

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

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

WARAKA MIZANIA KWA TAREHE 31/12 /2020 (Kiasi kwa shilingi milioni)	Robo Mwaka ya sasa 31/12/2020	Robo Mwaka iliyopita 30/09/2020
A. MALI		
1 Fedha Taslimu	166	272
2 Salio Katika Benki Kuu ya Tanzania	4,412	1,475
3 Uwekezaji Katika Amana za Serikali	60,793	63,792
4 Salio Katika Benki Nyingine na Taasisi za Fedha	11,721	13,662
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	25,989	24,526
12 Mali Nyingine	5,851	6,072
13 Uwekezaji wa Hisa	0	0
14 Akaunti za Udhamini	0	0
15 Mali Zisizohamishika, Mitambo na Vifaa	3,208	2,197
16 JUMLA YA MALI	112,140	111,996
B. DHIMA		
17 Amana za Benki nyingine na Taasisi za Fedha	0	0
18 Amana za Wateja	2,751	2,305
19 Dhamana ya Malipo kwa Fedha Taslimu	0	0
20 Amana Maalumu	0	10
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	1,380	1,278
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 Baad	3,892	4,056
27 Dhima Nyingine	3,209	1,751
28 Madeni	10,230	12,555
29 JUMLA YA DHIMA	21,462	21,954
30 MALI/(DHIMA) HALISI (16 kutoa 29)	90,678	90,042
C. FEDHA ZA WANAHISA		
31 Mtaji wa Hisa Uliolipwa	89,040	89,040
32 Akiba ya Mtaji	0	0
33 Mapato Yaliyobakizwa	-1,420	-1,420
34 Faida (Hasara) ya Kipindi Husika	3,058	2,421
35 Akaunti Nyingine za Mtaji	0	0
36 Stahiki ya Wenyehisa Chache	0	0
37 JUMLA YA FEDHA ZA WANAHISA	90,678	90,042
38 Dhima Zisizo Dhahiri	6,786	2,700
39 Mikopo Chechefu	24	24
40 Tenge kwa Ajili ya Mikopo Chechefu	79	81
41 Mali Nyingine Chechefu	0	0
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	81%	80%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	0%	0%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	948%	1067%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	23%	22%
(v) Uwiano wa Mali Zinazozalisha na Jumla ya Mali	88%	91%
(vi) Ongezeko la Amana	19%	127%
(vii) Ongezeko la Mali	0%	2%

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA TAREHE: 31 / 12 / 2020

(Kiasi kwa shilingi milioni)	Robo mwaka ya sasa 31/12/2020	Robo mwaka Linganishi Mwaka Uliopita 31/12/2019	Limbikizo la Mwaka wa sasa 31/12/2020	Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 31/12/2019
1 Mapato ya Riba	3,296	2,578	12,417	8,090
2 Gharama za Riba	-173	-147	-671	-488
3 Mapato Halisi ya Riba (1kutoa 2)	3,123	2,431	11,746	7,602
4 Madeni Viza Yaliyofutwa	0	0	0	0
5 Punguzo/Ongezeko la tengo katika Mikopo	2	-95	-4	-75
	3,125	2,335	11,743	7,527
6 Mapato Yasiyo ya Riba:				
6.1 Faida / (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	7	677	84	1,198
6.2 Ada na Kamisheni	54	63	192	171
6.3 Gawio	0	0	0	0
6.4 Mapato Mengine	0	0	0	1,174
	3,185	3,076	12,018	10,069
7 Gharama Zisizo za Riba:				
7.1 Mishahara na Mafao	-1,172	-825	-3,450	-2,596
7.2 Ada na Kamisheni	0	0	0	0
7.3 Gharama Nyingine	-1,104	-1,843	-4,199	-4,795
	-2,276	-2,668	-7,649	-7,390
8 Faida / (Hasara) ya Uendeshaji	910	408	4,369	2,679
9 Tengo la Kodi ya Mapato	-273	-122	-1,311	-53
10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	637	286	3,058	2,625
11 Mapato Mengine Yaliyojumuishwa (bainisha)	0	0	0	0
12 Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	637	286	3,058	2,625
13 Idadi ya Waajiriwa	25	22	25	22
14 Mapato kwa Hisa	16	7	76	66
15 Idadi ya Matawi	1	1	1	1
BAADHI YA VIASHIRIO VYA UFANISI				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	3.2%	1.5%	3.9%	2.7%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	4.0%	1.9%	4.8%	3.0%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	71.5%	84.1%	63.6%	72.9%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha	1.6%	1.3%	5.9%	8.7%


TAARIFA YA MTRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA TAREHE: 31 / 12 / 2020

