

REPORT OF THE CONDITION OF BANK PURSUANT TO SECTION 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS ACT 2014

AFRICAN BANKING CORPORATION TANZANIA LIMITED BALANCE SHEET AS AT 30 JUNE 2024 (Amounts in Million Shiflings)

A ASSETS 1 Cash 1 Cash 1 Cash 2 Ballances with Bank of Tanzania 3 Investment in Government Securities 3 Investment in Government Securities 3 Ballances with other banks and financial institutions 4 Cheques and Items for Clearing 5 Ballances with other banks and financial institutions 5 Cheques and Items for Clearing 6 Interbranch float Items 7 Billis Negotiated 7 Customers Liabilities on Acceptances 8 Investment in Other Securities 9 Interbranch Items 1 19,927 9 2,783 1 Investment in Other Securities 1 1,927 1 1 Loans, Advances and Overdrafts 1 1 Loans, Advances and Overdrafts 1 1,1619 1 1		(Amounts in Million Shillings)		
A SSETS 5,898 4,827 2 Balances with Bank of Tanzania 16,382 21,738 3 Investment in Government Securities 39,032 42,067 4 Balances with other banks and financial institutions 2,548 5,238 5 Cheques and Items for Clearing 300 281 6 Interbranch float Items - - 7 Bills Negotiated - - 8 Usus mers Liabilities on Acceptances - - 9 Interbrank Loans Receivables 19,27 92,783 10 Investments in Other Securities - - 11 Loans Advances and Overdrafts 143,169 133,251 (Net of Allowances for Probable Losses) - - 12 Other Assets 1,519 1,519 14 Underwriting accounts - - 5 Property, Plant and Equipment 2,630 2,258 7 Othar Assets 245,320 318,003 8 LIABILITIES - - 10 Deposits From Other Banks and financial institutions 19,049 30,209 Cust inetters of credit - </td <td></td> <td></td> <td>Current Quarter</td> <td></td>			Current Quarter	
Cash		LOOFTO	30-Jun-24	31-Mar-24
2 Balances with Bank of Tanzania 16.382 21,738 3 Investment in Government Securities 39.032 42.067 42.067 52.38 5 Cheques and Items for Clearing 3.30 281 1.000 1.00	1			
3 Investment in Government Securities 2,548 5,238	1 .			
4 Balances with other banks and financial institutions 2,548 5,238 6 Cheques and Hems for Clearing 330 281 6 Interbranch float items - - - 7 Bills Negoliated - - - - 8 Customers Liabilities on Acceptances -	1			
5 Cheques and Items for Clearing 330 281 6 Interbranch float Items	3		39,032	42,067
Interbranch float Items	4	Balances with other banks and financial institutions	2,548	5,238
7	5	Cheques and Items for Clearing	330	281
Fig. Filial Negotiated	6	Interbranch float items	-	-
Section Customers Liabilities on Acceptances 19,927 92,783	1 7		- 1	-
9			, ,	
10 Investment in Other Securities 143,169 133,251	_	•	19 927	92 783
11 Loans,Advances and Overdrafts (Net of Allowances for Probable Losses) (Net of Allowances for Probable Losses) (12 Other Assets 13,991 14,485 13,991 13 Equity Investments 1,519 1	1 -		10,02.7	02,700
Net of Allowances for Probable Losses 1	1		1/13/160	122 251
12 Other Assets	''	,	140,100	100,201
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14 Underwriting accounts 2,630 2,508 15 Property, Plant and Equipment 2,630 2,508 16 TOTAL ASSETS 245,920 318,003 17 Deposits From Other Banks and financial institutions 19,049 30,209 18 Customer Deposits 167,823 158,171 19 Cash letters of credit 10 Special deposits 20 Special deposits 21 Payment Orders/ transfers payable 22 Bankers Cheques and Drafts Issued 23 Accrued Taxes and Expenses payable 24 Acceptances Outstanding 25 Interbranch float items 26 Unearmed income and other deferred charges 27 Other Liabilities 4,242 3,753 28 Borrowings 6,423 117,256 29 TOTAL LIABILITIES 197,536 309,390 30 NET ASSETS/(LIABILITIES) 48,384 8,613 C CAPITAL AND RESERVES 3,233 200 31 Retained Earnings (115,183) (133,915) 32 Profit (Loss) Account 219 (210) 35 Other capital accounts 688 3,233 3,233 3,233 3,233 30 Minority Interest 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 5,253 5,155 40 Other non performing assets 50 PERFORMANCE INDICATORS 19,67% 2,71% 40 Victorian and Advances to Iotal Assets 19,67% 2,71% 50 Other capital and Advances to Iotal Assets 19,67% 2,71% 50 Other capital cans & Advances to Iotal gross Ioans 4,22% 4,60% 60 Farning Assets to Total Assets 58,22% 41,90% 60 Volume and Advances to Iotal Assets 38,23% 85,96% 60 Volume and Advances to Iotal Assets 38,23% 85,96% 25,96%	,			•
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TOTAL ASSETS				
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18 Customer Deposits 167,823 158,171 19 Cash letters of credit				
18	17	Deposits From Other Banks and financial institutions	19,049	30,209
19 Cash letters of credit - - - - -			167.823	-
20 Special deposits - - - - - - - - -				,
Payment Orders/ transfers payable - - - -				_
22 Bankers Cheques and Drafts Issued 23 Accrued Taxes and Expenses payable 24 Acceptances Outstanding 25 Interbranch float items 26 Unearned income and other deferred charges 27 Other Liabilities 38 Borrowings 4,242 3,753 28 Borrowings 6,423 117,256 29 TOTAL LIABILITIES 197,536 309,330 30 NET ASSETS/(LIABILITIES) 48,384 8,613 C CAPITAL AND RESERVES 31 Paid - up Share Capital 2 Capital reserves 3 2,233 2 00 32 Retained Earnings 3 (115,183) 33 Profit (Loss) Account 2 219 35 Other capital accounts 36 Minority Interest 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 8 Contingent Liabilities 39 Non performing loans and advances 48,384 8,613 C Cothingent Liabilities 39 Non performing assets 5,253 5,155 41 Other non performing assets 5,253 5,155 41 Other non performing assets 5,253 5,155 41 Other non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Rons and Advances to Total Assets 58,22% 41,90% (iv) Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Deposits 58,22% 41,90% (v) Earning Assets to Total Assets				<u> </u>
