



# INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

## CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2017 (Amounts in million shillings)

|                                              | Current<br>Quarter<br>30.06.2017 | Previous<br>Quarter<br>31.03.2017 |
|----------------------------------------------|----------------------------------|-----------------------------------|
| <b>ASSETS</b>                                |                                  |                                   |
| Cash                                         | 3,799                            | 2,687                             |
| Balances with Bank of Tanzania               | 8,962                            | 11,642                            |
| Investment in Government Securities          | 26,418                           | 33,479                            |
| Balances with other Banks                    | 15,594                           | 10,299                            |
| Cheques and items for clearing               | 339                              | 265                               |
| Interbranch float items                      | -                                | -                                 |
| Bills Negotiated                             | -                                | -                                 |
| Customer Liability on Acceptances            | -                                | -                                 |
| Interbank Loans Receivables                  | -                                | -                                 |
| Investment in Other Securities               | -                                | -                                 |
| Loans, Advances and Overdrafts               | 53,302                           | 53,674                            |
| (Net of Allowances for Probable Losses)      |                                  |                                   |
| Other Assets                                 | 3,167                            | 4,332                             |
| Equity Investments                           | -                                | -                                 |
| Underwriting Accounts                        | -                                | -                                 |
| Property, Plant and Equipment                | 575                              | 650                               |
| <b>TOTAL ASSETS</b>                          | <b>112,156</b>                   | <b>117,029</b>                    |
| <b>LIABILITIES</b>                           |                                  |                                   |
| Deposits from other banks                    | 26,180                           | 21,788                            |
| Customer deposits                            | 61,070                           | 70,612                            |
| Cash Letters of Credit                       | -                                | -                                 |
| Special deposits                             | 347                              | 533                               |
| Payment orders/transfers payable             | -                                | -                                 |
| Bankers Cheques and Drafts Issued            | 103                              | 50                                |
| Accrued Taxes and Expenses Payable           | 1,277                            | 1,234                             |
| Acceptances Outstanding                      | -                                | -                                 |
| Interbranch float items                      | -                                | -                                 |
| Unearned income & other deferred charges     | 59                               | 58                                |
| Other Liabilities                            | 557                              | 363                               |
| Borrowings                                   | -                                | -                                 |
| <b>TOTAL LIABILITIES</b>                     | <b>89,593</b>                    | <b>94,638</b>                     |
| <b>NET ASSETS/LIABILITIES</b>                | <b>22,563</b>                    | <b>22,390</b>                     |
| <b>SHAREHOLDERS FUNDS AND RESERVES</b>       |                                  |                                   |
| Paid up share capital                        | 20,025                           | 20,025                            |
| Capital Reserves                             | 5,211                            | 4,077                             |
| Retained Earnings                            | (3,280)                          | (2,145)                           |
| Profit / (Loss) Account                      | 606                              | 433                               |
| Other Capital Accounts                       | -                                | -                                 |
| Minority Interest                            | -                                | -                                 |
| <b>TOTAL SHAREHOLDERS FUNDS AND RESERVES</b> | <b>22,563</b>                    | <b>22,390</b>                     |
| Contingent Liabilities                       | 9,142                            | 7,394                             |
| Non Performing Loans & Advances              | 8,657                            | 8,121                             |
| Allowance for Probable Losses                | 1,093                            | 1,088                             |
| Other Non Performing Assets                  | -                                | -                                 |
| <b>PERFORMANCE INDICATORS</b>                |                                  |                                   |
| Shareholders Funds to Total Assets           | 20%                              | 19%                               |
| Non Performing Loans to Total Gross Loans    | 15%                              | 14%                               |
| Gross Loans & Advances to Total Deposits     | 64%                              | 61%                               |
| Loans & Advances to Total Assets             | 50%                              | 48%                               |
| Earning Assets to Total Assets               | 85%                              | 83%                               |
| Deposit Growth                               | -6%                              | 3%                                |
| Assets Growth                                | -4%                              | 2%                                |

