

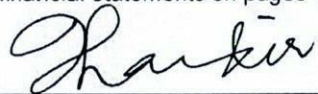
Habib African Bank Limited
Financial Statements
For the year ended 31 December 2025

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2025

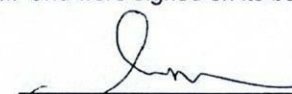
	Share capital TShs'000	Retained earnings TShs'000	Statutory non-distributable reserve TShs'000	Other reserve TShs'000	Total TShs'000
Year ended 31 December 2025					
At start of year	2,600,000	42,975,939	2,543,197	182,994	48,302,130
Total comprehensive income for the year	-	(8,333,762)	-	-	(8,333,762)
Others*	-	-	(1,219,720)	-	(1,219,720)
Transfer to other reserve	-	(238,615)	-	238,615	-
Transfer to statutory reserve	-	(2,906,282)	2,906,282	-	-
At end of year	2,600,000	31,497,280	4,229,759	421,609	38,748,648
Year ended 31 December 2024					
At start of year	2,600,000	37,876,521	2,397,923	287,962	43,162,406
Total comprehensive income for the year	-	5,995,360	-	-	5,995,360
Dividend paid	-	(500,000)	-	-	(500,000)
Prior year tax adjustment on assessment.	-	(355,637)	-	-	(355,637)
Transfer to other reserve	-	104,968	-	(104,968)	-
Transfer to statutory reserve	-	(145,274)	145,274	-	-
At end of year	2,600,000	42,975,939	2,543,197	182,994	48,302,129

*These represent the net effect of loan write offs and subsequent recoveries, resulting in corresponding impact on special reserves.

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