

**Report of Condition of the Bank Published Pursuant to Section 32 (3) of The Banking and Financial Institutions Act, 2006**

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017 (Amounts In Million of Shillings)	CURRENT QUARTER 31-MAR-2017	PREVIOUS QUARTER 31-DEC-2016
<b>1. ASSETS:</b>		
- Cash	404	87
- Balances with Bank of Tanzania	372	114
- Investment in government securities	10,062	13,562
- Balances with other banks and financial institutions	4	59
- Cheques and Items for clearing	-	-
- Inter branch float items	-	-
- Bills negotiated	-	-
- Customers' liabilities for acceptances	-	-
- Interbank loans receivable	12,700	9,850
- Investment in other securities	-	-
- Loans, advances and overdrafts (Net of allowance for probable losses)	906	607
- Other assets	7,504	7,187
- Equity investments	-	-
- Underwriting accounts	-	-
- Property, plant and equipment (net)	2,817	2,974
<b>TOTAL ASSETS</b>	<b>34,769</b>	<b>34,440</b>
<b>2. LIABILITIES:</b>		
- Deposits from other banks and financial institutions	-	-
- Customer deposits	3,225	1,422
- Cash letters of credit	-	-
- Special deposits	-	-
- Payment orders/transfers payable	-	-
- Bankers' cheques and drafts issued	-	-
- Accrued taxes and expenses payable	1,068	827
- Acceptances outstanding	-	-
- Inter branch float items	(1)	-
- Unearned income and other deferred charges	509	823
- Other liabilities	48	191
- Borrowings	-	-
<b>TOTAL LIABILITIES</b>	<b>4,849</b>	<b>3,263</b>
<b>NET ASSETS/(LIABILITIES)</b>	<b>29,920</b>	<b>31,177</b>
<b>3. SHAREHOLDERS' FUNDS:</b>		
- Paid up share capital	30,912	30,912
- Capital reserves	8	6
- Retained Earnings	259	1,535
- Profit/(Loss) account	(1,259)	(1,276)
- Others capital accounts	-	-
- Minority interest	-	-
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>29,920</b>	<b>31,177</b>
<b>4. CONTINGENT LIABILITIES</b>		
- Non-performing loans & advances	-	-
- Allowances for probable losses	-	-
- Other non-performing assets	-	-
<b>5. SELECTED FINANCIAL CONDITION INDICATORS</b>		
- Shareholders' Funds to Total Assets	86%	91%
- Non-Performing Loans to Total Gross Loans	0%	0%
- Gross Loans and Advances to Total Deposits	28%	43%
- Loans and Advances to Total Assets	3%	2%
- Earning Assets to Total Assets	68%	70%
- Deposits Growth	127%	1254%
- Assets Growth	1%	1%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDING 31 MARCH 2017 (Amounts In Million of Shillings)	CURRENT QUARTER 31-MAR-2017	CURRENT YEAR CUMULATIVE 31-MAR-2017
1. Interest income	874	874
2. Interest expense	(63)	(63)
<b>3. Net interest income</b>	<b>811</b>	<b>811</b>
4. Bad debts written-off	-	-
5. Impairment losses on loans and advances	-	-
6. Non- interest income:	63	63
- Foreign currency dealings and	(4)	(4)
- Fees and commissions	67	67
- Dividend income	-	-
- Other operating income	-	-
7. Non-interest expenses	(2,133)	(2,133)
- Salaries and benefits	(674)	(674)
- Fees and commission	-	-
- Other operating expense	(1,459)	(1,459)
<b>8. Operating income/(loss)</b>	<b>(1,259)</b>	<b>(1,259)</b>
9. Income tax provision	-	-
<b>10. Net profit/(loss) after income tax</b>	<b>(1,259)</b>	<b>(1,259)</b>
11. Number of employees	45	45
12. Basic Earnings Per Share	(20)	(20)
13. Diluted Earnings Per Share	(20)	(20)
14. Number of branches	1	1
<b>15. SELECTED PERFORMANCE INDICATORS</b>		
- Return on Average Total Assets	(4%)	(4%)
- Return on Ordinary Shareholders' Funds	(4%)	(4%)
- Non-Interest Expense to Gross Income	244%	244%
- Interest Margin to Average Earning Assets	3%	3%

