VISIONFUND TANZANIA MICROFINANCE BANK LIMITED

Publication of Quarterly Financial Statements

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

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026
(All amounts in millions of Tanzanian Shillings)

	Current Quarter 30.06.2026	Previous Quarter 31.03.2026
	TZS	TZS
A. ASSETS		
23 Cash	2,264	929
24 Balances with Bank of Tanzania	-	-
25 Investment in Government securities	-	-
26 Balances with other banks and Financial Institutions	7,318	6,584
27 Cheques and other items for clearing	-	-
28 Inter branch float items	-	-
29 Bills Negotiated	-	-
30 Customers Liabilities for acceptances	-	-
31 Interbank Loans receivables	-	-
32 Investment in other securities	-	-
33 Loans, advances and overdrafts	-	-
(Net of allowances for probable lossses)	52,315	51,115
34 Other Assets	7,386	7,786
35 Equity Investments	-	-
36 Underwritting assets	-	-
37 Property,plant and equipment	2,504	2,697
38 TOTAL ASSET	**71,787**	**69,111**
B. LIABILITIES		
39 Deposits from other banks and Financial Institutions	-	-
40 Customer deposits	6,448	5,724
41 Cash letters of credit	-	-
42 Special Deposits	3,999	3,964
43 Payments orders/transfers payables	-	-
44 Bankers' cheques and and draft issued	-	-
45 Accrued taxes and expenses payable	151	147
46 Acceptances outstanding	-	-
47 Inter branch floating items	-	-
48 Unearned income and other differed charges	-	-
49 Other liabilities	7,313	8,200
50 Borrowings	21,805	19,357
51 TOTAL LIABILITIES	**39,716**	**37,392**
NET ASSETS / (LIABILITIES)(16 minus 29)	**32,071**	**31,719**
C. SHAREHOLDERS' FUNDS		
52 Paid up share capital	22,725	22,725
53 Capital reserves	5,402	5,258
54 Retained earnings	2,765	2,765
55 Profit (Loss) account	758	536
56 Others (Other Reserve)	421	435
57 Regulatory Provision	-	-
58 Minority Interest	-	
59 TOTAL SHAREHOLDERS' FUNDS	**32,071**	**31,719**
	-	-
60 Contingent liabilities		
61 Non performing loans & advances	**2,212**	**2,520**
62 Allowances for probable losses	**1,891**	**2,328**
63 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' funds to total assets	**45%**	**50%**
(ii) Non performing loans to total gross loans	**4.1%**	**4.9%**
(iii) Gross loans and advances to total deposits	**516%**	**573%**
(iv) Loans and advances to total assets	**75%**	**83%**
(v) Earning Assets to total assets	**77%**	**85%**
(vi) Deposit growth	**7.8%**	**-1.6%**
(vii) Asset Growth	**3.9%**	**-5.4%**

STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED 30 JUNE 2026
(All amounts in millions of Tanzanian Shillings)

	Current Quarter 30.06.2026	Comparative Quarter 30.06.2025	Current Year Cumulative 30.06.2026	Comparative Year Cumulative 30.06.2025	
	TZS	TZS	TZS	TZS	
1 Interest income	6,285	5,769	12,420	11,793	**6,285**
2 Interest expense	(1,187)	(1,109)	(2,206)	(2,277)	**(1,187)**
3 Net interest income (1 minus 2)	**5,098**	**4,660**	**10,214**	**9,516**	**5,098**
4 Bad debts written off	-	-	-	-	
5 Impairement Losses on loans and advances	(265)	**(456)**	(464)	**(1,023)**	**(265)**
6 Non interest income	**1,212**	**1,256**	**2,426**	**2,578**	
7 Foreign currency dealings and translation gain/(loss)	3	(92)	158	19	**3**
8 Fees and commisions	870	1,074	1,735	1,917	**870**
9 Dividend income	-	-	-	-	
10 Other operating income	339	274	533	642	**339**
11 Non interest expenses	**(5,436)**	**(4,748)**	**(10,624)**	**(9,531)**	
12 Salaries and Benefits	(2,925)	(2,235)	(5,666)	(4,965)	**(2,925)**
13 Other operating expenses	(2,511)	(2,513)	(4,958)	(4,566)	**(2,511)**
	-				
14 Operating income /(loss)	**609**	**712**	**1,552**	**1,540**	
15 Income tax provisions	(387)	(231)	(794)	(463)	**(387)**
16 Net income / (loss) after income tax	**222**	**481**	**758**	**1,077**	
17 Number of employees	576	**502**	576	**502**	
18 Basic Earning per share	9,760	21,166	33,332	47,405	
19 Diluted earning per share	9,760	21,166	33,332	47,405	
20 Number of branches	1	1	1	1	
21 Number of Business Centre	33	33	33	35	
22 Sub offices	12	12	12	12	
PERFORMANCE INDICATORS					
(i) Return on average total assets	0.3%	0.7%	1.1%	1.5%	
(ii) Return on ordinary shareholders funds	0.7%	1.6%	2.4%	3.7%	
(iii) Non interest expense to gross income	86%	80%	84%	79%	
(iv) Net Interest income to average earning assets	**18%**	**17%**	**37%**	**34%**	

