

RIPOTI YA HALI YA TAASISI YA FEDHA ILIYOCHAPISHWA

IMETOLEWA CHINI YA KANUNI YA 7 NA 8 SHERIA ZA MABENKI NA TAASISI ZA FEDHA(UONESHAJI) YA MWAKA 2014

WARAKA MIZANIA KWA TAREHE 31 DISEMBA 2024  
(Kiasi kwa shilingi milioni)

| A.  | MALI                                                                         | BENKI<br>ROBO MWAKA YA<br>31/12/2024 | KUNDI<br>ROBO MWAKA<br>YA 31/12/2024 | BENKI<br>ROBO MWAKA<br>ILİYOPITA<br>30/09/2024 | KUNDI<br>ROBO MWAKA<br>ILİYOPITA<br>30/09/2024 |
|-----|------------------------------------------------------------------------------|--------------------------------------|--------------------------------------|------------------------------------------------|------------------------------------------------|
| 1   | Fedha Taslimu                                                                | -                                    | -                                    | -                                              | -                                              |
| 2   | Salio Katika Benki Kuu ya Tanzania                                           | 71                                   | 71                                   | 117                                            | 117                                            |
| 3   | Uwekezaji Katika Amana za Serikali                                           | 6,903                                | 6,903                                | 6,654                                          | 6,654                                          |
| 4   | Salio Katika Benki Nyingine na Taasisi za Fedha                              | 1,768                                | 1,922                                | 1,833                                          | 2,059                                          |
| 5   | Hundi na Miamala ya Kushughulikiwa                                           | -                                    | -                                    | -                                              | -                                              |
| 6   | Miamala Baina ya Matawi                                                      | -                                    | -                                    | -                                              | -                                              |
| 7   | Bili Zilizoafikiwa                                                           | -                                    | -                                    | -                                              | -                                              |
| 8   | Dhima za Wateja Zilizokubalika                                               | -                                    | -                                    | -                                              | -                                              |
| 9   | Mikopo Iliyotolewa kwa Benki Nyingine                                        | 1,004                                | 1,004                                | 1,004                                          | 1,004                                          |
| 10  | Uwekezaji Katika Amana Nyingine                                              | -                                    | 50                                   | -                                              | 50                                             |
| 11  | Mikopo Halisi Iliyopo                                                        | 338,682                              | 338,797                              | 355,355                                        | 355,469                                        |
| 12  | Mali Nyingine                                                                | 82,443                               | 81,247                               | 82,068                                         | 80,888                                         |
| 13  | Uwekezaji wa Hisa                                                            | 19,671                               | 17,727                               | 21,078                                         | 19,150                                         |
| 14  | Akaunti za udhamini                                                          | -                                    | -                                    | -                                              | -                                              |
| 15  | Mali Zisizohamishika, Mitambo na Vifaa                                       | 2,299                                | 2,498                                | 2,331                                          | 2,533                                          |
| 16  | JUMLA YA MALI                                                                | 452,840                              | 450,220                              | 470,440                                        | 467,924                                        |
| B.  | DHIMA                                                                        |                                      |                                      |                                                |                                                |
| 17  | Amana za Benki nyingine na Taasisi za Fedha                                  | 9,710                                | 9,710                                | 10,296                                         | 10,296                                         |
| 18  | Amana za Wateja                                                              | 219,843                              | 219,843                              | 221,332                                        | 221,332                                        |
| 19  | Dhamana ya Malipo kwa Fedha Taslimu                                          | -                                    | -                                    | -                                              | -                                              |
| 20  | Amana Maalumu                                                                | -                                    | -                                    | -                                              | -                                              |
| 21  | Maagizo ya Malipo/Fedha za Kuhamisha                                         | -                                    | -                                    | -                                              | -                                              |
| 22  | Hundi na Hawala za Kibenki Zilizotolewa                                      | -                                    | -                                    | -                                              | -                                              |
| 23  | Limbiko la Kodi na Gharama Zitakazolipwa                                     | 31,102                               | 31,102                               | 26,164                                         | 26,164                                         |
