

PUBLICATION OF FINANCIAL STATEMENTS			
ssued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 201			
AKIBA COMMERCIAL BANK PLC			
CONDENSED STATEMENT OF FINANCIAL POSITION			
AS AT 31 MARCH 2025			
(Amounts in millions of shillings)			
		Current Quarter	Previous Quarter
A	ASSETS	31-Mar-25	31-Dec-24
1	Cash	9,892	16,220
2	Balances with Bank of Tanzania	29,817	18,884
3	Investment in Government securities	40,435	39,365
4	Balances with other banks & Financial Institutions	3,142	2,568
5	Cheque and items for clearing	26	56
6	Interbranch float items	91	30
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans receivables	-	-
10	Investment in other securities	-	-
11	Loans, advances and overdrafts (net of allowance for probable losses)	101,734	108,704
12	Other Assets	13,784	15,280
13	Equity investments	39	39
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	13,791	13,787
16	TOTAL ASSETS	212,750	214,932
B	LIABILITIES		
17	Deposit from other banks and financial institutions	-	-
18	Customer deposits	147,674	156,446
19	Cash letters of credit	-	-
20	Special deposits	3,635	3,587
21	Payment orders /transfers payable	-	-
22	Bankers cheques and drafts issued	1	0
23	Accrued taxes and expenses payable	3,301	1,079
24	Acceptances outstanding	-	-
25	Interbranch float items	52	-
26	Unearned income and other deferred charges	1,555	4,375
27	Other liabilities	13,441	12,368
28	Borrowings	13,750	17,407
29	TOTAL LIABILITIES	183,408	195,262
30	NET ASSETS/(LIABILITIES)	29,342	19,670
C	SHAREHOLDERS' FUNDS		
31	Paid up Share capital	27,797	27,797
32	Capital reserves	-	-
33	Retained earnings	(23,822)	(23,621)
34	Profit (Loss) account	(978)	-
35	Other capital accounts	26,345	15,494
36	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	29,342	19,670
38	Contingent liabilities	6,092	6,175
39	Non performing loans and advances	8,595	7,768
40	Allowance for probable losses	3,727	3,581
41	Other non performing assets	243	368
D	PERFORMANCE INDICATORS		
(i)	Shareholders funds to total assets	13.8%	9.2%
(ii)	Non performing loans to total gross loans	8.2%	6.9%
(iii)	Gross loans and advances to total deposits	69.0%	70.2%
(iv)	Loans and Advances to total assets	49.2%	50.6%
(v)	Earning assets to Total assets	68.3%	68.9%
(vi)	Deposit growth	-5.5%	4.8%
(vii)	Asset growth	-1.0%	4.5%

AKIBA COMMERCIAL BANK PLC					
CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
FOR THE PERIOD ENDED 31 MARCH 2025					
(Amounts in millions of shillings)					
		Current Quarter 31-Mar-25	Comparative Quarter 31-Mar-24	Current Year Cumulative 31-Mar-25	Comparative Year Cumulative 31-Mar-24
1	Interest Income	6,694	7,091	6,694	7,091
2	Interest Expense	(2,625)	(2,145)	(2,625)	(2,145)
3	Net Interest Income	4,069	4,946	4,069	4,946
4	Bad debts written - off	-	-	-	-
5	Impairment losses on Loans and Advances	(137)	(468)	(137)	(468)
6	Non Interest Income:	1,936	1,857	1,936	1,857
	6.1 Foreign exchange income	228	170	228	170
	6.2 Fees and Commission	975	1,129	975	1,129
	6.3 Dividend income	-	-	-	-
	6.4 Other operating income	733	558	733	558
7	Non Interest Expense:	(6,846)	(6,965)	(6,846)	(6,965)
	7.1 Salaries and benefits	(2,858)	(3,942)	(2,858)	(3,942)
	7.2 Fees and commission	-	-	-	-
	7.3 Other operating expenses	(3,988)	(3,023)	(3,988)	(3,023)
8	Operating Income/ (Loss)	(978)	(630)	(978)	(630)
9	Income Tax provision	-	-	-	-
10	Net Income / (Loss) after Income Tax	(978)	(630)	(978)	(630)
11	Other Comprehensive Income	-	-	-	-
12	Total Comprehensive Income/(Loss) For the Year	(978)	(630)	(978)	(630)
13	Number of employees	237	332	237	332
14	Basic Earnings per share	(35)	(23)	(35)	(23)
15	Number of branches	14	17	14	17
PERFORMANCE INDICATORS					
	i) Return on Average Total Assets	-1.8%	-1.2%	-1.8%	-1.2%
	ii) Return on Average Shareholders' funds	-16.0%	-10.0%	-16.0%	-10.0%
	iii) Non Interest Expense to Gross Income	114.0%	102.4%	114.0%	102.4%
	iv) Net Interest Income to Average Earning Assets	11.0%	13.2%	11.0%	13.2%

