REPORT OF THE CONDITION OF BANK
PURSUANT TO SECTION 7 AND 8 OFTHE BANKING AND FINANCIAL INSTITUTIONS ACT 2014

ACCESS BANK TANZANIA LIMITED
BALANCE SHEET AS AT 31 MARCH 2026
(Amounts in Million Shillings)

		Current Quarter 31-Mar-26	Previous Quarter 31-Dec-25
A	**ASSETS**		
1	Cash	8,643	8,297
2	Balances with Bank of Tanzania	77,000	70,652
3	Investment in Government Securities	37,412	27,041
4	Balances with other banks and financial institutions	21,751	26,686
5	Cheques and Items for Clearing	593	914
6	Interbranch float items	-	-
7	Bills Negotiated	-	-
8	Customers Liabilities on Acceptances	-	-
9	Interbank Loans Receivables	46,785	64,869
10	Investment in Other Securities	-	-
11	Loans,Advances and Overdrafts	279,588	282,141
	(Net of Allowances for Probable Losses)	-	-
12	Other Assets	48,215	45,813
13	Equity Investments	1,537	1,537
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	5,671	6,039
16	**TOTAL ASSETS**	**527,193**	**533,989**
B	**LIABILITIES**		
17	Deposits From Other Banks and financial institutions	47,453	89,743
18	Customer Deposits	396,555	355,621
19	Cash letters of credit	-	-
20	Special deposits	-	-
21	Payment Orders/ transfers payable	-	-
22	Bankers Cheques and Drafts Issued	-	-
23	Accrued Taxes and Expenses payable	-	-
24	Acceptances Outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	-	-
27	Other Liabilities	5,298	13,273
28	Borrowings	6,515	6,517
29	**TOTAL LIABILITIES**	**455,820**	**465,154**
30	**NET ASSETS/(LIABILITIES)**	**71,373**	**68,835**
C	**CAPITAL AND RESERVES**		
31	Paid - up Share Capital	180,201	180,201
32	Capital reserves	3,526	3,526
33	Retained Earnings	(114,892)	(117,154)
34	Profit (Loss) Account	2,538	2,262
35	Other capital accounts	-	-
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS FUNDS**	**71,373**	**68,835**
38	Contingent Liabilities	33,596	34,407
39	Non performing loans and advances	11,633	8,748
40	Allowances for probable losses	7,081	8,058
41	Other non performing assets	-	-
D	**PERFORMANCE INDICATORS**		
(I)	Shareholders Funds to Total Assets	13.54%	12.89%
(ii)	Non performing Loans & Advances to total gross loans	4.06%	3.01%
(iii)	Gross Loans and Advances to Total Deposits	64.56%	65.16%
(iv)	Loans and Advances to Total Assets	54.38%	54.35%
(v)	Earning Assets to Total Assets	69.00%	70.05%
(vi)	Deposit Growth	11.51%	-3.19%
(vii)	Assets growth	-1.27%	-1.49%

ACCESS BANK TANZANIA LIMITED

INCOME STATEMENT FOR THE QUARTER ENDED 31 MARCH 2026

(Amounts in Million Shillings)

		Current Quarter	Comparative Quarter	Current Year Cummulative Profits/Losses	Previous Year Cummulative Profits/Losses
		31-Mar-26	**31-Mar-25**	**31-Mar-26**	**31-Mar-25**
1	Interest Income	14,872	10,172	14,872	10,172
2	Interest Expense	(6,875)	(4,412)	(6,875)	(4,412)
3	**Net Interest Income (1 minus 2)**	**7,997**	**5,761**	**7,997**	**5,761**
4	Bad Debts Written Off	519	-	519	-
5	Impairment losses on Loans and Advances	(892)	(99)	(892)	(99)
6	**Non Interest Income**	**4,892**	**2,957**	**4,892**	**2,957**
	6.1. Foreign Currency Dealings and Translation Gains/(Loss)	1,417	741	1,417	741
	6.2. Fees and Commissions	1,735	1,338	1,735	1,338
	6.3. Dividend Income	-	-	-	-
	6.4. Other Operating Income	1,739	878	1,739	878
7	**Non Interest Expense**	**(9,861)**	**(7,758)**	**(9,861)**	**(7,758)**
	7.1.1 Salaries and benefits	(4,980)	(3,367)	(4,980)	(3,367)
	7.1.2 Fees and Commission	-	-	-	-
	7.3. Other Operating Expenses	(4,881)	(4,391)	(4,881)	(4,391)
8	**Operating Income/(Loss)**	**2,654**	**860**	**2,654**	**860**
9	Income Tax Provision	(117)	(61)	(117)	(61)
10	**Net Income/(Loss) After Income Tax**	**2,538**	**798**	**2,538**	**798**
11	Other Comprehensive Income	-	-	-	-
12	**Total comprehensive income/(loss) for the year**	**2,538**	**798**	**2,538**	**798**
13	Number of Employees	267	197	267	197
14	Basic Earnings Per Share	0.16	0.08	0.16	0.08
15	Diluted Earnings Per Share	-	-	-	-
16	Number of Branches	8	6	8	6
SELECTED PERFORMANCE INDICATORS					
(I)	Return on Average Total Assets	1.91%	1.13%	1.91%	1.13%
(ii)	Return on Ordinary Shareholders' Funds	14.48%	7.14%	14.48%	7.14%
(iii)	Non Interest Expense to Gross Income	76.51%	89.00%	76.51%	89.00%
(iv)	Net Interest Income to Average Earning Assets	8.67%	10.38%	8.67%	10.38%