| 24  | Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja                | -                                    | -                                    | -                                              | -                                              |
| 25  | Miamala Iliyoshughulikiwa Baina ya Matawi                                    | -                                    | -                                    | -                                              | -                                              |
| 26  | Mapato yaliyolingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadae | -                                    | -                                    | 0                                              | 0                                              |
| 27  | Dhima Nyingine                                                               | 68,562                               | 69,288                               | 67,992                                         | 68,725                                         |
| 28  | Madeni                                                                       | 17,770                               | 17,770                               | 20,762                                         | 20,762                                         |
| 29  | JUMLA YA DHIMA                                                               | 346,986                              | 347,713                              | 346,547                                        | 347,279                                        |
| 30  | MALI/(DHIMA) HALISI (16 kutoa 29)                                            | 105,854                              | 102,507                              | 123,893                                        | 120,646                                        |
| C.  | FEDHA ZA WANAHISA                                                            |                                      |                                      |                                                |                                                |
| 31  | Mtaji wa Hisa Uliolipwa                                                      | 305,416                              | 305,416                              | 305,416                                        | 305,416                                        |
| 32  | Akiba ya Mtaji                                                               | -                                    | -                                    | -                                              | -                                              |
| 33  | Mapato Yaliyobakizwa                                                         | (218,371)                            | (221,472)                            | (218,371)                                      | (221,472)                                      |
| 34  | Faida (Hasara) ya Kipindi Husika                                             | 1,576                                | 1,195                                | 19,615                                         | 19,334                                         |
| 35  | Akaunti Nyingine za Mtaji                                                    | 17,232                               | 17,368                               | 17,232                                         | 17,368                                         |
| 36  | Stahiki ya Wenyejisa Chache                                                  | -                                    | -                                    | -                                              | -                                              |
| 37  | JUMLA YA FEDHA ZA WANAHISA                                                   | 105,854                              | 102,507                              | 123,893                                        | 120,646                                        |
| 38  | Dhima Zisizo Dhahiri                                                         | -                                    | -                                    | 15,544                                         | 15,544                                         |
| 39  | Mikopo Chechefu                                                              | 88,331                               | 88,331                               | 90,259                                         | 90,259                                         |
| 40  | Tengo kwa Ajili ya Mikopo Chechefu                                           | 62,984                               | 62,984                               | 67,734                                         | 67,734                                         |
| 41  | Mali Nyingine Chechefu                                                       | 4,369                                | 4,369                                | 4,301                                          | 4,301                                          |
| D   | BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA                                      | %                                    | %                                    | %                                              | %                                              |
| i   | Uwiano wa Fedha za Wanhisa na Jumla ya Mali                                  | 23.4%                                | 22.8%                                | 26.3%                                          | 25.8%                                          |
| ii  | Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi                           | 21.6%                                | 21.6%                                | 21.4%                                          | 21.4%                                          |
| iii | Uwiano wa Mikopo Ghafi na Jumla ya Amana                                     | 168.4%                               | 168.4%                               | 166.9%                                         | 166.9%                                         |
| iv  | Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi                              | 74.8%                                | 75.3%                                | 75.5%                                          | 76.0%                                          |
| v   | Uwiano wa Mali Zinzozalisha na Jumla ya Mali                                 | 80.7%                                | 80.9%                                | 81.4%                                          | 81.7%                                          |
| vi  | Ongezeko la Amana                                                            | -0.9%                                | -0.9%                                | 2.0%                                           | 2.0%                                           |
| vii | Ongezeko la Mali                                                             | -3.7%                                | -3.8%                                | 2.6%                                           | 2.4%                                           |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31 DISEMBA 2024  
(Kiasi kwa shilingi milioni)

