MAENDELEO BANK PLC

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

BALANCE SHEET AS AT 30TH SEPT 2016

(AMOUNT IN MILLIONS OF SHILLINGS)

		AS AT 30TH SEPT,2016	AS AT 30TH JUNE.2016
A.	**ASSETS**		
1	Cash	1,071	734
2	Balances with Bank of Tanzania	4,604	4,695
3	Investment in Government Securities	437	437
4	Balances with Other Banks and financial Institution	1,133	709
5	Cheques and Items for Clearing	357	372
6	Interbranch Float items	-	-
7	Bills Negotiated	-	-
8	Customers' Liabilities on Acceptances	-	-
9	Interbank Loan Receivables	10,981	16,260
10	Investments In other Securities	-	-
11	Loans, Advances and Overdrafts (Net of Allowances)	25,056	22,348
12	Other Assets	1,400	876
13	Equity Investments	-	-
14	Underwrittings accounts	-	-
15	Property,Plant and Equipment	1,183	1,050
16	**TOTAL ASSETS**	**45,891**	**47,481**
			-
B.	**LIABILITIES**		**-**
17	Deposits from Other Banks and Financial Financial Institu	-	-
18	Customers Deposits	38,321	39,887
19	Cash Letters of Credit	-	-
20	Special Deposits	-	0
21	Payment orders/Transfer payables	-	-
22	Bankers Cheques and Drafts Issued	11	16
23	Accrued Taxes and Expenses payable	16	-
24	Acceptances Outstandng	-	-
25	Interbranch Float items	-	-
26	Unearned income and other deffered charges	-	-
27	Other Liabilities	126	146
28	Borrowings	-	-
29	**TOTAL LIABILITIES**	**38,474**	**40,049**
30	**NET ASSETS/(LIABILITIES) (16 MINUS 29)**	**7,417**	**7,431**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up Share Capital	7,354	7,354
32	Capital Reserves	262	316
33	Retained Earnings	(937)	(937)
34	Profit (Loss) Account	738	617
35	Other Capital account	-	81
36	Minority Interest	-	-
33	**TOTAL SHAREHOLDERS' FUNDS**	**7,417**	**7,431**
34	Contingent Liabilities	-	
35	Non-Performing Loans and Advances	605	605
36	Allowances for Probable Losses	301	527
37	Other Non-Performing assets	-	
D	**FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets (%)	16%	16%
(ii)	Non Performing loans to Total gross Loans (%)	2.4%	3%
(iii)	Gross Loans and Advances to Total Deposits (%)	66%	44%
(iv)	Loans and Advances to Total Assets (%)	55%	56%
(v)	Earning Assets to Total Assets	79%	49%
(vi)	Deposits Growth	-4.1%	-0.3%
(vii)	Assets Growth	-3.5%	-0.1%