



The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

	Current Quarter 30.09.2016	Previous Quarter 30.06.2016
<b>A ASSETS</b>		
1 Cash	5,166.78	4,163.81
2 Balances with Bank of Tanzania	12,766.00	17,677.67
3 Investment in Government Securities	17,748.76	20,873.43
4 Balances with other Banks	1,661.47	1,647.61
5 Cheques and items for clearing	203.83	109.31
6 Interbranch Suspense	39.36	66.85
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	13,673.00	10,735.90
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	91,060.97	86,507.26
12 Other Assets	13,987.56	13,583.72
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments ( Less Depreciation)	7,760.74	7,614.96
16 <b>TOTAL ASSETS</b>	<b>165,188.47</b>	<b>164,100.51</b>
<b>B LIABILITIES</b>		
17 Deposit from other Banks and Financial Institutions	26,101.47	28,097.60
18 Customer Deposits	85,465.34	83,954.89
19 Cash letters of credit		
20 Special Deposits	302.50	297.61
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	192.58	69.28
23 Accrued Taxes and expenses payable	4,722.22	3,661.27
24 Acceptance outstanding		
25 Inter branch float items	-	-
26 Unearned Income and other deferred charges		
27 Other Liabilities	1,394.69	2,594.86
28 Borrowings	11,760.26	10,422.96
29 <b>TOTAL LIABILITIES</b>	<b>129,939.06</b>	<b>129,098.47</b>
30 <b>NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>35,249.41</b>	<b>35,002.04</b>
<b>C CAPITAL AND RESERVES</b>		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves	2,391.49	2,391.49
33 Retained Earnings	10,130.40	10,130.40
34 Profit (Loss) account	1,666.50	1,419.12
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 <b>TOTAL SHAREHOLDERS' FUND</b>	<b>35,249.41</b>	<b>35,002.04</b>
38 Contingent Liabilities	170.66	170.66
39 Non performing loans & advances	8,201.03	6,725.96
40 Allowance for probable losses	2,115.50	2,180.36
41 Other non performing assets	471.47	549.03
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	21%	21%
(ii) Non performing loans and advances to gross loans	8.9%	8%
(iii) Gross Loans and advances to total deposits	83%	80%
(iv) Loans and Advances to total assets	55%	53%
(v) Earning Assets to total assets	74%	72%
(vi) Deposits Growth	-0.4%	-1%
(vii) Assets Growth	0.7%	-3%