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Interbranch float items			-	-
26 Unearned income and other deferred charges	5		-	-
27 Other Liabilities 4,242 3,753 28 Borrowings 6,423 117,256 29 TOTAL LIABILITIES 197,536 309,390 30 NET ASSETS/(LIABILITIES) 48,384 8,613 C CAPITAL AND RESERVES 31 Paid - up Share Capital 159,426 139,306 32 Capital reserves 3,233 200 32 Retained Earnings (115,183) (133,915) 34 Profit (Loss) Account 219 (210) 35 Other capital accounts 688 3,233 36 Minority Interest - - 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19,67% 2,71% (ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Assets 58,22% 41,90% (iv) Loans and Advances to Total Assets 58,22% 41,90% <td></td> <td></td> <td>-</td> <td>- [</td>			-	- [
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C CAPITAL AND RESERVES 159,426 139,306 31 Paid - up Share Capital 159,426 139,306 32 Capital reserves 3,233 200 33 Retained Earnings (115,183) (133,915) 34 Profit (Loss) Account 219 (210) 35 Other capital accounts 688 3,233 36 Minority Interest - - 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19,67% 2,71% (ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Assets 58,22% 41,90% (v) Earning Assets to Total Assets 83,23% 85,96%	30	NET ASSETS/(LIABILITIES)	48,384	8,613
31 Paid - up Share Capital 159,426 139,306 32 Capital reserves 3,233 200 33 Retained Earnings (115,183) (133,915) 34 Profit (Loss) Account 219 (210) 35 Other capital accounts 688 3,233 36 Minority Interest - - 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19,67% 2.71% (ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Assets 58,22% 41,90% (v) Earning Assets to Total Assets 83,23% 85,96%		,		
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32 Capital reserves 3,233 200 33 Retained Earnings (115,183) (133,915) 34 Profit (Loss) Account 219 (210) 35 Other capital accounts 688 3,233 36 Minority Interest - - 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19,67% 2,71% (i) Shareholders Funds to Total Assets 19,67% 2,71% (ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Assets 58,22% 41,90% (v) Earning Assets to Total Assets 83,23% 85,96%			159 426	139 306
33 Retained Earnings (115,183) (133,915) 34 Profit (Loss) Account 219 (210) 35 Other capital accounts 688 3,233 36 Minority Interest - - 37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19,67% 2,71% (I) Shareholders Funds to Total Assets 19,67% 2,71% (Ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Assets 58,22% 41,90% (v) Earning Assets to Total Assets 83,23% 85,96%				
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36 Minority Interest - -			1	
37 TOTAL SHAREHOLDERS FUNDS 48,384 8,613 38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19,67% 2,71% (ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Assets 58,22% 41,90% (v) Earning Assets to Total Assets 83,23% 85,96%			000	ა,∠აა
38 Contingent Liabilities 17,452 9,936 39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets D PERFORMANCE INDICATORS (I) Shareholders Funds to Total Assets 19,67% 2,71% (ii) Non performing Loans & Advances to total gross loans 4,22% 4,60% (iii) Gross Loans and Advances to Total Deposits 79,42% 73,47% (iv) Loans and Advances to Total Assets 58,22% 41,90% (v) Earning Assets to Total Assets 83,23% 85,96%	ı	•		
39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS - 19.67% 2.71% (ii) Non performing Loans & Advances to total gross loans 4.22% 4.60% (iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%	37	TOTAL SHAREHOLDERS FUNDS	48,384	8,613
39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS - 19.67% 2.71% (ii) Non performing Loans & Advances to total gross loans 4.22% 4.60% (iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%				
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39 Non performing loans and advances 6,233 6,364 40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS - - (i) Shareholders Funds to Total Assets 19.67% 2.71% (ii) Non performing Loans & Advances to total gross loans 4.22% 4.60% (iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%	38	Contingent Liabilities	17,452	9,936
40 Allowances for probable losses 5,253 5,155 41 Other non performing assets - - D PERFORMANCE INDICATORS 19.67% 2.71% (ii) Shareholders Funds to Total Assets 19.67% 4.60% (iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%			6,233	6,364
41 Other non performing assets - - D PERFORMANCE INDICATORS 19.67% 2.71% (i) Shareholders Funds to Total Assets 19.67% 2.71% (ii) Non performing Loans & Advances to total gross loans 4.22% 4.60% (iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%				
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(ii) Non performing Loans & Advances to total gross loans 4.22% 4.60% (iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%			10 67%	2 710/
(iii) Gross Loans and Advances to Total Deposits 79.42% 73.47% (iv) Loans and Advances to Total Assets 58.22% 41.90% (v) Earning Assets to Total Assets 83.23% 85.96%				
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(v) Earning Assets to Total Assets 83.23% 85.96%	, ,	·		
				· •
(vi) Deposit Growth -0.80% 9.16%			1	· •
	. ,	•		
(vii) Assets growth -22.67% 5.76%	(vii)	Assets growth	-22.67%	5.76%

