



Advisory | Assurance | Tax

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To,
The Board of Directors,
Bank of India (Tanzania) Limited,
P. O. Box 7581,
Dar es Salaam,
Tanzania.

Office 10-2, Level 10, IT Plaza,
Garden Avenue / Ohio Street,
P. O. Box - 1314, Dar es Salaam
Tanzania

T: +255 653 222 299, +255 768 222 299

info@bakertilly.co.tz
www.bakertilly.co.tz

We have reviewed the accompanying interim financial information of Bank of India (Tanzania) Limited (the Bank) which comprises of the Balance Sheet as at 31st March 2026, Statement of Profit and Loss for the quarter then ended and other explanatory notes. Management is responsible for the preparation and fair presentation of this interim financial information in accordance with Form A and B of the Third Schedule to the Indian Banking Regulation Act, 1949. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the International Standard on Review Engagements (ISRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not give a true and fair view of the Balance Sheet of the entity as at 31st March 2026, and of its financial performance for the quarter then ended in accordance with Form A and B of the Third Schedule of the Indian Banking Regulation Act, 1949.

For Baker Tilly DGP & Co.
Certified Public Accountants,

  2026-04-16
15:52+03:00

Vishwanshu H. Trivedi
Partner

Place : Dar es Salaam
Dated : 16 April 2026

BANK OF INDIA (TANZANIA) LTD

SCHEDULE 1 + CAPITAL

	AS ON "31/03/2026 (Current Period) (Local Currency)	AS ON "31/03/2025 (Previous Period) (Local Currency)
I. AUTHORISED	xxxxxxxxxxx	xxxxxxxxxxx
21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
II. ISSUED AND SUBSCRIBED		
21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
III. PAID UP CAPITAL		
21,500,000 Number of Equity Shares of (curr) TZS1000 each	21,500,000,000.00	21,500,000,000.00
Add: Amount of shares forfeited		-
TOTAL	21,500,000,000.00	21,500,000,000.00

Date 16/04/2026



[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant
16/04/2026



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 3 + DEPOSITS

		AS ON "31/03/2026 (Current Period) (Local Currency)	AS ON "31/03/2025 (Previous Period) (Local Currency)
I.	Demand Deposits	XXXXXXXXXX	XXXXXXXXXX
	a) Current Deposits	14,777,274,322.29	22,408,431,392.46
	b) Call Deposits	-	-
	c) Sundry Deposits (Total as per CA 16)	4,377,110,289.01	3,937,960,754.52
	d) Overdue Term Deposits (Made less from fixed deposits item III)		
	TOTAL I	XXXXXXXXXX	XXXXXXXXXX
II.	Savings Bank Deposits	19,154,384,611.30	26,346,392,146.98
III.	Term Deposits	12,638,779,374.44	15,487,546,278.18
	a) Fixed Deposits	XXXXXXXXXX	XXXXXXXXXX
	b) Short Deposits	141,829,040,257.61	134,299,489,475.46
	c) Certificate of Deposits		
	d) Deposits with Notice		
	e)		
	f)		
	g)		
	SUB+TOTAL	141,829,040,257.61	134,299,489,475.46
	Less : Overdue term deposits added in item I above		
	Sub+Total of term Deposits (Total a to g)	XXXXXXXXXX	XXXXXXXXXX
	TOTAL DEPOSITS (Total of I + II + III)	141,829,040,257.61	134,299,489,475.46
		173,622,204,243.35	176,133,427,900.62
		XXXXXXXXXX	XXXXXXXXXX
SUPPLEMENTARY INFORMATION			
	DEMAND DEPOSITS	XXXXXXXXXX	XXXXXXXXXX
	a) From Banks	19,154,384,611.30	26,346,392,146.98
	b) From Others		
	SAVINGS BANK DEPOSITS	19,154,384,611.30	26,346,392,146.98
	a) From Banks	12,638,779,374.44	15,487,546,278.18
	b) From Others		
	TERM DEPOSITS	12,638,779,374.44	15,487,546,278.18
	a) From Banks	141,829,040,257.61	134,299,489,475.46
	b) From Others	12,007,325,105.64	-
	TOTAL DEPOSITS *	129,821,715,151.97	134,299,489,475.46
	a) From Banks	173,622,204,243.35	176,133,427,900.62
	b) From Others	12,007,325,105.64	-
		161,614,879,137.71	176,133,427,900.62
* THIS TOTAL SHOULD TALLY WITH TOTAL DEPOSITS + TOTAL I + II + III			