AKIBA COMMERCIAL BANK PLC				
CONDENSED STATEMENT OF CASH FLOW STATEMENT				
FOR THE QUARTER ENDED 31 MARCH 2025				
(Amounts in million shillings)				
	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
	31-Mar-25	31-Dec-24	31-Mar-25	31-Mar-24
I. Cash flow from operating activities:				
Net income/ (loss)	(978)	(5,823)	(978)	(630)
Adjustment for :				
-Impairment /amortization	994	255	994	617
-Net change in loans and advances	6,969	1,502	6,969	(5,580)
-Gain/(loss) on sale of assets	7	(38)	7	-
-Net change in deposits	(8,724)	7,263	(8,724)	(94)
- Net change in short term negotiable securities	(1,251)	12,340	(1,251)	-
- Net change in other liabilities	527	275	527	(175)
- Net change in other assets	(596)	10,950	(596)	(527)
- Tax paid	-	-	-	-
- Others (SMR)	118	(1,260)	118	(10)
Net cash provided/ (used) by operating activities	(2,934)	25,464	(2,934)	(6,399)
II. Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(1,004)	(6,263)	(1,004)	(106)
Proceeds from sale of fixed assets	-	856	-	-
Purchase of non-dealing securities	-	(14,550)	-	(296)
Proceeds from sale of non-dealing securities	-	-	-	-
Others	96	-	96	-
Net cash provided/ (used) by investing activities	(909)	(19,957)	(909)	(402)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	10,650	-	10,650	-
Payment of cash dividends	-	0	-	-
Net change in other borrowings	(3,657)	-	(3,657)	6,294
Others	-	(1,019)	-	-
Net cash provided (used) by financing activities	6,993	(1,019)	6,993	6,294
IV. Cash and Cash Equivalents:				
Net increase /(decrease) in cash & cash equivalents	3,151	4,488	3,151	(507)
Cash and cash equivalents at the beginning of the quarter	33,054	28,566	33,054	26,942
Cash and cash equivalents at the end of the quarter	36,205	33,054	36,205	26,435

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2025
(Amounts in Million shillings)

	Share Capital	Preference Shares	Share Premium	Retained Earnings	Regulatory Reserve	Others (Advance towards share capital)	Total
Current Year							
Balance as at 01 January 2025	27,797	11,623	2,432	(23,621)	1,439	-	19,670
Profit /(Loss) for the year	-	-	-	(978)	-	-	(978)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	10,650	10,650
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(201)	201	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others(Restatement of RE)	-	-	-	-	-	-	-
Balance as at the end of 31 March 2025	27,797	11,623	2,432	(24,800)	1,640	10,650	29,342
Previous Year							
Balance as at 01 January 2024	27,797	11,623	2,432	(19,215)	2,856	-	25,493
Profit /(Loss) for the year	-	-	-	(630)	-	-	(630)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(143)	143	-	(0)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of 31 March 2024	27,797	11,623	2,432	(19,988)	2,999	-	24,863

