FIRST HOUSING FINANCE (TANZANIA) LIMITED **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 30TH JUNE 2025

(Amounts in thousand shillings)

34 & IAS 8).

1. Cash 1,562 2. Balances with Bank of Tanzania 1. Investments in Government Securities 3,596,556 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,667 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,66		Current Quarter	Previous Quarter
1. Cash 1,562 2. Balances with Bank of Tanzania 1. Investments in Government Securities 3,596,556 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,667 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,666 3,555,66		30th Jun. 2025	31st Mar. 2025
2. Balances with Bank of Tanzania	A. ASSETS		
2. Balances with Bank of Tanzania			
Strokerments in Covernment Securities 3,598,656 3,655,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5,055,86 5	1. Cash	1,562	4,23
4. Balances with Other Banks and Financial Institutions 4,206,285 1,918,88 5. Inter-branch Float Items - - 7. Bills Negolisted - - 9. Unstonent Labelities for Acceptances - - 9. Interbranch Loans Receivables - - 10. Investments in Offer Securities - - 11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losese) 38,489,159 35,607,23 12. Other Assets 1,763,3605 1,470,33 13. Equity Investments 1,764,200 1,764,20 14. Underwriting Accounts - - 16. TOTAL ASSETS 46,784,752 44,606,01 8: LIABILITIES - - 9: LABILITIES - - 10: Casteriner Deposits 2,226,038 2,322,01 12: Capture Total Extens of Credit - - 22: Payment Orders/ Transfers Payable - - 22: Payment Orders/ Transfers Payable - - 22: Payment Orders/ Transfers Payable - - 22: Payment Orders/ Tra	Balances with Bank of Tanzania	-	
5. Cheques and Items for Charing 7. Bills Negotiated 9. Customer' Liabilities for Acceptances 9. Illis Negotiated 9. Customer' Liabilities for Acceptances 9. Ill Investments in Other Securities 9. Ill Investments in Other Securities 9. Ill Cours, Advances and Overdrafts (Net of Allowances for Expected Losses) 9. \$5,489,155 9. \$5,607,22 12. Other Assets 9. 1,769,389 13. Equity Investments 9. 1,769,389 13. Equity Investments 9. 1,769,389 14. Port of Allowances 15. Property, Plant and Equipment 9. 141,1228 144,722 144,806,01 15. TOTAL ASSETS 9. 44,806,01 15. TOTAL ASSETS 9. 44,806,01 15. Court of Barks and Financial Institutions 9. 1. Cash Letters of Crodit 10. Cash Letters of Crodit 10. Cash Letters of Crodit 10. Special Deposits 10. 22,226,038 12. Reyword Towner Transfers Payable 10. 22. Special Deposits 10. 22. Special Deposits 10. 22. Special Deposits 10. 22. Special Deposits 10. Cash Letters of Crodit 10. Special Deposits 10. Cash Letters of Crodit Cash Letters 10. Special Deposits 10. Special Deposits 10. Special Deposi	Investments in Government Securities	3,598,656	3,655,86
Inter-branch Float Items	Balances with Other Banks and Financial institutions	4,206,285	1,919,80
7. Bills Negotisted 9. Interbank Loans Receivables 9. Interban	5. Cheques and Items for Clearing	-	
8. Customeres' Labilities for Acceptances 10. Investments in Other Securities 10. Investments in Other Securities 11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses) 13. Sequity Investments 11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses) 13. Equity Investments 11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses) 13. Equity Investments 14. Underwriting Accounts 15. Property, Plant and Equipment 16. 11. 228 16. TOTAL ASSETS 16. TOTAL ASSETS 17. Deposits from Other Banks and Financial Institutions 17. Deposits from Other Banks and Financial Institutions 18. LLABILITIES 19. Caster Deposits 19. Cash Latters of Credit 19. Experiment Orders Transfers Payable 19. Cash Latters of Credit 19. Cash Cash Cash Cash Cash Cash Cash Cash	Inter-branch Float Items	-	
Interhark Loans Receivables	7. Bills Negotiated	-	
10 Investments in Other Securities	8. Customers' Liabilities for Acceptances	-	
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses) 35,489,158 35,607,281 2. Other Assets 1,563,655 1,470,381 1,763,655 1,470,381 1,764,200 1,778,425 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,770,481 1,7	Interbank Loans Receivables	-	
12. Other Assets	10. Investments in Other Securities	-	
13. Equity Investments	11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	35,489,158	35,607,28
14. Underwriting Accounts 141,228	12. Other Assets	1,563,665	1,470,35