(Kiasi kwa shilingi milioni)	Robo mwaka ya sasa 31/12/2020	Robo mwaka iliyopita 30/09/2020	Limbikizo la Mwaka wa sasa 31/12/2020	Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 31/12/2019
I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:				
Mapato/(Hasara) Halisi	910	1,333	4,369	2,679
Marekebisho kwa Ajili ya:				
- Hasara Katika Mali	585	416	1,822	1,784
- Badiiko Halisi Katika Mikopo	-1,464	-2,481	-3,000	-2,121
- Faida/Hasara Kwenye Mauzo ya Mali	0	0	0	0
- Mabadiliko Halisi Katika Amana	435	-240	470	12,473
- Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizofikiwa	2,907	-96	10,299	0
- Mabadiliko Halisi Katika Dhima Nyingine	-928	1,537	1,437	914
-Mabadiliko Halisi Katika Mali Nyingine	491	-690	2,853	-19,145
- Kodi Iliyolipwa	0	0	-7	-46
- Mengineyo (bainisha)	0	0	0	0
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	2,937	-222	18,242	-22,462
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Gawio Lililopokewa	0	0	0	0
Ununuzi wa Mali za Kudumu	-55	-9	-102	-117
Mapato Kutokana na Mauzo ya Mali za Kudumu	0	0	0	0
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)	-51	-1,051	-15,610	-52,852
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji	-106	-1,060	-15,712	-52,969
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	2,831	-1,282	2,531	-75,431
Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	1,747	3,028	2,047	77,478
Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	4,578	1,747	4,578	2,047

TARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA TAREHE: 31 / 12 / 2020

Mwaka wa sasa	Mkazi wa Hisa	Malipo juu ya bei ya Hisa	Mapato yaliyobakiwa	Ziada za Kisheria	Tengo la Ziada ya Jumla	Menghweyo (bainisha)	Jumla
Salio la mwanzo wa mwaka	89,040	-	(1,420)	-	-	-	87,620
Paida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	3,058	-	-	-	3,058
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanaohisa	-	-	-	-	-	-	-
Cawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Menghweyo	-	-	-	-	-	-	-
Salio la mwisho wa mwaka	89,040	-	1,638	-	-	-	90,678
Mwaka Uliopita	-	-	-	-	-	-	-
Salio la mwanzo wa mwaka	89,040	-	(4,064)	-	19	-	20,177
Paida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	2,625	-	-	-	(1,530)
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanaohisa	-	-	-	-	-	-	-
Cawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	(19)	-	-
Menghweyo	-	-	-	-	-	-	-
Salio la mwisho wa mwaka	89,040	-	(1,420)	-	-	-	87,620


 Nunu Saghar
 Kaimu Afisa Mtendaji Mkuu
 Tarehe: 20/01/2021


 Guydon Chihwalo
 Zablon Stambuli
 Mkuu wa Fedha
 Tarehe: 20/01/2021

Sisi, tulotojwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa ueleva 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. Albert Mallya (Mkurugenzi)
 2. Jimmy Mronso (Mkurugenzi)

Tarehe
 20/01/2021
 20/01/2021

PUBLICATION OF FINANCIAL STATEMENTS
(Regulation 7)

CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)		Current Quarter 31st December 2020	Previous Quarter 30th September 2020
A. ASSETS			
1	Cash	166	272
2	Balances with Bank of Tanzania	4,412	1,475
3	Investments in Government securities	60,793	63,792
4	Balances with other banks and financial institutions	11,721	13,662
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)	25,989	24,526
12	Other Assets	5,851	6,072
13	Equity Investments	0	0
14	Underwriting Accounts	0	0
15	Property and Equipment	3,208	2,197
16	TOTAL ASSETS	112,140	111,996
B. LIABILITIES			
17	Deposits from other banks and financial institutions	0	0
18	Customer deposits	2,751	2,305
19	Cash letters of Credit	0	0
20	Special Deposits	0	10
21	Payment orders/transfers payable	0	0
22	Bankers' cheques and drafts issued	0	0
23	Accrued taxes and expenses payable	1,380	1,278
24	Acceptances outstanding	0	0
25	Interbranch float items	0	0
26	Unearned income and other deferred charges	3,892	4,056
27	Other Liabilities	3,209	1,751
28	Borrowings	10,230	12,555
29	TOTAL LIABILITIES	21,462	21,954
30	NET ASSETS/(LIABILITIES) (16 minus 29)	90,678	90,042
C.SHAREHOLDERS' FUNDS			
31	Paid up Share Capital	89,040	89,040
32	Share premium	0	0
33	Retained Earnings	-1,420	-1,420
34	Profit (Loss) Account	3,058	2,421
35	Regulatory Reserve	0	0
36	Minority Interest	0	0
37	TOTAL SHAREHOLDERS' FUNDS	90,678	90,042
38	Contingent Liabilities	6,786	2,700
39	Non performing Loans & Advances	24	24
40	Allowances for Probable Losses	79	81
41	Other non Performing Assets	0	0
D.SELECTED FINANCIAL CONDITION INDICATORS			
(i)	Shareholders Funds to Total Assets	81%	80%
(ii)	Non performing Loans to Total Gross Loans	0%	0%
(iii)	Gross Loans and Advances to Total Deposits	948%	1067%
(iv)	Loans and Advances to Total Assets	23%	22%
(v)	Earning Assets to Total Assets	88%	91%
(vi)	Deposits Growth	19%	127%
(vii)	Assets Growth	0%	2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED DECEMBER 31, 2020