|                                                 | MTAJI WA<br>HISA | MALIPO<br>JUU YA BEI<br>YA HISA | MAPATO<br>YALIYOBAKIZWA | ZIADA YA<br>KISHERIA | TENGO LA<br>ZIADA YA<br>JUMLA | MENGINEYO | JUMLA   |
|-------------------------------------------------|------------------|---------------------------------|-------------------------|----------------------|-------------------------------|-----------|---------|
| KUNDI                                           |                  |                                 |                         |                      |                               |           |         |
| Mwaka wa Sasa 31 Desemba 2024                   |                  |                                 |                         |                      |                               |           |         |
| Salio la mwanzo wa mwaka                        | 305,416          | -                               | (221,472)               | -                    | 2,681                         | 14,687    | 101,312 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | -                | -                               | 1,195                   | -                    | -                             | -         | 1,195   |
| Mapato mengine yaliyojumuishwa                  | -                | -                               | -                       | -                    | -                             | -         | -       |
| Miamala na wanhisa                              | -                | -                               | -                       | -                    | -                             | -         | -       |
| Gawio lililolipwa                               | -                | -                               | -                       | -                    | -                             | -         | -       |
| Ziada ya Kisheria                               | -                | -                               | -                       | -                    | -                             | -         | -       |
| Tengo la Ziada ya Jumla                         | -                | -                               | -                       | -                    | -                             | -         | -       |
| Mengineyo                                       | -                | -                               | -                       | -                    | -                             | -         | -       |
| Salio la mwisho wa mwaka                        | 305,416          | -                               | (220,276)               | -                    | 2,681                         | 14,687    | 102,507 |
| Mwaka Uliopita 31 Desemba 2023                  |                  |                                 |                         |                      |                               |           |         |
| Salio la mwanzo wa mwaka                        | 219,138          | -                               | (215,027)               | -                    | 2,334                         | 14,939    | 21,384  |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | -                | -                               | (7,017)                 | -                    | -                             | -         | (7,017) |
| Mapato mengine yaliyojumuishwa                  | -                | -                               | 572                     | -                    | 347                           | (252)     | 667     |
| Miamala na wanhisa                              | 86,278           | -                               | -                       | -                    | -                             | -         | 86,278  |
| Gawio lililolipwa                               | -                | -                               | -                       | -                    | -                             | -         | -       |
| Ziada ya Kisheria                               | -                | -                               | -                       | -                    | -                             | -         | -       |
| Tengo la Ziada ya Jumla                         | -                | -                               | -                       | -                    | -                             | -         | -       |
| Mengineyo                                       | -                | -                               | -                       | -                    | -                             | -         | -       |
| Salio la mwisho wa mwaka                        | 305,416          | -                               | (216,794)               | -                    | 2,681                         | 14,552    | 105,854 |
| Mwaka Uliopita 31 Desemba 2023                  |                  |                                 |                         |                      |                               |           |         |
| Salio la mwanzo wa mwaka                        | 219,138          | -                               | (212,271)               | -                    | 2,334                         | 14,804    | 24,005  |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | -                | -                               | (6,672)                 | -                    | -                             | -         | (6,672) |
| Mapato mengine yaliyojumuishwa                  | -                | -                               | 572                     | -                    | 347                           | (252)     | 667     |
| Miamala na wanhisa                              | 86,278           | -                               | -                       | -                    | -                             | -         | 86,278  |
| Gawio lililolipwa                               | -                | -                               | -                       | -                    | -                             | -         | -       |
| Ziada ya Kisheria                               | -                | -                               | -                       | -                    | -                             | -         | -       |
| Tengo la Ziada ya Jumla                         | -                | -                               | -                       | -                    | -                             | -         | -       |
| Mengineyo                                       | -                | -                               | -                       | -                    | -                             | -         | -       |
| Salio la mwisho wa mwaka                        | 305,416          | -                               | (218,371)               | -                    | 2,681                         | 14,552    | 104,278 |

