



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 30TH SEPTEMBER 2016

(Amounts in million of shillings)

		Current Quarter 30TH SEPT 2016	Previous Quarter 30TH JUNE 2016
<b>A</b>	<b>ASSETS</b>		
1.	Cash	3,856	3,450
2.	Balances with Bank of Tanzania	10,019	9,160
3.	Investment in Debt Securities	12,587	12,512
4.	Balances with other Banks and Financial institutions	3,256	3,630
5.	Cheques and Items for clearing	29	115
6.	Interbranch float Items	-	45
7.	Bills negotiated	-	-
8.	Customer liability on acceptances	-	-
9.	Interbank Loan Receivable	12,916	12,848
10.	Investments in Other Security	-	-
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	75,694	72,190
12.	Other Assets	4,966	5,590
13.	Interbranch Suspense (net)	(29)	-
14.	Underwriting account	-	-
15.	Property, Plant and Equipment	2,225	1,891
16.	<b>TOTAL ASSETS</b>	<b>125,519</b>	<b>121,430</b>
<b>B</b>	<b>LIABILITIES</b>		
17.	Deposits from other banks and financial Institutions	-	-
18.	Customers Deposits	89,039	87,611
19.	Cash Letters of Credits	-	-
20.	Special Deposits	-	-
21.	Payments Order/Transfer payable	-	-
22.	Bankers Cheques and Drafts Issued	30	23
23.	Accrued Taxes and Expenses Payable	3,998	3,958
24.	Acceptances outstanding	-	-
25.	Interbranch Float Items	-	-
26.	Unearned Income and other deferred charges	128	128
27.	Other Liabilities	753	483
28.	Borrowings	9,167	7,090
29.	<b>TOTAL LIABILITIES</b>	<b>103,115</b>	<b>99,293</b>
30.	<b>NET ASSETS/(LIABILITIES) 16 minus 29</b>	<b>22,403</b>	<b>22,137</b>
<b>C</b>	<b>SHAREHOLDERS' FUNDS</b>		
31.	Paid-up Share Capital	20,615	20,615
32.	Capital reserves	2,007	1,898
33.	Retained Earnings	(901)	(792)
34.	Profit/(Loss) Account	682	416
35.	Others	-	-
36.	Minority Interest	-	-
37.	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>22,403</b>	<b>22,137</b>
38.	Contingent Liabilities	918	554
39.	Non performing loans and advances	4,464	4,480
40.	Allowance for probable losses	2,989	2,891
41.	Other non performing assets	-	-
<b>D</b>	<b>PERFORMANCE INDICATORS</b>		
(i)	Shareholders Funds to total assets	17.8%	18.2%
(ii)	Non performing loans to total gross loans	6.00%	6.00%
(iii)	Gross loans and Advances to total deposits	88.4%	85.7%
(iv)	Loans & Advances to Total Assets.	62.7%	61.8%
(v)	Earning Assets to Total Assets	80.6%	80.3%
(vi)	Deposits Growth	1.6%	1.5%
(vii)	Assets growth	3.4%	2.6%