth	11.96%	0.30%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2026 (AMOUNTS IN MILLION TZS.)

	Current Quarter 30-Sep-26	Comparative Quarter 30-Sep-25	Current Year Cumulative 30-Sep-26	Comparative Year Cumulative 30-Sep-25
1. Interest Income	55,213	45,533	154,868	129,581
2. Interest Expense	20,159	18,594	56,691	54,344
3. **Net Interest Income**	**35,054**	**26,939**	**98,177**	**75,237**
4. Bad Debts Written Off				
5. Impairment Losses on Loans and Advances	(333)	(1,863)	2,990	(3,353)
6. **Non-Interest Income**	**9,680**	**12,788**	**36,355**	**32,243**
6.1 Foreign Currency Dealing and Translation gains/(Loss)	4,263	4,339	16,007	14,554
6.2 Fees and Commissions	5,417	6,311	15,795	15,125
6.3 Dividend Income				
6.4 Other Operating Income	-	2,138	4,553	2,564
7. **Non-Interest Expense**	**16,845**	**13,465**	**51,978**	**39,907**
7.1 Salaries and Benefits	9,059	6,116	27,325	18,325
7.2 Fees and Commission				
7.3 Other Operating Expenses	7,786	7,349	24,653	21,582
8. **Operating Income(Loss)**	**28,222**	**28,125**	**79,564**	**70,926**
9. Income Tax Provision	7,666	9,815	23,720	23,188
10. **Net Income/(Loss) After Income Tax**	**20,556**	**18,310**	**55,844**	**47,738**
11. **Other Comprehensive Income (itemize)**	**(369)**	**1,618**	**2,623**	**1,447**
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	(369)	1,618	2,623	1,447
12. **Total comprehensive income/(loss) for the year**	**20,187**	**19,928**	**58,467**	**49,185**
13. Number of Employees	339	336	339	336
14. Basic Earnings Per Share	**81**	**117**	**73**	**102**
15. Number of Branches	**18**	**18**	**18**	**18**
PERFORMANCE INDICATORS:				
i. Return on Average Total Assets	3.96%	4.26%	3.58%	3.70%
ii. Return on Average Shareholders' Funds	23.03%	29.78%	20.85%	25.88%
iii. Non Interest Expenses to Gross Income	37.66%	33.89%	38.64%	37.13%
iv. Net Interest Income to Average Earning Assets	7.89%	7.26%	7.36%	6.76%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2026 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Sep-2026	Previous Quarter 30-Jun-2026	Current Year Cumulative 30-Sep-2026	Comparative Year (Previous Year) Cumulative 30-Sep-2025
I. Cash Flow From Operating Activities				
Net income(loss)	**28,222**	**27,595**	**79,564**	**70,926**
			-	-
Adjustment for non-cash items			-	-
▪ Impairment charge on loans and advances	(333)	2,019	2,990	(3,354)
▪ Depreciation and amortisation	731	992	2,739	2,693
▪ Profit on disposal of items of property and equipment	-	-	-	-
▪ Net change in Loans and Advances	(144,305)	(52,856)	(372,332)	(172,133)
▪ Gain(loss) on Sale of Assets	-	-	-	-
▪ Net change in Deposits	220,116	(56,319)	247,500	149,447
▪ Net change in Short Term Negotiable Securities	(9,533)	16,106	29,675	(9,246)
▪ Net change in Statutory Minimum Reserve	(6,000)	(2,852)	(6,963)	(7,297)
▪ Net change in Other Liabilities	(811)	8,931	5,610	44,325
▪ Net change in Other Assets	192	(17,355)	(748)	(11,222)
▪ Tax Paid	(9,700)	(15,248)	(32,252)	(13,911)
▪ Others	-	-	-	-
Net cash provided (used) by operating activities	**78,579**	**(88,987)**	**(44,217)**	**50,228**
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(434)	(443)	(1,626)	(5,432)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)			-	-
Net cash provided(used)by investing activities	**(434)**	**(443)**	**(1,626)**	(5,432)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt (Sukuk)	9	30,547	30,556	(9)
Proceeds from issuance of share capital	-	-	77,370	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	5,649	3,051	14,280	8,929
Others			-	-
Net cash provided(used) by financing activities	**5,658**	**33,598**	**122,206**	8,920
IV. Cash and Cash equivalents:				
Net Increase(decrease) in Cash and Cash Equivalents.	**83,803**	**(55,832)**	**76,363**	**53,716**
Cash and Cash Equivalents at the Beginning of the Quarter	293,963	349,795	301,403	241,744
Cash and Cash Equivalents at the End of the Quarter	**377,766**	**293,963**	**377,766**	**295,460**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2026 (AMOUNTS IN MILLION OF TSHS.)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Available for sale reserve	Total
Current Quarter							
Balance as at the beginning of the Quarter	**140,040**	-	**249,567**	**8,317**	-	6,874	**404,798**
Profit for the year			20,556				**20,556**
Change in fair value of government securities at FVOCI (Net of Tax)						(369)	**(369)**
Transactions with owners	-						**-**
Dividends Paid							**-**
Regulatory Reserve			1,189	(1,189)			**-**
General Provision Reserve			-				**-**
Others							
Balance as at the end of the current period	140,040	-	271,312	7,128	-	6,505	**424,985**
Previous Quarter							
Balance as at the beginning of the Quarter	**140,040**	-	**228,239**	**10,651**	-	**5,917**	**384,847**
Profit for the year			18,994				**18,994**
Change in fair value of government securities at FVOCI (Net of Tax)						957	**957**
Transactions with owners	-						**-**
Dividends Paid							**-**
Regulatory Reserve			2,334	(2,334)			**-**
General Provision Reserve			-				**-**
Others							**-**
Balance as at the end of the previous period	**140,040**	-	**249,567**	**8,317**	-	**6,874**	**404,798**

