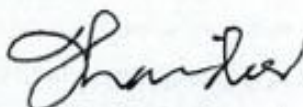


Habib African Bank Limited
Financial Statements
For the year ended 31 December 2025

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 TShs'000	2024 TShs'000
Operating activities			
Cash (used in)/generated from operations	24	(12,177,730)	7,988,647
Income tax paid		(3,850,000)	(2,735,721)
Net cash used in operating activities		(16,027,730)	5,252,925
Investing activities			
Purchase of property, plant and equipment	15	(545,915)	(793,148)
Purchase of intangible assets	16	(446,675)	(616,554)
Maturity of treasury bills	8	54,618,199	3,186,781
Net cash used in investing activities		53,625,609	1,777,079
Financing activities			
Dividend paid		-	(500,000)
Lease payment		(1,763,120)	(1,228,674)
Net cash used in investing activities		(1,763,120)	(1,728,674)
Decrease in cash and cash equivalents		35,834,759	5,301,330
Movement in cash and cash equivalents			
At start of year		70,744,302	65,442,972
Decrease in cash and cash equivalents		35,834,759	5,301,330
At end of year		106,579,061	70,744,302
Analysis of cash and cash equivalents at end of year			
Cash in hand	8	5,840,960	8,621,925
Balances with Bank of Tanzania	8	58,540,090	43,788,678
Placements with other banks maturing within 90 days	10	42,198,011	18,333,699
		106,579,061	70,744,302

The financial statements on pages 19 to 58 were approved and authorised for issue by the Board of Directors on 24.03.2026 and were signed on its behalf by:



Mr. Faraz Haider
Managing Director



Amb. Radhia Naima Msuya
Director