

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		
1	Cash	12,459	11,594
2	Balances with Bank of Tanzania	32,768	28,289
3	Investment in Government securities	36,705	37,209
4	Balances with other banks & Financial Institutions	6,793	8,013
5	Cheque and items for clearing	23	57
6	Interbranch float items	-	83
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivable	-	-
10	Investment in other securities	-	-
11	Loans, advances and overdrafts (net of allowance for probable losses)	115,788	109,326
12	Other Assets	13,473	14,225
13	Equity investments	39	39
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	12,618	12,711
16	TOTAL ASSETS	230,667	221,545
B	LIABILITIES		
17	Deposit from other banks and financial institutions	-	-
18	Customer deposits	163,831	154,892
19	Cash letters of credit	-	-
20	Special deposits	1,442	2,503
21	Payment orders /transfers payable	-	-
22	Bankers cheques and drafts issued	1	1
23	Accrued taxes and expenses payable	3,662	4,248
24	Acceptances outstanding	-	-
25	Interbranch float items	80	52
26	Unearned income and other deferred charges	2,134	1,838
27	Other liabilities	14,487	12,521
28	Borrowings	19,400	19,000
29	TOTAL LIABILITIES	205,035	195,054
30	NET ASSETS/(LIABILITIES)	25,632	26,491
C	SHAREHOLDERS' FUNDS		
31	Paid up Share Capital	44,259	38,447
32	Capital reserves	-	-
33	Retained earnings	(23,102)	(23,153)
34	Profit (Loss) account	(4,688)	(3,829)
35	Other capital accounts	9,163	15,026
36	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	25,632	26,491
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	Comparative 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
2	Interest Expense	(2,501)	(2,616)	(10,419)
3	Net Interest Income	4,708	5,198	16,310
4	Bad debts written - off	(203)	-	(275)
5	Impairment losses on Loans and Advances	(565)	(885)	(1,772)
6	Non Interest Income:	1,876	2,861	7,521
6.1	Foreign exchange income	187	960	853
6.2	Fees and Commission	1,432	1,144	4,826
6.3	Dividend income	-	-	-
6.4	Other operating income	257	757	1,842
7	Non Interest Expense:	(6,703)	(7,706)	(26,568)
7.1	Salaries and benefits	(2,631)	(2,674)	(10,966)
7.2	Fees and commission	-	-	-
7.3	Other operating expenses	(4,072)	(5,032)	(15,602)
8	Operating Income/ (Loss)	(886)	(531)	(4,785)
9	Income Tax provision	-	-	-
10	Net Income / (Loss) after Income Tax	(886)	(531)	(4,783)
11	Other Comprehensive Income	28	-	97
12	Total Comprehensive Income/(Loss) For the Year	(859)	(531)	(4,688)
13	Number of employees	227	245	227
14	Basic Earnings per share	(20)	(19)	(108)
15	Number of branches	14	17	14
	PERFORMANCE INDICATORS			
i)	Return on Average Total Assets	-1.6%	-1.0%	-2.1%
ii)	Return on Average Shareholders' funds	-13.6%	-11.2%	-18.4%
iii)	Non Interest Expense to Gross Income	101.8%	95.6%	111.5%
iv)	Net Interest Income to Average Earning Assets	12.0%	13.8%	10.4%
				13.5%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR 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
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of 31 December 2024	27,797						