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 31 DISEMBA 2024  
(Kiasi kwa shilingi milioni)

| £   | BENKI<br>ROBO YA<br>MWAKA SASA<br>31/12/2024                    | KUNDI<br>ROBO YA<br>MWAKA SASA<br>31/12/2024 | BENKI<br>ROBO YA<br>MWAKA<br>LINGANISHI<br>31/12/2023 | KUNDI<br>ROBO YA<br>MWAKA<br>LINGANISHI<br>31/12/2023 | BENKI<br>LIMBIKIZO<br>LA MWAKA<br>WA SASA<br>31/12/2024 | KUNDI<br>LIMBIKIZO<br>LA MWAKA<br>WA SASA<br>31/12/2024 | BENKI<br>LIMBIKIZO<br>LA MWAKA<br>LINGANISHI<br>31/12/2023 | KUNDI<br>LIMBIKIZO<br>LA MWAKA<br>LINGANISHI<br>31/12/2023 |
|-----|-----------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------|
| 1   | Mapato ya Riba                                                  | 7,533                                        | 7,533                                                 | 6,973                                                 | 6,973                                                   | 40,382                                                  | 40,382                                                     | 35,979                                                     |
| 2   | Gharama za Riba                                                 | (4,129)                                      | (4,129)                                               | 201                                                   | 201                                                     | (14,615)                                                | (14,615)                                                   | (10,958)                                                   |
| 3   | Mapato Halisi ya Riba (1 kutoa 2)                               | 3,404                                        | 3,404                                                 | 7,174                                                 | 7,174                                                   | 25,766                                                  | 25,766                                                     | 25,021                                                     |
| 4   | Madeni Viza Yaliyofutwa                                         | (64)                                         | (64)                                                  | (8,005)                                               | (8,005)                                                 | (114)                                                   | (114)                                                      | (12,870)                                                   |
| 5   | Punguzo/Ongezeko la tengo katika Mikopo                         | (122)                                        | (122)                                                 | (1,192)                                               | (1,192)                                                 | (1,696)                                                 | (1,696)                                                    | (11,580)                                                   |
| 6   | Mapato Yasiyo ya Riba:                                          | (15,410)                                     | (15,381)                                              | 5,775                                                 | 5,862                                                   | 2,306                                                   | 2,450                                                      | 13,630                                                     |
| 6.1 | Faida /(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni        | (17,883)                                     | (17,883)                                              | 498                                                   | 498                                                     | (4,549)                                                 | (4,549)                                                    | 6,535                                                      |
| 6.2 | Ada na Kamisheni                                                | 126                                          | 163                                                   | 24                                                    | 64                                                      | 667                                                     | 757                                                        | 289                                                        |
| 6.3 | Gawio                                                           | -                                            | -                                                     | -                                                     | -                                                       | -                                                       | -                                                          | -                                                          |
| 6.4 | Mapato Mengine                                                  | 2,347                                        | 2,339                                                 | 5,253                                                 | 5,300                                                   | 6,188                                                   | 6,242                                                      | 6,805                                                      |
| 7   | Gharama Zisizo za Riba:                                         | (5,848)                                      | (5,976)                                               | (4,494)                                               | (4,602)                                                 | (24,686)                                                | (25,211)                                                   | (18,784)                                                   |
| 7.1 | Mishahara na Mafao                                              | (3,911)                                      | (3,971)                                               | (2,935)                                               | (2,987)                                                 | (12,905)                                                | (13,145)                                                   | (12,186)                                                   |
| 7.2 | Ada na Kamisheni                                                | -                                            | -                                                     | -                                                     | -                                                       | -                                                       | -                                                          | -                                                          |
| 7.3 | Gharama Nyingine                                                | (1,937)                                      | (2,005)                                               | (1,560)                                               | (1,615)                                                 | (11,781)                                                | (12,066)                                                   | (6,598)                                                    |
| 8   | Faida /(Hasara) ya Uendeshaji                                   | (18,039)                                     | (18,138)                                              | (743)                                                 | (764)                                                   | 1,576                                                   | 1,195                                                      | (4,583)                                                    |
| 9   | Tengo la Kodi ya Mapato                                         | -                                            | -                                                     | -                                                     | -                                                       | -                                                       | -                                                          | -                                                          |
| 10  | Faida / (Hasara) Halisi Baada ya Kodi ya Mapato                 | (18,039)                                     | (18,138)                                              | (743)                                                 | (764)                                                   | 1,576                                                   | 1,195                                                      | (4,583)                                                    |
| 11  | Mapato Mengine Yaliyojumuishwa (bainisha)                       | -                                            | -                                                     | -                                                     | -                                                       | -                                                       | -                                                          | -                                                          |
| 12  | Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka                | (18,039)                                     | (18,138)                                              | (743)                                                 | (764)                                                   | 1,576                                                   | 1,195                                                      | (4,583)                                                    |
| 13  | Idadi ya Waajiriwa                                              | 129                                          | 133                                                   | 136                                                   | 140                                                     | 129                                                     | 133                                                        | 136                                                        |
| 14  | Mapato kwa Hisa                                                 | (59)                                         | (59)                                                  | (2)                                                   | (2)                                                     | 5                                                       | 5                                                          | (21)                                                       |
| 15  | Idadi ya Matawi                                                 | -                                            | -                                                     | -                                                     | -                                                       | -                                                       | -                                                          | -                                                          |
| F   | BAADHI YA VIASHIRIO VYA UFANISI                                 |                                              |                                                       |                                                       |                                                         |                                                         |                                                            |                                                            |
| i   | Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali                | -4.1%                                        | -4.0%                                                 | -0.2%                                                 | -0.2%                                                   | 0.7%                                                    | 0.3%                                                       | -1.0%                                                      |
| ii  | Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanhisa    | -17.1%                                       | -17.7%                                                | -0.8%                                                 | -0.7%                                                   | 3.0%                                                    | 1.2%                                                       | -4.7%                                                      |
| iii | Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi               | 74.2%                                        | 76.1%                                                 | 35.3%                                                 | 35.9%                                                   | 57.8%                                                   | 58.9%                                                      | 37.9%                                                      |
| iv  | Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha | 0.9%                                         | 0.6%                                                  | 2.1%                                                  | 1.4%                                                    | 7.2%                                                    | 4.8%                                                       | 7.3%                                                       |