Date : 16/04/2026

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant
16/04/2026



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 6 + OTHER LIABILITIES AND PROVISIONS			
		AS ON "31/03/2026 (Current Period) (Local Currency)	AS ON "31/03/2025 (Previous Period) (Local Currency)
I.	Bills Payable	xxxxxxxxxx	xxxxxxxxxx
	a) Drafts Payable	-	-
	b) Payslips Issued	26,682,404.09	27,131,246.25
	TOTAL I	26,682,404.09	27,131,246.25
II.	Inter Office Adjustments	xxxxxxxxxx	xxxxxxxxxx
	a) Head Office Account		
	b) Other Branches, if any		
	TOTAL II	-	-
III.	Interest Accrued	-	-
IV.	Others including Provisions	xxxxxxxxxx	xxxxxxxxxx
	a) Sundry Credits	(232,712,865.69)	1,345,942,437.84
	b) Provision for Taxes	-	-
	c) Reserve for Investment		
	d) Reserve for Standard Assets(Loan)	238,678,041.29	223,807,788.80
	e) Reserve for Other Assets	27,344,989.59	27,236,435.69
	f) Reserve for Loan Losses (NPA)	1,613,018,520.33	1,976,300,066.39
	g) Unremitted Profit (HO FUNDS)		
	h) Legal Earned Reserve (HO FUNDS)		
	i) H. O. Subvention Fund (HO FUNDS)		
	j) HO fund General Resv for Cayman Island (HO FUNDS)		
	k) General Reserve Unallocated (HO FUNDS)		
	l) Retained HOAE (HO FUNDS)		
	m) Assigned Capital at Foreign Branches (HO FUNDS)		
	n) Remittance from HO (only for London br.)		
	o) Reserve for banking risk(only for Paris br.)		
	p) Provision for Country Risk + HO funds for country risk(only for Paris br.)		
	q) Rebate on Bills Discounted		
	r) Liability for SWAP FC		
	s) CAPITAL RESERVE (ONLY FOR NAIROBI BR.)		
	t) Medium Term Loans II (only for London Br.)		
	u) Amortisation of Premium		
	v) General Reserve Unallocated(not HO funds)		
	w) Capital (Tier I) (For Jersey Br only)		
	x) Deferred Tax Liability		
	y) Other Liabilities		
	z) Treasury trading account	5.40	5.52
	z1)		
	TOTAL IV	1,646,328,690.92	3,573,286,734.24
	TOTAL OF I + II + III + IV	1,673,011,096.01	3,600,417,980.49

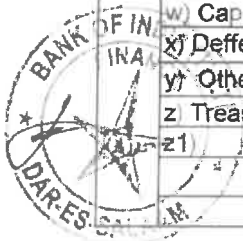
Date : 16/04/2026

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant

16/04/2026



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 9 + ADVANCES

		AS ON "31/03/2026 (Current Period) (Local Currency)	AS ON "31/03/2025 (Previous Period) (Local Currency)
I.	Bills Purchased and Discounted	XXXXXXXXXX	XXXXXXXXXX
	Cheque Purchased/Bills Purchased/ Negotiated	XXXXXXXXXX	XXXXXXXXXX
	Past due Bills Purchased		
	Bills Discounted + (including Medium Term)		
	Past due Bills discounted		
	Bills receivable under L/Cs		
	Unpaid Bills receivable under L/Cs		
	Foreign Bills Purchased/Negotiated	-	-
	Past due Foreign Bills Purchased		
	Total I	-	-
II.	Overdrafts & Loans repayable on demand	XXXXXXXXXX	XXXXXXXXXX
	Overdrafts	50,661,349,628.40	52,468,124,125.96
	Demand Loan	47,324,205,329.14	31,319,824,819.52
	Suspense Accounts (Debits of Advance Nature)	-	-
	Import Trust Receipts		
	Export Credit + Advances (FBD)		
	Total II	97,985,554,957.54	83,787,948,945.48
III.	Term Loans	47,159,160,494.76	45,470,270,867.08
	Total + Advances I + II + III	145,144,715,452.30	129,258,219,812.56

Note: All interest bearing loans and advances granted to staff should be shown in Schedule 9 under respective sub-items such as Loans (Demand), Overdrafts etc.

Note: All non-interest bearing loans and advances granted to staff should be shown in Schedule 11 under item VI + Others k).

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant

Date : 16/04/2026

16/04/2026



SPECIAL RETURN FOR THE PURPOSE OF CAPITAL ADEQUACY MEASURES AS ON
ANNEXURE TO SCHEDULE 9 + PART A

"31/03/2026"

PARTICULARS OF ADVANCES	RISK WEIGHT %	AMOUNT OUTSTANDING AS ON "31/03/2026"	PROVISION FOR N.P.A.	UNREALISED INTEREST/ INCOME	AGGREGATE OF CASH MARGIN/DEPOSIT/CREDIT BALANCES IN CURRENT OR OTHER ACCOUNTS NOT EARMARKED FOR SPECIFIC PURPOSES AND FREE FROM ANY LIEN	NET
						(IF NEGATIVE PUT ZERO)
		1	2	3	4	(1+2+3+4)
						5
a) Claims on Central Government.	0%					
b) Claims guaranteed by Government of India.	0%					0.00
c) Claims on State Government	0%					0.00
d) Claims Guaranteed by State Government	0%					0.00
e) Claims on Public sector undertakings of Government of India	100%	0.00				0.00
f) Claims on Public sector undertakings of State Government	100%	0.00				0.00
g) Bills Negotiated under LCs of our Branches #	100%	0.00	0.00	0.00		0.00
h) Claims on Banks (All claims on banks including but not limited to Bills negotiated / Buyer's credit under LCs/ Letter of comforts of other banks, loans collateralised by deposits of other banks, loans guaranteed by other banks.)	20%					0.00
i) Others	100%	145,144,715,452.30	1,851,696,561.62	0.00		143,293,018,890.68
Total		145,144,715,452.30	1,851,696,561.62	0.00	0.00	143,293,018,890.68

1 # Details to be given in Annexure to Schedule 9 Part B
 2 * Total should tally with CA19 (Total Assets Classification)

** Total should tally with total provision as per CA+19.
 [Allocation of Advances (iv) (b)+(c)+(d)]

*** Total should tally with total of CA+19A

\$ Should tally with item H, column 1 amount outstanding of Annexure to Schedule 9 Part AA (NPA) under Basel I framework plus (Basel II Annexure 1 + Schedule 9 Part AA (NPA) Claims on domestic banks column 4 ledger outstanding plus Sr. No. 7 + Claims on foreign banks column 4 ledger outstanding.