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STATEMENT OF CASH FLOWS FOR THE QUARTER ENDING 31 MARCH 2017 (Amounts in Million of Shillings)	CURRENT QUARTER 31-MAR-2017	PREVIOUS QUARTER 31-DEC-2016
<b>1. Cash flow from operating activities:</b>		
1.1. Net (loss)/profit before tax	(1,259)	(1,277)
1.2. Adjustment for non-cash items:		
- provisions/amortization/depreciation	387	342
- net change in loans and advances	(3,149)	1,091
- gain/loss on sale of assets	-	-
- net change in deposits	1,803	1,317
- net change in short term negotiable securities	3,500	(3,079)
- net change in other liabilities	(216)	623
- net change in other assets	(726)	1,834
- tax paid	-	(141)
- others	-	-
<b>Net cash provided (used) by operating activities</b>	<b>340</b>	<b>710</b>
<b>2. Cash flow from investing activities:</b>		
- Dividend received	-	-
- Purchase of fixed assets	(51)	(992)
- Proceeds from sale of fixed assets	-	-
- Purchase of non-dealing securities	-	-
- Proceeds from sale of non-dealing securities	-	-
- Others	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(51)</b>	<b>(992)</b>
<b>3. Cash from financing activities:</b>		
- Repayment of long term debt	-	-
- Proceeds from issuance of long term debt	-	-
- Proceeds from issuance of share capital	-	-
- Payment of cash dividends	-	-
- Net change in other borrowings	-	-
- Others	-	-
<b>Net cash provided (used) by financing activities</b>	<b>-</b>	<b>-</b>
<b>4. Cash and cash equivalents:</b>		
- Net decrease in cash and cash equivalents	289	(282)
- Cash and cash equivalents at the beginning of the year	189	471
- Cash and cash equivalents at the end of the quarter	478	189

Signed by: Ronald Manongi..... Chief Executive Officer

Date: 27 Apr 2017

Signed by: Selemani Kijori..... Head of Finance

Date: 27 Apr 2017

Signed by: Hemed Maulu..... Head of Internal Audit

Date: 27 Apr 2017

We the undersigned, non-executive members of the board of directors, attest to the correctness of the above financial statements. We declare that the financial statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with instructions and are true and correct.

Signed by: Herman Kessy..... Chairperson

Date: 27 Apr 2017

Signed by: Saidi Kambi..... Non-Executive Director

Date: 27 April 2017

**MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11**

S/N.	ITEM/TRANSACTION	CHARGE/FEE
<b>1</b>	<b>Current Accounts</b>	
(a)	Required minimum opening balance	TZS 50,000
(b)	Monthly service fee (breakdown per customer)	TZS 6,000
(c)	Cheque withdrawal over the counter	TZS 2,500 for amounts less than TZS 25Mil otherwise 0.1% max TZS 50,000
(d)	Fees per ATM withdrawal	TZS 1,300
(e)	ATM mini statement	TZS 300
(f)	Interim statement per page	TZS 2,200
(g)	Periodic scheduled statement	0
(h)	Cheque book	TZS 450 per leaf
(i)	Dishonoured cheque	TZS 50,000
(j)	Special clearance	n/a
(k)	Counter cheque	TZS 6,000
(l)	Stop payment	TZS 30,000
(m)	Standing order	Free
(n)	Balance enquiry	TZS 300
(o)	New ATM card issuance	TZS 5,000
(p)	ATM card renewal or replacement (indicate costs for different card types)	TZS 10,000
(q)	Overdrawn account interest charge	20%
(r)	Unarranged overdraft	20%
(s)	Interbank transfer	TZS 10,000
(t)	Bill payments through ATM	n/a
(u)	Deposit fee	0
(v)	Other (please specify)	n/a
<b>2</b>	<b>Savings Accounts (Disclose for product specific)</b>	
(a)	Required minimum opening balance	TZS 10,000
(b)	Monthly service fee	TZS 1,000
(c)	Interim statement	TZS 2,200
(d)	Account closure	TZS 20,000
<b>3</b>	<b>Electronic Banking</b>	
(a)	Internet banking monthly fee	n/a
(b)	Internet transfers	n/a
(c)	SMS banking	n/a
(d)	Other	n/a
<b>4</b>	<b>Foreign Exchange Transaction</b>	
(a)	Purchase/sale of TCs transactions over the	n/a
(b)	Purchase of foreign cheque	n/a
(c)	Sale/purchase of cash passport	n/a
(d)	Telegraphic transfer	0.25% Min US\$40, Max US\$150
(e)	Telex/SWIFT	As per receiving bank
(f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank)	0
<b>5</b>	<b>Personal Loans</b>	
(a)	Processing/Arrangement/Appraisal fee	2%
(i)	Personal loans	n/a
(ii)	Overdrafts	n/a
(iii)	Mortgage finance	n/a
(iv)	Asset finance	n/a
(b)	Unpaid loan installment	n/a
(c)	Early repayment	n/a
(d)	Valuation fees	n/a
(e)	Other	n/a

