



PUBLICATION OF AUDITED FINANCIAL STATEMENTS 2025

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

STANDARD CHARTERED BANK TANZANIA LTD
CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2025
(Amounts in million shillings)

	Current Year 31 st Dec 2025	Previous Year 31st Dec 2024
A. ASSETS		
1 Cash	15,199	25,290
2 Balances with Bank of Tanzania	225,650	182,763
3 Investment In Government securities	202,748	258,337
4 Balances with other banks and Financial Institutions	525,081	284,968
5 Cheques & Items For Clearing	1,373	1,063
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer's liabilities for acceptances	57,292	55,237
9 Interbank Loans Receivables	443,374	557,734
10 Investment in other securities	-	-
Loans, advances and overdrafts		
11 (Net of allowances for probable losses)	507,489	596,104
12 Other Assets	105,395	166,171
13 Equity Investments	0	0
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	12,278	14,277
16 TOTAL ASSETS	2,095,880	2,141,945
B. LIABILITIES		
17 Deposits from other banks and financial institutions	515,882	235,124
18 Customer deposits	987,574	1,299,191
19 Cash Letters Of Credit	-	-
20 Special deposits	18,363	20,635
21 Payment orders/transfers payable	-	-
22 Bankers cheques and drafts issued	69	967
23 Accrued taxes and expenses payable	9,580	29,289
24 Acceptances Outstanding	57,292	55,237
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	21,731	29,025
27 Other Liabilities	60,549	45,366
28 Borrowings	22,993	23,041
29 TOTAL LIABILITIES	1,694,034	1,737,876
30 NET ASSETS/(LIABILITIES) (16 minus 29)	401,847	404,068
C. SHAREHOLDERS' FUNDS		
31 Paid-up Share Capital	101,092	101,092
32 Capital reserves	799	799
33 Retained earnings	219,527	200,579
34 Profit(Loss) account	79,072	101,636
35 Other capital accounts	1,357	(37)
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	401,846	404,068
LIABILITIES AND SHAREHOLDER'S FUND	2,095,880	2,141,944
38 Contingent liabilities	4,309,368	4,284,968
39 Non performing loans & advances	7,596	1,147
40 Allowances for probable losses	9,088	11,246
41 Other non performing assets	-	-
SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	19.2%	18.9%
(ii) Non performing loans to total gross loans	1.5%	0.2%
(iii) Gross loans and advances to total deposits	51.4%	46.0%
(iv) Loans and Advances to total assets	24.2%	27.8%
(v) Earning Assets to Total Assets	80.1%	79.2%
(vi) Deposit Growth	-23.8%	8.0%
(vii) Asset Growth	-2.2%	1.1%



CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31ST DECEMBER 2025
(Amounts in million shillings)

	Current Year Cumulative 31 st Dec 2025	Comparative Year Cumulative (Previous Year) 31 st Dec 2024
1 Interest income	91,149	139,184
2 Interest expense	(33,465)	(23,146)
3 Net interest income (1 minus 2)	57,684	116,038
4 Bad debts written-off	-	-
5 Impairment losses on loans and advances	(4,582)	11,642
6 Non interest income	134,873	96,688
6.1 Foreign currency dealings & translation gain/(Loss)	74,570	67,419
6.2 Fees and commission	27,018	29,145
6.3 Dividend income	-	-
6.4 Other operating income	33,285	125
7 Non interest expense:	(74,190)	(78,047)
7.1 Salaries and Benefits	(40,348)	(36,950)
7.2 Fees and commission	(1,027)	(5,406)
7.3 Other Operating expenses	(32,815)	(35,691)
8 Operating income/(loss) before tax	113,784	146,321
9 Income tax provision	(34,713)	(44,685)
10 Net income / (loss) after income tax	79,072	101,636
11 Other Comprehensive Income (itemize)		
11.1 Net gain/(losses) on changes in the fair value of available-for-sale financial assets.	1,394	2,700
12 Total comprehensive income/(loss) for the year	80,466	104,336
13 Number of Employees	106	203
14 Basic Earnings Per Share	1,716	2,205
15 Number of Branches	1	4
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	4.1%	4.9%
(ii) Return on Average Shareholders' Fund	19.8%	25.8%
(iii) Non Interest Expense to Gross Income	38.5%	36.7%
(iv) Net Interest to Average Earning Assets	3.3%	6.6%



CONDENSED STATEMENT OF CASH FLOWS STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2025
(Amounts in million shillings)

	Current Year Cumulative 31st Dec 2025	Comparative Year (Previous Year) Cumulative 31 st Dec 2024
I: Cash flow from operating activities:		
Net Income(Loss) before tax	113,784	146,321
Adjustment for:		
Impairment/Amortization	6,457	(8,850)
Net change in Loans and Advances	95,179	53,415
Gain/Loss on sale of Assets	(33,188)	(37)
Net change in deposits	(114,243)	97,709
Net change in short term Negotiable securities	27,094	8,892
Net change in other liabilities	161,285	(171,822)
Net change in other Assets	54,560	201,372
Tax paid	(36,444)	(40,339)
Others-Net Change in SMR&Placements	27,412	(18,347)
Net cash provided(used) by operating activities	301,898	268,313
II: Cash flow from investing activities:		
Dividends received	-	-
Purchase of fixed assets	(534)	(778)
Proceeds on sale of fixed assets	9,188	37
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Others	(84,833)	-
Net cash provided (used) by investing activities	(76,179)	(741)
III: Cash flow from financing activities:		
Repayment of long-term debt	(1,142)	(1,425)
Proceeds from issuance of long term debt	-	-
Proceeds from issuance of share capital	-	-
Payment of cash dividends	(82,688)	(65,118)
Net change in other borrowings	-	-
Others	-	-
Net cash provided (used) by financing activities	(83,829)	(66,544)
IV: Cash and Cash Equivalents:		
Net increase/(decrease) in cash and cash equivalents	142,229	201,029
Cash and cash equivalent at the beginning of the year	827,230	626,200
Cash and cash equivalent at the end of the year	969,458	827,230

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2025
(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2025							
Balance as at the beginning of the year	101,092	-	302,215	0	799	(37)	404,069
Profit for the year	-	-	79,072	-	-	-	79,072
Other Comprehensive Income	-	-	-	-	-	1,394	1,394
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(82,688)	-	-	-	(82,688)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	101,092	-	298,599	0	799	1,357	401,847
Previous Year 2024							
Balance as at the beginning of the year	101,092	-	265,698	0	799	(2,738)	364,851
Profit for the year	-	-	101,636	-	-	-	101,636
Other Comprehensive Income	-	-	-	-	-	2,700	2,700
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(65,118)	-	-	-	(65,118)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	101,092	-	302,215	0	799	(37)	404,069

The above extracts are from the Audited financial statements of the bank for the year ended 31st December 2025 which have been prepared in accordance to the international Financial Reporting Standards (IFRS) and Audited by Deloitte and Touche Certified Public accountants and received an unqualified Audit Report.

The financial statements were approved by the Board of Directors on 31st March 2026 and signed on its behalf by:

Lamin Manjang

Board Chairman

Leonard Kitoka

Non Executive Director