Date : 16/04/2026

General Manager

Managing Director

Chartered Accountant
 16/04/2026



BANK OF INDIA (TANZANIA) LTD

Annexure to Schedule 9 (Part – D)

(Special Return for the purpose of segment reporting)

Details of Assets & Income of Wholesale Advances as on

31/03/2026

S.No	Particulars	Advances	Interest Earned (Sch 13 Part I)	Other Income
A	Wholesale Banking		0.00	
B	Total	145,144,715,452.30	14,361,012,304.59	1,582,293,488.47
C	% of Wholesale to Total (A/B)		0.00	xxxxxxx
D	Yield on Total advances (Int. Earned/Total Advances)	43.94	xxxxxxx	xxxxxxx
E	Yield on wholesale advances (Int. Earned / Wholesale Advances)	#DIV/0!	xxxxxxx	xxxxxxx

The segments are defined as under :+

Retail Banking would include exposures which fulfil following two criteria :+

Wholesale Banking includes all advances which are not included under 'Retail Banking'.

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant
16/04/2026

Date : 16/04/2026



SCHEDULE 10 + FIXED ASSETS ACCUMULATED DEPRECIATION AS ON

31/03/2026

Sheet No. 2

Amount in Local Currency

BLOCK	DESCRIPTION	DEPRECIATION						DEPRECIATION			WRITTEN DOWN VALUE(W.D.V.)			
		ACCUMULATED *		DEDUCTIONS DURING THE PERIOD ENDED 30.09.2022		DEDUCTIONS DURING THE PERIOD ENDED 30.09.2022		DEPRECIATION		AS ON	AS ON			
		DEPRECIATION AS ON 01-04-2024	0.00	FROM PROFIT & LOSS ACCOUNT	LOSS ACCOUNT	ON SALES/ WRITE + OFF	OTHER BRANCHES	TRANSFERS TO	FROM OTHER BRANCHES			AS ON	AS ON	
11	12	13	14	15	16	17	18	19	20.00					
I.	PREMISES													
II.	FURNITURE & FIXTURES	0.00												
A	Furniture, Fixture and Equipments (Item i to vii, xv, xvii, xviii)	540,690,479.44	30,982,837.61											
B	Electric Fittings and Equipments (Item xiii, xiv)	XXXXXX	XXXXXX											
C	Airconditioning plant, etc, and Business machine (Item viii to xii)	192,156,847.17	31,828,410.78	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
D	Motor Cars, Vans and Motor Cycles (Item xii)	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
E	Cycles (Item xvi)	116,699,677.80	33,499,780.06											
F	Data Processing Machines including Computers (Item xi)	992,718,320.99	138,686,888.82											
	TOTAL II	1,842,285,325.40	234,975,917.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL I + II	1,842,285,325.40	234,975,917.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* THE FIGURES REPORTED IN THIS COLUMN MUST AGREE WITH THE CLOSING BALANCES OF 31ST MARCH, 2025

THE FIGURES REPORTED UNDER TOTAL I+II IN COLUMN 12 SHOULD TALLY WITH ITEM V. DEPRECIATION ON BANK'S PROPERTY IN SCHEDULE 16 OF FORM 'B'.

Note : @

Date : 16/04/2026

Genl. Manager
[Signature]
 Managing Director

Chartered Accountant
 16/04/2026



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 12 + CONTINGENT LIABILITIES

		AS ON "31/03/2026 (Current Period) (Local Currency)	AS ON "31/03/2025 (Previous Period) (Local Currency)
I.	Claim against the Bank not acknowledged as debts (Details as per attached sheet)	XXXXXXXXXX	XXXXXXXXXX
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts	XXXXXXXXXX	XXXXXXXXXX
IV.	Guarantee given on behalf of constituents	XXXXXXXXXX	XXXXXXXXXX
	a) In India		
	b) Outside India	590,611,660.26	380,046,832.50
V.	Acceptances, endorsements and other obligations	XXXXXXXXXX	XXXXXXXXXX
	a) Bank's Liability for Credits opened for customers	154,628,234.00	998,612,750.00
	b) Bank's Liability for confirming credits	XXXXXXXXXX	XXXXXXXXXX
	c) Bank's Liability for acceptance A/c. customers	XXXXXXXXXX	XXXXXXXXXX
	d) Liabilities for acceptances on behalf of Customers	-	-
	Total of item V	154,628,234.00	998,612,750.00
VI.	Other items for which the Bank is contingently liable (Give details)		
	a) Interest Rate Swap		
	b) CAPITAL COMMITMENTS #		-
	c) Others		
	Total of item VI	-	-
	Total of items I to VI	745,239,894.26	1,378,659,582.50

Commitments under underwriting contracts estimated amount of contracts remaining to be executed on capital account and not provided for arrears of Cumulative Dividends, Bills Rediscounted etc. to be included here.



