



## Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

## BALANCE SHEET AS AT 31ST MARCH 2016

(AMOUNT IN MILLIONS OF SHILLINGS)

	AS AT 31STMARCH,201 6	AS AT 31ST DEC.2015
<b>A. ASSETS</b>		
1 Cash	662	751
2 Balances with Bank of Tanzania	5,502	6,043
3 Investment in Government Securities	994	994
4 Balances with Other Banks and financial Institution	515	949
5 Cheques and Items for Clearing	358	343
6 Interbranch Float items	-	-
7 Bills Negotiated	-	-
8 Customers' Liabilities on Acceptances	-	-
9 Interbank Loan Receivables	16,409	26,174
10 Investments In other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances)	20,652	17,714
12 Other Assets	1,353	375
13 Equity Investments	-	-
14 Underwritings accounts	-	-
15 Property, Plant and Equipment	1,079	1,162
<b>16 TOTAL ASSETS</b>	<b>47,523</b>	<b>54,506</b>
<b>B. LIABILITIES</b>		
17 Deposits from Other Banks and Financial Financial Institu	-	-
18 Customers Deposits	40,022	48,723
19 Cash Letters of Credit	-	-
20 Special Deposits	-	0
21 Payment orders/Transfer payables	-	-
22 Bankers Cheques and Drafts Issued	26	20
23 Accrued Taxes and Expenses payable	67	48
24 Acceptances Outstanding	-	-
25 Interbranch Float items	-	-
26 Unearned income and other deffered charges	-	-
27 Other Liabilities	336	361
28 Borrowings	-	-
<b>29 TOTAL LIABILITIES</b>	<b>40,451</b>	<b>49,152</b>
<b>30 NET ASSETS/(LIABILITIES) (16 MINUS 29)</b>	<b>7,072</b>	<b>5,354</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	7,354	4,515
32 Capital Reserves	316	316
33 Retained Earnings	(937)	(625)
34 Profit (Loss) Account	340	(312)
35 Other Capital account	-	1,461
36 Minority Interest	-	-
<b>33 TOTAL SHAREHOLDERS' FUNDS</b>	<b>7,072</b>	<b>5,354</b>
34 Contingent Liabilities	-	-
35 Non-Performing Loans and Advances	605	578,492
36 Allowances for Probable Losses	562	447,092
37 Other Non-Performing assets	-	-
<b>D FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets (%)	15%	10%
(ii) Non Performing loans to Total gross Loans (%)	0%	3%
(iii) Gross Loans and Advances to Total Deposits (%)	44%	37%
(iv) Loans and Advances to Total Assets (%)	52%	32%
(v) Earning Assets to Total Assets	45%	84%
(vi) Deposits Growth	-18%	208%
(vii) Assets Growth	-13%	177%