

Current Previous

INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

Report of condition of bank pursuant to section 32(3) of Banking and Financial Institutions Act, 2006

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017

(All amounts in millions of Tanzanian shillings)

ASSETS Cash Balances with Bank of Tanzania Investment in Government Securities Balances with other Banks Investment in Government Securities Balances with other Banks Incapped Balances with other Banks Incapped Cheques and items for clearing Interbranch float items Bills Negotiated Customer Liability on Acceptances Interbank Loans Receivables Investment in Other Securities Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment Bequity Investments Underwriting Accounts Froperty, Plant and Equipment Beposits from other banks Customer deposits From other banks From o		Current Quarter 31.03.2017	Previous Quarter 31.12.2016
Balances with Bank of Tanzania Investment in Government Securities Balances with other Banks Cheques and items for clearing Interbranch float items Bills Negotiated Customer Liability on Acceptances Interbank Loans Receivables Investment in Other Securities Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment Customer deposits Customer deposits Customer Credit Special deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Accrued Taxes and Expenses Payable Accrued Taxes and Expenses Payable Interbranch float items Sunearned income & other deferred charges Borrowings TOTAL LIABILITIES PAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves And Taxes and Expenses Paid up share capital Coher Capital Accounts And Reserves And Taxes and Expenses Paid up share capital Coher Capital Accounts And Reserves And Taxes and Expenses Paid up share capital Coher Capital Accounts And Taxes and Expenses Paid up share capital Coher Capital Accounts And Reserves And Taxes and Expenses Paid up share capital Coher Capital Accounts And Reserves And Taxes And Reserves Paid up share capital Coher Capital Accounts And Reserves And Taxes And Reserves Paid up share capital Coher Capital Accounts And Reserves And Reserv	ASSETS	31.03.2017	31.12.2010
Investment in Government Securities 33,479 30,142 8alances with other Banks 10,299 12,254 Cheques and items for clearing 265 413 Interbranch float items - - -	Cash	2,687	3,508
Balances with other Banks Cheques and items for clearing Interbranch float items Bills Negotiated Customer Liability on Acceptances Interbranch Loans Receivables Investment in Other Securities Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment Customer deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES SHAREHOLDERS FUNDS AND RESERVES Paid up share capital Coher Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Advances to Total Assets Non Performing Loans & Advances Capital Roser Sunds & Sa.27% Copposit Growth Deposit Growth Dep	Balances with Bank of Tanzania	11,642	9,182
Cheques and items for clearing Interbranch float items	Investment in Government Securities	33,479	30,142
Interbranch float items Bills Negotiated Customer Liability on Acceptances Interbank Loans Receivables Investment in Other Securities Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment LIABILITIES Deposits from other banks Customer deposits Customer deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Accrued Taxes and Expenses Payable Interbranch float items Underwritities Underwritities Deposits from other deferred charges Softher Liabilities Unearned income & other deferred charges Softher Liabilities Borrowings TOTAL LIABILITIES Vinearned Income & Other deferred Charges Softher Liabilities Sorrowings TOTAL LIABILITIES Pay.638 Other Security Special deposits Softher Liabilities Softher Liabi	Balances with other Banks	10,299	12,254
Bills Negotiated Customer Liability on Acceptances Interbank Loans Receivables Investment in Other Securities Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment Formal Assets Liabilities Deposits from other banks Customer deposits Customer deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES Underwriting Accounts Property, Plant and Equipment Formal Accrued Taxes and Expenses Payable Interbranch float items Unearned income & other deferred charges TOTAL LIABILITIES SHAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Alory Retained Earnings Formal Accounts Formal	Cheques and items for clearing	265	413