Date : 16/04/2026

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountant
16/04/2026



SR NO	Title of Account	Date of Entry	PROVISIONS FOR INTEREST ON TERM DEPOSITS ETC FOR VARIOUS PERIODS	DISCOUNT ON MEDIUM TERM (SIBBI/IDBI BILLS)	INCOME RECD. IN ADVANCES SUCH AS GUARANTEE COMMISSION, RENT ON SAFE DEPOSIT VAULT LOCKERS ETC.	PROVISION FOR EXPENSES ACCRUED BUT NOT PAID	AMOUNT RECEIVED FROM DDCG & ECGG ETC. IN SETTLEMENT OF DEBITS	UNREALISED INTEREST INCOME	UNREALISED OTHER INCOME	RECEIPTS ON GOVERNMENT BUSINESS ACCOUNT COLLECTION OF DIRECT INDIRECT TAXES (DST/ST) ETC.	OTHER ITEMS	TOTAL (1 TO 9)	TOTAL (1 TO 9)	TOTAL OF COL 6 & 7
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	Prov for various expenses					59,308,482.99								
2	Amortisation of comm on BG													
3	Interest on Savings Bank Account													
4	Adv Intt on Treasury Bonds													
5	Accr Interest Borrowing Bank													
6	Withholding tax payable + Tz													
7	Unrealised Intt on adv accounts													
8	Share Div. Payable													
9	Share Div. sent for collection													
10	Misc Items													
11	Consolidation Transaction (Rouffin) ACI													
12	Sundry credit- PAYE A/C - Payable													
13	Sundry credit- NSSF A/C - Payable													
14	Dividend Payable													
15	TOTAL		0.00	0.00	0.00	69,308,482.99	0.00	314,926,784.25	0.00	-390,892,870.33	-216,113,242.80	-232,712,885.89	314,926,784.25	314,926,784.25

NOTE :-
 1. Item 1 to be shown in Schedule 5 of Form "A" under item III "Interest Account".
 2. Total of item 2 to 9 to be shown in Schedule 5 of Form "K" under item (IV a) Sundry Credits.
 3. Total of item 6 and 7 to tally with total shown in Form CA-19 A.

BREAK-UP OF UNREALISED INTEREST INCOME / UNREALISED OTHER INCOME

UNREALISED INTEREST INCOME	314,926,784.25
UNREALISED OTHER INCOME	0.00
TOTAL	314,926,784.25

DETAILS

ADVANCES TO other than staff	314,926,784.25
ADVANCES TO STAFF	0.00
TOTAL	314,926,784.25

Managing Director
 Chartered Accountant
 16/04/2026

Auditor
 16 APR 2026
 AUDITOR



Date : 16/04/2026

BANK OF INDIA (TANZANIA) LTD

FORM 'B'
PROFIT & LOSS ACCOUNT FOR THE **0.00** **"31/03/2026**
From **01/04/2025**
To **"31/03/2026**

(The Profit & Loss Account has been prepared in conformity with Form 'B' of the third schedule to the Banking Regulation Act, 1949)

SCHEDULE NO.	0.00	
	01/04/2025 to "31/03/2026 (Local Currency)	01/04/2024 to "31/03/2025 (Local Currency)
I. INCOME		
INTEREST EARNED 13	19,423,107,443.36	18,160,976,779.47
OTHER INCOME 14	3,100,689,036.13	2,852,594,921.47
LOSS TRANSFERRED		0.00
TOTAL :	22,523,796,479.49	21,013,571,700.94
II. EXPENDITURE		
INTEREST EXPENDED 15	9,029,588,279.69	8,462,763,580.27
OPERATING EXPENSES 16	8,128,965,014.30	7,530,691,297.90
PROVISIONS AND CONTINGENCIES (As per ANNEXURE I enclosed)	1,448,831,590.33	1,171,021,750.32
PROFIT TRANSFERRED	3,916,411,595.17	3,849,095,072.45
TOTAL	22,523,796,479.49	21,013,571,700.94

Difference **0.00** **0.00**



Date : 16/04/2026

General Manager

Managing Director

Subject to Audit Report of even date
16/04/2026



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 14 - OTHER INCOME

		0.00			
		01/04/2025 "31/03/2026 (Local Currency)		01/04/2024 "31/03/2025 (Local Currency)	
From	To	Credits	Debits	Credits	Debits
I.	Commission, Exchange and Brokerage				
	Commission - Foreign	228,701,007.36		105,360,768.50	
	Commission - on Guarantees	59,683,929.54		27,637,670.14	
	Exchange - Foreign	-		0.00	
	Brokerage	-			
	Proposal Processing Charges	1,293,908,551.57		692,425,065.40	
	Rent - Safe Deposits Lockers				
	Total I	1,582,293,488.47		825,423,504.04	
	(Net balance to be extended to) Total I		1,582,293,488.47		825,423,504.04
II.	Profit on Sale of Investments				
	Less : Loss on sale of Investments				
III.	Profit on revaluation of Investments				
	Less : Loss on revaluation of Investments				
IV.	Profit on sale of Land, Buildings, and Other				
	Less : Loss on sale of Land, Buildings, and Other				
V.	Profit on Exchange Transactions		1,026,942,113.60		715,732,810.30
	Less : Loss on Exchange Transactions				
VI.	Income earned by way of dividends etc. from Subsidiaries/Companies and/or Joint Venture abroad/in India				
VII.	Miscellaneous Income				
	Rent (from property owned by Bank)				
	Service Charges - C/D, S/B etc.		185,999,196.95		181,872,067.31
	Recoveries in written off Accounts		205,682,820.00		943,037,653.00
	Miscellaneous Receipts *		99,771,417.11		186,528,886.82
	XXXXXXXXXXXX				
	Total VII		491,453,434.06		1,311,438,607.13
	Total (I to VII)		3,100,689,036.13		2,852,594,921.47

Note: Details of major items such as safe custody charges, warrants / other handling charges, sale of old news papers / obsolete items, charges for issuing solvency certificates, issuing duplicate statements of account, signature verification, stop-payment of cheques / cheque return etc. should be given by way of footnote / allonge

