

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2024

AMOUNT IN TZS MILLIONS	SEP-24	JUN-24
	ACTUAL	ACTUAL
Total Financing	80,528	89,423
Sukuk Investment	1,558	1,520
Total Assets	82,086	90,943
Customer Deposits	110,888	109,510
Sukuk Financing Investments	11,081	11,079
Total Deposits	121,969	120,588
Key Ratios		
LDR (Loan to Deposit Ratio)	67%	75%
NPL (Non Performing Loans)	3.79%	2.69%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2024

AMOUNT IN TZS MILLIONS	SEPT YTD 2024	SEPT YTD 2023
	ACTUAL	ACTUAL
Total Income From Financing	7,707	7,777
Total income from Sukuk Investment	113	87
Total financing and investment income	7,820	7,864
Profit Sharing expense to depositors	(2,999)	(3,025)
Profit Sharing expense to sukuk holders	(725)	(729)
Net financing and investment income	4,096	4,111
Fees, Commission Charges & Forex	3,826	4,579
Profit Before Impairment Losses & Taxes	7,921	8,690
Impairment Losses	136	(808)
Taxes for the period	(2,417)	(2,364)
Net Profit for the period	5,640	5,517

We, members of Shariah Advisory Board of KCB Sahl Banking, do hereby confirm to the best of our knowledge, that the operations of Sahl Banking for the financial quarter-end reported above have been conducted in conformity with the Shariah rules and principles.

"We bear witness only to what we know, and we could not well guard against the unseen! (Surah Yusuf, Verse 81)"



Sheikh Khamis Mataka – Shariah Board Chairman