Customer Liability on Acceptances Interbank Loans Receivables - Investment in Other Securities - Loans, Advances and Overdrafts 53,674 52,970 (Net of Allowances for Probable Losses) Other Assets 4,332 5,169 Equity Investments - Loans, Advances and Overdrafts 53,674 52,970 (Net of Allowances for Probable Losses) Other Assets 4,332 5,169 Equity Investments - Loans, Advances 50 726 TOTAL ASSETS 117,029 114,366 LIABILITIES Deposits from other banks 21,788 18,567 Customer deposits 70,612 71,417 Cash Letters of Credit - Special deposits 533 626 Payment orders/transfers payable - Special deposits 533 626 Accrued Taxes and Expenses Payable 1,234 1,212 Acceptances Outstanding - Interbranch float items - Lunearned income & other deferred charges 58 Other Liabilities 363 458 Borrowings - Standard Special Payment Company 1,957 SHAREHOLDERS FUNDS AND RESERVES Paid up share capital 20,025 20,025 Capital Reserves 4,077 3,980 Retained Earnings (2,145) (2,750) Profit / (Loss) Account 433 702 Other Capital Accounts - TOTAL SHAREHOLDERS FUNDS AND RESERVES 1,088 941 Other Non Performing Loans & Advances 1,088 941 Other Non Performing Assets 19,13% Non Performing Loans & Advances 1,088 941 Other Non Performing Assets 19,13% Non Performing Loans to Total Assets 19,13% Non Performing Loans to Total Assets 19,13% 19,20% Retained Serves 10 Total Deposits 60,51% 61,04% Loans & Advances to Total Deposits 60,51% 61,04% Loans & Advances to Total Deposits 60,51% 61,04% Loans & Advances to Total Assets 48,05% Earning Assets to Total Assets 50,06%	Interbranch float items	-	-
Interbank Loans Receivables Investment in Other Securities Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment Froperty, Plant and Equipment Fr	Bills Negotiated	-	-
Investment in Other Securities Loans, Advances and Overdrafts Sa,674 (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment Formal Assets LIABILITIES Deposits from other banks Customer deposits Cash Letters of Credit Special deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES P4,638 PAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities And Reserves And Rese	Customer Liability on Acceptances	-	-
Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment LIABILITIES Deposits from other banks Customer deposits Customer deposits Customer deposits Customer deposits Customer deposits Cash Letters of Credit Special deposits Sankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES Other Liabilities Share Acquital Reserves Alagory Retained Earnings Profit / (Loss) Account And Reserves And Re	Interbank Loans Receivables	-	-
(Net of Allowances for Probable Losses) Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment ELIABILITIES Deposits from other banks Customer deposits Customer deposits Customer deposits Customer deposits Customer deposits Cash Letters of Credit Special deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES PAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Alory Retained Earnings Profit / (Loss) Account Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Non Performing Loans & Advances Non Performing Loans & Advances Non Performing Loans to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Assets Loans & Advances to Total Deposits Loans & Advances to Total Assets Loans & Advances to Total Deposits Loans & Advances to Total Deposits Loans & Advances to Total Deposits Loans & Advances to Total Assets Loans & Advances to Total Deposits Loans & Advances to Total Assets Loans & Advances to Total Deposits Loans & Advances to Total Assets Loans & Advances to Total Deposits Loans & Advances to Total Assets Loans & Advances to Total Assets Loans & Laans & Laan	Investment in Other Securities	-	-
Other Assets Equity Investments Underwriting Accounts Property, Plant and Equipment FOTAL ASSETS LIABILITIES Deposits from other banks Customer deposits Customer deposits Customer deposits Customer deposits Special deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Borrowings TOTAL LIABILITIES Paid up share capital Capital Reserves Paid up share capital Capital Reserves Profit / (Loss) Account Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Unearned income Sex Advances Allowance for Probable Losses Deposit Growth 19.20% Non Performing Loans to Total Assets Non Performing Loans to Total Deposits Capits Growth Deposit Growth 2.56% Deposit Growth 2.56		53,674	52,970
Equity Investments Underwriting Accounts Property, Plant and Equipment FOTAL ASSETS I17,029 I14,366 LIABILITIES Deposits from other banks Customer deposits			
Underwriting Accounts Property, Plant and Equipment 650 726 TOTAL ASSETS 117,029 114,366 LIABILITIES Deposits from other banks Customer deposits 70,612 71,417 Cash Letters of Credit Special deposits Fayment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES Paid up share capital Capital Reserves Retained Earnings Retained Earnings Retained Earnings Profit / (Loss) Account Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities And Reserves And R		4,332	5,169
Property, Plant and Equipment TOTAL ASSETS LIABILITIES Deposits from other banks Customer deposits Customer desposits Custome		-	-