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2026

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)

Name and Title	Signature	Date
COSMAS T. KIMARIO MANAGING DIRECTOR	Signed	**22nd October 2026**
ATUGANILE W. MWAKASENDILE AG. HEAD OF FINANCE	Signed	**22nd October 2026**
MAGRETH GEORGE HEAD OF INTERNAL AUDIT	Signed	**22nd October 2026**

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	Signature	Date
AMB. PETER A. KILLAGHE	Signed	**22nd October 2026**
MR. ANAEL GAMALIEL SAMUEL MSHANA	Signed	**22nd October 2026**

KCB SAHL BANKING

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026 (AMOUNT IN TZS MILLIONS)

AMOUNT IN TZS MILLIONS	JUN-26 ACTUAL	SEP-26 ACTUAL
Total Financing	124,795	151,953
Sukuk Investment	1,053	1,053
Total Assets	**125,848**	**153,006**
Customer Deposits	163,441	193,671
Sukuk Financing Investments	30,547	30,556
Total Deposits	**193,988**	**224,227**
Key Ratios		
LDR (Loan to Deposit Ratio)	**65%**	**68%**
NPL (Non Performing Loans)	**0.08%**	**0.10%**

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2026

AMOUNT IN TZS MILLIONS	SEP YTD 2025 ACTUAL	SEP YTD 2026 ACTUAL
Total Income from Financing	8,315	11,698
Total income from Sukuk Investment	79	37
Total financing and investment income	**8,394**	**11,735**
Profit Sharing expense to depositors	(2,259)	(3,124)
Profit Sharing expense to sukuk holders	(723)	(1,148)
Net financing and investment income	**5,412**	**7,463**
Fees, Commission Charges	3,327	3,091
Profit Before Impairment Losses & Taxes	**8,740**	**10,554**
Impairment Losses	(18)	(529)
Taxes for the period	(2,617)	(3,007)
Net Profit for the period	**6,105**	**7,017**