

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MAR 2025				CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MAR 2025				
(AMOUNTS IN MILLION SHILLINGS)		CURRENT QUARTER 31-MAR-25	PREVIOUS QUARTER 31-DEC-24	(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
A. ASSET				I. Cash flow from operating activities:				
1	Cash	21,073	16,615	Operating (Loss) /Income	3,165	6,635	3,165	3,348
2	Balances with Bank of Tanzania	56,462	37,404	Adjustments for:				
3	Investments in Government securities	73,277	79,870	-Impairment/Amortization	1,662	2,030	1,662	4,524
4	Balances with other banks and financial institutions	39,946	47,691	-Net change in Loans and Advances	(18,328)	64,215	(18,328)	(48,506)
5	Cheques and items for clearing	119	36	-Gain/loss on Sale of Assets	-	-	-	-
6	Inter branch float items	-	-	-Net change in Deposits	7,430	(64,211)	7,430	13,186
7	Bills negotiated	-	-	-Net change in Short Term Negotiable Securities	(128)	226	(128)	(819)
8	Customers liabilities for acceptances	-	-	-Net change in Other Liabilities	12,327	8,649	12,327	(2,605)
9	Interbank loans receivable	28,675	41,524	-Net change in Other Assets	(6,519)	(12,879)	(6,519)	2,649
10	Investments in other Securities	-	-	- Tax Paid	(1,010)	(114)	(1,010)	(114)
11	Loans, Advances and Overdrafts (net of allowances for probable losses)	272,330	255,133	-Others (Movement in Statutory Minimum Reserve)	2,617	3,490	2,617	(5,666)
12	Other Assets	29,269	23,312	Net cash provided (Used) by operating activities	1,216	8,041	1,216	(34,003)
13	Equity Investments	811	811					
14	Underwriting Accounts	-	-	II. Cash flow from investing activities:				
15	Property and Equipment	11,552	10,369	Dividend Received	-	-	-	-
16	TOTAL ASSET	533,514	512,765	Purchase of Fixed Assets	(1,233)	(1,405)	(1,233)	(266)
				Proceeds from Sale of Fixed Assets	-	13	-	-
B. LIABILITIES				Purchase of Non- Dealing Securities	(12,000)	(4,000)	(12,000)	-
17	Deposits from other banks and financial institutions	44,337	33,810	Proceeds from Sale of Non-Dealing Securities	19,000	11,220	19,000	-
18	Customer deposits	262,347	262,947	Others (Purchase of Intangible Assets)	(195)	(290)	(195)	-
19	Cash letters of Credit	235	510	Net cash (Used in) /generated from investing activities	5,572	5,538	5,572	(266)
20	Special Deposits	90,563	92,785					
21	Payment orders/transfers payable	-	-	III. Cash flow from financing activities:				
22	Bankers' cheques and drafts issued	364	355	Repayment of Long-term Debt	(57)	(54,250)	(57)	-
23	Accrued taxes and expenses payable	7,110	6,441	Proceeds from Issuance of Long Term Debt	-	-	-	51,344
24	Acceptances outstanding	-	-	Proceeds from Issuance of Share Capital	-	-	-	-
25	Interbranch float items	-	-	Payment of Preference Dividends	-	-	-	-
26	Unearned income and other deferred charges	-	-	Net Change in other Borrowings	-	-	-	-
27	Other Liabilities	31,739	22,055	Others (Specify) - Lease payment	(1,241)	(713)	(1,241)	(820)
28	Borrowings	3,000	3,000	Net Cash generated from Financing Activities	(1,298)	(54,963)	(1,298)	50,524
29	TOTAL LIABILITIES	439,695	421,903					
30	NET ASSETS/(LIABILITIES) (16 minus 29)	93,819	90,862	IV. Cash and Cash Equivalents:				
				Net Increase/ (Decrease) in Cash and Cash Equivalents	5,490	(41,384)	5,490	16,255
C. SHAREHOLDERS' FUNDS				Cash and Cash Equivalents at the beginning of the Quarter	122,605	163,989	122,605	108,138
31	Paid up Share Capital	136,621	136,621	Cash and Cash Equivalents at the end of the Year	128,095	122,605	128,095	124,393
32	Share premium	-	-					
33	Retained Earnings	(45,641)	(71,795)					
34	(Loss)/Profit Account	2,595	26,154					
35	Other Capital Accounts	244	(118)					
36	Minority Interest	-	-					
37	TOTAL SHAREHOLDERS' FUNDS	93,819	90,862					
38	Contingent Liabilities	54,282	61,827					
39	Non performing Loans & Advances	17,297	17,658					
40	Allowances for Probable Losses	20,764	20,735					
41	Other non Performing Assets							
D. SELECTED FINANCIAL CONDITION INDICATORS								
(i)	Shareholders Funds to Total Assets	17.6%	17.7%					
(ii)	Non performing Loans to Total Gross Loans	5.9%	6.4%					
(iii)	Gross Loans and Advances to Total Deposits	83.8%	76.1%					
(iv)	Loans and Advances to Total Assets	51.0%	53.8%					
(v)	Earning Assets to Total Assets	77.6%	74.8%					
(vi)	Deposits Growth	-0.3%	-5.3%					
(vii)	Assets Growth	4.0%	-0.5%					

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MAR 2025							
	SHARE CAPITALS	SHARE PREMIUM	ADVANCE TO WARD SHARE CAPITAL	RETAINED EARNING	REGULATORY RESERVE	FAIR VALUATION RESERVE	TOTAL
Current Year							
Balance as at the beginning of the year	136,621	-	-	(45,641)	-	(118)	90,862
Profit for the year	-	-	-	2,595	-	-	2,595
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	362	362
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others - Advance toward share	-	-	-	-	-	-	-
Capital allotted	-	-	-	-	-	-	-
Balance as at the end of the current period	136,621	-	-	(43,046)	-	244	93,819
Previous Year							
Balance as at the beginning of the year	136,621	-	-	(71,795)	-	499	65,325
Profit for the year	-	-	-	26,154	-	-	26,154
Other Comprehensive Income	-	-	-	-	-	(617)	(617)
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of Previous Year	136,621	-	-	(45,641)	-	(118)	90,862

Claver Serumaga	Genes I. Kunda	Peter Kimweri
Managing Director & Chief Executive Officer	Head of Finance	Chief Internal Auditor
16-Apr-2025	16 -Apr -2025	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.		
Name	Date	
1. Hon. Judge. Dr. Fauz Twaib (Chairman)	16 -Apr-2025	
2. Ms. Stella Ndikimi (Director)	16 -Apr-2025	

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