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2017 (Amounts in million shillings)

|                                               | Current<br>Quarter<br>30.06.17 | Comparative<br>Quarter<br>(Previous<br>Year)<br>30.06.16 | Current<br>Year<br>Cumulative<br>30.06.17 | Comparative<br>Year<br>(Prev. Year)<br>Cumulative<br>30.06.16 |
|-----------------------------------------------|--------------------------------|----------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------|
| Interest Income                               | 2,382                          | 2,709                                                    | 5,033                                     | 5,070                                                         |
| Interest expense                              | 953                            | 967                                                      | 1,945                                     | 1,826                                                         |
| <b>Net Interest Income</b>                    | <b>1,429</b>                   | <b>1,742</b>                                             | <b>3,089</b>                              | <b>3,244</b>                                                  |
| Bad Debts Written Off                         | -                              | 22                                                       | 20                                        | 228                                                           |
| Impairment Losses on Loans and Advances       | 6                              | 1                                                        | 139                                       | 3                                                             |
| <b>Non interest income</b>                    | <b>320</b>                     | <b>437</b>                                               | <b>767</b>                                | <b>1,102</b>                                                  |
| Foreign Exchange Profit / (Loss)              | (21)                           | 53                                                       | (29)                                      | 102                                                           |
| Commissions & Fees                            | 222                            | 237                                                      | 485                                       | 547                                                           |
| Dividend Income                               | -                              | -                                                        | -                                         | -                                                             |
| Other Operating Income                        | 119                            | 147                                                      | 311                                       | 453                                                           |
| <b>Non Interest Expense</b>                   | <b>1,520</b>                   | <b>1,617</b>                                             | <b>2,959</b>                              | <b>3,117</b>                                                  |
| Salaries and Benefits                         | 608                            | 625                                                      | 1,201                                     | 1,250                                                         |
| Fees and Commissions                          | 83                             | 43                                                       | 34                                        | 85                                                            |
| Other Operating Expenses                      | 829                            | 949                                                      | 1,724                                     | 1,782                                                         |
| <b>Operating Income / (Losses)</b>            | <b>224</b>                     | <b>539</b>                                               | <b>737</b>                                | <b>999</b>                                                    |
| Income Tax Provision                          | 51                             | 169                                                      | 131                                       | 339                                                           |
| <b>Net Income / (Losses) after Income Tax</b> | <b>172</b>                     | <b>370</b>                                               | <b>606</b>                                | <b>660</b>                                                    |
| Number of employees                           | 67                             | 74                                                       | 67                                        | 74                                                            |
| Basic Earnings Per Share                      | 34                             | 74                                                       | 61                                        | 66                                                            |
| Dilute Earning Per Share                      | 34                             | 74                                                       | 61                                        | 66                                                            |
| Number of Branches                            | 5                              | 5                                                        | 5                                         | 5                                                             |
| <b>PERFORMANCE INDICATORS</b>                 |                                |                                                          |                                           |                                                               |
| Return on Average Total Assets                | 1%                             | 2%                                                       | 1%                                        | 2%                                                            |
| Return on Average Shareholders Fund           | 3%                             | 7%                                                       | 5%                                        | 6%                                                            |
| Non Interest Expense to Gross Income          | 56%                            | 51%                                                      | 51%                                       | 50%                                                           |
| Interest Income to Average Earning Assets     | 6%                             | 8%                                                       | 6%                                        | 7%                                                            |

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2017 (Amounts in million shillings)

