

### STATEMENT OF FINANCIAL POSITION AS AT 31<sup>ST</sup> DECEMBER 2025

(Amount in Thousand Shillings)		
	31.12.2025	31.12.2024
<b>ASSETS</b>		
Cash and Cash Equivalents	5,510,474	3,338,508
Net Loans and Advances to Customers	26,232,498	21,459,815
Other Assets	6,531,447	1,727,161
Property Plant and Equipment	1,724,814	1,702,196
Investment Property	3,381,004	3,284,386
<b>Total Assets</b>	<b>43,380,237</b>	<b>31,512,065</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Liabilities</b>		
Borrowing	26,546,556	14,572,778
Accounts Payables	1,385,459	3,873,757
Dividend payable	1,162,365	926,931
Tax Payable	1,307,759	1,319,179
<b>Total Liabilities</b>	<b>30,402,139</b>	<b>20,692,645</b>
<b>Equity</b>		
Share capital	2,000,656	2,000,656
General Reserve	533,028	1,003,607
Profit/(loss)	3,321,042	2,646,328
Retained Earning	7,123,372	5,168,830
<b>Total Equity</b>	<b>12,978,098</b>	<b>10,819,421</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>43,380,237</b>	<b>31,512,065</b>

### STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2025

(Amount in Thousand Shillings)				
	SHARE CAPITAL	GENERAL RESERVE	RETAINED EARNING	TOTAL
<b>At 1 January 2024</b>	<b>2,000,000</b>	<b>322,515</b>	<b>6,776,136</b>	<b>9,098,651</b>
Capital injection	656	-	-	656
General reserve	-	681,092	(681,092)	-
Profit for the year	-	-	2,646,328	2,646,328
Dividend payable	-	-	(926,215)	(926,215)
Prior year adjustment	-	-	-	-
<b>At 31 December 2024</b>	<b>2,000,656</b>	<b>1,003,607</b>	<b>7,815,158</b>	<b>10,819,421</b>
<b>At 1 January 2025</b>	<b>2,000,656</b>	<b>1,003,607</b>	<b>7,815,158</b>	<b>10,819,421</b>
Capital injection	-	-	-	-
General reserve	-	(470,578)	470,578	-
Profit for the year	-	-	3,321,042	3,321,042
Dividend payable	-	-	(1,162,365)	(1,162,365)
Prior year adjustment	-	-	-	-
<b>At 31 December 2025</b>	<b>2,000,656</b>	<b>533,028</b>	<b>10,444,414</b>	<b>12,978,098</b>

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2025

(Amount in Thousand Shillings)		
	31.12.2025	31.12.2024
Interest on Loans	9,455,034	8,102,889
Interest Expense	(2,498,753)	(1,565,878)
<b>Net Interest Income</b>	<b>6,956,281</b>	<b>6,537,111</b>
Fees and other Commission	728,248	538,850
Other Income	577,654	381,607
<b>Total Operating Income</b>	<b>8,262,183</b>	<b>7,457,568</b>
Impairment Losses on Loans and Advances to Customers	(208,766)	(313,613)
<b>Net Operating Income</b>	<b>8,053,417</b>	<b>7,143,955</b>
Staff Costs	(1,727,804)	(1,419,068)
General and Administrative Costs	(1,476,812)	(1,600,760)
<b>Total Operating costs</b>	<b>(3,204,617)</b>	<b>(3,019,829)</b>
<b>Profit Before Tax</b>	<b>4,848,800</b>	<b>4,124,127</b>
Income Tax Expense	(1,527,758)	(1,477,798)
<b>Net Profit For The Year</b>	<b>3,321,042</b>	<b>2,646,328</b>

Signed by:



CPA Lydia Machangu  
Chief Finance Officer.



**1%**

**TULETEE MTEJA ANAEHITAJI MKOPO**  
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### STATEMENT OF CASHFLOW FOR THE PERIOD ENDED 31<sup>ST</sup> DECEMBER 2025

(Amount in Thousand Shillings)		
	31.12.2025	31.12.2024
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	4,848,800	4,124,127
<b>Adjustment for non-cash items</b>		
Depreciation PPE	99,250	45,225
Depreciation ROU	-	75,913
Interest on lease	-	46,645
Impairment Provision on loans and advances	208,766	494,649
<b>Operating profit before changes in working capital</b>	<b>5,156,816</b>	<b>4,788,558</b>
(Increase)/decrease in Loan advances	(4,981,450)	(5,646,054)
Increase/(Decrease) in Accounts Payables	(2,488,298)	3,256,728
(Increase)/decrease in other assets	(4,804,286)	(1,763,835)
<b>Cash flow from operating activities</b>	<b>(7,117,217)</b>	<b>633,397</b>
Tax paid	(1,539,180)	(1,124,874)
<b>Net cash flow from Operating Activities</b>	<b>(8,656,397)</b>	<b>(491,477)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of assets	-	(34,527)
Acquisition of fixed assets	(218,485)	(4,712,759)
Loss/(Gain) on disposal	-	(150)
<b>Net cash flow from Investing Activities</b>	<b>(218,485)</b>	<b>(4,747,437)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
<b>Borrowed fund</b>	<b>11,973,778</b>	<b>8,061,391</b>
Dividend Paid	(926,930)	(883,511)
Lease payments	-	(124,555)
<b>Net cash flow from financing activities</b>	<b>11,046,848</b>	<b>7,053,324</b>
<b>Net cash flow (A+B+C)</b>	<b>2,171,966</b>	<b>1,814,409</b>
Cash and cash equivalents at beginning of the year	3,338,508	1,524,099
<b>Cash and cash equivalents at end of the period</b>	<b>5,510,474</b>	<b>3,338,508</b>

The financial statements were approved and authorised by the Board of Directors on 29<sup>th</sup> April 2026 and were signed on its behalf by



CPA Severin Ndaskoi  
BARC Chairman



Mr. Reginald Massawe  
Managing Director