Date : 16/04/2026

General Manager

Managing Director

Chartered Accountant
16/04/2026



BANK OF INDIA (TANZANIA) LTD

SCHEDULE 16 - OPERATING EXPENSES

		0.00			
		From To		01/04/2024 "31/03/2025 (Local Currency)	
I.	Payments to and Provisions for Employees				
	Salaries	2,830,062,026.06		2,915,204,819.10	
	Provident Fund	215,392,212.21		199,922,273.59	
	Medical Aid	12,682,144.00		31,357,713.70	
	Less : Credit Salaries				
	Staff Welfare Expenses (Educational)	76,477,532.97		52,881,438.50	
II.	Total I	3,134,613,915.24		3,199,366,244.89	
	Rent, Taxes and Lighting				
	Rent/Amortization of Right of Use	597,655,880.00		575,469,308.57	
	Taxes	1,164,668,562.16		877,244,756.05	
	Lighting	34,508,500.03		32,539,645.75	
	Expenditure on Property Let				
	Less : Credit Rent				
III.	Total II	1,796,832,942.19		1,485,253,710.37	
IV.	Printing and Stationery	41,808,080.00		22,747,960.66	
V.	Advertisement and Publicity	61,119,350.00		58,111,410.00	
VI.	Depreciation on Bank's Property and Amortiz	289,385,519.72		215,191,592.29	
VII.	Directors' fees, allowances & expenses	110,975,309.62		101,586,378.00	
VIII.	Auditors' fees and expenses	62,283,350.00		116,246,997.36	
IX.	Law Charges	81,766,426.54		17,363,290.00	
	Postages, Telegrams, Telephones etc.	Credits	Debits	Credits	Debits
	Postage - Inland		0.00		0.00
	Postage - Foreign	0.00	10,568,034.03	-	13,213,564.19
	Telegrams & Telephone - Inland		22,335,588.93		23,849,739.76
	Telegrams - Foreign	0.00	-	-	0.00
	Stamps - Inland/Foreign				
	Sub Total	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
X.	Net balance to be extended to) Total IX	0.00	32,903,622.96	0.00	37,063,303.95
XI.	Repairs and Maintenance	32,903,622.96		37,063,303.95	
XII.	Insurance	35,048,447.80		33,023,356.97	
	Other Expenditure	526,273,659.06		510,147,673.38	
	Business Development Expenses	XXXXXXXXXXXXXXXXXXXX		XXXXXXXXXXXXXXXXXXXX	
	Travelling Expenses	0.00		0.00	
	News Papers	87,023,158.15		143,720,900.00	
	Miscellaneous Charges	4,773,750.00		4,812,937.00	
	Entertainment Expenses	1,864,157,483.01		1,586,055,543.03	
	Total XII	1,955,954,391.16		1,734,589,380.03	
	Total (I to XII)	8,128,965,014.30		7,530,691,297.90	

Date : 16/04/2026

[Signature]
General Manager

[Signature]
Managing Director

[Signature]
Chartered Accountants
16/04/2026



BANK OF INDIA (TANZANIA) LTD
CA - 19

SUMMARY PARTICULARS OF ADVANCES & ASSETS CLASSIFICATION AS ON

31/03/2026

(Local Currency)

ALLOCATION OF ADVANCES/ ASSET CLASSIFICATION	DUE FROM OTHERS				SUB-TOTAL	STAFF	GRAND TOTAL
	2	3	4	5			
I. ALLOCATION OF ADVANCES					6	7	8
a) SECURED BY TANGIBLE ASSETS COVERED BY GUARANTEES ((a)+(b)+(c))	0.00	0.00	0.00	132,936,168,509.56	132,936,168,509.56	935,185,334.14	133,871,353,843.70
b) GOVERNMENT							
c) DICGC / ECGC / CGFSI							
iii. UNSECURED							
iv. PROVISION REQUIRED ((a)-(b)+c+(d))	0.00	0.00	0.00	8,842,051,577.03	8,842,051,577.03	579,589,969.95	9,421,641,546.98
a) STANDARD ASSETS ((a)+(a2))	0.00	0.00	0.00	1,851,686,561.62	1,851,686,561.62	0.00	1,851,686,561.62
a1 On Standard Assets (other than a2) under asset code 11							
a2 On Standard Assets identified for 30 days delinquent under asset code 12							
b) SUB-STANDARD ASSETS (AC 20) (b1 + b2)							
(b1) On Secured Advances (AC 21)	0.00	0.00	0.00	238,678,041.29	238,678,041.29	0.00	238,678,041.29
(b2) On Unsecured Advances (AC 22)	0.00	0.00	0.00	187,329,579.01	187,329,579.01	0.00	187,329,579.01
c) DOUBTFUL ASSETS (c1+c2+c3)							
c1 on doubtful assets upto 1 year (AC 31)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c2 on doubtful assets > 1 yr upto 3 years (AC 32)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c3 On Doubtful Assets above 3 years (AC 33)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) LOSS ASSETS (AC 40)	0.00	0.00	0.00	1,425,688,941.32	1,425,688,941.32	0.00	1,425,688,941.32
TOTAL I * ((i + ii + iii + iv))	0.00	0.00	0.00	143,629,916,648.21	143,629,916,648.21	1,514,788,304.09	145,144,704,952.30
II. ASSET CLASSIFICATION							
a) STANDARD ASSETS (a1+a2)	0.00	0.00	0.00	139,594,464,705.30	139,594,464,705.30	1,514,788,304.09	141,109,253,009.39
a1 Standard assets other than a2 under asset code 11							
a2 Standard assets identified for 30 days delinquent under asset code 12							
b) SUB-STANDARD ASSETS (b1+b2)	0.00	0.00	0.00	10,190,452,651.34	10,190,452,651.34	0.00	10,190,452,651.34
b1 Secured Advances							
b2 Unsecured Advances							
c) DOUBTFUL ASSETS (c1+c2+c3)	0.00	0.00	0.00	1,199,288,855.91	1,199,288,855.91	0.00	1,199,288,855.91
c1 Doubtful Assets upto 1 year (AC 31)							
c2 Doubtful Assets above 1 year upto 3 years (AC 32)							
c3 On Doubtful Assets above 3 years (AC 33)							
c4 Existing Stock of Doubtful Assets - 3 years as on 31.03.2024 (AC 33)							
d) LOSS ASSETS (AC 40)	0.00	0.00	0.00	2,836,163,087.00	2,836,163,087.00	0.00	2,836,163,087.00
TOTAL II * ((a+b+c+d))	0.00	0.00	0.00	143,629,916,648.21	143,629,916,648.21	1,514,788,304.09	145,144,704,952.30