AFRICAN BANKING CORPORATION TANZANIA LIMITED INCOME STATEMENT FOR THE QUARTER ENDED 30 JUNE 2024 (Amounts in Million Shillings)

Current Year Previous Year Current Comparative Cummulative Cummulative Quarter Profits/Losses Profits/Losses 30-Jun-24 30-Jun-23 30-Jun-24 30-Jun-23 Interest Income 8.834 10.377 19.563 20.660 (7,005) 12,558 (9,707) 10,953 (4,787) 5,590 (2.097)Interest Expense Net Interest Income (1 minus 2) 6,737 238 (1,472) **2,867** 553 Bad Debts Written Off Impairment losses on Loans and Advances (300)(1.613)(300) 1,534 4,079 2,792 Non Interest Income 2,433 6.1. Foreign Currency Dealings and Translation Gains/(Loss) 1,891 408 927 6.2. Fees and Commissions 6.3. Dividend Income 400 40 741 40 377 675 1,190 749 6.4. Other Operating Income Non Interest Expense 864 536 (7,889) (2,958) (15,216) (7,887)7.1.1 Salaries and benefits
7.1.2 Fees and Commission (2,865) (2,865)(5,826)(4,930) **482** (5,022) (520) (12,733) (1,599) (9,390) **324** 7.3. Other Operating Expenses Operating Income/(Loss) (59) (**579**) (105) (117) Income Tax Provision (1,717)10 Net Income/(Loss) After Income Tax 219 11 Other Comprehensive Income 12 Total comprehensive incomel(loss) for the year 430 (579) 219 (1,717)

