

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 DECEMBER 2025				
(Amounts in millions of shillings)				
		Current Quarter 31-Dec-25	Previous Quarter 30-Sep-25	
A	ASSETS			
	Cash	12,459	11,594	
	Balances with Bank of Tanzania	32,768	28,289	
	Investment in Government securities	36,705	37,209	
	Balances with other banks & Financial Institutions	6,793	8,013	
	Cheque and items for clearing	23	57	
	Interbranch float items	-	83	
	Bills negotiated	-	-	
	Customers' liabilities for acceptances	-	-	
	Interbank Loans receivables	-	-	
	Investment in other securities	-	-	
	Loans, advances and overdrafts (net of allowance for probable losses)	115,788	109,326	
	Other Assets	13,473	14,225	
	Equity investments	39	39	
	Underwriting accounts	-	-	
	Property, Plant and Equipment	12,618	12,711	
	TOTAL ASSETS	230,667	221,545	
B	LIABILITIES			
	Deposit from other banks and financial institutions	-	-	
	Customer deposits	163,831	154,892	
	Cash letters of credit	-	-	
	Special deposits	1,442	2,503	
	Payment orders /transfers payable	-	-	
	Bankers cheques and drafts issued	1	1	
	Accrued taxes and expenses payable	3,662	4,248	
	Acceptances outstanding	-	-	
	Interbranch float items	80	52	
	Unearned income and other deferred charges	2,134	1,838	
	Other liabilities	14,487	12,521	
	Borrowings	19,400	19,000	
	TOTAL LIABILITIES	205,035	195,054	
	NET ASSETS/(LIABILITIES)	25,632	26,491	
C	SHAREHOLDERS' FUNDS			
	Paid up Share capital	44,259	38,447	
	Capital reserves	-	-	
	Retained earnings	(23,102)	(23,153)	
	Profit (Loss) account	(4,688)	(3,829)	
	Other capital accounts	9,163	15,026	
	Minority interest	-	-	
	TOTAL SHAREHOLDERS' FUNDS	25,632	26,491	
	Contingent liabilities	4,765	7,080	
	Non performing loans and advances	7,612	8,678	
	Allowance for probable losses	4,262	4,360	
	Other non performing assets	243	243	
D	PERFORMANCE INDICATORS			
	(i) Shareholders funds to total assets	11.1%	12.0%	
	(ii) Non performing loans to total gross loans	6.4%	7.6%	
	(iii) Gross loans and advances to total deposits	71.8%	71.7%	
	(iv) Loans and Advances to total assets	51.5%	51.2%	
	(v) Earning assets to Total assets	69.1%	69.8%	
	(vi) Deposit growth	5.0%	-0.6%	
	(vii) Asset growth	4.1%	0.6%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2025 (Amounts in millions of shillings)				
	Current Quarter 31-Dec-25	Compar- ative Quarter 31-Dec-24	Current Year Cumulative 31-Dec-25	Comparative Year Cumulative 31-Dec-24
1 Interest Income	7,210	7,815	26,729	29,799
2 Interest Expense	(2,501)	(2,616)	(10,419)	(9,821)
3 Net Interest Income	4,708	5,198	16,310	19,978
4 Bad debts written - off	(203)	-	(275)	-
5 Impairment losses on Loans and Advances	(565)	(885)	(1,772)	(2,570)
6 Non Interest Income:	1,876	2,861	7,521	6,441
6.1 Foreign exchange income	187	960	853	1,681
6.2 Fees and Commission	1,432	1,144	4,826	4,656
6.3 Dividend Income	-	-	-	-
6.4 Other operating income	257	757	1,842	105
7 Non Interest Expense:	(6,703)	(7,706)	(26,568)	(29,673)
7.1 Salaries and benefits	(2,631)	(2,674)	(10,966)	(14,483)
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	(4,072)	(5,032)	(15,602)	(15,190)
8 Operating Income/ (Loss)	(886)	(531)	(4,785)	(5,823)
9 Income Tax provision	-	-	-	-
10 Net Income / (Loss) after Income Tax	(886)	(531)	(4,785)	(5,823)
11 Other Comprehensive Income	28	-	97	-
12 Total Comprehensive Income/(Loss) For the Year	(859)	(531)	(4,688)	(5,823)
13 Number of employees	227	245	227	245
14 Basic Earnings per share	(20)	(19)	(108)	(209)
15 Number of branches	14	17	14	17
PERFORMANCE INDICATORS				
i) Return on Average Total Assets	-1.6%	-1.0%	-2.1%	-2.8%
ii) Return on Average Shareholders' funds	-13.6%	-11.2%	-18.4%	-29.7%
iii) Non Interest Expense to Gross Income	101.8%	95.6%	111.5%	112.3%
iv) Net Interest Income to Average Earning Assets	12.0%	13.8%	10.4%	13.5%

