



MKOMBOZI COMMERCIAL BANK PLC

Report of the condition of the bank published pursuant to Section 32(3) of the Banking and Financial Institutions Act, 2006

STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2016

(Amounts in million of shillings)

		Current Quarter 31ST MARCH 2016	Previous Quarter 31ST DEC 2015
A	ASSETS		
1.	Cash	4,176	4,283
2.	Balances with Bank of Tanzania	9,232	9,091
3.	Investment in Debt Securities	12,438	12,581
4.	Balances with other Banks and Financial institutions	3,220	2,816
5.	Cheques and Items for clearing	295	195
6.	Interbranch float Items	-	-
7.	Bills negotiated	-	-
8.	Customer liability on acceptances	-	-
9.	Interbank Loan Receivable	14,596	14,225
10.	Investments in Other Security	-	-
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	64,598	63,439
12.	Other Assets	4,097	3,111
13.	Interbranch Suspense (net)	-	-
14.	Underwriting account	-	-
15.	Property, Plant and Equipment	1,981	1,994
16.	TOTAL ASSETS	114,632	111,734
B	LIABILITIES		
17.	Deposits from other banks and financial Institutions	-	-
18.	Customers Deposits	85,250	83,954
19.	Cash Letters of Credits	-	-
20.	Special Deposits	-	-
21.	Payments Order/Transfer payable	-	-
22.	Bankers Cheques and Drafts Issued	23	26
23.	Accrued Taxes and Expenses Payable	3,164	3,318
24.	Acceptances outstanding	-	-
25.	Interbranch Float Items	-	-
26.	Unearned Income and other deferred charges	128	392
27.	Other Liabilities	525	412
28.	Borrowings	3,675	1,549
29.	TOTAL LIABILITIES	92,766	89,652
30.	NET ASSETS/(LIABILITIES) 16 minus 29	21,866	22,082
C	SHAREHOLDERS' FUNDS		
31.	Paid-up Share Capital	20,615	20,615
32.	Capital reserves	1,917	1,091
33.	Retained Earnings	(811)	(939)
34.	Profit/(Loss) Account	145	1,286
35.	Others	-	29
36.	Minority Interest	-	-
37.	TOTAL SHAREHOLDERS' FUNDS	21,866	22,082
38.	Contingent Liabilities	1,611	816
39.	Non performing loans and advances	4,206	2,560
40.	Allowance for probable losses	2,889	1,307
41.	Other non performing assets	-	-
D	PERFORMANCE INDICATORS		
(i)	Shareholders Funds to total assets	19.1%	19.8%
(ii)	Non performing loans to total gross loans	6.40%	4.02%
(iii)	Gross loans and Advances to total deposits	79.2%	77.1%
(iv)	Loans & Advances to Total Assets.	58.9%	57.9%
(v)	Earning Assets to Total Assets	79.9%	80.8%
(vi)	Deposits Growth	1.5%	4.7%
(vii)	Assets growth	2.6%	5.4%