



THE PEOPLE'S BANK OF ZANZIBAR LTD.

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Mpirani-Zanzibar-Tanzania

PUBLICATION AND DISCLOSURES OF AUDITED 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 JUNE,2025 (Amount in million Shillings)

	CURRENT QUARTER 30th June,2025	PREVIOUS QUARTER 31st March,2025
A ASSETS		
1 Cash	53,886	49,221
2 Balances with Bank Of Tanzania	284,715	251,166
3 Investments in Government Securities	209,956	206,813
4 Balances with Other Banks and Financial institutions	58,853	59,348
5 Cheques & Items for Clearing	538	417
6 Inter-branch floating items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	440,005	628,937
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (net of allowance for probable losses)	1,472,105	1,221,542
12 Other Assets	130,328	140,235
13 Equity Investment	4,678	4,686
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	43,435	40,658
16 TOTAL ASSETS	2,698,499	2,603,023
B LIABILITIES		
17 Deposits from other Banks and Financial Institutions	256	154
18 Customer deposits	2,077,438	1,982,378
19 Cash Letters of Credit	76,565	77,849
20 Special deposits	2,279	2,280
21 Payment orders/transfers payable	84	85
22 Bankers' Cheques and Drafts issued	434	540
23 Accrued Taxes and Expenses Payable	37,704	37,669
24 Acceptances Outstanding	-	-
25 Inter-branch floating items	815	483
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	86,230	83,449
28 Borrowings	134,931	165,310
29 TOTAL LIABILITIES	2,416,736	2,340,197
30 NET ASSETS/(LIABILITIES)	281,763	262,826
C SHAREHOLDER'S FUND		
31 Paid up share capital	31,000	31,000
32 Capital reserves	-	-
33 Retained Earnings	205,301	206,541
34 Profit/(Loss) Account	34,084	15,141
35 Other capital accounts	11,378	10,143
36 Minority interest	-	-
37 TOTAL SHAREHOLDER'S FUNDS	281,763	262,826
38 Contingent Liabilities	84,328	85,129
39 Non-performing loan and advances	29,778	25,907
40 Allowance for Probable Losses	13,643	11,421
41 Other Non Performing Assets	20,074	20,261
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	10.44%	10.10%
(ii) Non-performing loans to total gross loans	2.35%	2.12%
(iii) Gross loans and Advance to Total Deposits	68.27%	59.23%
(iv) Loans and Advance to Total Assets	54.55%	46.93%
(v) Earning assets to Total assets	80.89%	81.42%
(vi) Deposits growth	4.55%	6.34%
(vii) Assets growth	3.67%	3.90%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30-JUN-2025 (Amount in million Shillings)

	CURRENT QUARTER 30th June,2025	COMPARATIVE QUARTER (PREVIOUS YEAR) 30th June,2024	CURRENT YEAR (CUMULATIVE) 30th June,2025	COMPARATIVE YEAR (PREVIOUS YEAR) 30th June,2024
1 Interest income	44,259	38,673	89,122	73,133
2 Interest expenses	(12,756)	(11,271)	(26,470)	(18,987)
3 Net interest income (1 minus 2)	31,503	27,402	62,652	54,146
4 Bad Debts written - off	-	-	-	-
5 Impairment losses on Loans and Advance	(2,221)	(896)	(3,469)	(1,356)
6 Non interest income	16,493	15,671	27,024	24,120
6.1 Foreign currency Dealings and Translation Gains/(loss) - Net	2,615	2,124	3,382	4,199
6.2 Fee and Commissions	13,400	9,422	22,952	18,055
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	478	4,125	690	1,866
7 Non-Interest Expense	(18,714)	(15,875)	(37,515)	(32,406)
7.1 Salaries and Benefits	(5,902)	(5,347)	(11,607)	(10,835)
7.2 Fees and Commission	(3,329)	(2,103)	(6,297)	(5,313)
7.3 Other Operating Expenses	(9,483)	(8,425)	(18,611)	(16,258)
8 Operating Income/Loss	27,061	26,302	48,692	44,504
9 Income Tax Provision	(8,118)	(7,891)	(14,608)	(13,351)
10 Net Income/(Loss) After Income Tax	18,943	18,411	34,084	31,153
11 Other comprehensive income	247	382	247	382
12 Total comprehensive income	19,190	18,793	34,331	31,535
13 Number of Employees	533	481	533	481
14 Basic Earnings Per Share	118.39	115.07	213.03	194.71
15 Number of Branches	40	36	40	36
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	4%	4.73%	3%	4.00%
(ii) Return on Average shareholders' funds	27.46%	34.05%	24.71%	28.81%
(iii) Non Interest expenses to gross income	30.80%	29.21%	32.30%	33.32%
(iv) Net Interest Income to average earning assets	5.70%	5.97%	5.67%	5.90%