**SELECTED EXPLANATORY NOTES
FOR THE QUARTER ENDED 31 MARCH 2025**

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements

Name and Title

Signature

Mr. Silvest Arumasi
(Managing Director)

Mr. Peter Urassa
(Ag. Chief Finance Officer)

Mr. Samwel Kimosso
(Chief Internal Auditor)

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name

Signature

1. Prof. Josephat Daniel Lotto
2. Ms. Rukia Adam Juma

AKIBA COMMERCIAL BANK PLC				
MINIMUM DISCLOSURES OF CHARGES AND FEES				
Service	Products	TZS	USD	
Monthly Fee	ACB Savings Bomba Account	2,200	Free	
	Akiba Fasta Account	2,200	N/A	
	ACB Salary Account	Free	N/A	
	ACB Elimu Account	Free	N/A	
	ACB VICOBA Individual Account	2,200	N/A	
	ACB VICOBA Group Account	Free	N/A	
	ACB Golden Savings Account	Free	N/A	
	ACB Zawadi Junior Account	Free	Free	
	ACB Biashara Individual Account	3,850	\$2.00	
	ACB Biashara Company Account	4,950	\$2.50	
	ACB Corporate Current Account	15,950	\$7.50	
	ACB Waridi Account	Free	Free	
Minimum Opening Balance	ACB Savings Bomba Account	15,000	\$50.00	
	Akiba Fasta Account	15,000	N/A	
	ACB Salary Account	0	N/A	
	ACB Elimu Account	0	N/A	
	ACB VICOBA Individual Account	15,000	N/A	
	ACB VICOBA Group Account	20,000	N/A	
	ACB Biashara Individual Account	20,000	\$50.00	
	ACB Biashara Company Account	50,000	\$100.00	
	ACB Golden Savings Account	50,000	N/A	
	ACB Zawadi Junior Account	10,000	\$50.00	
	ACB Corporate Current Account	100,000	\$100.00	
	ACB Waridi Account	20,000	\$50.00	
Minimum Operating Balance	ACB Savings Bomba Account	5,000	\$50.00	
	Akiba Fasta Account	5,000	N/A	
	ACB Salary Account	5,000	N/A	
	ACB Elimu Account	0	N/A	
	ACB VICOBA Individual Account	5,000	N/A	
	ACB VICOBA Group Account	20,000	N/A	
	ACB Biashara Individual Account	20,000	\$50.00	
	ACB Biashara Company Account	0	\$0.00	
	ACB Golden Savings Account	50,000	N/A	
	ACB Zawadi Junior Account	5,000	\$50.00	
	ACB Corporate Current Account	0	\$0.00	
	ACB Waridi Account	20,000	\$50.00	
Balance Inquiry over the Counter	All TZS Accounts (except ACB VICOBA Group Account and ACB Waridi Account)	1,320	N/A	
	ACB VICOBA Group	Free	N/A	
	ACB Waridi Account	Free	Free	
	All USD Accounts	N/A	Free	
Account Closure	ACB Savings Bomba Account	Free	Free	
	Akiba Fasta Account	Free	Free	
	ACB Salary Account	Free	Free	
	ACB Elimu Account	Free	Free	
	ACB VICOBA Individual Account	Free	Free	
	ACB VICOBA Group Account	Free	Free	
	ACB Biashara Individual Account	Free	Free	
	ACB Biashara Company Account	Free	Free	
	ACB Golden Savings Account	Free	Free	
	ACB Zawadi Junior Account	Free	Free	
	ACB Corporate Current Account	Free	Free	
	ACB Waridi Account	Free	Free	
Dormancy	Dormancy fee for all accounts	Free	Free	
	Dormancy activation	Free	Free	
Balance Inquiry	Umoja ATM	400	N/A	
	VISA ATM	1,200	N/A	
	Akiba Mobile USSD	Free	Free	
	Akiba Mobile App	Free	Free	
	Internet Banking	Free	Free	