**Deposit Rates**

**Deposit Rates**

Fixed Deposit - TZS	3 Months	6 Months	12 Months
1 - 2 Mln	2.0%	3.5%	6.5%
2 - 10Mln	3.0%	6.5%	9.5%
10 - 50 Mln	3.5%	7.0%	10.0%
50 - 100 Mln	4.0%	7.5%	10.5%
100 - 300 Mln	4.5%	8.0%	11.0%
300 - 500 Mln	5.0%	8.5%	11.5%
500m - 1Bln	5.5%	9.0%	12.0%

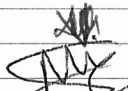

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Over 1mln	3.5%
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**Base Lending Rates**

	Loan Type	Base rate	Spread
1	Short term (up to 1year)	19.5%	+/- 4.5%
2	Medium term (2-4 years)	21.5%	+/- 1.5%
3	Long term (above 5 years)	19.0%	+/- 4.0%

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

	Name	Designation	Signature	Date
1	Ronald Manongi	Chief Executive Officer		27 Apr 2017
2	Valence Luteganya	Head of Business Development & Marketing		27 Apr 2017
3	Selemani Kijori	Head of Finance		27 Apr 2017







**MWALIMU COMMERCIAL BANK PLC**

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- Balance with Bank of Tanzania	372	114
- Investment in government securities	10,062	13,562
- Balance with other banks and financial institutions	4	59
- Cheques and items for clearing		
- Inter brand float items		
- Bills negotiated		
- Customers' liabilities for acceptances	12,700	9,950
- Interbank loans receivable		
- Investment in other securities	906	607
- Loans, advances and overdrafts (net of allowance for probable losses)	7,504	7,187
- Other assets		
- Equity investments		
- Underwriting accounts		
- Property, plant and equipment (net)	2,817	2,974
<b>TOTAL ASSETS</b>	<b>34,769</b>	<b>34,440</b>
<b>2. LIABILITIES:</b>		
- Deposits from other banks and financial institutions	3,225	1,422
- Customer deposits		
- Cash letters of credit		
- Special deposits		
- Payment orders/transfers payable		
- Bankers' cheques and drafts issued		
- Accrued taxes and expenses payable	1,068	827
- Acceptances outstanding		
- Inter brand float items	(1)	
- Unearned income and other deferred charges	509	823
- Other liabilities	48	191
- Borrowed <sup>6</sup>		
<b>TOTAL LIABILITIES</b>	<b>4,999</b>	<b>3,263</b>

11. Number of employees	45	45
12. Basic Earnings Per Share	(20)	(20)
13. Diluted Earnings Per Share	(20)	(20)
14. Number of branches	1	1
<b>15. SELECTED PERFORMANCE INDICATORS</b>		
- Return on Average Total Assets	(4%)	(4%)
- Return on Ordinary Shareholders' Funds	(4%)	(4%)
- Non-Interest Expense to Gross Income	244%	244%
- Interest Margin to Average Earning Assets	3%	3%

