

## REPORT OF CONDITION OF BANK PUBLISHED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

(AM	IOUNTS IN MILLION SHILLINGS)	CURRENT QUARTER 31-MAR-25	PREVIOUS QUARTER 31-DEC-24	
	A. ASSET			
ı	Cash	21,073	16,615	
2	Balances with Bank of Tanzania	56,462	37,404	
3	Investments in Government securities	73,277	79,870	
4	Balances with other banks and financial institutions	39,946	47,691	
<del>*</del> 5	Cheques and items for clearing	119	36	
5	Inter branch float items	-	-	
7	Bills negotiated	_	_	
3	Customers liabilities for acceptances	_	_	
9	Interbank loans receivable	28,675	41,524	
0	Investments in other Securities	20,073	- 1,324	
1	Loans, Advances and Overdrafts (net of allowances for probable losses)	272,330	255,133	
12	Other Assets	29,269	23,312	
3	Equity Investments	811	811	
4	Underwriting Accounts	-	-	
5	Property and Equipment	11,552	10,369	
6	TOTAL ASSET	533,514	512,765	
•		555,5.17	5.12,7.00	
	B. LIABILITIES			
7	Deposits from other banks and financial institutions	44,337	33,810	
8	Customer deposits	262,347	262,947	
9	Cash letters of Credit	235	510	
0	Special Deposits	90,563	92,785	
1	Payment orders/transfers payable	-	-	
2	Bankers' cheques and drafts issued	364	355	
23	Accrued taxes and expenses payable	7,110	6,441	
24	Acceptances outstanding	-	-	
25	Interbranch float items	-	-	
26	Unearned income and other deferred charges	-	-	
27	Other Liabilities	31,739	22,055	
28	Borrowings	3,000	3,000	
29	TOTAL LIABILITIES	439,695	421,903	
0	NET ASSETS/(LIABILITIES) (16 minus 29)	93,819	90,862	
	C. SHAREHOLDERS' FUNDS			
11	Paid up Share Capital	136,621	136,621	
12	Share premium		-	
3	Retained Earnings	(45,641)	(71,795)	
4	(Loss)/Profit Account	2,595	26,154	
15	Other Capital Accounts	244	(118)	
16	Minority Interest	-	<u> </u>	
7	TOTAL SHAREHOLDERS' FUNDS	93,819	90,862	
8	Contingent Liabilities	54,282	61,827	
39	Non performing Loans & Advances	17,297	17,658	
10 11	Allowances for Probable Losses Other non Performing Assets	20,764	20,735	
,	Carlo Horri Strottling Assets			
٠,	D. SELECTED FINANCIAL CONDITION INDICATORS	17.6%	17.7%	
i) ii)	Shareholders Funds to Total Assets  Non performing Loans to Total Gross Loans	5.9%	6.4%	
iii)	Gross Loans and Advances to Total Deposits	83.8%		
II) V)	Loans and Advances to Total Deposits  Loans and Advances to Total Assets	51.0%	76.1% 53.8%	
	Earning Assets to Total Assets	77.6%	53.8% 74.8%	
v) vi)	Deposits Growth	-0.3%	-5.3%	
vi)	Deposits Growth	-0.376	-5.3%	

(AMOUNTS IN MILLION SHILLINGS)		CURRENT QUARTER 31 MAR 2025	COMPARATIVE QUARTER 31 MAR 2024	CURRENT YEAR CUMULATIVE 31 MAR 2025	COMPARATIVE YEA CUMULATIV 31 MAR 202	
	Interest Income	14,810	15,276	14,810	15,27	
	Interest Expense	(4,807)	(4,850)	(4,807)	(4,850	
	Net Interest Income (1 + 2)	10,003	10,426	10,003	10,42	
	Bad Debts Written-Off	2,702	2,326	2,702	2,32	
	Impairment Losses on Loans and Advances	(1,114)	(2,689)	(1,114)	(2,68	
	Non Interest Income:	3,124	3,150	3,124	3,15	
1	Foreign Currency Dealings and translation Gain/(Loss)	1,361	1,541	1,361	1,5	
.2	Fees and Commissions	1,551	1,609	1,551	1,60	
.3	Dividend Income	-	-	-		
.4	Other Operating Income	212	-	212		
	Non Interest Expenses:	(11,550)	(9,865)	(11,550)	(9,86	
1	Salaries and Benefits	(4,701)	(3,968)	(4,701)	(3,96	
2	Fees and Commission	-	-	-		
3	Other Operating Expenses	(6,849)	(5,897)	(6,849)	(5,89	
	Operating (Loss) /Income	3,165	3,348	3,165	3,34	
	Income Tax Provision	(570)	0	(570)		
О	Net (Loss)/Income After Income Tax	2,595	3,348	2,595	3,34	
	Other Comprehensive Income (Gain on fair valuation of Government Bonds)	362	(307)	362	(30	
2	Total comprehensive(loss)/ income for the year	2,957	3,041	2,957	3,0	
3	Number of Employees	203	194	203	19	
1	Basic Earnings per Share	19	25	19		
5	Number of Branches	8	8	8		
	SELECTED PERFORMANCE INDICATORS					
	(i) Return on Average Total Assets	2.0%	2.4%	2.0%	2.4	
	(ii) Return on Average Shareholder Funds	11.2%	20.0%	11.2%	20.0	
	(iii)Non Interest Expenses to Gross Income	88.0%	72.7%	88.0%	72.7	
	(iv)Net Interest Income to Average Earnings Assets	9.5%	8.9%	9.5%	8.9	

	CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MAR 2025							
4)	AMOUNTS IN MILLION SHILLINGS)	CURRENT QUARTER 31 MAR 2025	PREVIOUS QUARTER 31 DEC 2024	CURRENT YEAR CUMULATIVE 31 MAR 2025	COMPARATIVE YEAR CUMULATIVE 31 MAR 2024			
I.			4 40-					
	Operating (Loss) /Income	3,165	6,635	3,165	3,348			
	Adjustments for: -Impairment/Amortization	1,662	2,030	1,662	4,524			
	-Impairment/Amortization -Net change in Loans and Advances	(18,328)	64,215	(18,328)	(48,506)			
	-Gain/loss on Sale of Assets	(10,320)	04,215	(10,326)	(46,506)			
	-Net change in Deposits	7,430	(64,211)	7,430	13,186			
	-Net change in Short Term Negotiable Securities	(128)	226	(128)	(819)			
	-Net change in Other Liabilities	12,327	8,649	12,327	(2,605)			
	-Net change in Other Assets	(6,519)	(12,879)	(6,519)	2,649			
	- Tax Paid	(1,010)	(114)	(1,010)	(114)			
	-Others (Movement in Statutory Minimum Reserve)	2,617	3,490	2,617	(5,666)			
	Net cash provided (Used) by operating activities	1,216	8,041	1,216	(34,003)			
H.	Cash flow from investing activities:							
	Dividend Received	-	-	-	-			
	Purchase of Fixed Assets	(1,233)	(1,405)	(1,233)	(266)			
	Proceeds from Sale of Fixed Assets	-	13	-	-			
	Purchase of Non- Dealing Securities	(12,000)	(4,000)	(12,000)	-			
	Proceeds from Sale of Non-Dealing Securities	19,000	11,220	19,000	-			
	Others ( Purchase of Intangible Assets)	(195)	(290)	(195)	-			
	Net cash (Used in) /generated from investing activities	5,572	5,538	5,572	(266)			
Ш	l. Cash flow from financing activities:							
	Repayment of Long-term Debt	(57)	(54,250)	(57)	-			
	Proceeds from Issuance of Long Term Debt	-	-	-	51,344			
	Proceeds from Issuance of Share Capital	-	-	-	-			
	Payment of Preference Dividends	-	-	-	-			
	Net Change in other Borrowings	-	-	-	-			
	Others (Specify) - Lease payment	(1,241)	(713)	(1,241)	(820)			
	Net Cash generated from Financing Activities	(1,298)	(54,963)	(1,298)	50,524			
IV	7. Cash and Cash Equivalents:							
	Net Increase/ (Decrease) in Cash and Cash Equivalents	5,490	(41,384)	5,490	16,255			
	Cash and Cash Equivalents at the beginning of the Quarter	122,605	163,989	122,605	108,138			
	Cash and Cash Equivalents at the end of the Year	128,095	122,605	128,095	124,393			

- 2 7		SHARE CAPITALS	SHARE PREMIUM	ADVANCE TO WARD SHARE CAPITAL	RETAINED I EARNING	REGULATORY RESERVE	FAIR VALUATION RESERVE	OTHERS	TOTAL
3	Current Year Balance as at the beginning of the year Profit for the year Other Comprehensive Income Transaction with owners Dividends Paid Regulatory reserve General Provision Reserve Others - Advance toward share Capital allotted	136,621 - - - - - -	- - - - - -	- - - - -	(45,641) 2,595 - - - - - -	:	(118) - 362 - - - -	- - - - - -	90,862 2,595 362 - - -
	Balance as at the end of the current period	136,621	-	-	(43,046)	-	244	-	93,819
	Previous Year		-	-	4	-		-	
0	Balance as at the beginning of the year	136,621	-	-	(71,795)	-	499	-	65,325
Ē	Profit for the year Other Comprehensive Income	-			26,154		(617)	_	26,154 (617)
4	Transaction with owners	-		-		-	(617)		(617)
5	Dividends Paid	_	_	_	_	-	_	_	
)_	Regulatory reserve	-	_	_	_		-		_
5	General Provision Reserve	-	-	-	-	_	-	-	-
5	Others	-	-	-	-	_	-	-	-
)	Balance as at the end of Previous Year	136,621	-	-	(45,641)	-	(118)	-	90,862

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MAR 2025

Claver Serumaga

Managing Director &

Chief Executive Officer

16-Apr-2025

Name

Genes I. Kunda **Head of Finance** 16 -Apr -2025 Peter Kimweri
Chief Internal Auditor
16-Apr-2025

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.

Date

1. Hon. Judge. Dr. Fauz Twaib (Chairman) 16 -Apr-2025
2. Ms. Stella Ndikimi (Director) 16 -Apr-2025

## BANK SMARTER

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