	Cards Issuance	Normal ID Cards		
		VICOBA, Golden, Zawadi and Joint Accounts	6,490	\$3.00
		All USD Accounts	N/A	\$3.00
		Debit Cards		
		Umoja Debit Card	11,800	N/A
		Visa Debit Classic	11,800	N/A
		Visa Debit Gold	14,500	N/A
	Replacement Fee	Debit Cards		
		Umoja Debit Card	11,800	N/A
		Visa Debit Classic	11,800	N/A
		Visa Debit Gold	14,500	N/A
		Normal ID Cards		
		VICOBA, Golden, Zawadi and Joint Accounts	6,490	\$3.00
	Pin Mailer Replacement	Debit Cards (Umoja, VISA Classic & Gold)	11,800	N/A
	Annual Maintenance Fee	Umoja Debit Card	10,000	N/A
		Visa Debit Classic	10,000	N/A
		Visa Debit Gold	10,000	N/A
	Withdrawals Over the Counter	Cash withdrawal above TZS 50M without 24 hours notice	0.12% of the amount >TZS 50M, Maximum TZS 180,000	N/A
		ACB Savings Bomba Account	2,750	Free
		Akiba Fasta Account	2,750	N/A
		ACB Salary Account	2,750	N/A
		ACB Elimu Account	2,750	N/A
		ACB VICOBA Individual Account	1,320	N/A
		ACB VICOBA Group Account	Free	N/A
		ACB Biashara Individual Account	3,850	0.30% of the amount >\$10,000, Maximum \$100
		ACB Biashara Company Account	5,500	0.30% of the amount >\$20,000, Maximum \$100
		ACB Golden Savings Account	2,750	N/A
		ACB Zawadi Junior Account	2,750	Free
		ACB Corporate Current Account	5,000	0.59% of the amount, Minimum \$12, Maximum \$100
		ACB Waridi Account	Free	Free
	ATM Withdrawal	Umoja ATMs	1,700	N/A
		ATM withdrawal fee - ON US	1,700	
		ATM withdrawal fee - LOCAL VISA	3,600	
		ATM withdrawal fee - INTERNATIONAL VISA	8,000	
		Failed transaction due to insufficient funds	1,200	
	Wakala Withdrawal	100 - 2,999	510	N/A
		3,000 - 3,999	514	
		4,000 - 4,999	527	
		5,000 - 6,999	554	
		7,000 - 9,999	556	
		10,000 - 14,999	1,002	
		15,000 - 19,999	1,095	
		20,000 - 29,999	1,206	
		30,000 - 39,999	1,251	
		40,000 - 49,999	1,319	
		50,000 - 99,999	1,773	
		100,000 - 199,999	2,707	
		200,000 - 299,999	2,821	
		300,000 - 399,999	4,338	
		400,000 - 499,999	4,482	
		500,000 - 599,999	5,745	
		600,000 - 699,999	6,000	
		700,000 - 799,999	6,200	
		800,000 - 899,999	6,200	
		900,000 - 1,000,000	6,276	
		1,000,001 - 2,000,000	7,875	
	Cash Deposit	ACB Accounts	Free	N/A
		Akiba Wakala	Free	N/A
		Bulk Cash	Free	N/A
		Small Denominations (500, 200, 100 & 50 FREE)	Free	Free

