



THE PEOPLE'S BANK OF ZANZIBAR LTD.

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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 30TH SEPTEMBER,2025 (Amount in million Shillings)

	CURRENT QUARTER 30th September,2025	PREVIOUS QUARTER 30th June,2025
A ASSETS		
1 Cash	66,217	53,886
2 Balances with Bank Of Tanzania	267,797	284,715
3 Investments in Government Securities	214,000	209,956
4 Balances with Other Banks and Financial institutions	31,576	58,853
5 Cheques & Items for Clearing	9	538
6 Inter branch floating items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	522,186	440,005
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (net of allowance for probable losses)	1,537,535	1,472,105
12 Other Assets	117,057	130,328
13 Equity Investment	4,471	4,678
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	44,859	43,435
16 TOTAL ASSETS	2,805,707	2,698,499
B LIABILITIES		
17 Deposits from other Banks and Financial Institutions	276	256
18 Customer deposits	2,162,114	2,077,438
19 Cash Letters of Credit	71,297	76,565
20 Special deposits	2,279	2,279
21 Payment orders/transfers payable	84	84
22 Bankers' Cheques and Drafts Issued	343	434
23 Accrued Taxes and Expenses Payable	42,994	37,704
24 Acceptances Outstanding	-	-
25 Inter branch floating items	1,506	815
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	82,000	86,230
28 Borrowings	149,330	134,931
29 TOTAL LIABILITIES	2,512,223	2,416,736
30 NET ASSETS/(LIABILITIES)	293,484	281,763
C SHAREHOLDERS'FUND		
31 Paid up share capital	31,000	31,000
32 Capital reserves	-	-
33 Retained Earnings	197,282	205,301
34 Profit(Loss)Account	55,809	34,084
35 Other capital accounts	9,393	11,378
36 Minority interest	-	-
37 TOTAL SHAREHOLDER'S FUNDS	293,484	281,763
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	10.46%	10.44%
(ii) Non performing loans to total gross loans	2.16%	2.35%
(iii) Gross loans and Advance to Total Deposits	68.77%	68.27%
(iv) Loans and Advance to Total Assets	54.80%	54.55%
(v) Earning assets to Total assets	82.23%	80.89%
(vi) Deposits growth	3.68%	4.55%
(vii) Assets growth	3.97%	3.67%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS AT 30TH SEPTEMBER, 2025 (Amount in million Shillings)

	CURRENT QUARTER 30th September, 2025	COMPARATIVE QUARTER (PREVIOUS YEAR) 30th September, 2024	CURRENT YEAR (CUMULATIVE) 30th September, 2025	COMPARATIVE YEAR (PREVIOUS YEAR) 30th September, 2024
1 Interest income	45,207	41,393	134,328	114,526
2 Interest expenses	(13,072)	(11,691)	(39,542)	(30,678)
3 Net interest income (1 minus 2)	32,135	29,702	94,786	83,848
4 Bad Debts written - off	-	-	-	-
5 Impairment losses on Loans and Advance	75	(841)	(3,394)	515
6 Non interest income	18,981	13,581	46,006	36,368
6.1 Foreign currency Dealings and Translation Gains/(loss) - Net	2,486	2,502	5,867	6,702
6.2 Fee and Commissions	15,902	10,658	38,827	28,713
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	593	421	1,312	953
7 Non-Interest Expense	(18,747)	(19,465)	(57,282)	(53,241)
7.1 Salaries and Benefits	(6,027)	(5,459)	(17,634)	(16,295)
7.2 Fees and Commission	(4,523)	(2,297)	(10,820)	(7,610)
7.3 Other Operating Expenses	(9,197)	(11,699)	(28,808)	(29,336)
8 Operating Income/Loss	31,444	22,987	80,136	67,480
9 Income Tax Provision	(9,719)	(6,896)	(24,327)	(20,247)
10 Net Income/(Loss)After Income Tax	21,725	16,091	55,809	47,243
11 Other comprehensive income	247	382	247	382
12 Total comprehensive income	21,972	16,473	56,056	47,625
13 Number of Employees	536	523	536	523
14 Basic Earnings Per Share	135.78	100.57	348.81	295.27
15 Number of Branches	40	40	40	40
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	5%	4%	4%	4%
(ii) Return on Average shareholders' funds	29.83%	28.39%	25.54%	27.78%
(iii) Non Interest expenses to gross income	30.76%	35.39%	31.75%	35.28%
(iv) Net Interest Income to average earning assets	5.94%	5.99%	5.84%	5.64%

