



## BALANCE SHEET AS AT 31ST DECEMBER 2018

(AMOUNT IN MILLIONS OF SHILLINGS)

	AS AT 31ST DECEMBER 2018	AS AT 30TH SEPTEMBER 2018
<b>A. ASSETS</b>		
1 Cash	1,839	1,050
2 Balances with Bank of Tanzania	6,038	6,635
3 Investment in Government Securities	3,669	631
4 Balances with Other Banks and financial Institution	748	490
5 Cheques and Items for Clearing	287	172
6 Interbranch Float items	55	56
7 Bills Negotiated		
8 Customers' Liabilities on Acceptances		
9 Interbank Loan Receivables	7,524	7,781
10 Investments In other Securities		
11 Loans, Advances and Overdrafts (Net of Allowances)	41,871	41,744
12 Other Assets	2,548	2,836
13 Equity Investments		
14 Underwritings accounts		
15 Property, Plant and Equipment	1,358	1,428
<b>16 TOTAL ASSETS</b>	<b>65,937</b>	<b>62,823</b>
<b>B. LIABILITIES</b>		
17 Deposits from Other Banks and Financial Institution	5,550	4,180
18 Customers Deposits	41,523	40,693
19 Cash Letters of Credit		
20 Special Deposits	528	606
21 Payment orders/Transfer payables		
22 Bankers Cheques and Drafts Issued	5	10
23 Accrued Taxes and Expenses payable	771	681
24 Acceptances Outstanding		
25 Interbranch Float items		
26 Unearned income and other deferred charges		
27 Other Liabilities	42	239
28 Borrowings	4,000	3,000
<b>29 TOTAL LIABILITIES</b>	<b>52,419</b>	<b>49,409</b>
<b>30 NET ASSETS/(LIABILITIES) (16 MINUS 29)</b>	<b>13,518</b>	<b>13,414</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	12,456	12,272
32 Capital Reserves	-	-
General Reserves	276	276
33 Retained Earnings	319	319
34 Profit (Loss) Account	467	547
35 Other Capital account	-	-
36 Minority Interest		
<b>33 TOTAL SHAREHOLDERS' FUNDS</b>	<b>13,518</b>	<b>13,414</b>
34 Contingent Liabilities		
35 Non-Performing Loans and Advances	1,956	1,892
36 Allowances for Probable Losses	1,922	1,922
37 Other Non-Performing assets		
<b>D FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets (%)	21%	21%
(ii) Non Performing loans to Total gross Loans (%)	4.5%	4.3%
(iii) Gross Loans and Advances to Total Deposits (%)	96%	96%
(iv) Loans and Advances to Total Assets (%)	64%	66%
(v) Earning Assets to Total Assets	80%	80%
(vi) Deposits Growth	5%	-12%
(vii) Assets Growth	5%	-4%