	Cheque Deposit	Cheque from other Banks	Free	Free
		Inward Cheque - Third party payment	Free	Free
		Settled Inward Clearing cheques	1,200	\$0.59
		Request to make payment/transfer without cheque in current account	5,900	\$3.00
		Unpaid Cheque (Refer to drawer or Effects not Cleared)	59,000	\$29.50
	Chequebooks	Cheque leaf	590	\$0.30
		Cheque Book 100 Leaves	59,000	\$30.00
		Cheque Book 50 Leaves	29,500	\$15.00
		Cheque Book 25 Leaves	14,750	\$7.50
		Stop payment order per leaf; Reported Lost/Stolen cheque book/leaf (per notice)	35,400	\$17.50
		Bankers Cheque issue	35,400	\$17.50
	Funds Transfer			
	Internal Funds Transfer via Mobile	100 to 2,999	Free	Free
		3,000 to 3,999	Free	Free
		4,000 to 4,999	Free	Free
		5,000 to 6,999	Free	Free
		7,000 to 9,999	Free	Free
		10,000 to 14,999	Free	Free
		15,000 to 19,999	Free	Free
		20,000 to 29,999	Free	Free
		30,000 to 39,999	Free	Free
		40,000 to 49,999	Free	Free
		50,000 to 99,999	Free	Free
		100,000 to 199,999	Free	Free
		200,000 to 299,999	Free	Free
		300,000 to 399,999	Free	Free
		400,000 to 499,999	Free	Free
		500,000 to 599,999	Free	Free
		600,000 to 699,999	Free	Free
		700,000 to 799,999	Free	Free
		800,000 to 899,999	Free	Free
		900,000 to 1,000,000	Free	Free
		1,000,001 to 3,000,000	Free	Free
	Funds Transfer (Akiba Mobile to Wallets)	100 to 2,999	1,800	N/A
		3,000 to 3,999	1,800	
		4,000 to 4,999	1,800	
		5,000 to 6,999	1,800	
		7,000 to 9,999	1,800	
		10,000 to 14,999	1,800	
		15,000 to 19,999	1,800	
		20,000 to 29,999	1,800	
		30,000 to 39,999	1,800	
		40,000 to 49,999	1,800	
		50,000 to 99,999	2,500	
		100,000 to 199,999	2,500	
		200,000 to 299,999	2,500	
		300,000 to 399,999	3,500	
		400,000 to 499,999	3,500	
		500,000 to 599,999	6,000	
		600,000 to 699,999	6,000	
		700,000 to 799,999	6,000	
		800,000 to 899,999	6,000	
		900,000 to 1,000,000	6,000	
		1,000,001 to 3,000,000	8,000	
	Funds Transfers (Internet Banking and Branch)	Transfer to ACB Accounts	Free	
		Transfer to other Banks through EFT/TIPS		
		TZS 1 to TZS 50,000	590	N/A
		TZS 50,001 to TZS 500,000	1,180	N/A
		TZS 500,001 to TZS 5,000,000	1,770	N/A
		TZS 5,000,001 to TZS 20,000,000	2,360	N/A
		Transfer to other Banks through TISS		
		TZS 1M to TZS 10M	2,360	\$1
		TZS 10M to TZS 50M	5,900	\$2.5
		Above TZS 50M	11,800	\$5.90
		Transfer to other Banks through SWIFT	N/A	\$54.00
		Salary processing	3,500	N/A
		GePG payments through mobile and internet banking	1,200	N/A
		Incoming TISS/ EFT/TIPS	Free	Free
		Incoming SWIFT charges	N/A	\$25.00
		Outgoing SWIFT full value transfer	N/A	\$54.00
		MT 940, 941 & 942 Charges	N/A	\$17.50
		Cancellation/Return/Stop Payment - TISS & SWIFT	11,800	\$5.90
		EAPS Payment	11,800	\$5.90