STATEMENT OF CHANGE IN EQUITY AS AT 30TH SEPTEMBER,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	-	-	55,809	-	-	55,809
Other comprehensive Income	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-
Dividends Paid	-	-	(5,000)	-	-	(5,000)
Regulatory Reserve	-	-	199	(199)	-	-
General Provision Reserve	-	-	-	-	(148)	-
Others	-	-	(4,885)	-	-	(5,013)
Balance as at 30th September,2025	31,000	-	253,092	4,128	5,264	293,484
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

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30.09.2025

In preparation of the quarterly financial statement, consistent accounting policies have been used as those applicable to the previous year audited financial statements.			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 and Title	Signature	Date	Name and Title	Signature	Date
1 Fahad S. Hamid Managing Director		October 20, 2025	Joseph A. Meza Chairman		October 20, 2025
2 Anwar A. Saleh Director Finance		October 20, 2025	Khalida K. Gharib Board Member		October 20, 2025
Suleiman A. Suleiman Chief Internal Auditor		October 20, 2025			

STATEMENT OF CASH FLOW AS AT 30TH SEPTEMBER,2025 (Amount in million Shillings)

	CURRENT QUARTER 30th September, 2025	PREVIOUS QUARTER 30th June, 2025	CURRENT YEAR CUMULATIVE 30th September, 2025	COMPARATIVE YEAR 30th September, 2024
I: Cash flow from operating activities:				
Before tax Net income (loss)	31,444	27,061	80,136	67,490
Adjustment for :				
Impairment/Amortization	1,754	1,327	5,512	5,035
Net change in loans and advances	(65,290)	(250,563)	(324,575)	(194,581)
Gain/loss on sale of assets	-	-	-	-
Net change in deposits	83,137	95,581	309,224	287,580
net change in short term negotiable securities	-	-	-	-
net changes in other liabilities	(3,294)	3,040	(2,795)	3,779
net change in other assets	(19,584)	14,253	(22,633)	(18,730)
Tax paid	(9,009)	(6,750)	(22,509)	(18,258)
Others (Change in treasury bill and treasury bonds)	(2,535)	(4,935)	(55,726)	(49,177)
Net cash provided/(used) by operating activities	16,623	(120,986)	(33,366)	83,148
II: Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(2,392)	(1,947)	(4,713)	(3,319)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (Capital WIP)	(1,093)	(1,100)	(2,371)	(1,293)
Net cash provided/(used) by investing activities	(3,485)	(3,047)	(7,084)	(4,812)
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)	-	(5,000)	(7,000)
Net change in other borrowings	14,586	(22,871)	(53,810)	50,366
Others	(355)	(647)	(1,808)	(1,354)
Net cash provided/(used) by financing activities	9,231	(23,517)	(60,618)	42,012
IV Cash and Cash Equivalents				
Net increase/(decrease) in cash and cash equivalents	22,369	(147,550)	(101,068)	120,548
Cash and cash equivalents at the beginning of the quarter	718,336	865,886	841,773	753,780
Cash and cash equivalents at the end of the quarter	740,705	718,336	740,705	874,328



Bank's Performance Quarter 3, 2025

Profit Before tax 80.14 TZS Billion ↑ 19% yoy	Customer's Deposits 2.16 TZS Trillion ↑ 9% yoy	Loans & Advances 1.54 TZS Trillion ↑ 25% yoy	Total Assets 2.81 TZS Trillion ↑ 16% yoy
Shareholder's Equity 293 TZS Billion ↑ 26% yoy	Islamic Financing and Investment 404 TZS Billion ↑ 189% yoy	Non Performing Loans to Gross Loans 2.16%	Number of Agent 2,021 ↑ 42%

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CONTACT CENTRE
PBZ BANK 0800000004

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 7000
(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		October 20, 2025
2	Muzne Hemad Mohammed	Acting Director Commercial		October 20, 2025
3	Suleiman Ali Suleiman	Chief Internal Auditor		October 20, 2025

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