



THE PEOPLE'S BANK OF ZANZIBAR LTD.

Head office: P.O.Box 1173 Tel. 024 2231118/20 Fax 024 2231121 Email: info@pbzbank.co.tz, Website: www.pbzbank.co.tz
Mpirani-Zanzibar-Tanzania

PUBLICATION AND DISCLOSURES OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2025 (Amount in million Shillings)

	CURRENT QUARTER 31st December, 2025	PREVIOUS QUARTER 30th September, 2025
A ASSETS		
1 Cash	46,925	66,217
2 Balances with Bank Of Tanzania	299,091	267,797
3 Investments in Government Securities	213,927	214,000
4 Balances with Other Banks and Financial Institutions	15,331	31,576
5 Cheques & Items for Clearing	23	9
6 Inter branch floating items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	497,610	522,186
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (net of allowance for probable losses)	1,624,329	1,537,535
12 Other Assets	58,560	117,057
13 Equity Investment	4,488	4,471
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	44,842	44,859
16 TOTAL ASSETS	2,805,126	2,805,707
B LIABILITIES		
17 Deposits from other Banks and Financial Institutions	579	276
18 Customer deposits	2,187,304	2,182,114
19 Cash Letters of Credit	50,755	71,297
20 Special deposits	2,279	2,279
21 Payment orders/transfers payable	451	84
22 Bankers' Cheques and Drafts Issued	359	343
23 Accrued Taxes and Expenses Payable	32,293	42,994
24 Acceptances Outstanding	-	-
25 Inter branch floating items	1,490	1,506
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	65,100	82,000
28 Borrowings	147,380	149,330
29 TOTAL LIABILITIES	2,487,990	2,512,223
30 NET ASSETS/(LIABILITIES)	317,136	293,484
C SHAREHOLDER'S FUND		
31 Paid up share capital	31,000	31,000
32 Capital reserves	-	-
33 Retained Earnings	192,370	197,282
34 Profit/(Loss) Account	79,466	55,809
35 Other capital accounts	14,300	9,393
36 Minority interest	-	-
37 TOTAL SHAREHOLDER'S FUNDS	317,136	293,484
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	11.31%	10.46%
(ii) Non performing loans to total gross loans	1.95%	2.16%
(iii) Gross loans and Advance to Total Deposits	72.50%	68.77%
(iv) Loans and Advance to Total Assets	57.91%	54.80%
(v) Earning assets to Total assets	83.93%	82.23%
(vi) Deposits growth	0.22%	3.68%
(vii) Assets growth	-0.02%	3.97%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT 31ST DECEMBER, 2025 (Amount in million Shillings)

	CURRENT QUARTER December, 2025	COMPARATIVE QUARTER (PREVIOUS YEAR) 31st December, 2024	CURRENT YEAR (CUMULATIVE) December, 2025	COMPARATIVE YEAR (PREVIOUS YEAR) 31st December, 2024
1 Interest income	46,407	46,682	180,736	161,208
2 Interest expenses	(14,324)	(13,878)	(53,866)	(44,557)
3 Net interest income (minus 2)	32,083	32,804	126,870	116,651
4 Bad Debts written-off	-	-	-	-
5 Impairment losses on Loans and Advance	3,746	(3,697)	352	(3,182)
6 Non interest income	20,385	15,095	66,389	51,463
6.1 Foreign currency Dealings and Translation Gains/(loss) - Net	3,581	(599)	9,448	6,102
6.2 Fee and Commissions	16,065	14,411	54,907	43,124
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	739	1,283	2,034	2,237
7 Non-Interest Expense	(22,463)	(19,606)	(79,745)	(72,846)
7.1 Salaries and Benefits	(7,171)	(6,001)	(24,805)	(22,295)
7.2 Fees and Commission	(4,334)	(3,693)	(15,154)	(11,303)
7.3 Other Operating Expenses	(10,978)	(9,912)	(39,786)	(39,248)
8 Operating Income/Loss	33,731	24,596	113,866	92,086
9 Income Tax Provision	(10,119)	(7,379)	(34,401)	(29,583)
10 Net Income/(Loss) After Income Tax	23,612	17,217	79,465	62,503
11 Other comprehensive income	247	247	247	247
12 Total comprehensive income	23,859	17,464	79,712	62,750
13 Number of Employees	569	524	569	524
14 Basic Earnings Per Share	147.57	107.61	496.66	390.64
15 Number of Branches	43	40	43	40
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	4.81%	3.90%	4.06%	4.04%
(ii) Return on Average shareholders' funds	30.59%	28.26%	25.73%	28.43%
(iii) Non Interest expenses to gross income	33.66%	31.74%	32.27%	37.25%
(iv) Net Interest Income to average earning assets	5.73%	6.29%	5.87%	5.44%