CONDENSED STATEMENT OF CASH FLOW STATEMENTFOR THE QUARTER ENDED 31 DECEMBER 2025				
(Amounts in million shillings)				
	Current Quarter 31-Dec-25	Previous Quarter 30-Sep-25	Previous Quarter 31-Dec-25	Comparative Year Cumulative 31-Dec-24
I. Cash flow from operating activities:				
Net income/ (loss)	(859)	(2,565)	(4,688)	(5,823)
Adjustment for :				
-Impairment /amortization	1,011	989	3,955	255
-Net change in loans and advances	(6,462)	(3,309)	(7,084)	1,502
-Gain/(loss) on sale of assets	(0)	(0)	5	(38)
-Net change in deposits	7,878	(905)	5,240	7,263
- Net change in short term negotiable securities	797	4,635	3,793	12,340
- Net change in other liabilities	1,703	1,112	2,540	275
- Net change in other assets	4,987	(3,912)	(764)	10,950
- Tax paid	-	-	-	-
- Others (SMR)	(429)	(474)	(598)	(1,260)
Net cash provided/ (used) by operating activities	8,626	(4,428)	2,399	25,464
II. Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(919)	(538)	(2,791)	(6,263)
Proceeds from sale of fixed assets	-	-	-	856
Purchase of non-dealing securities	-	-	-	(14,550)
Proceeds from sale of non-dealing securities	-	-	-	-
Others	(293)	174	(1,133)	-
Net cash provided/ (used) by investing activities	(1,212)	(364)	(3,924)	(19,957)
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	-
Payment of cash dividends	-	-	-	0
Net change in other borrowings	400	3,600	1,993	-
Others	-	-	-	(1,019)
Net cash provided (used) by financing activities	400	3,600	12,643	(1,019)
IV. Cash and Cash Equivalents:				
Net increase /decrease in cash & cash equivalents	7,814	(1,192)	11,118	4,488
Cash and cash equivalents at the beginning of the quarter	36,357	37,550	33,054	28,566
Cash and cash equivalents at the end of the quarter	44,172	36,357	44,172	33,054

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 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	-	-	-	(4,688)	-	-	(4,688)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	5,811	(5,811)	-	-	-	10,650	10,650
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	519	(519)	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others(Restatement of RE)	-	-	-	-	-	-	-
Balance as at the end of 31 December 2025	33,609	5,811	2,432	(27,790)	920	10,650	25,632
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	-	-	-	(5,823)	-	-	(5,823)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	1,417	(1,417)	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of 31 December 2024	27,797	11,623	2,432	(23,621)	1,439	-	19,670
SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 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)				<div></div>			
Mr. Peter Urassa (Ag. Chief Finance Officer)				<div></div>			
Ms. Lisa Gaye (Ag. Chief Internal Auditor)				<div></div>			
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				<div></div>			
2. Mr. Masauko Katsala				<div></div>			