STATEMENT OF CASH FLOWS FOR THE QUARTER ENDING 31 MARCH 2017 (Amounts in Million of Shilling)	CURRENT QUARTER 31-MAR-2017	PREVIOUS QUARTER 31-DEC-2016
<b>1. Cash flow from operating activities:</b>		
1.1. Net (loss)/profit before tax	(1,259)	(1,277)
1.2. Adjustment for non-cash items:		
- provisions/provisionation/depreciation	367	342
- net change in loans and advances	(3,149)	1,091
- gain/loss on sale of assets		
- net change in deposits	1,803	1,317
- net change in short term negotiable securities	3,500	(8,079)
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<b>2. Cash flow from investing activities:</b>		
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- Purchase of fixed assets	(51)	(92)
- Proceeds from sale of fixed assets		
- Purchase of non-dealing securities		
- Proceeds from sale of non-dealing securities		
- Others		
<b>Net cash provided (used) by investing activities</b>	<b>(51)</b>	<b>(92)</b>

(h) Balance equity	TZS 300
(i) New ATM card issuance	TZS 5,000
(j) ATM card renewal or replacement (indicate costs for different card types)	TZS 10,000
(k) Overdraw account interest charge	20%
(l) Unarranged overdraft	20%
(m) Interbank transfer	TZS 10,000
(n) Bill payments through ATM	n/a
(o) Deposit fee	0
(p) Other (please specify)	n/a
<b>2 Savings Accounts (Disclose for product specific types)</b>	
(a) Required minimum opening balance	TZS 10,000
(b) Monthly service fee	TZS 1,000
(c) Interim statement	TZS 2,200
(d) Account closure	TZS 20,000
<b>3 Electronic banking</b>	
(a) Internet banking monthly fee	n/a
(b) Internet transfers	n/a
(c) SMS banking	n/a
(d) Other	n/a
<b>4 Foreign Exchange Transaction</b>	
(a) Purchase/sale of TCS transactions over the counter	n/a
(b) Purchase of foreign cheque	n/a
(c) Sale/purchase of cash passport	n/a
(d) Telegraphic transfer	0.25% Min US\$50, Max US\$150
(e) Telex/SWIFT	As per receiving bank
(f) Transfer from foreign currency denominated account to local current account (within bank and to other bank)	0
<b>5 Personal Loans</b>	
(a) Processing/Arrangement/Appraisal fee	2%
(b) Personal loans	n/a
(c) Overdrafts	n/a
(d) Mortgage finance	n/a
(e) Asset finance	n/a
(f) Unpaid loan installment	n/a



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## MWALIMU COMMERCIAL BANK PLC

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<b>4. CONTINGENT LIABILITIES</b>		
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- Other non-performing assets		
<b>5. SELECTED FINANCIAL CONDITION INDICATORS</b>		
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- Non-Performing Loans to Total Gross Loans	86%	91%
- Gross Loans and Advances to Total Deposits	0%	0%
- Loans and Advances to Total Assets	28%	43%
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<b>2. Cash flow from investing activities:</b>		
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- Repayment of long term debt		
- Proceeds from issuance of long term debt		
- Proceeds from issuance of share capital		
- Payment of cash dividends		
- Net change in other borrowings		
- Others		
<b>Net cash provided (used) by financing activities</b>	<b></b>	<b></b>
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5. Impairment losses on loans and advances		

Signed by: Ronald Manongi  
Chief Executive Officer  
Date: 27 Apr 2017

- Foreign currency dealings and	(4)	(4)
- Fees and commissions	67	67
- Dividend income		
- Other operating income		
<b>7. Non-interest expenses</b>	<b>(2,133)</b>	<b>(2,133)</b>
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- Other operating expense	(1,459)	(1,459)
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<b>10. Net profit/(loss) after income tax</b>	<b>(1,259)</b>	<b>(1,259)</b>
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<b>12. Basic Earnings Per Share</b>	<b>(20)</b>	<b>(20)</b>
<b>13. Diluted Earnings Per Share</b>	<b>(20)</b>	<b>(20)</b>
<b>14. Number of branches</b>	<b>1</b>	<b>1</b>
<b>15. SELECTED PERFORMANCE INDICATORS</b>		
- Return on Average Total Assets	(4%)	(4%)
- Return on Ordinary Shareholders' Funds	(4%)	(4%)
- Non-Interest Expense to Gross Income	244%	244%
- Interest Margin to Average Earning Assets	3%	3%

Signed by: Hemed Mauly Head of Internal Audit Date: 27 Apr 2017

We the undersigned, non-executive members of the board of directors, attest to the correctness of the above financial statements. We declare that the financial statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with instructions and are true and correct.