15. Property, Plant and Equipment	13. Equity Investments	1,784,200	1,784,20
16. TOTAL ASSETS	14. Underwriting Accounts	-	
16. TOTAL ASSETS	15. Property, Plant and Equipment	141,228	164,27
B: LIABILITIES		46,784,752	44,606,01
17. Deposits from Other Banks and Financial Institutions		.,,	,,
17. Deposits from Other Banks and Financial Institutions	R-1 IARII ITIES		
18. Customer Deposits 2,226,038 2,322,01 19. Cash Letters of Credit		-	
19. Cash Letters of Credit		2 226 038	
20. Special Deposits			
21. Payment Orders/ Transfers Payable 22. Bankers' Cheques and Drafts Issued 23. Accrued Taxes and Expenses Payable 24. Acceptances Outstanding 25. Inter-branch Float Items 25. Inter-branch Float Items 26. Unearmed Income, Other Deferred Charges & Taxes 27. Other Liabilities 28. Borrowings 27. Other Liabilities 28. Borrowings 27. 28. Borrowings 28. SHAREHOLDERS' FUNDS 39. C. SHAREHOLDERS' FUNDS 30. Fair Value Reserve 30. 7. Borrowings 30. Reserve 30. Re			
22. Bankers' Cheques and Drafts Issued 409,637 437,93 23. Accrued Taxes and Expenses Payable 409,637 437,93 24. Acceptances Outstanding			
23. Accrued Taxes and Expenses Payable 409,637 437,93			
24. Acceptances Outstanding - 25. Inter-branch Float Items - 25. Inter-branch Float Items - 27. Other Liabilities 601,688 588,36 27. Other Liabilities 256,556 251,21 28. Borrowings 23,829,399 21,631,15 29. TOTAL LIABILITIES) 27,323,717 25,230,61 30.NET ASSETS/(LIABILITIES) (16 minus 29) 19,461,035 19,375,33 C. SHAREHOLDERS' FUNDS - - 31. Paid up Share Capital 21,800,000 21,800,000 32. Share premium - - 4. Retained Earnings 107,185 107,185 36. Profit (Loss) Account 184,376 98,67 36. Profit (Loss) Account 184,376 98,67 37. Minority Interest - - 39. Contingent Liabilities - - 40. Non-Performing Loans & Advances 1,437,832 1,391,75,33 41. Allowance for Expected Losses 477,178 425,44 42. Other Non-Performing Assets - - 0. SELECTED FINANCIAL CONDITION INDICATORS - - 10. Shareh		400 627	
25. Inter-branch Float Items 26. Unearned Income, Other Deferred Charges & Taxes 601,688 588,696 251,21 27. Other Liabilities 256,956 251,21 28. Borrowings 23,829,399 21,631,15 29.TOTAL LIABILITIES 27,332,717 25,230,61 29.TOTAL LIABILITIES 16 minus 29 19,461,035 19,375,33 30.NET ASSETS/(LIABILITIES) (16 minus 29) 21,800,000 21,800,000 21,800,000 21,800,000 21,800,000 22,800,000 21,800,000 21,800,000 23. Fair Value Reserve 107,185 107,18 33. Fair Value Reserve 107,185 107,18 34. Retained Earnings (3,172,317) (3,015,37 35. Profit /(Loss) Account 184,376 98,67 36. Regulatory Reserve 541,792 385,20 37. Minority Interest 38. TOTAL SHAREHOLDERS' FUNDS 19,461,033 19,375,33 39. Contingent Liabilities 19,461,033 19,375,33 40. Non-Performing Loans & Advances 1,437,832 1,391,75 41. Allowance for Expected Losses 477,178 425,44 42. Other Non-Performing Assets 41,60% 43,44 43. Non-Performing Loans & Advances to Total Cross Loans 3,98% 3,84 40. Non-Performing Loans & Advances to Total Cross Loans 3,98% 3,84 40. Non-Performing Loans & Advances to Total Cross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & Total Gross Loans 3,98% 3,84 40. Non-Performing Loans & T		409,037	437,932
26. Unearmed Income, Other Deferred Charges & Taxes		-	
27. Other Liabilities 256,956 251,21 28. Borrowings 23,829,399 21,831,151 29. ToTAL LIABILITIES 27,323,717 25,230,61 29. TOTAL LIABILITIES (16 minus 29) 19,461,035 19,375,33 20. NET ASSETS/(LIABILITIES) (16 minus 29) 19,461,035 19,375,33 20. SHAREHOLDERS' FUNDS 21,800,000 21,800,00 21,800,000 21,800,000 21,800,000 22. Share premium 23. Fair Value Reserve 107,185 107,18 107,18 24. Retained Earnings (3,72,377) (3,015,73 25. Frolft (Loss) Account 184,376 98,67 26. Regulatory Reserve 541,792 385,20 27. Minority Interest 28. TOTAL SHAREHOLDERS' FUNDS 19,461,035 19,375,33 29. Contingent Liabilities 24. Other proming Loans & Advances 1,437,832 1,391,76 24. Other hon-Performing Assets 477,178 425,44 25. Other hon-Performing Loans & Advances 41,80% 43,44 26. Other hon-Performing Loans & Total Cross Loans 3,96% 3,84 26. Other proming Loans & Total Cross Loans 3,96% 3,84 27. Other proming Loans & Advances to Total Assets 41,80% 43,44 28. Non-Performing Loans & Total Cross Loans 3,96% 3,84 29. Other proming Loans & Total Cross Loans 3,96% 3,84 20. Other proming Loans & Total Assets 41,80% 43,44 20. Non-Performing Loans & Total Assets 41,80% 43,44		201.000	500.000