|                                                     | Share<br>Capital | Share<br>Premium | Retained<br>Earnings | Regulatory<br>Reserve | General<br>Provision<br>Reserve | Others   | Total         |
|-----------------------------------------------------|------------------|------------------|----------------------|-----------------------|---------------------------------|----------|---------------|
| <b>Current Year</b>                                 |                  |                  |                      |                       |                                 |          |               |
| <b>Balance as at the beginning of the year</b>      | <b>20,025</b>    | <b>-</b>         | <b>(2,048)</b>       | <b>3,517</b>          | <b>454</b>                      | <b>9</b> | <b>21,957</b> |
| Profit for the year                                 |                  |                  | 606                  |                       |                                 |          | 606           |
| Other Comprehensive Income                          |                  |                  |                      |                       |                                 |          |               |
| Transactions with owners                            |                  |                  |                      |                       |                                 |          |               |
| Dividends Paid                                      |                  |                  |                      |                       |                                 |          |               |
| Regulatory Reserve                                  |                  |                  | (1,232)              | 1,240                 |                                 |          | 8             |
| General Provision Reserve                           |                  |                  |                      |                       | (8)                             |          | (8)           |
| Others                                              |                  |                  |                      |                       |                                 |          |               |
| <b>Balance as at the end of the current period</b>  | <b>20,025</b>    | <b>-</b>         | <b>(2,674)</b>       | <b>4,757</b>          | <b>446</b>                      | <b>9</b> | <b>22,563</b> |
| <b>Previous Year</b>                                |                  |                  |                      |                       |                                 |          |               |
| <b>Balance as at the beginning of the year</b>      | <b>20,025</b>    | <b>-</b>         | <b>(2,587)</b>       | <b>3,635</b>          | <b>173</b>                      | <b>9</b> | <b>21,255</b> |
| Profit for the year                                 |                  |                  | 660                  |                       |                                 |          | 660           |
| Other Comprehensive Income                          |                  |                  |                      |                       |                                 |          |               |
| Transactions with owners                            |                  |                  |                      |                       |                                 |          |               |
| Dividends Paid                                      |                  |                  |                      |                       |                                 |          |               |
| Regulatory Reserve                                  |                  |                  | 150                  | (175)                 | 25                              |          | -             |
| General Provision Reserve                           |                  |                  |                      |                       |                                 |          |               |
| Others                                              |                  |                  |                      |                       |                                 |          |               |
| <b>Balance as at the end of the previous period</b> | <b>20,025</b>    | <b>-</b>         | <b>(1,777)</b>       | <b>3,459</b>          | <b>198</b>                      | <b>9</b> | <b>21,914</b> |

## CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2017 (Amounts in million shillings)

|                                                             | Current<br>Quarter<br>30.06.17 | Previous<br>Quarter<br>31.03.17 | Current<br>Year<br>Cumulative<br>30.06.17 | Comparative<br>Year<br>Cumulative<br>30.06.16 |
|-------------------------------------------------------------|--------------------------------|---------------------------------|-------------------------------------------|-----------------------------------------------|
| <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                  |                                |                                 |                                           |                                               |
| Net Income/(Loss)                                           | 224                            | 513                             | 737                                       | 999                                           |
| <b>Adjustment for Non Cash Items</b>                        |                                |                                 |                                           |                                               |