(A) BREAK-UP OF TOTAL - ITEM (iv) - PART I "PROVISIONS" REQUIRED :

	(Local Currency)
(1) BILLS PURCHASED & DISCOUNTED	0.00
(a) INDIAN	0.00
(b) FOREIGN	0.00
(2) CASH CREDITS - OVERDRAFTS & LOANS REPAYABLE ON DEMAND	19,385,000.00
(3) TERM LOANS	1,832,331,561.62
TOTAL (A) ((1)+(2)+(3)) should tally with Grand Total in Column 6 Item (iv)	1,851,696,561.62

NOTE 1) Figures in Part I - item iv - b, c and d must represent only the amount considered Bad and Doubtful for which provision is required and should tally with column 14 of CA 19 - B (i.e. Statement of Problem Credits - CA 19 - B)

NOTE 2) Figure in Part II against respective Health Codes must represent the amount "OUTSTANDING IN THE ACCOUNTS".

ADDITIONAL INFORMATION Item (B)

B) SUSPENSE ACCOUNTS (DEBITS) OF OTHER ASSET NATURE (AMOUNT AS PER ITEM VI OTHERS, SUB ITEM (a) OF SCHE NO. 11 OF FORM A i.e. TOTAL OF COLUMN NO. 2 TO 8 OF CA 16 - PART III)	OUTSTANDING	PROVISION REQUIRED FOR OTHER ASSETS
	2,874,479,371.51	0.00



INTERNAL AUDITOR
19 APR 2026
BANK OF INDIA (TANZANIA) LTD
DARES-SALAMA

Managing Director

Chartered Accountant

Date : 16/04/2026

16/04/2026



STATEMENT OF PROVISION CREDIT (CA 198) AS ON 31/03/2028

SR NO.	ACCOUNT TITLE	MATURE OF FACILITY	ASSET CATEGORY	EXACT DATE SINCE A/C IS NPA	AGGREGATE BALANCE	INTEREST HELD IN SUSPENSE ACCOUNT	NET BALANCE	REALISABLE VALUE OF SECURITY (RS)	DESCRIPTIONS OF REALISABLE VALUE OF SECURITY	PROVISION REQUIRED AS PER BANK OF TANZANIA AUDITORS	PROVISION REQUIRED AS PER IFRS NORMS	Amount in Local Currency	
												13	14
												PROVISION HELD	EXCESS SHORTFALL
1	SAID JAFF STORE	TL	900,000,000.00	31/12/2025	1,199,289,855.91	160,543,818.00	1,038,746,037.91	1,483,000,000.00	LAND PROPERTY	239,857,771.18	187,329,579.01	239,857,771.18	
2	SETH FUEL LIMITED	TL	1,200,000,000.00	30/06/2023	1,874,540,263.00	57,693,895.63	1,816,846,367.37	1,428,389,212.38	LAND PROPERTY	1,874,540,263.00	847,151,735.95	1,874,540,263.00	
3	SETH FUEL LIMITED	TL	832,000,000.00	30/06/2023	1,161,822,804.00	96,749,950.62	1,065,072,853.38	1,161,822,804.00	LAND PROPERTY	1,161,822,804.00	595,927,205.97	1,161,822,804.00	
					4,035,451,942.91	314,926,764.25	3,720,525,178.66	4,077,699,996.80		3,076,020,858.16	1,813,018,520.33	3,076,020,858.16	

Date: 16/04/2026

Abdullah Juma
Managing Director

Abdullah Juma
16/04/2026



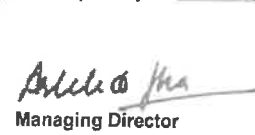
BANK OF INDIA (TANZANIA) LTD
Break-up of Investments as on 31.03.2026 for calculation of CRAR
HELD TO MATURITY (HTM)

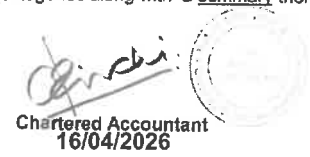
Sr. No	Category	Risk Weight	Book Value (HTM)	Provision (HTM)	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
	SLR Investments				
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
	Other Debt Securities		XXXXX	XXXXX	XXXXX
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	43,981,425,179.82		43,981,425,179.82
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 8c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
	TOTAL		43,981,425,179.82	0.00	43,981,425,179.82
	Investments in subsidiaries /joint ventures				0.00



le : 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.