28. Borrowings 23,829,399 21,631,15			
29.TOTAL LIABILITIES 27,323,717 25,230,6i 30.NET ASSETS/(LIABILITIES) (16 minus 29) 19,461,035 19,375,33 C. SHAREHOLDERS' FUNDS 2 31. Paid up Share Capital 21,800,000 21,800,000 21,800,000 32. Share premium			
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C. SHAREHOLDERS' FUNDS 31. Paid up Share Capital 22.800,000 21.800,000 21.800,000 22.800,000 23. Share premium			
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31. Paid up Share Capital 21,800,000 21,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 22,800,000 23,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,000 24,800,	C SHADEHOI DEDS' ELINDS		
32. Share premium 3. Fair Value Reserve 107,185 107,18 107,18 107,185 107,18 107,185 107,185 107,185 107,185 107,185 107,185 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 108,676 1		21 800 000	21 800 000
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34. Retained Earnings (3,172,317) (3,015,73 55. Profit (Loss) Account 184,376 98,67 55. Profit (Loss) Account 184,376 98,67 37. Minority Interest 541,792 385,20 37. Minority Interest 538. TOTAL SHAREHOLDERS' FUNDS 19,461,035 19,375,33 38. TOTAL SHAREHOLDERS' FUNDS 19,461,035 19,375,33 39. Contingent Liabilities 540. Non-Performing Loans & Advances 541,437,832 1,391,75 41. Allowance for Expected Losses 477,178 425,46 42. Other Non-Performing Assets 542. Other Non-Performing Assets 543,000 D. SELECTED FINANCIAL CONDITION INDICATORS (10). Shareholders' Funds to Total Assets 41,60% 43,44 (10). Non-Performing Loans to Total Gross Loans 39,8% 3,84 (10). Gross Loans & Advances to Total Deposits 1377,70% 1454,27 (10). Loans & Advances to Total Assets 75,86% 79,83 (10). Earning Assets to Total Assets 78,32% 85,95 (11). Deposits Growth 4,13% 0,002		107.195	107 105
35. Profit /(Loss) Account 184,376 98,67 36. Regulatory Reserve 541,792 385,20 37. Minority Interest			
36. Regulatory Reserve 541,792 385,20			
37. Minority Interest			
19,461,035 19,375,32 19,375,32 39. Contingent Liabilities		341,792	365,200
39. Contingent Liabilities		10.404.005	40.075.00
1,437,832 1,391,76 1,437,832 1,391,76 1,437,832 1,391,76 425,48 477,178 425,48 42, Other Non-Performing Assets 5		19,461,035	19,375,33
41. Allowance for Expected Losses 477,178 425,46 42. Other Non-Performing Assets	*	-	
12. Other Non-Performing Assets			
D. SELECTED FINANCIAL CONDITION INDICATORS (i). Shareholders' Funds to Total Assets 41.80% 43.44 (ii). Non-Performing Loans to Total Gross Loans 3.98% 3.84 (iii). Gross Loans & Advances to Total Deposits 1377.70% 11545-27 (iv). Loans & Advances to Total Assets 75.80% 79.83 (iv). Earning Assets to Total Assets 78.32% 85.59 (iv). Deposits Growth -4.13% -0.02		477,178	425,48
(i). Shareholders' Funds to Total Assets 41.60% 43.44 (ii). Non-Performing Loans to Total Gross Loans 3.98% 3.84 (iii). Gross Loans & Advances to Total Deposits 1377.70% 1454.27 (iv). Loans & Advances to Total Assets 75.86% 79.83 (v). Earning Assets to Total Assets 78.32% 85.95 (vi). Deposits Growth 4.13% -0.02	42. Other Non-Performing Assets	-	
(i). Shareholders' Funds to Total Assets 41.60% 43.44 (ii). Non-Performing Loans to Total Gross Loans 3.98% 3.84 (iii). Gross Loans & Advances to Total Deposits 1377.70% 1454.27 (iv). Loans & Advances to Total Assets 75.86% 79.83 (v). Earning Assets to Total Assets 78.32% 85.95 (vi). Deposits Growth 4.13% -0.02	D. CELECTED FINANCIAL CONDITION INDICATORS		
(ii). Non-Performing Loans to Total Gross Loans 3.98% 3.84 (iii). Gross Loans & Advances to Total Deposits 1377.70% 1454.27 (iv). Loans & Advances to Total Assets 75.86% 79.83 (iv). Earning Assets to Total Assets 78.22% 85.95 (iv). Deposits Growth 4.13% -0.02		44.000	40.44
(iii). Gross Loans & Advances to Total Deposits 1377.70% 1454.27 (iv). Loans & Advances to Total Assets 75.86% 79.83 (v). Earning Assets to Total Assets 78.32% 85.99 (vi). Deposits Growth -4.13% -0.02	**		
(iv) Loans & Advances to Total Assets 75.86% 79.83 (v) Earning Assets to Total Assets 78.32% 85.95 (vi) Deposits Growth 41.13% -0.02			
V) Earning Assets to Total Assets 78.32% 85.95 (vi) Deposits Growth -4.13% -0.02			
(vi). Deposits Growth -4.13% -0.02			
(vii). Assets Growth 4.88% 3.28			
	(vii). Assets Growth	4.88%	3.28%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH JUNE 2025