| Impairment /Amortization                                    | 270                            | 270                             | 387                                       | 460                                           |
| Net change in Loans and Advances                            | 366                            | (858)                           | (478)                                     | (960)                                         |
| Gain/Loss on Sale of Assets                                 | -                              | -                               | -                                         | -                                             |
| Net Change in Deposits                                      | (5,336)                        | 2,323                           | (3,013)                                   | (28,694)                                      |
| Net Change in Short term Negotiable Securities              | -                              | -                               | -                                         | -                                             |
| Net Change in Other Liabilities                             | 291                            | (52)                            | 259                                       | (66)                                          |
| Net Change in Other Assets                                  | 180                            | (111)                           | (58)                                      | (2,117)                                       |
| Tax Paid                                                    | (49)                           | (80)                            | (130)                                     | (727)                                         |
| Other (SMR)                                                 | 2,511                          | (1,283)                         | 1,377                                     | 123                                           |
| <b>NET CASH PROVIDED / (USED) BY OPERATING ACTIVITIES</b>   | <b>(1,543)</b>                 | <b>723</b>                      | <b>(918)</b>                              | <b>(30,983)</b>                               |
| <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                  |                                |                                 |                                           |                                               |
| Dividend Receivable                                         | -                              | -                               | -                                         | -                                             |
| Purchase of Fixed Assets                                    | 250                            | (109)                           | 239                                       | (3)                                           |
| Proceeds from Sale of Fixed Assets                          | -                              | -                               | -                                         | -                                             |
| Purchase of Non Dealing Securities                          | -                              | -                               | -                                         | -                                             |
| Proceeds from Sale of Non Dealing Securities                | -                              | -                               | -                                         | -                                             |
| Others (T-bill/bond/Placement)                              | 8,015                          | (15,300)                        | (7,285)                                   | (18,026)                                      |
| <b>NET CASH PROVIDED / (USED) BY INVESTING ACTIVITIES</b>   | <b>8,264</b>                   | <b>(15,408)</b>                 | <b>(7,046)</b>                            | <b>(18,029)</b>                               |
| <b>CASH FLOW FROM FINANCING ACTIVITIES</b>                  |                                |                                 |                                           |                                               |
| 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                                   | -                              | -                               | -                                         | -                                             |
| <b>NET CASH PROVIDED / (USED) BY FINANCING ACTIVITIES</b>   | <b>-</b>                       | <b>-</b>                        | <b>-</b>                                  | <b>-</b>                                      |
| <b>CASH AND CASH EQUIVALENTS</b>                            |                                |                                 |                                           |                                               |
| Net Increase/(Decrease) in Cash & Cash Equivalent           | 6,722                          | (14,685)                        | (7,964)                                   | (49,012)                                      |
| Cash & Cash Equivalent at the Beginning of the Quarter      | 15,159                         | 29,844                          | 29,844                                    | 65,302                                        |
| <b>CASH &amp; CASH EQUIVALENT AT THE END OF THE QUARTER</b> | <b>21,880</b>                  | <b>15,159</b>                   | <b>21,880</b>                             | <b>16,290</b>                                 |