		Guarantees		
		Issuance commission (per quarter)	1.5% Min 100,000	1.5% min \$100
		Amendment fee per quarter on the tenor extended or amount increased	1.5% Min 100,000	1.5% min \$100
		Advising/Amendment of counter guarantee	150,000	\$150
		Advising/Amendment of counter guarantee	200,000	\$200
		Extension/Increase amount	1.5% Min 100,000	1.5% per Quarter
		Text amendment fee	120,000	\$60
		Other amendments fees	150,000	\$150
		Guarantee advising fee (from other banks)	0.25% Min 100,000 Max 250,000	0.25% Minimum \$ 100 Maximum \$ 250
		Courier services (direct delivery to beneficiary)	150,000	\$80
		Cancellation Fees	100,000	\$100
		Letters of Credit (LCs)		
		Outward (Import LCs)		
		Establishment fee per quarter	1% Min 250,000	1% Per Quarter \$250
		Amendment - terms & conditions only	150,000	\$150
		Cancellation charges	150,000	\$150
		Amendment fee per quarter on the tenor extended or amount increased	1% Min 250,000	1% Min 250,000
		Discrepancy fee	150,000	\$150
		Document examination fee	150,000	\$150
		Inward (Export LCs)		
		Advising / document handling commission (ACB clients for LC available with	250,000	\$250
		Advising / document handling commission (ACB clients for LC available with	250,000	\$250
		Advising / document handling commission (non-ACB clients)	300,000	\$300
		Confirmation fee per quarter (ACB clients)	per quarter min 300,000	Per Quarter Min \$300
		Confirmation fee per quarter (non-ACB clients)	per quarter min 300,000	% per Quarter Min 300
		Amendment advising fee (ACB clients)	150,000	\$150
		Amendment advising fee (non-ACB clients)	200,000	\$200
		Cancellation Fees	120,000	\$120
		Courier services	150,000	\$120
		SWIFT charges		\$60
		Discrepancy fee per document	100,000	\$100
	We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.			
	Name	Signature	Date	
	Mr. Silvest Arumasi			
	Mr. Peter Urassa			
	Mr. Samwel Kimosso			

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

**AKIBA COMMERCIAL BANK PLC
WARAKA MIZANIA KWA TAREHE 31.03.2025
(Kiasi kwa shilingi milioni)**

		Robo Mwaka Mwaka wa sasa 31-Mar-25	Robo Mwaka Mwaka iliyopita 31-Dec-24
A. MALI			
1	Fedha Taslimu	9,892	16,220
2	Salio Katika Benki Kuu ya Tanzania	29,817	18,884
3	Uwekezaji Katika Amana za Serikali	40,435	39,365
4	Salio Katika Benki Nyingine na Taasisi za Fedha	3,142	2,568
5	Hundi na Miamala ya Kushughulikiwa	26	56
6	Miamala Baina ya Matawi	91	30
7	Bili Zilizoafikiwa	-	-
8	Dhima za Wateja Zilizokubalika	-	-
9	Mikopo Iliyotolewa kwa Benki Nyingine	-	-
10	Uwekezaji Katika Amana Nyingine	-	-
11	Mikopo Halisi Iliyopo	101,734	108,704
12	Mali Nyingine	13,784	15,280
13	Uwekezaji wa Hisa	39	39
14	Akaunti za udhamini	-	-
15	Mali Zisizohamishika, Mitambo na Vifaa	13,791	13,787
16	JUMLA YA MALI	212,750	214,932
B. DHIMA			
17	Amana za Benki nyingine na Taasisi za Fedha	-	-
18	Amana za Wateja	147,674	156,446
19	Dhamana ya Malipo kwa Fedha Taslimu	-	-
20	Amana Maalumu	3,635	3,587
21	Maagizo ya Malipo/Fedha za Kuhamisha	-	-
22	Hundi na Hawala za Kibenki Zilizotolewa	1	0
23	Limbiko la Kodi na Gharama Zitakazolipwa	3,301	1,079
24	Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	-	-
25	Miamala Isiyoshughulikiwa Baina ya Matawi	52	-
26	Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa	1,555	4,375
27	Dhima Nyingine	13,441	12,368
28	Madeni	13,750	17,407
29	JUMLA YA DHIMA	183,408	195,262
30	MALI/(DHIMA) HALISI (16 kutoa 29)	29,342	19,670
C. FEDHA ZA WANAHISA			
31	Mtaji wa Hisa Uliolipwa	27,797	27,797
32	Akiba ya Mtaji	-	-
33	Mapato Yaliyobakizwa	(23,822)	(23,621)
34	Faida (Hasara) ya Kipindi Husika	(978)	-
35	Akaunti Nyingine za Mtaji	26,345	15,494
36	Stahiki ya Wenye-hisa Chache	-	-
37	JUMLA YA FEDHA ZA WANAHISA	29,342	19,670
38	Dhima Zisizo Dhahiri	6,092	6,175
39	Mikopo Chechefu	8,595	7,768
40	Tengo kwa Ajili ya Mikopo Chechefu	3,727	3,581
41	Mali Nyingine Chechefu	243	368
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA			
(i)	Uwiano wa Fedha za Wana-hisa na Jumla ya Mali	13.8%	9.2%
(ii)	Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	8.2%	6.9%
(iii)	Uwiano wa Mikopo Ghafi na Jumla ya Amana	69.0%	70.2%
(iv)	Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	49.2%	50.6%
(v)	Uwiano wa Mali Zinazozalisha na Jumla ya Mali	68.3%	68.9%
(vi)	Ongezeko la Amana	-5.5%	4.8%
(vii)	Ongezeko la Mali	-1.0%	4.5%