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA ILIYOISHIA 31 DISEMBA 2024  
(Kiasi kwa shilingi milioni)

|                                                                                                             | BENKI<br>ROBO MWAKA<br>YA SASA<br>31/12/2024 | KUNDI<br>ROBO MWAKA<br>YA SASA<br>31/12/2024 | BENKI<br>ROBO MWAKA<br>ILİYOPITA<br>30/09/2024 | KUNDI<br>ROBO MWAKA<br>ILİYOPITA<br>30/09/2024 | BENKI<br>LIMBIKIZO<br>LA MWAKA<br>31/12/2024 | KUNDI<br>LIMBIKIZO<br>LA MWAKA<br>31/12/2024 | BENKI<br>LIMBIKIZO<br>MWAKA ULİYOPITA<br>31/12/2023 | KUNDI<br>LIMBIKIZO<br>MWAKA ULİYOPITA<br>31/12/2023 |
|-------------------------------------------------------------------------------------------------------------|----------------------------------------------|----------------------------------------------|------------------------------------------------|------------------------------------------------|----------------------------------------------|----------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| I:Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:                                                    |                                              |                                              |                                                |                                                |                                              |                                              |                                                     |                                                     |
| Mapato/(Hasara) Halisi                                                                                      | (18,039)                                     | (18,138)                                     | 5,623                                          | 5,501                                          | 1,576                                        | 1,195                                        | (4,583)                                             | (5,068)                                             |
| Marekebisho kwa Ajili ya:                                                                                   |                                              |                                              |                                                |                                                |                                              |                                              |                                                     |                                                     |
| - Hasara Katika Mali                                                                                        | (284)                                        | (279)                                        | 69                                             | 82                                             | (11)                                         | 34                                           | 338                                                 | 384                                                 |
| - Badiliko Halisi Katika Mikopo                                                                             | 16,673                                       | 16,673                                       | (12,013)                                       | (12,013)                                       | (32,607)                                     | (32,607)                                     | 8,430                                               | 8,430                                               |
| - Faida/Hasara Kwenye Mauzo ya Mali                                                                         | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| - Mabadiliko Halisi Katika Amana                                                                            | (2,075)                                      | (2,075)                                      | 4,613                                          | 4,613                                          | 11,051                                       | 11,051                                       | (78,714)                                            | (78,714)                                            |
| - Mabadiliko Halisi Katika Amana za Muda Mfuji Zilizoafikiwa                                                | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| - Mabadiliko Halisi Katika Dhima Nyingine                                                                   | 4,937                                        | 5,036                                        | 5,280                                          | 5,267                                          | 25,719                                       | 25,819                                       | (1,743)                                             | (1,748)                                             |
| -Mabadiliko Halisi Katika Mali Nyingine                                                                     | 783                                          | 709                                          | 1,588                                          | 1,307                                          | 2,375                                        | 2,702                                        | 4,315                                               | 4,542                                               |
| Kodi Iliyolipwa                                                                                             | -                                            | (1)                                          | -                                              | (1)                                            | (1,403)                                      | (1,407)                                      | -                                                   | -                                                   |
| Mengineyo :- Mapato Hairishi                                                                                | -                                            | -                                            | -                                              | -                                              | 1                                            | 1                                            | -                                                   | -                                                   |
| Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji                                         | 1,995                                        | 1,925                                        | 5,159                                          | 4,756                                          | 6,701                                        | 6,789                                        | (71,958)                                            | (72,174)                                            |
| II:Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:                                                    |                                              |                                              |                                                |                                                | -                                            | -                                            | -                                                   | -                                                   |
| Gawio Lililopokewa                                                                                          | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | 222                                                 | 222                                                 |
