

CRDB BANK PLC

ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER, 2017

(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter	Previous Quarter	Current Quarter	Previous Quarter	Current Year Cumulative	Previous Year Cumulative	Current Year Cumulative	Previous Year Cumulative
	31/12/2017	30/09/2017	31/12/2017	30/09/2017	31/12/2017	31/12/2016	31/12/2017	31/12/2016
I: Cash flow from operating activities:								
Net income (Loss)	20,280	19,989	17,970	17,043	97,714	118,249	91,545	111,860
Adjustment for :	-	-	-	-	-	-	-	-
- Impairment / Amortization	34,716	44,238	34,869	42,704	155,944	160,093	151,601	155,527
- Net change in loans and Advances	(66,149)	77,537	(62,080)	89,200	226,284	(35,264)	240,102	(29,724)
- Gain / loss on Sale of Assets	362	67	391	67	429	-40	458	62
- Net change in Deposits	495,635	(286,158)	478,502	(284,097)	172,649	(89,160)	147,667	(84,380)
- Net change in Short Term Negotiable Securities	49,176	57,255	46,929	51,721	(301,854)	306,313	(309,973)	304,199
- Net change in Other Liabilities	(167,376)	(18,919)	(172,561)	(784)	(136,980)	(161,459)	(128,700)	(161,272)
- Net change in Other Assets	112,159	(8,684)	74,491	8,722	68,103	(8,922)	63,472	765
- Tax paid	(6,728)	(10,835)	(6,311)	(10,799)	(53,556)	(76,269)	(51,790)	(73,419)
- Others (specify)	(12,973)	-	(10,644)	-	(12,973)	7,272	(10,644)	(1,385)
Net cash provided (used) by operating activities	459,102	(125,510)	401,557	(86,223)	215,759	220,811	193,737	222,232
II: Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of Fixed Assets	(26,327)	(10,858)	(14,329)	(10,105)	(86,540)	(94,740)	(72,203)	(83,807)
Proceeds from Sale of Fixed Assets	8,924	-	14	-	8,924	433	14	433
Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
Others (specify)	(139)	-	(139)	-	(139)	(328)	(139)	(328)
Net cash provided (used) by investing activities	(17,542)	(10,858)	(14,454)	(10,105)	(77,755)	(94,634)	(72,329)	(83,702)
III: Cash flow from financing activities:								
Repayment of Long-term Debt	-	-	-	-	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-	-	-	-	-
Payment of Cash Dividends	(245)	(1,083)	(245)	(1,083)	(25,581)	(43,209)	(25,581)	(43,209)
Net change in Other Borrowings	(17,278)	113,283	(11,904)	110,631	230,789	62,030	230,789	62,030
Others (specify)	(1,668)	-	1,538	-	(1,668)	278	1,538	(1,069)
Net Cash Provided (used) by Financing activities	(19,190)	112,200	(10,611)	109,548	203,540	19,099	206,745	17,752
IV: Cash and Cash Equivalents:								
Net Increase/ (Decrease) in Cash and Cash Equivalent	422,369	(24,169)	376,491	13,219	341,544	145,277	328,153	156,183
Cash and Cash Equivalents at the Beginning of the Quarter / Year	647,103	671,273	665,831	652,612	727,929	582,652	714,169	557,986
Cash and Cash Equivalents at the end of the Quarter / Year	1,069,472	647,103	1,042,322	665,831	1,069,473	727,929	1,042,322	714,169

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST DECEMBER 2017

In preparation of the quarterly statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 AND IAS 8)

Signed by:

Dr. Charles S. Kimei
Mr. Frederick B. Nshekanabo
Mr. Elgard Daniel

Managing Director
Director of Finance
Ag. Director of Internal Audit

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 requirements of have been prepared in conformance with International Financial Reporting Standards and requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.

Signed by:

Mr. Ally H. Laay
Mr. Juma A. Abdulrahman

Board Chairman
Board Member

Date:

26th January 2018

SALARY ADVANCE

A DIGITAL BORROWING EXPERIENCE

NO PAPERWORKS | NO BRANCH VISITS

Employees whose salaries are channeled through CRDB Bank can now access salary advance through SimBanking



***150*03#**



www.crdbbank.co.tz