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Signed By:

**VISWANATHAN SUNDARAM**  
Chief Executive Officer  
Date: 24 July 2017

**AMANI MWIDETE**  
Finance Manager  
Date: 24 July 2017

**JOHN MWAKASONDA**  
Head - Internal Audit  
Date: 24 July 2017

We, the undersigned directors, attest to the faithful representation 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 International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Signed By:

**CHARLES RWECHUNGURA**  
Director  
Date: 24 July 2017

**NAVIN KANABAR**  
Director  
Date: 24 July 2017



INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

WARAKA MIZANIA  
KWA TAREHE 30.06.2017  
(Kiasi kwa shilingi milioni)

|                                                    | Robo Mwaka ya/<br>Mwaka wa sasa<br>30.06.2017 | Robo Mwaka/<br>Mwaka<br>Uliopita<br>31.03.2017 |
|----------------------------------------------------|-----------------------------------------------|------------------------------------------------|
| <b>MALI</b>                                        |                                               |                                                |
| Fedha Taslimu                                      | 3,799                                         | 2,687                                          |
| Salio Katika Benki Kuu ya Tanzania                 | 8,962                                         | 11,642                                         |
| Uwekezaji Katika Amana za Serikali                 | 26,418                                        | 33,479                                         |
| Salio Katika Benki Nyingine                        | 15,594                                        | 10,299                                         |
| Hundi na Miamala ya Kushughulikiwa                 | 339                                           | 265                                            |
| Miamala Baina ya Matawi                            | -                                             | -                                              |
| Bili Zilizoafikiwa                                 | -                                             | -                                              |
| Dhima za Wateja Zilizokubalika                     | -                                             | -                                              |
| Mikopo Iliyotolewa kwa Benki Nyingine              | -                                             | -                                              |
| Uwekezaji Katika Amana Nyingine                    | -                                             | -                                              |
| Mikopo Halisi Iliyopo                              | 53,302                                        | 53,674                                         |
| Mali Nyingine                                      | 3,167                                         | 4,332                                          |
| Uwekezaji wa Hisa                                  | -                                             | -                                              |
| Akaunti za udhamini                                | -                                             | -                                              |
| Mali Zisizohamishika, Mitambo na Vifaa             | 575                                           | 650                                            |
| <b>JUMLA YA MALI</b>                               | <b>112,156</b>                                | <b>117,029</b>                                 |
| <b>DHIMA</b>                                       |                                               |                                                |
| Amana za Benki nyingine                            | 26,180                                        | 21,788                                         |
| Amana za Wateja                                    | 61,070                                        | 70,612                                         |
| Dhamana ya Malipo kwa Fedha Taslimu                | -                                             | -                                              |
| Amana Maalumu                                      | 347                                           | 533                                            |
| Maagizo ya Malipo/Fedha za Kuhamisha               | -                                             | -                                              |
| Hundi na Hawala za Kibenki Zilizotolewa            | 103                                           | 50                                             |
| Limbiko la Kodi na Gharama Zitakazolipwa           | 1,277                                         | 1,234                                          |
| Dhima la Tozo kwa Ajili ya Usuluhishi              |                                               |                                                |
| Baina ya Benki na Mteja                            | -                                             | -                                              |
| Miamala Isiyoshughulikiwa Baina ya Matawi          | -                                             | -                                              |
| Mapato yaliyoingia ya Kipindi Kijacho na           |                                               |                                                |
| Tozo Nyingine Zitakazolipwa Baadae                 | 59                                            | 58                                             |
| Dhima Nyingine                                     | 557                                           | 363                                            |
| Madeni                                             | -                                             | -                                              |
| <b>JUMLA YA DHIMA</b>                              | <b>89,593</b>                                 | <b>94,638</b>                                  |
| <b>MALI/(DHIMA) HALISI</b>                         | <b>22,563</b>                                 | <b>22,390</b>                                  |
| <b>FEDHA ZA WANAHISA</b>                           |                                               |                                                |
| Mtaji wa Hisa Uliolipwa                            | 20,025                                        | 20,025                                         |
| Akiba ya Mtaji                                     | 5,211                                         | 4,077                                          |
| Mapato Yaliyobakizwa                               | (3,280)                                       | (2,145)                                        |
| Faida (Hasara) ya Kipindi Husika                   | 606                                           | 433                                            |
| Akaunti Nyingine za Mtaji                          | -                                             | -                                              |
| Stahiki ya WenyeHisa Chache                        | -                                             | -                                              |
| <b>JUMLA YA FEDHA ZA WANAHISA</b>                  | <b>22,563</b>                                 | <b>22,390</b>                                  |
| Dhima Zisizo Dhahiri                               | 9,142                                         | 7,394                                          |
| Mikopo Chechefu                                    | 8,657                                         | 8,121                                          |
| Tengo kwa Ajili ya Mikopo Chechefu                 | 1,093                                         | 1,088                                          |
| Mali Nyingine Chechefu                             | -                                             | -                                              |
| <b>BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA</b>     |                                               |                                                |
| Uwiano wa Fedha za Wanahisa na Jumla ya Mali 20%   |                                               | 19%                                            |
| Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 15%                                           | 14%                                            |
| Uwiano wa Mikopo Ghafi na Jumla ya Amana           | 64%                                           | 61%                                            |
| Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi50% |                                               | 48%                                            |
| Uwiano wa Mali Zinazozalisha na Jumla ya Mali 85%  |                                               | 83%                                            |
| Ongezeko la Amana                                  | -6%                                           | 3%                                             |
| Ongezeko la Mali                                   | -4%                                           | 2%                                             |

TAARIFA YA MAPATO NA MATUMIZI  
KWA ROBO MWAKA INAYOISHIA 30.06.2017  
(Kiasi kwa shilingi milioni)

