



The Banking and Financial Institutions (Disclosures) Regulations, 2014

( Amounts in million shillings)

	Current Quarter 30.06.2016	Previous Quarter 31.03.2016
<b>A ASSETS</b>		
1 Cash	4,163.81	4,881.96
2 Balances with Bank of Tanzania	17,677.67	14,367.57
3 Investment in Government Securities	20,873.43	20,873.43
4 Balances with other Banks	1,647.61	2,177.48
5 Cheques and items for clearing	109.31	1,173.54
6 Interbranch Suspense	66.85	667.23
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	10,735.90	18,065.60
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	86,507.26	84,355.49
12 Other Assets	13,583.72	14,788.41
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments ( Less Depreciation)	7,614.96	6,836.00
16 <b>TOTAL ASSETS</b>	<b>164,100.51</b>	<b>169,306.72</b>
<b>B LIABILITIES</b>		
17 Deposit from other Banks and Financial Institutions	28,097.60	25,846.83
18 Customer Deposits	83,954.89	87,512.01
19 Cash letters of credit		
20 Special Deposits	297.61	299.27
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	69.28	160.65
23 Accrued Taxes and expenses payable	3,661.27	4,231.69
24 Acceptance outstanding		
25 Inter branch float items	-	
26 Unearned Income and other deferred charges		
27 Other Liabilities	2,594.86	4,463.22
28 Borrowings	10,422.96	11,061.20
29 <b>TOTAL LIABILITIES</b>	<b>129,098.47</b>	<b>133,574.87</b>
30 <b>NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>35,002.04</b>	<b>35,731.85</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	11,674.67
34 Profit (Loss) account	1,419.12	604.67
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 <b>TOTAL SHAREHOLDERS' FUND</b>	<b>35,002.04</b>	<b>35,731.85</b>
38 Contingent Liabilities	170.66	946.81
39 Non performing loans & advances	6,725.96	7,042.22
40 Allowance for probable losses	2,180.36	2,251.07
41 Other non performing assets	549.03	547.96
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
(I) Shareholders Funds to total assets	21%	20%
(ii) Non performing loans and advances to gross loans	8%	8%
(iii) Gross Loans and advances to total deposits	80%	74%
(iv) Loans and Advances to total assets	53%	51%
(v) Earning Assets to total assets	72%	78%
(vi) Deposits Growth	-1%	5%
(vii) Assets Growth	-3%	4%