

PUBLICATION OF FINANCIAL STATEMENTS
(Regulation 7)

CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)	Current Quarter 31st March 2024	Previous Quarter 31st December 2023
A. ASSETS		
1 Cash	1,147	829
2 Balances with Bank of Tanzania	2,804	2,973
3 Investments in Government securities	66,597	66,152
4 Balances with other banks and financial institutions	15,509	16,075
5 Cheques and items for clearing	0	0
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	0	0
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	29,347	29,196
12 Other Assets	8,753	8,014
13 Equity Investments	0	0
14 Underwriting Accounts	0	0
15 Property and Equipment	2,162	2,282
16 TOTAL ASSETS	126,320	125,522
B. LIABILITIES		
17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	9,641	9,921
19 Cash letters of Credit	0	0
20 Special Deposits	0	0
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	0	0
23 Accrued taxes and expenses payable	165	295
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	1,916	2,012
27 Other Liabilities	2,592	2,525
28 Borrowings	11,976	11,695
29 TOTAL LIABILITIES	26,288	26,447
30 NET ASSETS/(LIABILITIES) (16 minus 29)	100,032	99,075
C.SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	89,040	89,040
32 Share premium	0	0
33 Retained Earnings	9,373	7,514
34 Profit (Loss) Account	957	1,827
35 Regulatory Reserve	662	694
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	100,032	99,075
38 Contingent Liabilities	21,941	22,027
39 Non performing Loans & Advances	992	991
40 Allowances for Probable Losses	248	213
41 Other non Performing Assets	0	0
D.SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	79%	79%
(ii) Non performing Loans to Total Gross Loans	3.4%	3.4%
(iii) Gross Loans and Advances to Total Deposits	307%	296%
(iv) Loans and Advances to Total Assets	23%	23%
(v) Earning Assets to Total Assets	88%	89%
(vi) Deposits Growth	-3%	23%
(vii) Assets Growth	1%	2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED MARCH 31, 2024

(Amounts in million shillings)	Current Quarter 31st March 2024	Comparative Quarter 31st March 2023	Current Year Cumulative 31st March 2024	Comparative Year Cumulative 31st March 2023
1 Interest Income	3,346	3,319	3,346	3,319
2 Interest Expense	-340	-184	-340	-184
3 Net Interest Income (1 + 2)	3,005	3,135	3,005	3,135
4 Bad Debts Written-Off	0	0	0	0
5 Impairment Losses on Loans and Advances	0	-25	0	-25
	3,005	3,110	3,005	3,110
6 Non Interest Income:				
6.1 Foreign Currency Dealings and translation Gain/(Loss)	15	114	15	114
6.2 Fees and Commissions	161	93	161	93
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
	3,181	3,317	3,181	3,317
7 Non Interest Expenses:				
7.1 Salaries and Benefits	-857	-735	-857	-735
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	-958	-1,359	-958	-1,359
	-1,815	-2,094	-1,815	-2,094
8 Operating Income/(Loss)	1,367	1,223	1,367	1,223
9 Income Tax Provision	-410	-367	-410	-367
10 Net Income/ (Loss) After Income Tax	957	856	957	856
11 Other Comprehensive Income (itemize)	0	0	0	0
12 Total comprehensive income/(loss) for the year	957	856	957	856
13 Number of Employees	39	37	39	37
14 Basic Earnings per Share	24	21	24	21
15 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	4.3%	4.0%	4.3%	4.0%
(ii) Return on Average Shareholder Funds	5.5%	5.0%	5.5%	5.0%
(iii) Non Interest Expenses to Gross Income	57.0%	62.6%	57.0%	62.6%
(iv) Net Interest Income to Average Earnings Assets	1.3%	1.5%	1.3%	1.5%



