

PUBLICATION OF FINANCIAL STATEMENTS

ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014



AKIBA COMMERCIAL BANK PLC
benki kwa maendeleo yako

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026 (Amounts in millions of shillings)

	Current Quarter 31-Mar-26	Previous Quarter 31-Dec-25
A ASSETS		
1 Cash	12,466	12,398
2 Balances with Bank of Tanzania	16,024	32,039
3 Investment in Government securities	36,673	36,571
4 Balances with other banks & Financial Institutions	7,191	6,928
5 Cheque and items for clearing	31	23
6 Interbranch float items	81	-
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)	120,351	115,326
12 Other Assets	15,360	18,076
13 Equity investments	39	39
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	12,065	12,591
16 TOTAL ASSETS	220,280	233,991
B LIABILITIES		
17 Deposit from other banks and financial institutions	-	-
18 Customer deposits	157,708	165,762
19 Cash letters of credit	-	-
20 Special deposits	3,464	1,442
21 Payment orders / transfers payable	-	-
22 Bankers cheques and drafts issued	0	1
23 Accrued taxes and expenses payable	4,221	1,683
24 Acceptances outstanding	-	-
25 Interbranch float items	51	80
26 Unearned income and other deferred charges	2,121	1,982
27 Other liabilities	15,322	13,858
28 Borrowings	8,500	19,420
29 TOTAL LIABILITIES	191,388	204,227
30 NET ASSETS/(LIABILITIES)	28,892	29,764
C SHAREHOLDERS' FUNDS		
31 Paid up Share capital	48,459	48,459
32 Capital reserves	-	-
33 Retained earnings	(28,957)	(28,003)
34 Profit (Loss) account	(895)	-
35 Other capital accounts	10,286	9,308
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	28,892	29,764
38 Contingent liabilities	4,764	4,281
39 Non performing loans and advances	9,571	7,612
40 Allowance for probable losses	4,224	4,559
41 Other non performing assets	263	263
D PERFORMANCE INDICATORS		
(i) Shareholders funds to total assets	13.1%	12.7%
(ii) Non performing loans to total gross loans	7.8%	7.3%
(iii) Gross loans and advances to total deposits	76.3%	69.0%
(iv) Loans and Advances to total assets	56.0%	49.3%
(v) Earning assets to Total assets	74.5%	64.9%
(vi) Deposit growth	-3.6%	4.5%
(vii) Asset growth	-5.9%	8.9%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2026 (Amounts in millions of shillings)

	Current Quarter 31-Mar-26	Comparative Quarter 31-Mar-25	Current Year Cumulative 31-Mar-26	Comparative Year Cumulative 31-Mar-25
1 Interest Income	6,746	6,694	6,746	6,694
2 Interest Expense	(2,899)	(2,625)	(2,899)	(2,625)
3 Net Interest Income	3,847	4,069	3,847	4,069
4 Bad debts written - off	(42)	-	(42)	-
5 Impairment losses on Loans and Advances	(48)	(137)	(48)	(137)
6 Non Interest Income:	2,141	1,936	2,141	1,936
6.1 Foreign exchange income	704	228	704	228
6.2 Fees and Commission	1,033	975	1,033	975
6.3 Dividend income	-	-	-	-
6.4 Other operating income	405	733	405	733
7 Non Interest Expense:	(6,794)	(6,846)	(6,794)	(6,846)
7.1 Salaries and benefits	(2,829)	(2,858)	(2,829)	(2,858)
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	(3,964)	(3,988)	(3,964)	(3,988)
8 Operating Income/ (Loss)	(895)	(978)	(895)	(978)
9 Income Tax provision	-	-	-	-
10 Net Income / (Loss) after Income Tax	(895)	(978)	(895)	(978)
11 Other Comprehensive Income	23	-	23	-
12 Total Comprehensive Income/(Loss) For the Year	(872)	(978)	(872)	(978)
13 Number of employees	221	237	221	237
14 Basic Earnings per share	(18)	(35)	(18)	(35)
15 Number of branches	14	14	14	14
PERFORMANCE INDICATORS				
i) Return on Average Total Assets	-1.6%	-1.8%	-1.6%	-1.8%
ii) Return on Average Shareholders' funds	-12.2%	-16.0%	-12.2%	-16.0%
iii) Non Interest Expense to Gross Income	113.4%	114.0%	113.4%	114.0%
iv) Net Interest Income to Average Earning Assets	9.5%	11.0%	9.5%	11.0%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2026 (Amounts in million shillings)

	Current Quarter 31-Mar-26	Previous Quarter 31-Dec-25	Current Year Cumulative 31-Mar-26	Comparative Year Cumulative 31-Mar-25
I. Cash flow from operating activities:				
Net income/ (loss)	(872)	(1,024)	(872)	(978)
Adjustment for:				
-Impairment/amortization	1,010	(1,030)	1,010	994
-Net change in loans and advances	(5,025)	(4,710)	(5,025)	6,969
-Gain/(loss) on sale of assets	-	(0)	-	7
-Net change in deposits	(6,032)	9,808	(6,032)	(8,724)
- Net change in short term negotiable securities	(208)	(2,996)	(208)	(1,251)
- Net change in other liabilities	4,113	(210)	4,113	527
- Net change in other assets	2,694	7,449	2,694	(596)
- Tax paid	-	(48)	-	-
- Others (SMR)	159	(657)	159	118
Net cash provided/ (used) by operating activities	(4,161)	6,581	(4,161)	(2,934)
II. Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(484)	(915)	(484)	(1,004)
Proceeds from sale of fixed assets	-	12	-	-
Purchase of non-dealing securities	-	(9,904)	-	-
Proceeds from sale of non-dealing securities	-	12,708	-	-
Others	240	840	240	96
Net cash provided/ (used) by investing activities	(244)	2,741	(244)	(909)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	(768)	-	10,650
Payment of cash dividends	-	0	-	-
Net change in other borrowings	(10,920)	(1,593)	(10,920)	(3,657)
Others	-	(798)	-	-
Net cash provided (used) by financing activities	(10,920)	(3,160)	(10,920)	6,993
IV. Cash and Cash Equivalents:				
Net increase/(decrease) in cash & cash equivalents	(15,326)	6,163	(15,326)	3,151
Cash and cash equivalents at the beginning of the quarter	43,713	37,550	43,713	33,054
Cash and cash equivalents at the end of the quarter	28,387	43,713	28,387	36,205