|                                                                  | Robo ya<br>Mwaka sasa<br>30.06.17 | Robo ya<br>mwaka<br>Linganishi<br>(Mwaka<br>Uliopita)<br>30.06.16 | Limbikizo<br>la Mwaka<br>wa sasa<br>30.06.17 | Limbikizo<br>la Mwaka<br>Linganishi<br>(Mwaka<br>Uliopita)<br>30.06.16 |
|------------------------------------------------------------------|-----------------------------------|-------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------------------------|
| Mapato ya Riba                                                   | 2,382                             | 2,709                                                             | 5,033                                        | 5,070                                                                  |
| Gharama za Riba                                                  | 953                               | 967                                                               | 1,945                                        | 1,826                                                                  |
| <b>Mapato Halisi ya Riba</b>                                     | <b>1,429</b>                      | <b>1,742</b>                                                      | <b>3,089</b>                                 | <b>3,244</b>                                                           |
| Madeni Viza Yaliyofutwa                                          | -                                 | 22                                                                | 20                                           | 228                                                                    |
| Punguzo/Ongezeko la tengo katika Mikopo                          | 6                                 | 1                                                                 | 139                                          | 3                                                                      |
| <b>Mapato Yasiyo ya Riba</b>                                     | <b>320</b>                        | <b>437</b>                                                        | <b>767</b>                                   | <b>1,102</b>                                                           |
| Faida /(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni         | (21)                              | 53                                                                | (29)                                         | 102                                                                    |
| Ada na Kamisheni                                                 | 222                               | 237                                                               | 485                                          | 547                                                                    |
| Gawio                                                            | -                                 | -                                                                 | -                                            | -                                                                      |
| Mapato Mengine                                                   | 119                               | 147                                                               | 311                                          | 453                                                                    |
| <b>Gharama Zisizo za Riba</b>                                    | <b>1,520</b>                      | <b>1,617</b>                                                      | <b>2,959</b>                                 | <b>3,117</b>                                                           |
| Mishahara na Mafao                                               | 608                               | 625                                                               | 1,201                                        | 1,250                                                                  |
| Ada na Kamisheni                                                 | 83                                | 43                                                                | 34                                           | 85                                                                     |
| Gharama Nyingine                                                 | 829                               | 949                                                               | 1,724                                        | 1,782                                                                  |
| <b>Faida /(Hasara) ya Uendeshaji</b>                             | <b>224</b>                        | <b>539</b>                                                        | <b>737</b>                                   | <b>999</b>                                                             |
| Tengo la Kodi ya Mapato                                          | 51                                | 169                                                               | 131                                          | 339                                                                    |
| <b>Faida / (Hasara) Halisi Baada ya Kodi ya Mapato</b>           | <b>172</b>                        | <b>370</b>                                                        | <b>606</b>                                   | <b>660</b>                                                             |
| Idadi ya Waajiriwa                                               | 67                                | 74                                                                | 67                                           | 74                                                                     |
| Mapato kwa Hisa                                                  | 34                                | 74                                                                | 61                                           | 66                                                                     |
| Mapato ya hisa zilizochujwa                                      | 34                                | 74                                                                | 61                                           | 66                                                                     |
| Idadi ya Matawi                                                  | 5                                 | 5                                                                 | 5                                            | 5                                                                      |
| <b>BAADHI YA VIASHIRIO VYA UFANISI</b>                           |                                   |                                                                   |                                              |                                                                        |
| Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali                 | 1%                                | 2%                                                                | 1%                                           | 2%                                                                     |
| Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa    | 3%                                | 7%                                                                | 5%                                           | 6%                                                                     |
| Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi                | 56%                               | 51%                                                               | 51%                                          | 50%                                                                    |
| Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha | 6%                                | 8%                                                                | 6%                                           | 7%                                                                     |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 30 JUNE 2017