(Amounts in million shillings)	Current Quarter 31st December 2020	Comparative Quarter 31st December 2019	Current Year Cumulative 31st December 2020	Comparative Year Cumulative 31st December 2019
1 Interest Income	3,296	2,578	12,417	8,090
2 Interest Expense	-173	-147	-671	-488
3 Net Interest Income (1 + 2)	3,123	2,431	11,746	7,602
4 Bad Debts Written-Off	0	0	0	0
5 Impairment Losses on Loans and Advances	2	-95	-4	-75
	3,125	2,335	11,743	7,527
6 Non-Interest Income:				
6.1 Foreign Currency Dealings and translation Gain/(Loss)	7	677	84	1,198
6.2 Fees and Commissions	54	63	192	171
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	1,174
	3,185	3,076	12,018	10,069
7 Non Interest Expenses:				
7.1 Salaries and Benefits	-1,172	-825	-3,450	-2,596
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	-1,104	-1,843	-4,199	-4,795
	-2,276	-2,668	-7,649	-7,390
8 Operating Income/(Loss)	910	408	4,369	2,679
9 Income Tax Provision	-273	-122	-1,311	-53
10 Net Income/ (Loss) After Income Tax	637	286	3,058	2,625
11 Other Comprehensive Income (itemize)	0	0	0	0
12 Total comprehensive income/(loss) for the year	637	286	3,058	2,625
13 Number of Employees	25	22	25	22
14 Basic Earnings per Share	16	7	76	66
15 Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	3.2%	1.5%	3.9%	2.7%
(ii) Return on Average Shareholder Funds	4.0%	1.9%	4.8%	3.0%
(iii) Non Interest Expenses to Gross Income	71.5%	84.1%	63.6%	72.9%
(iv) Net Interest Income to Average Earnings Assets	1.6%	1.3%	5.9%	8.7%



CHINA DASHENG BANK
 中 華 大 盛 銀 行

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED DECEMBER 31, 2020


	Current Quarter 31st December 2020	Previous Quarter 30th September 2020	Current Year Cumulative 31st December 2020	Comparative Year Cumulative 31st December 2019
I. Cash flow from operating activities				
(Amounts in million shillings)				
Operating Income/(Loss)	910	1,333	4,369	2,679
Adjustments for:				
-Impairment/Amortization	585	416	1,822	1,784
-Net change in Loans and Advances	-1,464	-2,481	-3,000	-21,121
-Gain/loss on Sale of Assets	0	0	0	0
-Net change in Deposits	435	-240	470	12,473
-Net change in Short Term Negotiable Securities	2,907	-96	10,299	0
-Net change in Other Liabilities	-928	1,537	1,437	914
-Net change in Other Assets	491	-690	2,853	-19,145
- Tax Paid	0	0	-7	-46
-Others (specify)	0	0	0	0
Net cash provided (Used) by operating activities	2,937	-222	18,242	-22,462
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	-55	-9	-102	-117
Proceeds from Sale of Fixed Assets	0	0	0	0
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	-51	-1,051	-15,610	-52,852
Net cash (Used in) /generated from investing activities	-106	-1,060	-15,712	-52,969
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	2,831	-1,282	2,531	-75,431
Cash and Cash Equivalents at the beginning of the Quarter	1,747	3,028	2,047	77,478
Cash and Cash Equivalents at the end of the Year	4,578	1,747	4,578	2,047



CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT DECEMBER 31, 2020

	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	-	(1,420)	-	-	-	87,620
Profit for the year	-	-	3,058	-	-	-	3,058
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	89,040	-	1,638	-	-	-	90,678
Previous Year							
Balance as at the beginning of the year	89,040	-	(4,064)	-	19	-	20,177
Profit for the year	-	-	2,625	-	-	-	(1,530)
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	(66,390)
Regulatory reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	(19)	-	-
Others	-	-	19	-	-	-	-
Balance as at the end of the previous period	89,040	-	(1,420)	-	-	-	87,620


 Nunu saghaf
 Ag. Chief Executive Officer
 20th January 2021


 Zablou Stambuli
 Senior Finance Manager
 Head of Internal Audit
 20th January 2021

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. Albert Maliya (Director) | 20th January 2021 |
| 
2. Jimmy Mrosso (Director) | 20th January 2021 |