TOTAL ASSETS 117,029 114,366 LIABILITIES Deposits from other banks 21,788 18,567 Customer deposits 70,612 71,417 Cash Letters of Credit - - Special deposits 533 626 Payment orders/transfers payable - - Bankers Cheques and Drafts Issued 50 71 Accrued Taxes and Expenses Payable 1,234 1,212 Accrued Taxes and Expenses Payable - - Acceptances Outstanding - - Interbranch float items - - Unearned income & other deferred charges 58 58 Other Liabilities 363 458 Borrowings - - TOTAL LIABILITIES 94,638 92,409 NET ASSETS/LIABILITIES 20,025 20,025 SharkehOLDERS FUNDS AND RESERVES 20,025 20,025 Capital Reserves 4,077 3,980 Retained Earnings (2,145) (2		-	-
LIABILITIES Deposits from other banks Customer deposits Customer deposits Cash Letters of Credit Special deposits Sayment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Interbranch float	Property, Plant and Equipment	650	726
Deposits from other banks Customer deposits Customer deposits Customer deposits Cash Letters of Credit Special deposits Special deposits Special deposits Special deposits Special deposits Samkers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Accrued Taxes and Expenses Payable Interbranch float items Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES SPAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Paid up share capital Capital Reserves Retained Earnings (2,145) Profit / (Loss) Account Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities TOTAL SHAREHOLDERS FUNDS AND Reforming Loans & Advances 1,088 941 Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Deposits Loans & Advances to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Earning Asset	TOTAL ASSETS	117,029	114,366
Customer deposits Cash Letters of Credit Special deposits Special deposits Special deposits Special deposits Special deposits Sankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES SHAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Retained Earnings Share Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Earning	LIABILITIES		
Cash Letters of Credit Special deposits Special deposits Special deposits Special deposits Special deposits Special deposits Sankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Sother Liabilities Borrowings TOTAL LIABILITIES SPA,638 SPECIAL SPA	Deposits from other banks	21,788	18,567
Special deposits Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Interbranch float f	Customer deposits	70,612	71,417
Payment orders/transfers payable Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Interbranch float items Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES Paid up share capital Capital Reserves Paid up share capital Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities AND RESERVES Contingent Liabilities TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Allowance for Probable Losses Allowances for Total Assets Allowances Advances to Total Assets Allowances for Total Assets Allowances Advances to Total Assets Allowances Allowance	Cash Letters of Credit	-	-
Bankers Cheques and Drafts Issued Accrued Taxes and Expenses Payable Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES Paid up share capital Capital Reserves Acceptance Earnings Profit / (Loss) Account Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities AND RESERVES Contingent Liabilities AND RESERVES Contingent Liabilities AND RESERVES AND RESERVES Contingent Liabilities AND RESERVES AND RESERVES Contingent Liabilities AND Reserves Allowance for Probable Losses Allowance for Probab	Special deposits	533	626
Accrued Taxes and Expenses Payable Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES PARREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Retained Earnings Profit / (Loss) Account Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets Non Performing Loans to Total Assets Non Performing Loans & Advances to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Earning Assets to Total Assets Deposit Growth 1,212 - 1,234 1,212 - 1,234 1,212 - 1,234 1,212		-	
Acceptances Outstanding Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES P4,638 P2,409 NET ASSETS/LIABILITIES P34,638 P24,099 NET ASSETS/LIABILITIES P34,638 P24,099 P35,700 SHAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Paid up share capital Capital Reserves P7,0025 Capital Reserves P7,0025 Capital Reserves P7,0025 Capital Reserves P7,0025 Capital Reserves P8,0025 Capital Reserves P8,0025 Capital Reserves P7,0025 Capital Reserves P8,0025 P2,0025 P2,00	·	50	
Interbranch float items Unearned income & other deferred charges Other Liabilities Borrowings TOTAL LIABILITIES PALE ASSETS/LIABILITIES Paid up share capital Capital Reserves Retained Earnings Profit / (Loss) Account Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Earning Assets to Total Assets Earning Assets to Total Assets Deposit Growth		1,234	1,212