| (Kiasi kwa shilingi milioni)                    | Mtaji wa<br>Hisa | Malipo<br>juu<br>ya bei ya<br>hisa | Mapato<br>Yaliyo<br>bakizwa | Ziada ya<br>Kisheria | Tengo la<br>Ziada<br>ya Jumla | Mengineyo<br>(bainisha) | Jumla         |
|-------------------------------------------------|------------------|------------------------------------|-----------------------------|----------------------|-------------------------------|-------------------------|---------------|
| <b>Mwaka wa sasa</b>                            |                  |                                    |                             |                      |                               |                         |               |
| <b>Salio la mwanzo wa mwaka</b>                 | <b>20,025</b>    | <b>-</b>                           | <b>(2,048)</b>              | <b>3,517</b>         | <b>454</b>                    | <b>9</b>                | <b>21,957</b> |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato |                  |                                    | 606                         |                      |                               |                         | 606           |
| Mapato mengine yaliyojumuishwa                  |                  |                                    |                             |                      |                               |                         |               |
| Miamala na wanahisa                             |                  |                                    |                             |                      |                               |                         |               |
| Gawio lililolipwa                               |                  |                                    |                             | (1,232)              | 1,240                         |                         | 8             |
| Ziada ya Kisheria                               |                  |                                    |                             |                      |                               |                         | (8)           |
| Tengo la Ziada ya Jumla                         |                  |                                    |                             |                      |                               |                         |               |
| Mengineyo                                       |                  |                                    |                             |                      |                               |                         |               |
| <b>Salio la mwisho wa mwaka</b>                 | <b>20,025</b>    | <b>-</b>                           | <b>(2,674)</b>              | <b>4,757</b>         | <b>446</b>                    | <b>9</b>                | <b>22,563</b> |
| <b>Mwaka Uliopita</b>                           |                  |                                    |                             |                      |                               |                         |               |
| <b>Salio la mwanzo wa mwaka</b>                 | <b>20,025</b>    |                                    | <b>(2,587)</b>              | <b>3,635</b>         | <b>173</b>                    | <b>9</b>                | <b>21,255</b> |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato |                  |                                    | 660                         |                      |                               |                         | 660           |
| Mapato mengine yaliyojumuishwa                  |                  |                                    |                             |                      |                               |                         |               |
| Miamala na wanahisa                             |                  |                                    |                             |                      |                               |                         |               |
| Gawio lililolipwa                               |                  |                                    |                             |                      |                               |                         |               |
| Ziada ya Kisheria                               |                  |                                    |                             | 150                  | (175)                         | 25                      | -             |
| Tengo la Ziada ya Jumla                         |                  |                                    |                             |                      |                               |                         |               |
| Mengineyo                                       |                  |                                    |                             |                      |                               |                         |               |
| <b>Salio la mwisho wa mwaka</b>                 | <b>20,025</b>    | <b>-</b>                           | <b>(1,777)</b>              | <b>3,459</b>         | <b>198</b>                    | <b>9</b>                | <b>21,914</b> |

TAARIFA YA MTIRIRIKO WA FEDHA  
KWA ROBO/MWAKA ULIOISHIA 30.06.2017  
(Kiasi kwa shilingi milioni)

