

Habib African Bank Limited
Financial Statements
For the year ended 31 December 2025

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

	Note	2025 TShs'000	Restated 2024 TShs'000
Assets			
Cash and balances with Bank of Tanzania	8	83,933,498	69,219,338
Treasury bills	9	11,360,364	65,978,563
Placements with other banks	10	42,198,012	18,333,699
Loans and advances to customers	11(a)	235,887,334	210,108,692
Other assets	13	1,033,217	1,066,014
Deferred tax asset	26	1,528,848	878,225
Current Tax	7	555,802	555,802
Intangible assets	16	847,111	616,424
Equipment	15	1,209,528	1,060,243
Right of Use Asset	12	4,796,299	2,437,610
TOTAL ASSETS		383,350,013	370,254,610
Liabilities and equity			
Liabilities			
Deposits from customers	17	326,977,748	318,262,876
Bills payable		120,347	98,916
Other liabilities	18	1,896,402	1,419,546
Current Tax	7	11,500,718	-
Lease Liability	14	4,106,150	2,171,142
Total liabilities		344,601,365	321,952,480
Equity			
Share capital	19(a)	2,600,000	2,600,000
Retained earnings		31,497,280	42,975,939
Statutory non distributable reserve		4,229,759	2,543,197
Other reserve		421,609	182,994
Total equity		38,748,648	48,302,130
TOTAL LIABILITIES AND EQUITY		383,350,013	370,254,610

The financial statements on pages 19 to 58 were authorised for issue by the Board of directors on 24 March 2026 and were signed on its behalf by:



Mr. Faraz Haider
Managing Director



Amb. Radhia Naima Msuya
Director