STATEMENT OF CHANGE IN EQUITY AS AT 30TH JUNE,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	-	-	34,084	-	-	34,084
Other comprehensive Income	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,650)	1,650	-	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	-	(9)	(9)
Balance as at 30th June,2025	31,000	-	239,383	5,977	5,403	281,763
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 30.06.2025

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		July 26, 2025
2 Anwar A. Saleh Director Finance		July 26, 2025
3 Suleiman A. Suleiman Chief Internal Auditor		July 26, 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 and Title	Signature	Date
1 Khalida Khatib Sharib /Chairman		July 26, 2025
2 DR Saleh J. Rashid Board Member		July 26, 2025

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

	CURRENT QUARTER 30th June,2025	PREVIOUS QUARTER 31st March,2025	CURRENT YEAR CUMULATIVE 30th June,2025	COMPARATIVE YEAR (PREVIOUS YEAR) CUMULATIVE 30th June,2024
I: Cash flow from operating activities:				
Before tax Net income (loss)	27,061	21,631	48,692	44,504
Adjustment for :				
Impairment/Amortization	1,327	2,490	3,817	3,414
Net change in loans and advances	(250,563)	(8,646)	(259,209)	(86,654)
Gain/loss on sale of assets	-	-	-	-
Net change in deposits	95,581	130,507	226,088	48,846
net change in short term negotiable securities	-	-	-	-
net changes in other liabilities	3,040	(2,774)	266	6,484
net change in other assets	14,253	(17,723)	(3,470)	(26,395)
Tax paid	(6,750)	(6,750)	(13,500)	(12,408)
Others (Change in treasury bill and treasury bonds)	(4,935)	(48,256)	(53,191)	(13,982)
Net cash provided/(used) by operating activities	(120,966)	70,479	(50,507)	(16,191)
II: Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(1,947)	(222)	(2,169)	(2,038)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (Capital WIP)	(1,100)	(152)	(1,252)	(637)
Net cash provided/(used) by investing activities	(3,047)	(374)	(3,421)	(2,675)
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	-	-	-	-
Net change in other borrowings	(22,871)	(45,525)	(68,396)	89,049
Others	(647)	(467)	(1,114)	(794)
Net cash provided/(used) by financing activities	(23,517)	(46,992)	(69,509)	88,255
IV Cash and Cash Equivalents				
Net increase/(decrease) in cash and cash equivalents	(147,550)	24,113	(123,437)	69,399
Cash and cash equivalents at the beginning of the quarter	865,886	841,773	841,773	753,780
Cash and cash equivalents at the end of the quarter	718,336	865,886	718,336	823,169



Bank's Performance Quarter 2, 2025

Profit Before tax 27.06 Billion 3% QoQ	Total Deposits 2.18 Trillion 22% QoQ	Loans & Advances 1.47 Trillion 32% QoQ	Total Assets 2.70 Trillion 21% QoQ
Shareholder's Equity 282 Billion 26% QoQ	Islamic Deposits 656 Billion 30% QoQ	Islamic Financing and Investment 398 Billion 197% QoQ	Non Performing Loans to Gross Loans 2.35% 3.69% QoQ

The People's Bank, The People's Choice.

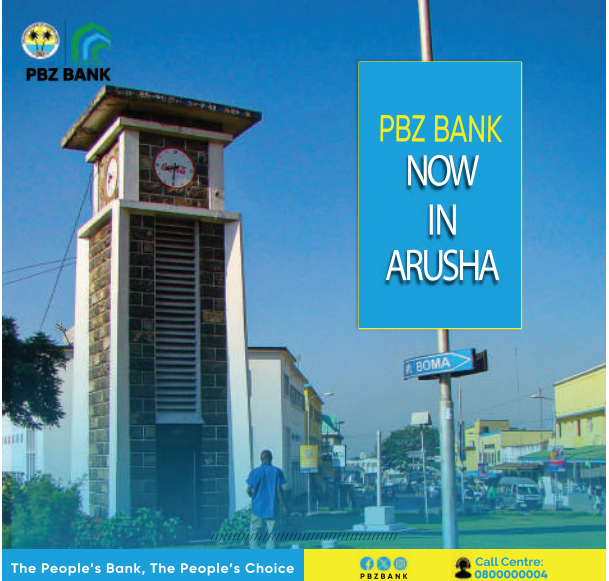
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 **CONTACT CENTRE**
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THE PEOPLE'S BANK OF ZANZIBAR LTD. CHARGES AND FEES FOR BANK PRODUCT AND SERVICES

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 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	
			Julai 26, 2025
2 Muzne Hamad Mohammed		Acting Director Commercial	
			Julai 26, 2025
3 Suleiman Ali Suleiman		Chief Internal Auditor	
			Julai 26, 2025



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