> 170 17%

> > 6

0.68% 6.03% 82,14%

11.46%

172

-24%

-0.67%

-8.74% 110.72%

8.40%

6

172

-17%

-1.03%

8.23%

-12.97% 113.48%

6

170

2%

6

0.23%

1.54% 91.46%

10.68%

CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2024 (Amounts in Million Shillings)

13 Number of Employees
14 Basic Earnings Per Share
15 Diluted Earnings Per Share
16 Number of Branches

SELECTED PERFORMANCE INDICATORS

(i) Return on Average Total Assets
(ii) Return on Ordinary Shareholders' Funds
(iii) Non Interest Expense to Gross Income

(iv) Net Interest Income to Average Earning Assets

		Current Quarter 30-Jun-24	Previous Quarter 31-Mar-24
l	Cash flow from operating activities: Net income (loss) Adjustment for:	482	(158)
	- Impairment/amortization	1,472	698
	- net change in loans and advances	(12,815)	(2,252)
	- gain/loss on sale of assets	-	-
	- net change in deposits	(1,509)	15,801
	 net change in short term negotiable securities 	3,034	(744)
	- net change in other liabilities	489	(992)
	- net change in other assets	72,362	6,663
	- tax paid	(53)	(53)
Iŧ	 Net change in SMR Net cash provided(used) by operating activities Cash flow from investing activities: 	63,462	18,963
	Dividend received	36	-
	Purchase of fixed assets	(887)	(376)
	Proceeds from sale of fixed assets	-	-
	Purchase of non-dealing securities	-	-
	Proceeds from sale of non-dealing securities	-	-
	Others (specify)	· · · · · · · · · · · · · · · · · · ·	-
	Net cash provided(used) by investing activities	(851)	(376)
81			
	Repayment of long-term debt	-	*
	Proceeds from issuance of long term debt	-	-
	Proceeds from issuance of share capital	-	-
	Payment of cash dividends	(110,833)	2.737
	Net change in other borrowings Issue of preference shares	20,120	2,737
	Net cash provided (used) by financing activities	(90,713)	2,737
١V	Cash and cash equivalents: Net increase (decrease) in cash and cash equivalents	(28,101)	21,326
	Cash and cash equivalents at the beginning of the quarter	52,929	31,603
		1	· ·
	Cash and cash equivalents at the end of the quarter	24,827	52,929

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2024

			Z	Non - Distributable General Provision	General Provisio	_	
	Share Capital	Share Premium	Share Capital Share Premium Retained Earnings	Reserve	Reserve	Others	Total
Current Year 2024							700000
Balance as at the beginning of the year	139,306	á∎c:	(133,683)	ì	•	3,233	8,856
Profit for the year	1	1	219	ĵ		ï	219
Issue of share	20,120		1		1	ā	20,120
Other Comprehensive Income	ì	r:	•	1	1	ű	1
Transactions with owners	í	18	r.	1		•	1
Dividends Paid	ī	E	, C	ř	•	1	
Regulatory Reserve	ī	£	(688)	688		i	<u>0</u>
General Provision Reserve	ī			10		1	
Others	1		19,205	F.	ť	Ğ	19,205
Balance as at the end of the current period	159,426	4	(114,964)	889	•	3,233	48,384
							•
Previous Year 2023	-					3	
Balance as at the beginning of the year	122,954	. . .	(120,704)	•	•	3,018	5,268
Profit for the year	i.	E	(12,979)	1	31	ì	(12,979)
Issue of share	16,352						16,352
Other Comprehensive Income	ı	ř	t		1	1	•
Transactions with owners	j			ř	E	ı	•
Dividends Paid	ì	ï	1,		E	Ĭ.	r
Regulatory Reserva	1	ä	,	•	r	215	215
General Provision Reserve	1	ā			1	ŗ	ť
Others	•	1	1	1	1	ı	r
Balance as at the end of the previous period	139,306	•	(133,683)		•	3,233	8,856

Date	24-Jul-24	24-Jul-24	24-Jul-24	above statements. belief have been	Date	24-Jul-24	24-Jul-24
Signature	Self Self		Allar	the correctness of the at of our knowledge and	Signature		
Name	I. John	H. Kharbush	J. Kilato	d of directors, attest to d by us, and to the bes' and correct.	Name	P. Ishengoma	B. Jonker
	Managing Director	Head of Finance	Head of Internal Audit	We, the under- named, non executive members of the board of directors, attest to the correctness of the above statements. We declare that the above statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.		1 Director	2 Director