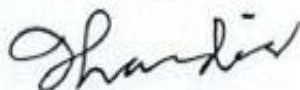


Habib African Bank Limited
Financial Statements
For the year ended 31 December 2025

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2025

		2025	2024
	Note	TShs'000	TShs'000
Interest income	2	32,722,215	32,045,675
Interest expense	3	(19,444,741)	(17,423,552)
Net interest income		13,277,474	14,622,123
Fees and commission income		4,620,305	4,251,154
Bad debts recovery		716,779	1,120,108
Loan impairment	11(b)	(1,976,887)	(1,847,318)
Loans written off		(92,894)	(455,884)
Net interest income after impairment		16,544,777	17,690,183
Other operating income	4	3,119,760	1,816,683
Administrative expenses	5	(8,832,269)	(6,751,019)
Other operating expenses	6	(4,465,935)	(4,609,754)
Profit before tax		6,366,333	8,146,093
Tax charge	7	(14,700,095)	(2,150,733)
(Loss)/profit for the year		(8,333,762)	5,995,360
Other comprehensive income		-	-
Total comprehensive (loss)/income for the year		(8,333,762)	5,995,360

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