CHINA DASHENG BANK
 中 華 大 盛 銀 行

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED MARCH 31, 2024

	Current Quarter 31st March 2024	Previous Quarter 31st December 2023	Current Year Cumulative 31st March 2024	Comparative Year Cumulative 31st March 2023
I. Cash flow from operating activities (Amounts in million shillings)				
Operating Income/(Loss)	1,367	1,226	1,367	1,223
Adjustments for:				
-Impairment/Amortization	372	320	372	734
-Net change in Loans and Advances	-150	-1,627	-150	1,686
-Gain/loss on Sale of Assets	0	0	0	-7
-Net change in Deposits	-280	-7,553	-280	-3,974
-Net change in Short Term Negotiable Securities	0	-0	0	0
-Net change in Other Liabilities	121	-1,828	121	-434
-Net change in Other Assets	4,982	501	4,982	-1,884
- Tax Paid	-577	-206	-577	-492
-Others (specify)	0	0	0	0
Net cash provided (Used) by operating activities	5,834	-9,168	5,834	-3,148
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	-8	0	-8	-15
Proceeds from Sale of Fixed Assets	0	0	0	9
Purchase of Non- Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (specify) - Investments in Government bonds	-533	5,365	-533	-2,400
Net cash (Used in) /generated from investing activities	-541	5,365	-541	-2,406
III. Cash flow from financing activities:				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (specify)	0	0	0	0
Net Cash generated from Financing Activities	0	0	0	0
IV. Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	5,293	-3,803	5,293	-5,553
Cash and Cash Equivalents at the beginning of the Quarter	4,390	7,796	4,390	9,379
Cash and Cash Equivalents at the end of the Year	9,683	3,993	9,683	3,825



CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT MARCH 31, 2024

	Share capital	Share Premium	Retained Earning	Regulatory reserve	General provision Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	89,040	-	9,341	694	-	-	99,075
Profit for the year	-	-	987	-	-	-	987
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	32	(32)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	89,040	-	10,330	662	-	-	100,032
Previous Year							
Balance as at the beginning of the year	89,040	-	7,571	637	-	-	97,248
Profit for the year	-	-	1,827	-	-	-	1,827
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	(57)	57	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	89,040	-	9,341	694	-	-	99,075

Cheng Ji

Guvion Chitwalo
Head of Finance,
Treasury &
Trade Finance

Chief Executive Officer
15th April 2024

Zablon Skambuli

Head of Internal Audit
15th April 2024

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. Poniwoa Mbisso (Director)

15th April 2024

2. Jimmy Mrosso (Director)

15th April 2024

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA
(Kanuni ya 7)

WARAKA MIZANIA KWA TAREHE 31/03 /2024 (Kiasi kwa shilingi milioni)		Robo Mwaka ya sasa 31/03/2024	Robo Mwaka iliyopita 31/12/2023
A. MALI			
1	Fedha Taslimu	1,147	829
2	Salio Katika Benki Kuu ya Tanzania	2,804	2,973
3	Uwekezaji Katika Amana za Serikali	66,597	66,152
4	Salio Katika Benki Nyingine na Taasisi za Fedha	15,509	16,075
5	Hundi na Miamala ya Kushughulikiwa	0	0
6	Miamala Baina ya Matawi	0	0
7	Bili Zilizofikiwa	0	0
8	Dhima za Wateja Zilizokubalika	0	0
9	Mikopo Iliyotolewa kwa Benki Nyingine	0	0
10	Uwekezaji Katika Amana Nyingine	0	0
11	Mikopo Halisi Iliyopo	29,347	29,196
12	Mali Nyingine	8,753	8,014
13	Uwekezaji wa Hisa	0	0
14	Akaunti za Udhamini	0	0
15	Mali Zisizohamishika, Mitambo na Vifaa	2,162	2,282
16	JUMLA YA MALI	126,320	125,522
B. DHIMA			
17	Amana za Benki nyingine na Taasisi za Fedha	0	0
18	Amana za Wateja	9,641	9,921
19	Dhamana ya Malipo kwa Fedha Taslimu	0	0
20	Amana Maalumu	0	0
21	Maagizo ya Malipo/Fedha za Kuhamisha	0	0
22	Hundi na Hawala za Kibenki Zilizotolewa	0	0
23	Limbiko la Kodi na Gharama Zitakazolipwa	165	295
24	Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	0	0
25	Miamala Isiyoshughulikiwa Baina ya Matawi	0	0
26	Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadhi	1,916	2,012
27	Dhima Nyingine	2,592	2,525
28	Madeni	11,976	11,695
29	JUMLA YA DHIMA	26,288	26,447
30	MALI/(DHIMA) HALISI (16 kutoa 29)	100,032	99,075
C. FEDHA ZA WANAHISA			
31	Mtaji wa Hisa Uliolipwa	89,040	89,040
32	Akiba ya Mtaji	0	0
33	Mapato Yaliyobakizwa	9,373	7,514
34	Faida (Hasara) ya Kipindi Husika	957	1,827
35	Akaunti Nyingine za Mtaji	662	694
36	Stahiki ya Wenyehisa Chache	0	0
37	JUMLA YA FEDHA ZA WANAHISA	100,032	99,075
38	Dhima Zisizo Dhahiri	21,941	22,027
39	Mikopo Chechefu	992	991
40	Tengo kwa Ajili ya Mikopo Chechefu	248	213
41	Mali Nyingine Chechefu	0	0
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA			
(i)	Uwiano wa Fedha za Wanahisa na Jumla ya Mali	79%	79%
(ii)	Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	3%	3%
(iii)	Uwiano wa Mikopo Ghafi na Jumla ya Amana	307%	296%
(iv)	Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	23%	23%
(v)	Uwiano wa Mali Zinazozalisha na Jumla ya Mali	88%	89%
(vi)	Ongezeko la Amana	-3%	23%
(vii)	Ongezeko la Mali	1%	2%