Signed by: Herman Kessy Chairperson Date: 27 Apr 2017

Signed by: Saidi Kambi Non-Executive Director Date: 27 April 2017

## MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11

S/N	ITEM/TRANSACTION	CHARGE/FEE
<b>1</b>	<b>Current Accounts</b>	
(a)	Required minimum opening balance	TZS 50,000
(b)	Monthly service fee (breakdown per customer)	TZS 6,000
(c)	Cheque withdrawal over the counter	TZS 2,500 for amounts less than TZS 25M   otherwise 0.1% max TZS 50,000
(d)	Fees per ATM withdrawal	TZS 1,300
(e)	ATM mini statement	TZS 300
(f)	Interim statement per page	TZS 2,200
(g)	Periodic scheduled statement	0
(h)	Cheque book	TZS 450 per leaf
(i)	Dishonoured cheque	TZS 50,000
(j)	Special clearance	n/a
(k)	Counter cheque	TZS 6,000
(l)	Stop payment	TZS 30,000
(m)	Standing order	Free
(n)	Balance enquiry	TZS 300
(o)	New ATM card issuance	TZS 5,000
(p)	ATM card renewal or replacement (indicate costs for different card types)	TZS 10,000
(q)	Withdrawn account interest charge	20%
(r)	Unarranged overdraft	20%
(s)	Interbank transfer	TZS 10,000
(t)	Bill payments through ATM	n/a
(u)	Deposit fee	0
(v)	Other (please specify)	n/a
<b>2</b>	<b>Savings Accounts (Disclose for product specific)</b>	
(a)	Required minimum opening balance	TZS 10,000
(b)	Monthly service fee	TZS 1,000
(c)	Interim statement	TZS 2,200
(d)	Account closure	TZS 20,000
<b>3</b>	<b>Electronic Banking</b>	
(a)	Internet banking monthly fee	n/a
(b)	Internet transfers	n/a
(c)	SMS banking	n/a
(d)	Other	n/a
<b>4</b>	<b>Foreign Exchange Transaction</b>	
(a)	Purchase/sale of TCS transactions over the	n/a
(b)	Purchase of foreign cheque	n/a
(c)	Sale/purchase of cash passport	n/a
(d)	Telegraphic transfer	0.25% Min US\$40, Max US\$150
(e)	Telex/SWIFT	As per receiving bank
(f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank)	0

5 Personal Loans		
(a)	Processing/Arrangement/Appraisal fee	2%
(i)	Personal loans	n/a
(ii)	Overdrafts	n/a
(iii)	Mortgage finance	n/a
(iv)	Asset finance	n/a
(b)	Unpaid loan installment	n/a
(c)	Early repayment	n/a
(d)	Valuation fees	n/a
(e)	Other	n/a

Deposit Rates			
Fixed Deposit - TZS	3 Months	6 Months	12 Months
1 - 2 Mln	2.0%	3.5%	6.5%
2 - 10Mln	3.0%	6.5%	9.5%
10 - 50 Mln	3.5%	7.0%	10.0%
50 - 100 Mln	4.0%	7.5%	10.5%
100 - 300 Mln	4.5%	8.0%	11.0%
300 - 500 Mln	5.0%	8.5%	11.5%
500m - 1Bln	5.5%	9.0%	12.0%
Above 1 Bln	Contact Treasury		
Savings Account - TZS	Accrue on Daily Cleared balance paid Monthly		
0- 50k	0.5%		
50k - 1mln	2.0%		
1 - 10mln	2.5%		
10 - 100mln	3.0%		
Over 100mln	3.5%		

Base Lending Rates		
Loan Type	Base rate	Spread
1 Short term (up to 1year)	19.5%	+/- 4.5%
2 Medium term (2-4 years)	21.5%	+/- 1.5%
3 Long term (above 5 years)	19.0%	+/- 4.0%

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Name	Designation	Signature	Date
1 Ronald Manongi	Chief Executive Officer		27 Apr 2017
2 Valence Luteganya	Head of Business Development & Marketing		27 Apr 2017
3 Selemani Kijori	Head of Finance		27 Apr 2017