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

	Share Capital	Preference Shares	Share Premium	Retained Earnings	Fair Value Reserve	Regulatory Reserve	Others	Total
CURRENT YEAR								
Balance as at 01 January 2025	48,459	5,811	2,432	(28,003)	97	968	-	29,764
Profit/(Loss) for the year	-	-	-	(895)	-	-	-	(895)
Other Comprehensive Income	-	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(954)	-	954	-	-
Fair Value Gain	-	-	-	-	23	-	-	23
Others	-	-	-	-	-	-	-	-
Balance as at end of 31 March 2025	48,459	5,811	2,432	(29,852)	120	1,922	-	28,892
Previous 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	-	-
Fair Value Gain	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Balance as at end of 31 March 2025	27,797	11,623	2,432	(24,800)	-	1,640	10,650	29,342
SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2026								
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. Mabuto Jimu (Head of Finance)	_____							
Ms. Lisa Gaye (Ag. 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. Mr. Masauko Katsala	_____							

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 Elima Account	Free	N/A
	ACB VICOPA Individual Account	2,200	N/A
	ACB VICOPA Group Account	Free	N/A
	ACB Golden Savings Account	Free	N/A
	ACB Ziwadi Junior Account	Free	N/A
	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	
Fahari Account	Free	Free	
Minimum	ACB Savings Bomba Account	15,000	\$50.00
	AKIBA FASTA Account	15,000	N/A
	ACB Salary Account	0	N/A
	ACB Elima Account	0	N/A
	ACB VICOPA Individual Account	15,000	N/A
	ACB VICOPA 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 Ziwadi Junior Account	10,000	\$50.00
ACB Corporate Current Account	100,000	\$100.00	
ACB Waridi Account	20,000	\$50.00	
Fahari Account	2,000	N/A	
Opening	ACB Savings Bomba Account	5,000	\$50.00
	AKIBA FASTA Account	5,000	N/A
	ACB Salary Account	0	N/A
	ACB Elima Account	0	N/A
	ACB VICOPA Individual Account	5,000	N/A
	ACB VICOPA 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 Ziwadi Junior Account	10,000	\$50.00
ACB Corporate Current Account	100,000	\$100.00	
ACB Waridi Account	20,000	\$50.00	
Fahari Account	2,000	N/A	
Balance	ACB Savings Bomba Account	5,000	\$50.00
	AKIBA FASTA Account	5,000	N/A
	ACB Salary Account	0	N/A
	ACB Elima Account	0	N/A
	ACB VICOPA Individual Account	5,000	N/A
	ACB VICOPA 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 Ziwadi Junior Account	10,000	\$50.00
ACB Corporate Current Account	100,000	\$100.00	
ACB Waridi Account	20,000	\$50.00	
Fahari Account	2,000	N/A	
Minimum Operating Balance	ACB Savings Bomba Account	5,000	\$50.00
	AKIBA FASTA Account	5,000	N/A
	ACB Salary Account	0	N/A
	ACB Elima Account	0	N/A
	ACB VICOPA Individual Account	5,000	N/A
	ACB VICOPA 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 Ziwadi Junior Account	10,000	\$50.00
ACB Corporate Current Account	100,000	\$100.00	
ACB Waridi Account	20,000	\$50.00	
Fahari Account	2,000	N/A	
Balance Inquiry over the Counter	All TZS Accounts (except ACB VICOPA Group Account and ACB Waridi Account)	1,320	N/A
	ACB VICOPA Group	Free	N/A
	ACB Waridi Account	Free	Free
	Fahari Account	Free	N/A
	All USD Accounts	N/A	Free
	ACB Savings Bomba Account	Free	Free
	AKIBA FASTA Account	Free	Free
	ACB Salary Account	Free	Free
	ACB Elima Account	Free	Free
	ACB VICOPA Individual Account	Free	Free
ACB VICOPA Group Account	Free	Free	
ACB Biashara Individual Account	Free	Free	
ACB Biashara Company Account	Free	Free	
ACB Golden Savings Account	Free	Free	
ACB Ziwadi Junior Account	Free	Free	
ACB Corporate Current Account	Free	Free	
ACB Waridi Account	Free	Free	
Fahari Account	Free	Free	
Dormancy	Dormancy fee for all accounts	Free	Free
	Dormancy activation	Free	Free
	Umjoo ATM	400	N/A
	VISA ATM	1,200	N/A
	AKIBA Mobile USSD	Free	Free
	AKIBA Mobile App	Free	N/A
	Internet Banking	Free	Free
	Normal ID Cards	6,490	\$3.00
	VICOPA, Golden, Ziwadi and Joint Accounts	N/A	\$3.00
	Debit Cards	11,800	N/A
Umjoo Debit Card	11,800	N/A	
Visa Debit Classic	14,500	N/A	
Visa Debit Gold	14,500	N/A	
Replacement Fee	Debit Cards	15,000	N/A
	Umjoo Debit Card	11,800	N/A
	Visa Debit Classic	14,500	N/A
	Visa Debit Gold	14,500	N/A