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA TAREHE: 31 / 03 / 2024

(Kiasi kwa shilingi milioni)	Robo mwaka ya sasa 31/03/2024	Robo mwaka Linganishi Mwaka Uliopita 31/03/2023	Limbikizo la Mwaka wa sasa 31/03/2024	Limbikizo la Mwaka Uliopita (Mwaka Uliopita) 31/03/2023
1 Mapato ya Riba	3,346	3,319	3,346	3,319
2 Gharama za Riba	-340	-184	-340	-184
3 Mapato Halisi ya Riba (1kutoa 2)	3,005	3,135	3,005	3,135
4 Madeni Viza Yaliyofutwa	0	0	0	0
5 Punguzo/Ongezeko la tengo katika Mikopo	0	-25	0	-25
	3,005	3,110	3,005	3,110
6 Mapato Yasiyo ya Riba:				
6.1 Faida / (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	15	114	15	114
6.2 Ada na Kamisheni	161	93	161	93
6.3 Gawio	0	0	0	0
6.4 Mapato Mengine	0	0	0	0
	3,181	3,317	3,181	3,317
7 Gharama Zisizo za Riba:				
7.1 Mishahara na Mafao	-857	-735	-857	-735
7.2 Ada na Kamisheni	0	0	0	0
7.3 Gharama Nyingine	-958	-1,359	-958	-1,359
	-1,815	-2,094	-1,815	-2,094
8 Faida / (Hasara) ya Uendeshaji	1,367	1,223	1,367	1,223
9 Tengo la Kodi ya Mapato	-410	-367	-410	-367
	957	856	957	856
10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	0	0	0	0
11 Mapato Mengine Yaliyojumuishwa (bainisha)	957	856	957	856
12 Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	957	856	957	856
13 Idadi ya Waajiriwa	39	37	39	37
14 Mapato kwa Hisa	24	21	24	21
15 Idadi ya Matawi	2	2	2	2
BAADHI YA VIASHIRIO VYA UFANISI				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	4.3%	4.0%	4.3%	4.0%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	5.5%	5.0%	5.5%	5.0%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	57.0%	62.6%	57.0%	62.6%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha	1.3%	1.5%	1.3%	1.5%