|                                                                                  | Robo<br>Mwaka<br>ya sasa<br>30.06.17 | Robo<br>Mwaka<br>iliyopita<br>31.03.17 | Limbikizo<br>la Mwaka<br>wa sasa<br>30.06.17 | Limbikizo la<br>Mwaka<br>Linganishi<br>(Mwaka<br>Uliopita)<br>30.06.16 |
|----------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|----------------------------------------------|------------------------------------------------------------------------|
| <b>Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji</b>                     |                                      |                                        |                                              |                                                                        |
| Mapato/(Hasara) Halisi                                                           | 224                                  | 513                                    | 737                                          | 999                                                                    |
| <b>Marekebisho kwa Ajili ya</b>                                                  |                                      |                                        |                                              |                                                                        |
| Hasara Katika Mal                                                                | 270                                  | 270                                    | 387                                          | 460                                                                    |
| Badiliko Halisi Katika Mikopo                                                    | 366                                  | (858)                                  | (478)                                        | (960)                                                                  |
| Faida/Hasara Kwenye Mauzo ya Mali                                                | -                                    | -                                      | -                                            | -                                                                      |
| Mabadiliko Halisi Katika Amana                                                   | (5,336)                              | 2,323                                  | (3,013)                                      | (28,694)                                                               |
| Mabadiliko Halisi Katika Amana za Muda                                           |                                      |                                        |                                              |                                                                        |
| Mfupi Zilizoafikiwa                                                              | -                                    | -                                      | -                                            | -                                                                      |
| Mabadiliko Halisi Katika Dhima Nyingine                                          | 291                                  | (52)                                   | 259                                          | (66)                                                                   |
| Mabadiliko Halisi Katika Mali Nyingine                                           | 180                                  | (111)                                  | (58)                                         | (2,117)                                                                |
| Kodi Iliyolipwa                                                                  | (49)                                 | (80)                                   | (130)                                        | (727)                                                                  |
| Mengineyo (SMR)                                                                  | 2,511                                | (1,283)                                | 1,377                                        | 123                                                                    |
| <b>Fedha Halisi Zilizotolewa (zilizotumika) kwa shughuli za uendeshaji</b>       | <b>(1,543)</b>                       | <b>723</b>                             | <b>(918)</b>                                 | <b>(30,983)</b>                                                        |
| <b>Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji</b>                      |                                      |                                        |                                              |                                                                        |
| Gawio Lililopokewa                                                               | -                                    | -                                      | -                                            | -                                                                      |
| Ununuzi wa Mali za Kudumu                                                        | 250                                  | (109)                                  | 239                                          | (3)                                                                    |
| Mapato Kutokana na Mauzo ya Mali za Kudumu                                       | -                                    | -                                      | -                                            | -                                                                      |
| Ununuzi wa Amana Zisizoshughulikiwa na Mawakala                                  | -                                    | -                                      | -                                            | -                                                                      |
| Mapato Kutokana na Mauzo ya Amana                                                |                                      |                                        |                                              |                                                                        |
| Zisizoshughulikiwa na Mawakala                                                   | -                                    | -                                      | -                                            | -                                                                      |
| Mengineyo (bainisha)                                                             | 8,015                                | (15,300)                               | (7,285)                                      | (18,026)                                                               |
| <b>Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji</b>        | <b>8,264</b>                         | <b>(15,408)</b>                        | <b>(7,046)</b>                               | <b>(18,029)</b>                                                        |
| <b>Mtiririko wa Fedha Kutokana na Shughuli za Kifedha</b>                        |                                      |                                        |                                              |                                                                        |
| Ulipaji wa Madeni ya Muda Mrefu                                                  | -                                    | -                                      | -                                            | -                                                                      |
| Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu-                               | -                                    | -                                      | -                                            | -                                                                      |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa                                       | -                                    | -                                      | -                                            | -                                                                      |
| Gawio Lililolipwa kwa Fedha Taslimu                                              | -                                    | -                                      | -                                            | -                                                                      |
| Mabadiliko Halisi Katika Madeni Mengine                                          | -                                    | -                                      | -                                            | -                                                                      |
| Mengineyo (bainisha)                                                             | -                                    | -                                      | -                                            | -                                                                      |
| <b>Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha</b>          | <b>-</b>                             | <b>-</b>                               | <b>-</b>                                     | <b>-</b>                                                               |
| <b>Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu</b>                       |                                      |                                        |                                              |                                                                        |
| Ongezeko / Punguzo Halisi Katika Fedha taslimu na                                |                                      |                                        |                                              |                                                                        |
| Mali Zinazofanana na Fedha Taslimu                                               | 6,722                                | (14,685)                               | (7,964)                                      | (49,012)                                                               |
| Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka        | 15,159                               | 29,844                                 | 29,844                                       | 65,302                                                                 |
| <b>Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka</b> | <b>21,880</b>                        | <b>15,159</b>                          | <b>21,880</b>                                | <b>16,290</b>                                                          |

Katika kuandaa taarifa za hizi za fedha, sera za uandaaji ni zilezile zilizotumika wakati wa uandaaji wa Taarifa za Fedha zilizokaguliwa za mwaka uliopita.

Saini:

**VISWANATHAN SUNDARAM**  
Ofisa Mtendaji Mkuu  
Tarehe: 24 July 2017

**AMANI MWIDETE**  
Mkuu wa Fedha  
Tarehe: 24 July 2017

**JOHN MWAKASONDA**  
Mkaguzi Mkuu wa Ndani  
Tarehe: 24 July 2017

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa ueleva na imani yetu kubwa zimeandaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

Saini:

**CHARLES RWECHUNGURA**  
Mjumbe wa Bodi  
Tarehe: 24 July 2017

**NAVIN KANABAR**  
Mjumbe wa Bodi  
Tarehe: 24 July 2017