

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 30 JUNE 2025 (Amounts in millions of shillings)

		Current Quarter 30-Jun-25	Previous Quarter 31-Mar-25
A	ASSETS		
1	Cash	12,030	9,892
2	Bankers with Bank of Tanzania	31,259	29,473
3	Investment in Government securities	42,018	40,435
4	Balances with other banks & Financial Institutions	1,268	3,142
5	Cheque and items for clearing	22	26
6	Interbranch float items	103	91
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)	106,017	101,734
12	Other Assets	14,383	13,784
13	Equity Investments	39	39
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	13,162	13,791
TOTAL ASSETS		220,302	212,750
B	LIABILITIES		
17	Deposit from other banks and financial institutions	-	-
18	Customer' deposits	154,401	147,674
19	Cash letters of credit	-	-
20	Special deposits	3,898	3,635
21	Payment orders /transfers payable	-	-
22	Bankers cheques and drafts issued	1	1
23	Accrued taxes and expenses payable	3,122	3,301
24	Acceptances outstanding	-	-
25	Interbranch float items	52	52
26	Unearned income and other deferred charges	1,609	1,555
27	Other liabilities	12,704	13,441
28	Borrowings	15,400	13,750
TOTAL LIABILITIES		191,247	183,408
30	NET ASSETS/(LIABILITIES)	29,055	29,342
C	SHAREHOLDERS' FUNDS		
31	Paid up Share Capital	38,447	27,797
32	Capital reserves	-	-
33	Retained earnings	(24,429)	(23,822)
34	Profit (Loss) account	(1,265)	(978)
35	Other capital accounts	16,302	26,345
36	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	29,055	29,342
D	PERFORMANCE INDICATORS		
(i)	Shareholders funds to total assets	13.2%	13.8%
(ii)	Non performing loans to total gross loans	7.7%	8.2%
(iii)	Gross loans and advances to total deposits	68.7%	69.0%
(iv)	Loans and Advances to total assets	49.0%	49.2%
(v)	Earning assets to total assets	67.8%	68.3%
(vi)	Deposit growth	4.6%	5.4%
(vii)	Asset growth	3.5%	1.0%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2025 (Amounts in millions of shillings)

	Current Quarter 30-Jun-25	Comparative Quarter 30-Jun-24	Current Year Cumulative 30-Jun-25	Comparative Year Cumulative 30-Jun-24
1	Interest Income	6,299	7,403	12,993
2	Interest Expense	(2,629)	(2,349)	(5,254)
3	Net Interest Income	3,669	5,054	7,739
4	Bad debts written - off	-	-	-
5	Impairment losses on Loans and Advances	222	(1,723)	85
6	Net Non Interest Income:	1,992	2,024	3,927
6.1	Foreign exchange income	219	403	448
6.2	Fees and Commission	1,211	1,240	2,186
6.3	Dividend income	-	-	-
6.4	Other operating income	561	380	1,294
7	Non Interest Expense:	(6,170)	(8,523)	(13,016)
7.1	Salaries and benefits	(2,747)	(4,376)	(5,606)
7.2	Fees and commission	-	-	-
7.3	Other operating expenses	(3,423)	(4,147)	(7,410)
8	Operating Income/ (Loss)	(287)	(3,168)	(1,265)
9	Income Tax provision	-	-	-
10	Net Income / (Loss) after Income Tax	(287)	(3,168)	(3,799)
11	Other Comprehensive Income	-	-	-
12	Total Comprehensive Income/(Loss) For the Year	(287)	(3,168)	(1,265)
				(3,799)

CONDENSED STATEMENT OF CASH FLOW STATEMENTFOR THE QUARTER ENDED 30 JUNE 2025 (Amounts in million shillings)

	Current Quarter 30-Jun-25	Previous Quarter 31-Mar-25	Current Year Cumulative 30-Jun-25	Comparative Year Cumulative 30-Jun-24
I. Cash flow from operating activities:				
Net income/ (loss)		(287)	(978)	(1,265)
Adjustment for :				(3,799)
-Impairment / amortization	961	994	1,955	1,243
-Net change in loans and advances	(4,283)	6,969	2,686	(11,822)
-Gain/(loss) on sale of assets	(2)	7	5	-
-Net change in deposits	6,991	(8,724)	(1,733)	3,860
-Net change in short term negotiable securities	(387)	(1,251)	(1,639)	-
-Net change in other liabilities	(802)	527	(275)	1,294
-Net change in other assets	(814)	(596)	(1,409)	(1,683)
- Tax paid	-	-	-	-
- Others (SMR)	(242)	118	(124)	623
Net cash provided/ (used) by operating activities	1,136	(2,934)	(1,799)	(10,283)
II. Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(331)	(1,004)	(1,335)	(374)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	(1,110)	96	(1,014)	(440)
Net cash provided/ (used) by investing activities	(1,441)	(909)	(2,349)	(813)
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	-	-	-	-
Net change in other borrowings	1,650	(3,657)	(2,007)	8,900
Others	-	-	-	-
Net cash provided/ (used) by financing activities	1,650	6,993	8,643	8,900
IV. Cash and Cash Equivalents:				
Net increase / (decrease) in cash & cash equivalents	1,345	3,151	4,496	(2,197)
Cash and cash equivalents at the beginning of the quarter	36,205	33,054	33,054	26,942
Cash and cash equivalents at the end of the quarter	37,550	36,205	37,550	24,745

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2025 (Amounts in Million shillings)

	Share Capital	Preference Shares	Share Premium	Retained Earnings	Regulatory Reserve	Others (advances 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	-	-	-	(1,265)	-	(1,265)	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	10,650
Dividends Paid	-	-	-	-	-	-	808
Regulatory Reserve	-	-	-	-	-	-	-
Others/(Restatement of RE)	-	-	-	-	-	-	-
Balance as at the end of 30 June 2025	27,797	11,623	2,432	(25,694)	2,247	10,650	29,055

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 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 Urasa (Ap. 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	

MINIMUM DISCLOSURES OF CHARGES AND FEES

Service	Products	TZS	USD

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