STATEMENT OF CHANGE IN EQUITY AS AT 31ST DECEMBER, 2025 (Amount in million Shillings)

	SHARE CAPITAL	SHARE PREMIUM	RETAINED EARNINGS	REGULATORY RESERVE	OTHERS	TOTAL
CURRENT YEAR: 2025						
Balance as at 01st January 2025	31,000	-	206,949	4,327	5,412	247,688
Profit for the year	-	-	79,466	-	-	79,466
Other comprehensive Income	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-
Dividends Paid	-	-	(10,001)	-	-	(10,001)
Regulatory Reserve	-	-	(4,757)	4,757	-	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	178	-	(195)	(17)
Balance as at 31st December, 2025	31,000	-	271,835	9,084	5,217	317,136
PREVIOUS YEAR: 2024						
Balance as at 01st January 2024	31,000	-	144,111	11,485	5,359	191,955
Profit for the year	-	-	62,503	-	-	62,503
Other comprehensive Income	-	-	-	-	247	247
Transaction with Owners	-	-	-	-	-	-
Dividends Paid	-	-	(7,000)	-	-	(7,000)
Regulatory Reserve	-	-	7,158	(7,158)	-	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	177	-	(194)	(17)
Balance as at 31st December, 2024	31,000	-	206,949	4,327	5,412	247,688

STATEMENT OF CASH FLOW AS AT 31ST DECEMBER, 2025 (Amount in million Shillings)

	CURRENT QUARTER 31st December, 2025	PREVIOUS QUARTER September, 2025	CURRENT YEAR CUMULATIVE 31st December, 2025	COMPARATIVE YEAR (PREVIOUS YEAR) 31st December, 2024
I: Cash flow from operating activities:				
Before tax Net income (loss)	33,731	31,444	113,867	92,086
Adjustment for :	-	-	-	-
Impairment/Amortization	2,134	1,754	7,331	6,914
Net change in loans and advances	(86,795)	(65,290)	(411,434)	(173,974)
Gain/loss on sale of assets	-	-	-	-
Net change in deposits	(4,647)	83,137	304,578	220,841
net change in short term negotiable securities	-	-	-	-
net changes in other liabilities	(6,203)	(3,294)	(9,417)	62,600
Net change in other assets	55,815	(19,584)	38,280	(115,279)
Tax paid	(11,250)	(9,009)	(34,000)	(27,391)
Others (Change in treasury bill and treasury bonds)	(1,688)	(2,535)	(57,466)	(75,220)
Net cash provided/(used) by operating activities	(18,903)	16,623	(48,261)	(9,423)
II: Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(1,128)	(2,392)	(5,568)	(4,577)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (Capital WIP)	(974)	(1,093)	(3,276)	(1,368)
Net cash provided/(used) by investing activities	(2,102)	(3,485)	(8,844)	(5,945)
III: Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance share capital	-	-	-	-
Payment of cash dividend	-	(5,000)	(10,001)	(7,000)
Net change in other borrowings	(1,355)	14,586	(55,165)	113,187
Others	(597)	(355)	(2,024)	(2,826)
Net cash provided/(used) by financing activities	(1,952)	9,231	(67,190)	103,361
IV Cash and Cash Equivalents				
Net increase(decrease) in cash and cash equivalents	(22,957)	22,369	(124,295)	87,983
Cash and cash equivalents at the beginning of the quarter	740,705	718,338	841,773	753,780
Cash and cash equivalents at the end of the quarter	717,748	740,705	717,478	841,773

