



BALANCE SHEET AS AT 31ST MARCH 2018

(AMOUNT IN MILLIONS OF SHILLINGS)

	AS AT 31ST MARCH 2018	AS AT 31ST DEC. 2017
A. ASSETS		
1 Cash	673	1,228
2 Balances with Bank of Tanzania	3,035	3,407
3 Investment in Government Securities	189	189
4 Balances with Other Banks and financial Institution	363	426
5 Cheques and Items for Clearing	172	58
6 Interbranch Float items	90	55
7 Bills Negotiated		
8 Customers' Liabilities on Acceptances		
9 Interbank Loan Receivables	17,297	19,260
10 Investments In other Securities		
11 Loans, Advances and Overdrafts (Net of Allowances)	39,437	35,937
12 Other Assets	3,084	2,658
13 Equity Investments		
14 Underwritings accounts		
15 Property, Plant and Equipment	1,608	1,599
16 TOTAL ASSETS	65,948	64,815
B. LIABILITIES		
17 Deposits from Other Banks and Financial Financial Institution	11,115	9,590
18 Customers Deposits	40,443	42,114
19 Cash Letters of Credit		
20 Special Deposits	563	473
21 Payment orders/Transfer payables		
22 Bankers Cheques and Drafts Issued	6	5
23 Accrued Taxes and Expenses payable	1,579	1,347
24 Acceptances Outstanding		
25 Interbranch Float items	-	-
26 Unearned income and other deferred charges		
27 Other Liabilities	42	47
28 Borrowings		
29 TOTAL LIABILITIES	53,748	53,576
30 NET ASSETS/(LIABILITIES) (16 MINUS 29)	12,200	11,239
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	7,351	7,351
32 Capital Reserves	-	37
General Reserves	276	241
33 Retained Earnings	626	(345)
34 Profit (Loss) Account	178	989
35 Other Capital account	3,769	2,966
36 Minority Interest		
33 TOTAL SHAREHOLDERS' FUNDS	12,200	11,239
34 Contingent Liabilities		
35 Non-Performing Loans and Advances	1,666	1,513
36 Allowances for Probable Losses	1,637	1,433
37 Other Non-Performing assets		
D FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets (%)	18%	17%
(ii) Non Performing loans to Total gross Loans (%)	4.1%	4.0%
(iii) Gross Loans and Advances to Total Deposits (%)	73%	72%
(iv) Loans and Advances to Total Assets (%)	60%	55%
(v) Earning Assets to Total Assets	87%	86%
(vi) Deposits Growth	-0.3%	26%
(vii) Assets Growth	2%	29%