AKIBA COMMERCIAL BANK PLC
TAARIFA YA MAPATO NA MATUMIZI
KWA ROBO MWAKA INAYOISHIA 31.03.2025
(Kiasi kwa shilingi milioni)

	Robo ya Mwaka sasa	Robo ya mwaka Linganishi	Limbikizo la Mwaka wa sasa	Limbikizo la Mwaka Linganishi
	31-Mar-25	31-Mar-24	31-Mar-25	31-Mar-24
1 Mapato ya Riba	6,694	7,091	6,694	7,091
2 Gharama za Riba	(2,625)	(2,145)	(2,625)	(2,145)
3 Mapato Halisi ya Riba (1kutoa 2)	4,069	4,946	4,069	4,946
4 Madeni Viza Yaliyofutwa	-	-	-	-
5 Punguzo/Ongezeko la tengo katika Mikopo	(137)	(468)	(137)	(468)
6 Mapato Yasiyo ya Riba:	1,936	1,857	1,936	1,857
6.1 Faida /(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	228	170	228	170
6.2 Ada na Kamisheni	975	1,129	975	1,129
6.3 Gawio	-	-	-	-
6.4 Mapato Mengine	733	558	733	558
7 Gharama Zisizo za Riba:	(6,846)	(6,965)	(6,846)	(6,965)
7.1 Mishahara na Mafao	(2,858)	(3,942)	(2,858)	(3,942)
7.2 Ada na Kamisheni	-	-	-	-
7.3 Gharama Nyingine	(3,988)	(3,023)	(3,988)	(3,023)
8 Faida /(Hasara) ya Uendeshaji	(978)	(630)	(978)	(630)
9 Tengo la Kodi ya Mapato	-	-	-	-
10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	(978)	(630)	(978)	(630)
11 Mapato Mengine Yaliyojumuishwa (bainisha)	-	-	-	-
12 Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	(978)	(630)	(978)	(630)
13 Idadi ya Waajiriwa	237	332	237	332
14 Mapato kwa Hisa	(35)	(23)	(35)	(23)
15 Idadi ya Matawi	14	17	14	17
<u>BAADHI YA VIASHIRIO VYA UFANISI</u>				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	-1.8%	-1%	-1.8%	-1%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	-16.0%	-10%	-16.0%	-10%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	114.0%	102%	114.0%	102%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha	11.0%	13%	11.0%	13%

TAARIFA YA MTIRIRIKO WA FEDHA
KWA ROBO/MWAKA ULIOISHIA 31.03.2025
(Kiasi kwa shilingi milioni)