STATEMENT OF CHANGES IN EQUITY
FOR THE QUARTER ENDED 30 JUNE 2026
(All amounts in millions of Tanzanian Shillings)

	Share capital	Retained earnings	General provision	Others Reserves	Total
Balance at 1 January 2026	**22,725**	**2,765**	**209**	**5,693**	**31,392**
Profit for the year	-	**758**	-	-	**758**
Other Comprehensive Income	-	-	-	-	-
Advance toward share capital	-	-	-	-	-
Dividend Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
Others	-	-	**(209)**	**130**	**(79)**
Balance as at 30 June 2026	**22,725**	**3,523**	**-**	**5,823**	**32,071**
					-
Balance at 1 January 2025	**22,725**	**764**	**0**	**3,517**	**27,006**
Profit for the year	-	**2,410**	-	-	**2,410**
Other Comprehensive Income	-	-	-	-	-
Advance toward share capital	-	-	-	**2,176**	**2,176**
Dividend Paid	-	**(200)**	-	-	**(200)**
Regulatory Reserve	-	-	-	-	-
Others	-	**(209)**	**209**		-
Balance as at 31 Dec 2025	**22,725**	**2,765**	**209**	**5,693**	**31,392**

STATEMENT OF CASH FLOWS
FOR THE QUARTER ENDED 30 JUNE 2026
(All amounts in millions of Tanzanian Shillings)

	Current Quarter 30.6.2026	Previous Quarter 31.03.2026	Current Year Cumulative 30.06.2026	Comparative Year Cumulative 30.06.2025
	TZS	TZS	TZS	TZS
I: CASH FLOW FROM OPERATING ACTIVITIES				
Net income / (Loss)	**222**	**536**	**758**	**1,077**
Adjustment for Non cash items:				
Impairment / Amortizations	310	315	625	349
Net changes in Loans and advances	(1,200)	(1,235)	(2,435)	3,664
Gain/ Loss on sale of assets	-	-	-	-
Net change in Deposits	758	687	1,445	2,478
Net change in Short term Negotiable Securities	-	-	-	-
Net change in other liabilities	633	(2,961)	(2,328)	(405)
Tax paid	(231)	(231)	(462)	-
Other	(883)	3,596	2,713	48
NET CASH PROVIDED / (USED) BY	-	-	-	-
OPERATING ACTIVITIES	**(391)**	**707**	**316**	**7,211**
II: CASH FLOW FROM INVESTING ACTIVITIES				
Dividend receivable	-	-	-	-
Purchase of Fixed Assets	(116)	(104)	(220)	(319)
Proceed from sale of Fixed Assets/loan portifolio	-	-	-	-
Purchase of Non Dealing Securities	-	-	-	-
Proceed from sale of Non Dealing Securities	-	-	-	-
Others (Tbills/Tbonds)	-	-	-	-
NET CASH PROVIDED / (USED) BY				
INVESTING ACTIVITIES	**(116)**	**(104)**	**(220)**	**(319)**
III: CASH FLOW FROM FINANCING ACTIVITIES				
Repayments of Longterm Debt	-	-	-	-
Proceeds from Issuance of Longterm Debt	**2,448**	2,222	4,670	(306)
Proceeds from Issuance of Share Capital	144	-	144	957
Payment of cash Dividends	-	-	-	-
Net change in Other Borrowings	-	-	-	-
Others	(15)	(209)	(224)	(511)
NET CASH PROVIDED / (USED) BY	-	-	-	-
INVESTING ACTIVITIES	**2,577**	**2,013**	**4,590**	**140**
IV: CASH AND CASH EQUIVALENTS				
Net Increase/(Decrease) in Cash & Cash Equivalent	2,070	2,616	4,686	7,032
Cash & Cash Equivalent at the Beginning of the Quarter	7,512	4,896	4,896	10,105
CASH AND CASH EQUIVALENT AT THE				
END OF THE QUARTER	**9,582**	**7,512**	**9,582**	**17,137**

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

Name and Title		Date
Rogathe Godson (Chief Executive Officer)	Signed	17-Aug-26
Henry Horombe (Chief Finance Officer)	Signed	17-Aug-26
Albert Chikira (Head of Internal Audit)	Signed	17-Aug-26

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 IFRS and the requirements of the BFIA, 2006 and they present a true and fair view.

Name and Title	Signature	Date
Mercy Mchechu (Board Chaiperson)	Signed	17-Aug-26
Sharon Akinyi (Board Member)	Signed	17-Aug-26