MINIMUM DISCLOSURES OF CHARGES AND FEES

Service	Products	TZS	USD
Monthly Fee	ACB Savings Bomba Account	2,200	Free
	Akiba Fast Account	2,200	N/A
	ACB Salary Account	Free	N/A
	ACB Elimu 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 Zawi Junior Account	Free	N/A
	ACB Blashara Individual Account	3,850	\$2.00
	ACB Blashara Company Account	4,950	\$2.50
	ACB Corporate Current Account	15,950	\$7.50
	ACB Warid Account	Free	N/A
	Fahari Account	Free	Free
Minimum	ACB Savings Bomba Account	15,000	\$50.00
	Akiba Fast Account	15,000	N/A
	ACB Salary Account	0	N/A
	ACB Elimu Account	0	N/A
	ACB VICOPA Individual Account	15,000	N/A
	ACB VICOPA Group Account	20,000	N/A
	ACB Blashara Individual Account	20,000	\$50.00
	ACB Blashara Company Account	50,000	\$100.00
	ACB Golden Savings Account	50,000	N/A
	ACB Zawi Junior Account	10,000	\$50.00
	ACB Corporate Current Account	100,000	\$100.00
	ACB Warid Account	20,000	\$50.00
	Fahari Account	2,000	N/A
Opening	ACB Savings Bomba Account	5,000	\$50.00
	Akiba Fast Account	5,000	N/A
	ACB Salary Account	5,000	N/A
	ACB Elimu Account	0	N/A
	ACB VICOPA Individual Account	5,000	N/A
	ACB VICOPA Group Account	20,000	N/A
	ACB Blashara Individual Account	20,000	\$50.00
	ACB Blashara Company Account	50,000	N/A
	ACB Golden Savings Account	50,000	\$50.00
	ACB Zawi Junior Account	0	\$0.00
	ACB Corporate Current Account	20,000	\$50.00
	ACB Warid Account	2,000	N/A
Minimum Operating Balance	ACB Savings Bomba Account	5,000	\$50.00
	Akiba Fast Account	5,000	N/A
	ACB Salary Account	5,000	N/A
	ACB Elimu Account	0	N/A
	ACB VICOPA Individual Account	5,000	N/A
	ACB VICOPA Group Account	20,000	N/A
	ACB Blashara Individual Account	20,000	\$50.00
	ACB Blashara Company Account	50,000	N/A
	ACB Golden Savings Account	50,000	\$50.00
	ACB Zawi Junior Account	0	\$0.00
	ACB Corporate Current Account	20,000	\$50.00
	ACB Warid Account	2,000	N/A
Balance Inquiry over the Counter	All TZS Accounts (except ACB VICOPA Group Account and ACB Warid Account)	1,320	N/A
	ACB VICOPA Group	Free	N/A
	ACB Warid Account	Free	Free
	Fahari Account	Free	N/A
	All USD Accounts	N/A	Free
Account Closure	ACB Savings Bomba Account	Free	Free
	Akiba Fast Account	Free	Free
	ACB Salary Account	Free	Free
	ACB Elimu Account	Free	Free
	ACB VICOPA Individual Account	Free	Free
	ACB VICOPA Group Account	Free	Free
	ACB Blashara Individual Account	Free	Free
	ACB Blashara Company Account	Free	Free
	ACB Golden Savings Account	Free	Free
	ACB Zawi Junior Account	Free	Free
	ACB Corporate Current Account	Free	Free
	ACB Warid Account	Free	Free
	Fahari Account	Free	Free
Dormancy	Dormancy fee for all accounts	Free	Free
	Dormancy activation	Free	Free
Balance Inquiry	Umjia 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
Cards Issuance	Normal ID Cards	6,490	\$3.00
	VICOPA, Golden, Zawi and Joint Accounts	N/A	\$3.00
	Debit Cards	11,800	N/A
	Umjia Debit Card	11,800	N/A
	Visa Debit Classic	14,500	N/A
Replacement Fee	Debit Cards	15,000	N/A
	Umjia Debit Card	11,800	N/A
	Visa Debit Classic	14,500	N/A
	Normal ID Cards	6,490	\$3.00
Pin Mailer Replacement	Debit Cards (Umjia)	11,800	N/A
	Debit Cards VISA (Classic & Gold)	N/A	N/A
Annual Maintenance Fee	Umjia Debit Card	10,000	N/A
	Visa Debit Classic	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 Fast Account	**2,750	N/A
	ACB Salary Account	**2,750	N/A
	ACB Elimu Account	**2,750	N/A
	ACB VICOPA Individual Account	**1,320	N/A
	ACB VICOPA Group Account	Free	N/A