(Amounts in Thousand shillings)

	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
	30th Jun. 2025	30th Jun. 2024	30th Jun. 2025	30th Jun. 2024
Interest Income	1,684,916	1,392,928	3,327,124	2,724,32
Interest Expense	(779,556)	(503,349)	(1,414,231)	(956,004
3. Net Interest Income	905,360	889,579	1,912,893	1,768,321
Bad Debts Written-Off				
Impairment Reversal / (Losses)	(51,689)	(60,689)	(106,098)	(94,167
6. Non Interest Income :	133,851	166,096	189,682	276,958
6.1 Foreign Currency Dealings and Translation Gains/ (Loss)	(126)	67	339	12
6.2 Fees and Commissions	83,249	114,849	138,615	206,81
6.3 Dividend Income	19,800	40,100	19,800	40,100
6.4 Other Operating Income	30,928	11,080	30,928	29,91
7. Non Interest Expenses :	(883,342)	(893,311)	(1,771,675)	(1,783,930
7.1 Salaries and Benefit	(403,076)	(556,479)	(837,579)	(992,972
7.2 Fees and Commissions				
7.3 Other Operating Expenses	(480,266)	(336,833)	(934,096)	(790,958
8. Operating Income/(Loss)	104,179	101,675	224,802	167,181
9. Income Tax Provision	(18,477)	(11,245)	(40,426)	(23,52
10. Net Income/ (Loss) after Income Tax	85,703	90,430	184,376	143,660
11. Other Comprehensive Income				
12. Total Comprehensive Income/ (Loss)	85,703	90,430	184,376	143,660
13. Number of Employees	27	27	27	2
14. Basic Earnings Per Share	0.39	0.41	0.85	0.6
15. Number of Branches	1	1	1	
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.19%	0.22%	0.40%	0.36
(ii). Return on Average Shareholder's Fund	0.44%	0.48%	0.95%	0.76
(iii). Non Interest Expense to Gross Income	85.00%	84.62%	84.26%	87.22
(iv). Net Interest Income to Average Earning Assets	2.41%	2.46%	2.41%	2.46

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2025

(Amounts in Thousand shillings)

		Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (30.06.2025)								
Balance as at the beginning of the quarter (01.04.2025)		21,800,000		(2,917,061)	385,208	-	107,185	19,375,333
Profit (Loss) for the quarter			-	85,703	-	-	-	85,703
Transactions with owners		-			-	-	-	-
Dividends Paid		-	-	-	-	-	-	-
Regulatory Reserve		-	-	(156,583)	156,583	-	-	-
General Provision		-	-	-	-	-	-	-
Others		-	-		-	-	-	-
Balance as at the end of the current quarte (30.06.2025)	r	21,800,000	-	(2,987,941)	541,792	-	107,185	19,461,035

