



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

**STATEMENT OF FINANCIAL POSITION AS AT 31st DECEMBER 2014
EXTRACT FROM AUDITED FINANCIAL STATEMENT
(Amounts in million of shillings)**

	31st December 2014	31st December 2013
A ASSETS		
1. Cash	2,592	2,683
2. Balances with Bank of Tanzania	9,060	6,292
3. Investment in Debt Securities	15,563	6,461
4. Balances with other Banks and Financial institutions	3,336	1,862
5. Cheques and Items for clearing	62	30
6. Interbranch float Items	-	-
7. Bills negotiated	-	-
8. Customer liability on acceptances	-	-
9. Interbank Loan Receivable	22,652	14,799
10. Investments in Other Security	20	20
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	-	-
	40,615	28,890
12. Other Assets	1,332	1,321
13. Interbranch Suspense (net)	-	-
14. Underwriting account	-	-
15. Property, Plant and Equipment	1,394	1,666
16. TOTAL ASSETS	96,626	64,023
B LIABILITIES		
17. Deposits from other banks and financial Institutions	-	-
18. Customers Deposits	72,081	49,780
19. Cash Letters of Credits	-	-
20. Special Deposits	-	-
21. Payments Order/Transfer payable	-	-
22. Bankers Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	756	1,122
24. Acceptances outstanding	-	-
25. Interbranch Suspense (net)	-	-
26. Unearned Income and other deferred charges	-	-
27. Other Liabilities	850	654
28. Borrowings	2,167	1,185
29. TOTAL LIABILITIES	75,854	52,741
30. NET ASSETS/(LIABILITIES) 16 minus 29	20,772	11,282
C		
31. Paid-up Share Capital	20,615	11,014
32. Capital reserves	502	1,866
33. Retained Earnings	(346)	(1,598)
34. Profit/(Loss) Account	-	-
35. Others	-	-
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	20,772	11,282
38. Contingent Liabilities	897	577
39. Non performing loans and advances	2,100	865
40. Allowance for probable losses	1,529	423
41. Other non performing assets	-	-
D PERFORMANCE INDICATORS		
(i) Shareholders Funds to total assets	21%	28%
(ii) Non performing loans to total gross loans	5%	4.6%
(iii) Gross loans and Advances to total deposits	58%	54%
(iv) Loans & Advances to Total Assets.	44%	34%
(v) Earning Assets to Total Assets	82%	78%
(vi) Deposits Growth	45%	34%
(vii) Assets growth	51%	34%