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA TAREHE: 31 / 03 / 2024

(Kiasi kwa shilingi milioni)	Robo mwaka ya sasa 31/03/2024	Robo mwaka iliyopita 31/12/2023	Limbikizo la Mwaka wa sasa 31/03/2024	Limbikizo la Mwaka Linganishi (Mwaka Ufiopita) 31/03/2023
I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:				
Mapato/(Hasara) Halisi	1,367	1,226	1,367	1,223
Marekebisho kwa Ajili ya:				
- Hasara Katika Mali	372	320	372	734
- Badiiko Halisi Katika Mikopo	-150	-1,627	-150	1,686
- Faida/Hasara Kwenye Mauzo ya Mali	0	0	0	-7
- Mabadiliko Halisi Katika Amana	-280	-7,553	-280	-3,974
- Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizofikiwa	0	-0	0	0
- Mabadiliko Halisi Katika Dhima Nyingine	121	-1,828	121	-434
-Mabadiliko Halisi Katika Mali Nyingine	4,982	501	4,982	-1,884
-Kodi Iliyolipwa	-577	-206	-577	-492
- Mengineyo (bainisha)	0	0	0	0
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	5,834	-9,168	5,834	-3,148
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Gawio Lililopokewa	0	0	0	0
Ununuzi wa Mali za Kudumu	-8	0	-8	-15
Mapato Kutokana na Mauzo ya Mali za Kudumu	0	0	0	9
Ununuzi wa Amana Zisizoshughulikiwa na Mawakala	0	0	0	0
Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala	0	0	0	0
Mengineyo (bainisha)	-533	5,365	-533	0
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji	-541	5,365	-541	-2,400
III. Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:				
Ulipaji wa Madeni ya Muda Mrefu	0	0	0	0
Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	0	0	0	0
Mapato Kutokana na Utoaji wa Mtaji wa Hisa	0	0	0	0
Gawio Lililolipwa kwa Fedha Taslimu	0	0	0	0
Mabadiliko Halisi Katika Madeni Mengine	0	0	0	0
Mengineyo (bainisha)	0	0	0	0
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha	0	0	0	0
IV. Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu:				
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinazofanana na Fedha Taslimu	5,293	-3,803	5,293	-5,553
Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	4,390	7,796	4,390	9,379
Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	9,683	3,993	9,683	3,825



TAAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA TAREHE: 31 /03 /2024

Mwaka wa sasa	Misaji wa Hisa	Malipo juu ya bei ya Hisa	Mapato yaliyobakiwa	Ziada za Kisheria	Tengo la Ziada ya Jumla	Menginyo (beinisha)	Jumla
Salio la mwanzo wa mwaka Faida / (Hasara) Halisi Baada ya Kodi ya Mapato Mapato mengine yaliyojumuishwa Miamala na wanaohisa Gawio lililolipwa Ziada ya Kisheria Tengo la Ziada ya Jumla	89,040	-	9,341 957	694	-	-	99,075 957
Salio la mwisho wa mwaka	89,040	-	10,330	662	-	-	100,032
Mwaka Uliopita Salio la mwanzo wa mwaka Faida / (Hasara) Halisi Baada ya Kodi ya Mapato Mapato mengine yaliyojumuishwa Miamala na wanaohisa Gawio lililolipwa Ziada ya Kisheria Tengo la Ziada ya Jumla	80,040	-	7,571 1,827	637	-	-	97,248 1,827
Salio la mwisho wa mwaka	89,040	-	9,341	694	-	-	99,075

Cheng Ji
Ofisa Mtendaji Mkuu
Tarehe: 15/04/2024

(Signature)
Guy/lon Chirwalo
Mkuu wa Fedha
Tarehe: 15/04/2024

Zablon Stambuli
Mkaguzi Mkuu wa Ndani
Tarehe: 15/04/2024

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatambua kwamba tumezitathmini taarifa hizi, na kwa uelewa na imani yetu kubwa zimeandaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

- Jina**
1. Ponwoc Mbisec (Mkurugenzi) *(Signature)* Tarehe: 15/04/2024
 2. Jimmy Mrosso (Mkurugenzi) *(Signature)* Tarehe: 15/04/2024