



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 30th SEPT 2015

(Amounts in million of shillings)

		Current Quarter 30th SEPT 2015	Previous Quarter 30th JUN 2015
<b>A</b>	<b>ASSETS</b>		
1.	Cash	2,980	2,774
2.	Balances with Bank of Tanzania	9,422	8,972
3.	Investment in Debt Securities	14,190	14,044
4.	Balances with other Banks and Financial institutions	3,376	3,271
5.	Cheques and Items for clearing	147	151
6.	Interbranch float Items	-	-
7.	Bills negotiated	-	-
8.	Customer liability on acceptances	-	-
9.	Interbank Loan Receivable	19,580	20,354
10.	Investments in Other Security	-	-
11.	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	50,866	43,223
12.	Other Assets	4,353	3,385
13.	Interbranch Suspense (net)	-	-
14.	Underwriting account	-	-
15.	Property, Plant and Equipment	1,047	721
16.	<b>TOTAL ASSETS</b>	<b>105,961</b>	<b>96,895</b>
<b>B</b>	<b>LIABILITIES</b>		
17.	Deposits from other banks and financial Institutions	-	-
18.	Customers Deposits	80,159	70,788
19.	Cash Letters of Credits	-	-
20.	Special Deposits	-	-
21.	Payments Order/Transfer payable	-	-
22.	Bankers Cheques and Drafts Issued	10	27
23.	Accrued Taxes and Expenses Payable	2,580	2,481
24.	Acceptances outstanding	-	-
25.	Interbranch Float Items	-	-
26.	Unearned Income and other deferred charges	392	-
27.	Other Liabilities	437	390
28.	Borrowings	1,078	2,505
29.	<b>TOTAL LIABILITIES</b>	<b>84,657</b>	<b>76,192</b>
30.	<b>NET ASSETS/(LIABILITIES) 16 minus 29</b>	<b>21,304</b>	<b>20,703</b>
<b>C</b>	<b>SHAREHOLDERS' FUNDS</b>		
31.	Paid-up Share Capital	20,615	20,615
32.	Capital reserves	498	498
33.	Retained Earnings	(346)	(346)
34.	Profit/(Loss) Account	508	(94)
35.	Others	29	29
36.	Minority Interest	-	-
37.	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>21,304</b>	<b>20,703</b>
38.	Contingent Liabilities	601	972
39.	Non performing loans and advances	1,928	1,774
40.	Allowance for probable losses	1,636	1,382
41.	Other non performing assets	-	-
<b>D</b>	<b>PERFORMANCE INDICATORS</b>		
(i)	Shareholders Funds to total assets	20.1%	21.4%
(ii)	Non performing loans to total gross loans	3.70%	4.03%
(iii)	Gross loans and Advances to total deposits	65.5%	63.0%
(iv)	Loans & Advances to Total Assets.	49.5%	46.0%
(v)	Earning Assets to Total Assets	79.9%	80.1%
(vi)	Deposits Growth	13.2%	0.0%
(vii)	Assets growth	9.4%	0.0%