



MKOMBOZI COMMERCIAL BANK PLC

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

BALANCE SHEET AS AT 30th JUNE 2013

(Amounts in million of shillings)

		Current Quarter 30th June 2013	Previous Quarter 31st March 2013
<b>A</b>	<b>ASSETS</b>		
1.	Cash	1,447	1,733
2.	Balances with Bank of Tanzania	5,579	2,906
3.	Investment in Debt Securities	6,991	6,870
4.	Balances with other Banks and Financial institutions	2,345	3,283
5.	Cheques and Items for clearing	27	100
6.	Interbranch float Items	-	-
7.	Bills negotiated	-	-
8.	Customer liability on acceptances	-	-
9.	Interbank Loan Receivable	8,056	10,063
10.	Investments in Other Security	-	-
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	24,495	18,585
12.	Other Assets	2,577	2,401
13.	Interbranch Suspense (net)	-	-
14.	Underwriting account	-	-
15.	Property, Plant and Equipment	823	864
<b>16.</b>	<b>TOTAL ASSETS</b>	<b>52,339</b>	<b>46,805</b>
<b>B</b>	<b>LIABILITIES</b>		
17.	Deposits from other banks and financial Institutions	-	-
18.	Customers Deposits	39,570	35,318
19.	Cash Letters of Credits	-	-
20.	Special Deposits	-	-
21.	Payments Order/Transfer payable	-	-
22.	Bankers Cheques and Drafts Issued	34	23
23.	Accrued Taxes and Expenses Payable	1,061	835
24.	Acceptances outstanding	-	-
25.	Interbranch Suspense (net)	-	-
26.	Unearned Income and other deferred charges	-	-
27.	Other Liabilities	168	108
28.	Borrowings	1,843	1,503
<b>29.</b>	<b>TOTAL LIABILITIES</b>	<b>42,676</b>	<b>37,786</b>
<b>30.</b>	<b>NET ASSETS/(LIABILITIES) 16 minus 29</b>	<b>9,663</b>	<b>9,316</b>
<b>C</b>	<b>CAPITAL AND RESERVES</b>		
31.	Paid-up Share Capital	11,014	11,014
32.	Capital reserves	875	657
33.	Retained Earnings	(2,052)	(2,052)
34.	Profit/(Loss) Account	(258)	(684)
35.	Others	84	84
36.	Minority Interest	-	-
<b>37.</b>	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>9,663</b>	<b>9,019</b>
38.	Contingent Liabilities	194	194
39.	Non performing loans and advances	958	927
40.	Allowance for probable losses	477	530
41.	Other non performing assets	-	-
<b>D</b>	<b>PERFORMANCE INDICATORS</b>		
(i)	Shareholders Funds to total assets	18.5%	19.3%
(ii)	Non performing loans to total gross loans	3.81%	4.81%
(iii)	Gross loans and Advances to total deposits	63.1%	54.5%
(iv)	Loans & Advances to Total Assets.	48.6%	41.1%
(v)	Earning Assets to Total Assets	75.5%	75.9%
(vi)	Deposits Growth	12.0%	24.8%
(vii)	Assets growth	11.8%	17.0%