Previous Quarter (31.03.2025)								
Balance as at the beginning of the quarter (01.01.2025)		21,800,000	-	(3,088,949)	458,425	-	107,185	19,276,661
Profit (Loss) for the quarter		-	-	98,672	-	-	-	98,672
Transactions with owners					-	-	-	-
Dividends Paid							-	-
Regulatory Reserve		-	-	73,217	(73,217)	-	-	-
General Provision		-	-	-	-	-	-	-
Others (Net change in fair value of equity ins at FVOCI)	truments	-	-		-	-	-	-
Balance as at the end of the quarter (31.03	3.2025)	21,800,000	-	(2,917,061)	385,208	-	107,185	19,375,333

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

Name and Title :	Signature	Date
Amulike E. Kamwela (Chief Executive Officer)	(Signed)	 17.07.2025
Concordia Seleka (Ag. Chief Financial Officer)	(Signed)	 17.07.2025
Fredrick Hippolite (Internal Audit Manager)	(Signed)	 17.07.2025

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
Charles Mugila (Chairman)	(Signed)	 17.07.2025
Margaret Ikongo	(Signed)	 17.07.2025



CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH JUNE 2025

(Amounts in Thousand shillings)				
	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
	30th Jun. 2025	31st Mar. 2025	30th Jun. 2025	30th Jun. 2024
I. Cash Flow from Operating Activities:				
Net Income/ (Loss) before tax	104,179	120,623	224,802	167,181
Adjustments for				
- Impairment/ Amortization/ Depreciation & Non-cash items	71,468	59,195	130,663	154,212
- Net Change in Loans and Advances	66,435	(836,419)	(782,262)	(4,133,929)
- Gain/Loss from Sale of Assets				
- Net Change in Deposits	(95,977)	(464)	(96,441)	509,106
- Net Change in Short Term Negotiable Securities			-	-
- Net Change in Other Liabilities	(27,704)	751,601	723,897	495,155
- Net Change in Other Assets	(76,408)	(388,208)	(463,044)	(266,618)
- Tax Paid	(18,477)	69,999	(40,426)	(23,521)
- Others (Interest paid & Adjustments for previous items)	6,192	(156,606)	(22,850)	(40,102)
Net Cash (Used)/ Provided by Operating Activities	29,709	(380,279)	(325,660)	(3,138,516)
II: Cash Flow from Investing Activities				
- Dividend Received		-	19,800	40,100
- Purchase of Fixed Assets	26,795	3,978	(16,273)	(39,387)
- Proceeds from Sale of Fixed Assets		-	-	
- Purchase of TMRC Securities			-	-
- Investment in Govt Securities	57,207	(54,613)	2,594	1,120
- Purchase of Intangibles		-	-	
Net Cash (Used) by Investing Activities	84,003	(50,635)	6,121	1,833
III. Cash Flow from Financing Activities				
- Repayment of Long-Term Debt & Interest				
Proceeds from Issuance of Long Term Debt				
Proceeds from Issuance of Share Capital				
- Payment of Cash Dividends				
- New Loan	2,198,242	637.562	2,835,804	1,997,649
- Others (Repayment of Lease liabilities)	(28,143)	(27,293)	(53,100)	
Net Cash Provided by Financing Activities	2,170,099	610,269	2,782,704	1,997,649
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	2,283,810	179,355	2,463,165	(1,139,034)
Cash and Cash Equivalents at the Beginning of the period	1,924,037	1,744,682	1,744,682	3,986,413
Cash and Cash Equivalents at the End of the period	4,207,847	1,924,037	4,207,847	2,847,379
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S/No	ITEMS	CHARGES/FEES				
1	Prime Lending Rate (PLR)	18% p.a.				
2	Maximum spread above PLR	4% p.a.				
3	Application Fee (Non-refundable)	TZS 200,000/-				
4	Processing Fee	1.5 % of the loan value				
5	Facility Fee	1.5 % of the loan value				
6	Restructuring/Rescheduling Fee	1% of the restructured/ rescheduling amount				
7	Valuation Fee	Paid by the client as per the invoice				
8	Legal Fee	Paid by the client to FHF account and FHF will pay law firm				
9	Early Repayment	5% of the amount to be prepaid from Bank or Financial Institution				
10	Annual Review Fee	NIL				
11	Cheque returned Unpaid (Outward & Inward)	TZS 50,000/-				
12	Loan Statement	TZS 20,000/-				