General Manager
 Date: 16/04/2026


Managing Director


Chartered Accountant
 16/04/2026



BANK OF INDIA (TANZANIA) LTD
Break-up of Investments as on 31.03.2026 for calculation of CRAR
HELD FOR TRADING

Sr. No.	Category	Risk Weight	Book Value HFT	Provision HFT	Value net of depreciation
		%	(1)	(2)	(3) [1-2]
SLR Investments					
1	Investments in Government securities (including special securities and pledge securities)	0			0.00
2	Investments in other approved securities guaranteed by Central/State Government	0			0.00
3	Investments in other approved securities where payment of interest and repayment of principal are not guaranteed by Central/State Govt.	20			0.00
4	Recapitalisation Bonds	0			0.00
Other Debt Securities					
5	Investments in other securities where payment of interest and repayment of principal are guaranteed by Central/State Government (will include Indira/Kisan Vikas Patra and Bonds/Debentures where payment of interest and principal is guaranteed by Central Govt.	0	XXXXX	XXXXX	XXXXX
6	Investments in Government guaranteed securities of Government Undertakings which do not form part of the approved market borrowing programme	20			0.00
7	State Government guaranteed other securities which have become NPA.	100			0.00
8	Investments in bonds issued by banks	20			0.00
9	Investments in securities which are guaranteed by the banks as to payment of interest and repayment of principal	20			0.00
10	Investments in subordinated debt/bonds of other banks PFIs for their Tier-II Capital	100			0.00
11	Investment in SIDBI / NABARD Bonds in lieu of shortfall in priority sector lendings	100			0.00
12	Investment in Mortgage Backed Securities (MBS) of residential assets of Housing finance Companies (HFCs) which are recognised and supervised by National Housing Bank. (subject to satisfying terms and conditions given in Annexure 2c to above RBI Circular)	75			0.00
13	Investment in Mortgage Backed Securities (MBS) & other securitised exposure backed by mortgage on commercial real estate	150			0.00
14	Investment in Securitised paper pertaining to an infrastructure facility. (subject to satisfying terms and conditions given in Annexure 3 to above RBI Circular)	50			0.00
15	Investments in debentures/bonds/security receipts/ Pass Through Certificates issued by Securitisation Company/Reconstruction Company	100			0.00
16	Direct Investments in equity shares, convertible 'Bonds and Debentures' and units of equity oriented mutual funds.	150			0.00
17	All other investments	100			0.00
18	Foreign Investments	100			0.00
19	Other participations (OP)	100			0.00
TOTAL			0.00	0.00	0.00
Investments in subsidiaries /joint ventures					0.00



:: 1. Above details should be submitted separately for HTM/AFS/HFT categories along with a summary thereof.

[Signature]
General Manager
Date: 16/04/2026

[Signature]
Managing Director

[Signature]
Chartered Accountant
16/04/2026



FOR ALL FOREIGN BRANCHES AND ALL POSITION MAINTAINING BRANCHES

ANNEXURE D

BANK OF INDIA (TANZANIA) LTD

SUPPLEMENTARY INFORMATION OF CONTINGENT LIABILITIES IN RESPECT OF INTER-BRANCH TRANSACTION NATURE ONLY

INTER-BRANCH TRANSACTION NATURE ONLY		AS ON "31/03/2026 0.00 (Local Currency)
		XXXXXXX XXXXXXX
III.	Liability on account of outstanding forward exchange contracts in respect of Inter-Branch transaction nature only (Branch-wise details should be attached as per format enclosed) - Annexure D1	
IV.	Guarantees given on behalf of Constituents in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached as per format enclosed) - Annexure D2	XXXXXXX XXXXXXX
	a) In India	
	b) Outside India	
V	Acceptances, endorsements and other obligations in respect of Inter-branch	XXXXXXX XXXXXXX
	a) Bank's Liability for Credits opened for Customers	
	b) Bank's Liability for confirming Credits	
	c) Bank's Liabilities for Acceptances A/c. Customers	
	d) Liabilities for acceptances on behalf of Customers	
	Total of item V	0.00
VI.	Other items for which the Bank is contingently liable in respect of Inter-Branch Transaction Nature only (Branch-wise details should be attached)	XXXXXXX XXXXXXX
	a) Interest Rate Swap (IRS)	
	b) Currency Interest Rate Swap	
	c) Others	
	Total of VI	0.00
	Total III to VI	0.00

Date : 16/04/2026


General Manager


Managing Director


Chartered Accountant
16/04/2026



BANK OF INDIA (TANZANIA) LTD

Disclosure of related party items for the period ended 31.03.2026

Amt in Local Currency

S.No.	Items		Entity Viz. Subsidiaries, Associate, Joint Venture	Key Management Personnel	Relative of Key Management Personnel	Total
1	Borrowing	+				
2	Deposits from Bank of India	+	12,006,300,000			12,006,300,000
3	Deposit placed with Bank of India	+				
4	Advances	+				
5	Investments	+				
6	Lending in Call/Notice/Term Money	+				
7	Borrowings in Call/Notice/Term Money	+				
8	Sale of Government Securities/Treasury bills					
9	Purchase of Government Securities/ Treasury bills					
10	Foreign Currency Lending	+				
11	Line of Credit	+				
12	Non Funded Commitments	+				
13	Leasing / HP arrangement availed	+				
14	Leasing / HP arrangement provided	+				
15	Purchase of Fixed Assets					
16	Sale of Fixed Assets					
17	Interest Paid		118,551,087			118,551,087
18	Interest Received					
19	Dividend Received					
20	Dividend Paid					
21	Rendering of Services	#				
22	Receiving of Services-(Mngt Rem)	#				
23	Management Contracts					
24	Amount due to the Entity					
25	Amount due from the Entity					
26	Purchase of NPA					
	Total		12,124,851,087			12,124,851,087