	Robo Mwaka ya sasa 31-Mar-25	Robo Mwaka iliyopita 31-Dec-24	Limbikizo la Mwaka wa sasa 31-Mar-25	Limbikizo la Mwaka Linganishi 31-Mar-24
I: Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:				
Mapato/(Hasara) Halisi	(978)	(5,823)	(978)	(630)
Marekebisho kwa Ajili ya:	-	-	-	-
- Hasara Katika Mali	994	255	994	617
- Badiliko Halisi Katika Mikopo	6,969	1,502	6,969	(5,580)
- Faida/Hasara Kwenye Mauzo ya Mali	7	(38)	7	-
- Mabadiliko Halisi Katika Amana	(8,724)	7,263	(8,724)	(94)
- Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizoafikiwa	(1,251)	12,340	(1,251)	-
- Mabadiliko Halisi Katika Dhima Nyingine	527	275	527	(175)
-Mabadiliko Halisi Katika Mali Nyingine	(596)	10,950	(596)	(527)
- Kodi Iliyolipwa	-	-	-	-
- Mengineyo (bainisha)	118	(1,260)	118	(10)
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	(2,934)	25,464	(2,934)	(6,399)
II: Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Gawio Lililopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	(1,004)	(6,263)	(1,004)	(106)
Mapato Kutokana na Mauzo ya Mali za Kudumu	-	856	-	-
Ununuzi wa Amana Zisizoshughulikiwa na Mawakala	-	(14,550)	-	(296)
Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala	-	-	-	-
Mengineyo (bainisha)	96	-	96	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji	(909)	(19,957)	(909)	(402)
III: Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:				
Ulipaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa Mtaji wa Hisa	10,650	-	10,650	-
Gawio Lililolipwa kwa Fedha Taslimu	-	0	-	-
Mabadiliko Halisi Katika Madeni Mengine	(3,657)	-	(3,657)	6,294
Mengineyo (bainisha)	-	(1,019)	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha	6,993	(1,019)	6,993	6,294
IV: Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu:				
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinazofanana na Fedha Taslimu	3,151	4,488	3,151	(507)
Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	33,054	28,566	33,054	26,942
Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	36,205	33,054	36,205	26,435

AKIBA COMMERCIAL BANK PLC TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31.03.2025 (Kiasi kwa shilingi milioni)
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	Mtaji wa Hisa	Hisa za Upendeleo	Malipo juu ya bei ya hisa	Mapato Yaliyobakizwa	Ziada ya Kisheria	Mengineyo (Ingizo la hisa)	Jumla
Mwaka wa sasa							
Salio la mwanzo wa mwaka 01.01.2025	27,797	11,623	2,432	(23,621)	1,439	-	19,670
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	-	(978)	-	-	(978)
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	-	-	-	10,650	10,650
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	(201)	201	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo	-	-	-	-	-	-	-
Salio la mwisho wa mwaka 31.03.2025	27,797	11,623	2,432	(24,800)	1,640	10,650	29,342

Mwaka Uliopita							
Salio la mwanzo wa mwaka 01.01.2024	27,797	11,623	2,432	(19,215)	2,856	-	25,493
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	-	(630)	-	-	(630)
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	(143)	143	-	(0)
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo	-	-	-	-	-	-	-
Salio la mwisho wa mwaka 31.03.2024	27,797	11,623	2,432	(19,988)	2,999	-	24,863

BAADHI YA MAELEZO KWA ROBO MWAKA INAYOISHIA 31.03.2025

Katika kuanda taarifa za hizi za fedha, sera za uandaaji ni zilizile zilizotumika wakati wa uandaaji wa Taarifa za Fedha zilizokaguliwa za mwaka uliopita

<u>Jina na Cheo</u>	<u>Saini</u>	<u>Tarehe</u>
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Saini Tarehe

Tarehe

Mr. Silvest Arumasi
(Mkurugenzi Mtendaji)

Mr. Peter Urassa
(Kaimu Afisa Mkuu wa Fedha)

Mr. Samwel Kimosso
(Mkaguzi Mkuu wa Ndani)

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa ueleva na imani yetu kubwa zimeandaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

<u>Jina</u>	<u>Saini</u>	<u>Tarehe</u>
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<u>Saini</u>	<u>Tarehe</u>
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Tarehe

1. Prof. Josephat Daniel Lotto
2. Ms. Rukia Adam Juma