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31.12.2025

In preparation of the quarterly financial statement, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
1 Fahad S. Hamid Managing Director		January 23, 2026
2 Anwar A. Saleh Director Finance		January 23, 2026
3 Suleiman A. Suleiman Chief Internal Auditor		January 23, 2026

We, the undersigned director, 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 and Title	Signature	Date
1 Khaila K. Gharib Vice Chairperson		January 23, 2026
2 Mohammed F. Mzee Board Member		January 23, 2026

Profit Before Tax 113.87 Billion 24% YoY	Total Assets 2.81 Trillion 12% YoY	Loan & Advances 1.15 Trillion 8% YoY	Islamic Financing and Investment 477 Billion 204% YoY	Customer's Deposit 2.26 Trillion 16% YoY	Shareholder's Equity 317 Billion 28% YoY	Non Performing Loan to Gross Loans 1.95% 1% YoY	Number of Agent 2,172 40% YoY
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THE PEOPLE'S BANK OF ZANZIBAR LTD. CHARGES AND FEES FOR BANK PRODUCT AND SERVICES

NUMBER	ITEM/TRANSACTION	CHARGE/FEE
1 Current Accounts		
	(a) Required minimum opening balance	TZS 100,000
	(b) Monthly minimum service fee (breakdown per customer type)	TZS 7,000
	(c) Cheque withdrawal over the counter	Free
	(d) Fees per ATM withdrawal	TZS 1,700
	(e) ATM mini statement	TZS 450
	(f) Interim statement per page	TZS 500
	(g) Periodic scheduled statement	Free
	(h) Cheque book (leaf)	TZS 800
	(i) Dishonoured cheque	TZS 50,000
	(j) Tanzania Automated Clearing House (TACH)	TZS 2,000
	(k) Counter cheque	TZS 25,000
	(l) Stop payment	TZS 25,000
	(m) Standing order	TZS 5,000
	(n) Balance enquiry over the counter	TZS 1,000
	(o) New ATM card issuance	TZS 14,000
	(p) ATM card renewal or replacement	TZS 15,000
	(q) Overdrawn account interest charge	N/A
	(r) Unarranged overdraft	N/A
	(s) Interbank transfer (minimum)	TZS 2,000
	(t) Bill payments through ATM	N/A
	(u) Deposit fee	Free
	(v) Other (small denomination Foreign currencies)	4.6% of amount
2 Savings Accounts (Disclose for product specific types)		
	(a) Required minimum opening balance	TZS 20,000
	(b) Monthly service fee	TZS 2,000
	(c) Interim statement	Free
	(d) Account closure	TZS 5,000

3 Electronic Banking			
	(a) Internet banking monthly fee		TZS 1,000
	(b) Internal transfers		Free
	(c) SMS banking		
	(i) Balance enquiry		TZS 200
	(ii) Mini statement		TZS 400
	(iii) Bank to wallet transfer (minimum)		TZS 1,000
	(vi) Bank to bank transfer (Tips)		TZS 1,000
	(v) Purchase of mobile airtime		Free
	(d) Other (EzyPesa - Mcommerce) transfer - Bank to bank transfer (intra-bank)		
4 Foreign Exchange Transaction			
	(a) Purchase/sale of TCs transactions over the counter		N/A
	(b) Purchase of foreign cheque		N/A
	(c) Sale/purchase of cash passport		Negotiable
	(d) TISS transfer		TZS 2,000 - 10,000
	(e) Telegraphic transfer/SWIFT		USD 20-USD 50
	(f) Transfer from foreign currency denominated account to local current account (within bank and to other bank)		Free
5 Personal Loans			
	(a) Processing/Arrangement/Appraisal fee		
	(i) Personal loans		2%
	(ii) Overdrafts		1%
	(iii) Mortgage finance		1%
	(iv) Asset finance		1%
	(b) Unpaid loan installment		1%
	(c) Early repayment		3% of Outstanding Interest
	(d) Valuation fees		Negotiable
	(e) Term loan/overdraft in USD		12% negotiable
We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.			
Name		Designation	Signature
Date			
1	Fahad S. Hamid	Managing Director	January 23, 2026
2	Muzne Hamed Mohammed	Acting Director Commercial	January 23, 2026
3	Suleiman Ali Suleiman	Chief Internal Auditor	January 23, 2026