ACCESS BANK TANZANIA LIMITED

CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2026

(Amounts in Million Shillings)

		Current Quarter 31-Mar-26	Previous Quarter 31-Dec-25
I	**Cash flow from operating activities:**		
	Net income (loss)	2,654	(1,057)
	Adjustment for:		
	- Impairment/amortization	1,870	3,415
	- net change in loans and advances	1,660	(6,286)
	- gain/loss on sale of assets	-	-
	- net change in deposits	(1,356)	(7,060)
	- net change in short term negotiable securities	(10,371)	7,290
	- net change in other liabilities	(7,975)	(19,955)
	- net change in other assets	(2,139)	1,616
	- tax paid	(117)	(760)
	- Net change in SMR	-	-
	Net cash provided(used) by operating activities	**(15,773)**	**(22,795)**
II	**Cash flow from investing activities:**		
	Dividend received	-	-
	Purchase of fixed assets	(551)	(1,286)
	Proceeds from sale of fixed assets	-	-
	Purchase of non-dealing securities	-	-
	Proceeds from sale of non-dealing securities	-	-
	Others (specify)	-	-
	Net cash provided(used) by investing activities	**(551)**	**(1,286)**
III	**Cash flow from financing activities:**		
	Repayment of long-term debt	-	-
	Proceeds from issuance of long term debt	-	-
	Proceeds from issuance of share capital	-	20,775
	Payment of cash dividends	-	-
	Net change in other borrowings	(3)	-
	Issue of preference shares	-	-
	Net cash provided (used) by financing activities	**(3)**	**20,775**
IV	**Cash and cash equivalents:**		
	Net increase (decrease) in cash and cash equivalents	(16,327)	(3,306)
	Cash and cash equivalents at the beginning of the quarter	170,505	173,811
	Cash and cash equivalents at the end of the quarter	**154,178**	**170,505**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2026

	Share Capital	Preference Shares	Retained Earnings	Non - Distributable Reserve	General Provision Reserve	Others	Total
Current Year 2026							
Balance as at the beginning of the year	**180,201**	**-**	**(114,892)**	**-**	**-**	**3,526**	**68,835**
Profit for the year	-	-	2,538	-	-	-	**2,538**
Issue of share	-	-	-	-	-	-	**-**
Other Comprehensive Income	-	-	-	-	-	-	**-**
Transactions with owners	-	-	-	-	-	-	**-**
Dividends Paid	-	-	-	-	-	-	**-**
Regulatory Reserve	-	-	-	-	-	-	**-**
General Provision Reserve	-	-	-	-	-	-	**-**
Others	-	-	-	-	-	-	**-**
Balance as at the end of the current period	**180,201**	**-**	**(112,354)**	**-**	**-**	**3,526**	**71,373**
Previous Year 2025							
Balance as at the beginning of the year	**105,114**	**54,312**	**(118,422)**	**1,269**	**-**	**2,074**	**44,346**
Profit for the year	-	-	2,262	-	-	-	**2,262**
Issue of share	20,775	(54,312)	-	-	-	-	**(33,537)**
Other Comprehensive Income	-	-	-	-	-	-	**-**
Transactions with owners	-	-	-	-	-	-	**-**
Dividends Paid	-	-	-	-	-	-	**-**
Regulatory Reserve	-	-	1,269	(1,269)	-	-	**-**
General Provision Reserve	-	-	-	-	-	-	**-**
Others	54,312	-	-	-	-	1,452	**55,764**
Balance as at the end of the previous period	**180,201**	**-**	**(114,892)**	**-**	**-**	**3,526**	**68,835**

	Name	**Signature**	**Date**
Managing Director	I. John		28-Apr-26
Head of Finance	H. Kharbush		28-Apr-26
Head of Internal Audit	J. Kilato		28-Apr-26

We, the under- named, non executive members of the board of directors, attest to the correctness of the above statements. We declare that the above statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

	Name	**Signature**	**Date**
1 Director	P. Ishengoma		28-Apr-26
2 Director	B. Jonker		28-Apr-26