| Ununuzi wa Mali za Kudumu                                                                                   | (408)                                        | (408)                                        | (138)                                          | (138)                                          | (612)                                        | (612)                                        | (561)                                               | (561)                                               |
| Mapato Kutokana na Mauzo ya Mali za Kudumu                                                                  | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Ununuzi wa Amana Zisizoshughulikiwa na Mawakala                                                             | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala                                            | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Menginey: Mapato Kutokana na Mauzo ya Mali ya Uwekezaji                                                     | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji                                          | (408)                                        | (408)                                        | (138)                                          | (138)                                          | (612)                                        | (612)                                        | (340)                                               | (340)                                               |
| III:Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:                                                     |                                              |                                              |                                                |                                                |                                              |                                              |                                                     |                                                     |
| Ulipaji wa Madeni ya Muda Mrefu                                                                             | (1,699)                                      | (1,699)                                      | (3,733)                                        | (3,733)                                        | (10,006)                                     | (10,006)                                     | (10,552)                                            | (10,552)                                            |
| Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu                                                           | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa                                                                  | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Gawio Lililolipwa kwa Fedha Taslimu                                                                         | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Mabadiliko Halisi Katika Madeni Mengine                                                                     | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | -                                                   | -                                                   |
| Mengineyo (bainisha)                                                                                        | -                                            | -                                            | -                                              | -                                              | -                                            | -                                            | 86,278                                              | 86,278                                              |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha                                            | (1,699)                                      | (1,699)                                      | (3,733)                                        | (3,733)                                        | (10,006)                                     | (10,006)                                     | 75,726                                              | 75,726                                              |
| IV:Fedha Taslimu na Mali Zinzofanana na Fedha Taslimu:                                                      |                                              |                                              |                                                |                                                |                                              |                                              |                                                     |                                                     |
| Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzofanana na Fedha Taslimu                         | (111)                                        | (182)                                        | 1,288                                          | 885                                            | (3,917)                                      | (3,829)                                      | 3,429                                               | 3,213                                               |
| Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka | 2,954                                        | 3,180                                        | 1,666                                          | 2,295                                          | 6,760                                        | 6,827                                        | 3,207                                               | 3,497                                               |
| Fedha na Mali Zinzofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka                                          | 2,843                                        | 2,998                                        | 2,954                                          | 3,180                                          | 2,843                                        | 2,998                                        | 6,636                                               | 6,710                                               |

Imesainiwa na:

Bi. Lilian M. Mbassy

Kaimu Mkurugenzi Mtendaji

Bi. Mwasam S. Suleiman

Mkurugunze wa Fedha

Bi. Christine V. Mbonya

Mkaguzi Mkuu wa Ndani

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa uelewana imani yetu kubwa zimeandaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

Imesainiwa na:

Bw. Sosthenes L. Kewe

Mwenyekiti wa Bodi

Terehe:

29/01/2025

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES

| ITEM/TRANSACTION                         | CHARGE/FEE            |     |
|------------------------------------------|-----------------------|-----|
| Banking Sector - Deposit & Lending rates |                       |     |
|                                          |                       |     |
| A Types of Lending Rates                 | lending Rate - PA (%) |     |
|                                          |                       |     |
|                                          | TZS                   | USD |
| (a) Flat                                 | N/A                   | N/A |
| (b) Declining                            | 16.0                  | 9.0 |
| (c) Negotiable                           | N/A                   | N/A |