Unearned income & other deferred charges Other Liabilities Borrowings - TOTAL LIABILITIES P4,638 NET ASSETS/LIABILITIES Paid up share capital Capital Reserves Paid up share capital Capital Reserves Retained Earnings Profit / (Loss) Account Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets Non Performing Loans to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Deposit Growth 58 80363 8458 8068 826,000 806,000 807,400	,	-	-
Other Liabilities Borrowings		-	
Borrowings			
TOTAL LIABILITIES 94,638 92,409 NET ASSETS/LIABILITIES 22,390 21,957 SHAREHOLDERS FUNDS AND RESERVES 20,025 20,025 Paid up share capital 20,025 20,025 Capital Reserves 4,077 3,980 Retained Earnings (2,145) (2,750) Profit / (Loss) Account 433 702 Other Capital Accounts - - Minority Interest - - TOTAL SHAREHOLDERS FUNDS 22,390 21,957 Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS 19.13% 19.20% Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% <		363	458
NET ASSETS/LIABILITIES 22,390 21,957 SHAREHOLDERS FUNDS AND RESERVES 20,025 20,025 Paid up share capital 20,025 20,025 Capital Reserves 4,077 3,980 Retained Earnings (2,145) (2,750) Profit / (Loss) Account 433 702 Other Capital Accounts - - Minority Interest - - TOTAL SHAREHOLDERS FUNDS 22,390 21,957 Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS 19.13% 19.20% Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 60.51% Gross Loans & Advances to Total Deposits 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%		-	-
SHAREHOLDERS FUNDS AND RESERVES Paid up share capital Capital Reserves Retained Earnings (2,145) Profit / (Loss) Account Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Deposit Growth 20,025 21,957		1	
Paid up share capital 20,025 20,025 Capital Reserves 4,077 3,980 Retained Earnings (2,145) (2,750) Profit / (Loss) Account 433 702 Other Capital Accounts - - Minority Interest - - TOTAL SHAREHOLDERS FUNDS 22,390 21,957 Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS 19.13% 19.20% Non Performing Loans to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%	NET ASSETS/LIABILITIES	22,390	21,957
Capital Reserves 4,077 3,980 Retained Earnings (2,145) (2,750) Profit / (Loss) Account 433 702 Other Capital Accounts - - Minority Interest - - TOTAL SHAREHOLDERS FUNDS 22,390 21,957 Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%		I	
Retained Earnings Profit / (Loss) Account Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Deposit Growth (2,750) (1,957) (1,957) (1,957) (2,750) (2,750) (1,957) (1,957) (2,957) (2,950) (1,957) (1,957) (2,950) (1,957) (1			
Profit / (Loss) Account 433 702 Other Capital Accounts - - Minority Interest - - TOTAL SHAREHOLDERS FUNDS 22,390 21,957 Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%	·	'	
Other Capital Accounts Minority Interest TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Deposit Growth			
Minority Interest		433	/02
TOTAL SHAREHOLDERS FUNDS AND RESERVES Contingent Liabilities Non Performing Loans & Advances Allowance for Probable Losses Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Deposit Growth 22,390 21,957 7,394 4,831 7,994 4,831 7,994 1,088 941 1,088 941 19.20% 19.20% 14.44% 19.20% 14.45% 60.51% 61.04% 48.36% 83.39% 0.06%		-	-
AND RESERVES 22,390 21,957 Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS - - Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%	Minority interest	-	_
Contingent Liabilities 7,394 4,831 Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets - - PERFORMANCE INDICATORS 5 19.13% 19.20% Non Performing Loans to Total Assets 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%		22.200	21.057
Non Performing Loans & Advances 8,121 7,994 Allowance for Probable Losses 1,088 941 Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%			
Allowance for Probable Losses Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets 48.05% Earning Assets to Total Assets Earning Assets to Total Assets Deposit Growth 1,088 941 942 943 944 945 946 947 948 948 949 949 949 949 949 949 949 949			
Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets 48.05% Earning Assets to Total Assets Earning Assets to Total Assets Deposit Growth			
PERFORMANCE INDICATORS Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%		1,088	941
Shareholders Funds to Total Assets 19.13% 19.20% Non Performing Loans to Total Gross Loans 14.44% 14.45% Gross Loans & Advances to Total Deposits 60.51% 61.04% Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%	Other Non Performing Assets	-	-
Non Performing Loans to Total Gross Loans 14.44% Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets 48.05% Earning Assets to Total Assets 83.27% Deposit Growth 2.56% 0.06%			
Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets Earning Assets to Total Assets Deposit Growth 61.04% 48.05% 48.36% 83.39% 0.06%			
Loans & Advances to Total Assets 48.05% 48.36% Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%			
Earning Assets to Total Assets 83.27% 83.39% Deposit Growth 2.56% 0.06%	•		
Deposit Growth 2.56% 0.06%			
·			
A . C .!	·		
Assets Growth 2.33% 0.05%	Assets Growth	2.33%	0.05%

STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2017

(All amounts in millions of Tanzanian shillings)

	Current Quarter 31.03.17	Comparative Quarter 31.03.16	Current Year Cummulative 31.03.17	Comparative Year Cummulative 31.03.16
Interest Income Interest expense	2,652 992	2,361 860	2,652 992	2,361 860
Net Interest Income	1,660	1,501	1,660	1,501
Bad Debts Written Off Impairment Losses on Loans and Advances	20 134	206 1	20 134	206 1
Non interest income	447	665	447	665
Foreign Exchange Profit / (Loss)	(8)	49	(8)	49
Commissions & Fees Dividend Income	40	310	40	310
Other Operating Income	415	306	415	306
Non Interest Expense	1,439	1,500	1,439	1,500
Salaries and Benefits	593	624	593	624
Fees and Commissions	31	43	31	43
Other Operating Expenses	815	833	815	833
Operating Income / (Losses)	513	459	513	459
Income Tax Provision	80	169	80	169
Net Income / (Losses) after Income Tax	433	290	433	290
Number of employees	70	76	70	76
Basic Earnings Per Share	22	14	22	14
Dilute Earning Per Share	22	14	22	14
Number of Branches	5	5	5	5
PERFORMANCE INDICATORS				
Return on Average Total Assets	0.44%	0.36%	0.44%	0.36%
Return on Average Shareholders Fund	1.95%	1.36%	1.95%	1.36%
Non Interest Expense to Gross Income	46.46%	49.55%	46.46%	49.55%
Interest Income to Average Earning Assets	1.72%	1.59%	1.72%	1.59%

Signed By: Attested By:

VISWANATHAN SUNDARAMAMANI MWIDETEJOHN MWAKASONDAChief Executive OfficerFinance ManagerHead - Internal AuditDate: 18 April 2017Date: 18 April 2017Date: 18 April 2017

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

Signed By:

CHARLES RWECHUNGURA

Director

Date: 18 April 2017

NAVIN KANABAR

Director

Date: 18 April 2017

Date: 18 April 2017

STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MARCH 2017

(All amounts in millions of Tanzanian shillings)

T. C.		<u></u>
	Quarter Ended 31.03.2017	Quarter Ended 31.12.2016
CASH FLOW FROM OPERATING ACTIVITIES		
Net Income/(Loss)	513	326
Adjustment for Non Cash Items		
Impairment /Amortization	270	405
Net change in Loans and Advances	(858)	1,396
Gain/Loss on Sale of Assets	-	-
Net Change in Deposits	2,323	4,238
Net Change in Short term Negotiable Securities	-	-
Net Change in Other Liabilities	(52)	(112)
Net Change in Other Assets	(111)	(227)
Tax Paid	(80)	(332)
Other (SMR)	1,283	565
NET CASH PROVIDED / (USED) BY		
OPERATING ACTIVITIES	723	6,259
CASH FLOW FROM INVESTING ACTIVITIES		
Dividend Receivable	-	-
Purchase of Fixed Assets	(109)	(348)
Proceeds from Sale of Fixed Assets	-	-
Purchase of Non Dealing Securities	-	-
Proceeds from Sale of Non Dealing Securities	-	-
Others (T-bill/bond/Placement)	(15,300)	(1,369)
NET CASH PROVIDED / (USED) BY		
INVESTING ACTIVITIES	(15,408)	(1,717)
CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of Longterm Debt	-	-
Proceeds from Issuance of Longterm Debt	-	-
Proceeds from Issuance of Share Capital	-	-
Payment of Cash Dividends	-	-
Net Change in Other Borrowings	-	-
Others-Additional Capital	-	-
NET CASH PROVIDED / (USED) BY		
FINANCING ACTIVITIES	-	-
CASH AND CASH EQUIVALENTS		
Net Increase/(Decrease) in Cash & Cash Equivalent	(14,685)	4,542
Cash & Cash Equivalent at the Beginning of the Quarte	er 29,844	25,302
CASH & CASH EQUIVALENT AT THE		
END OF THE QUARTER	15,159	29,844

Jamhuri BranchJamhuri Street / Morogoro Road
Tel: +255-22-2134989-992, 2111173

Lumumba Branch
Lumumba Street
Tel: +255-22-2180017/2180031

Ubungo BranchMillennium Business Park, Morogoro Rd.
Tel: +255-22-2401128/2401129

Mikocheni Branch Old Bagamoyo Road / Chwaku Street Tel: +255-22-2775706/2775703 Vijana Branch
Fire Station Road, Vijana Towers
Tel: +255-22-2153580/2152917/2152787