(+) The outstanding at the year end and maximum during the year to be disclosed

(#) Not for services like remittance facilities / locker facilities

Ashish Kumar Jha
Name : Mr. Ashish Kumar Jha
Designation : Managing Director
Subsidiary : Bank of India(T) Ltd
Date : 16/04/2026

Ashish Kumar Jha

16/04/2026



BANK OF INDIA (TANZANIA) LTD**Report on operation of Subsidiaries for the period ended 31.03.2026**

Particulars	(In Local Currency)
	Amount in TZS' Mn
SELECT FINANCIAL PARAMETERS	
Balance Sheet Footings (Total Assets)	222,895
Capital Funds*	21,500
Minimum Capital Prescribed by Regulators (if any)	15,000
Minimum Capital adequacy prescribed by regulators (%)	14.50%
Capital Adequacy ratio (Actual) (%)	19.42%
Notional Capital Funds **	21,500
Risk-Weighted Assets **	235,489
Notional Capital Adequacy Ratio ** (%)	9.13%
Capital & Reserves as in the Balance Sheet	47,296
Total Deposits	173,622
Total Borrowings (INCLUDES DEPOSITS)	0
Profit before Tax	1,906
Profit after Tax/Return	1,061
Surplus / (loss) on Profit & Loss A/c. carried forward	2,856
Return on Assets	2.09
Return on Equity	2.40
Total Dividends paid (Declared & set aside to be paid after A.G.M)	-
Loans and advances-Gross	145,145
Non Performing loans - Gross	4,035
Provisions held against Non Performing Loans	1,613
Total Investments Book Value	43,981
Total Investment market value	43,981
Non Performing Investments	0.00
Provisions held against Non Performing Investments	0.00
Provision required against non-performing investments	0.00
Contingent Liabilities / Off Balance Sheet Exposures	745
REPORT ON JOINT VENTURES / ASSOCIATES / SUBSIDIARY	
LARGE EXPOSURES AND OWNERSHIP DETAILS	
Large Credits (Substantial Exposures exceeding 10% of Capital funds)	32,791
No. of counterparties	11
Aggregate Exposures (Amount)	145,145
Aggregate Exposures (% of capital)	307%
OWNERSHIP SUMMARY	
Investment in Capital by Parent Bank (Amount)	21,500
% of shares held by Parent Bank	99.99%
% of Total Capital held by Parent Bank (Incl. Tier II Capital)	99.99%

* As defined by regulators of subsidiaries and / associates / Joint Ventures

** Calculated as per extant DBOD guidelines

Authorised Reporting Officials

Ashish K Jha
 Name : Ashish Kumar Jha
 Designation: Managing Director
 Subsidiary : Bank of India(T) Ltd
 Date : 16/04/2026

16/04/2026



JANUARY TO MARCH 2026.		BANK OF INDIA (TANZANIA) LTD									
		NOTE : Previous day closing rate should be the next days opening rate									
JANUARY		1-Jan-2026	2-Jan-2026	3-Jan-2026	4-Jan-2026	5-Jan-2026	6-Jan-2026	7-Jan-2026	8-Jan-2026		
DATE		2447.0000	2447.0000	2450.0000	2450.0000	2450.0000	2452.0000	2455.0000	2457.0000		
OPENING RATE											
CLOSING RATE											
9-Jan-2026		10-Jan-2026	11-Jan-2026	12-Jan-2026	13-Jan-2026	14-Jan-2026	15-Jan-2026	16-Jan-2026	17-Jan-2026		
2460.0000		2458.0000	2458.0000	2458.0000	2458.0000	2458.0000	2459.0000	2459.0000	2459.0000		
2458.0000		2458.0000	2458.0000	2458.0000	2458.0000	2459.0000	2459.0000	2459.0000	2459.0000		
18-Jan-2026		19-Jan-2026	20-Jan-2026	21-Jan-2026	22-Jan-2026	23-Jan-2026	24-Jan-2026	25-Jan-2026	26-Jan-2026		
2459.0000		2459.0000	2462.0000	2468.0000	2472.0000	2477.0000	2481.0000	2481.0000	2481.0000		
2459.0000		2462.0000	2468.0000	2472.0000	2477.0000	2481.0000	2481.0000	2481.0000	2481.0000		
27-Jan-2026		28-Jan-2026	29-Jan-2026	30-Jan-2026	31-Jan-2026						
2487.0000		2487.0000	2485.0000	2485.0000	2503.0000						
2487.0000		2485.0000	2485.0000	2503.0000	2503.0000						



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16/04/2026

Bank of India (Tanzania) Limited

Statement of Adjustments to Profit/Loss Account for the year ended 31st Mar 2026 (To conform to the Accounting Policies of Bank of India)

(TZ Shilling)

Net Profit/(Loss) as per Profit & Loss Account	3,916,411,595.17
Add/(Less): Impact on P&L due to difference in Investment value (Reason to be specified along with reference to your accounting policy number)	*-
Add/(Less): Impact on P&L due to difference in Unchanged Interest policy (Reason to be specified along with reference to your accounting policy number)	-
Add/(Less): Other impact on P&L (if any) (Reason to be specified along with reference to your accounting policy number) \$	384,494,708.35
Adjusted Profit/(Loss)	4,300,906,303.52

*All investment are of HTM, no investments is in available for sale category

\$ The provisions as per RBI norms is TSH 1,195,887,672.81 which is less than the provisions as per prevailing local (IFRS-9) norms, i.e., TSH 1,613,018,520.33.

Note: Annexure of detailed calculation (excel sheet) is attached separately

Ashik d Jha

Managing Director

Date: 16.04.2026



Chinshi

Statutory Auditor

16/04/2026