Report of Condition of the Bank Published Pursuant to Section 32(3) of the Banking and Financial Institutions Act, 2006



		Current Quarter	Previous Quarter
		Current Quarter 30.09.16	Previous Quarter 30.06.16
٨.	ASSETS		
1	Cash	229,668	239,231
2	Balances with Bank of Tanzania	507,827	473,757
3	Investments in Government securities	609,063	740,573
4	Balances with other banks and financial institutions	126,923	175,389
5	Cheques and items for clearing	2,019	3,418
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabitities for acceptances	-	-
9	Interbank loans receivables	-	-
10	Investments in other securities	-	-
11	Loans, advances and overdrafts		
	(net of allowances for probable losses)	2,856,434	2,709,548
12	Other assets	145,272	152,800
13	Equity investments	41,378	41,378
14	Underwriting accounts	-	-
15	Property, Plant and equipment	201,317	186,994
16	TOTAL ASSETS	4,719,901	4,723,088
В.	LIABILITIES		
17	Deposits from other banks and financial institutions	1,689	2,540
18	Customer deposits	3,434,344	3,519,361
19	Cash letters of credit	978	1,491
20	Special Deposits	17,400	21,509
21	Payment orders/transfers payable	-	
22	Bankers' cheques and drafts issued	3,692	3,343
23	Accrued taxes and expenses payable	62,031	47,096
24	Acceptances outstanding	-	-
25	Inter branch float items	3,879	7,042
26	Unearned income and other deferred charges	25,379	24,139
27	Other liabilities	25,749	28,085
28	Borrowings	408,957	370,740
29	TOTAL LIABILITIES	3,984,098	4,025,346
30	NET ASSETS /(LIABILITIES)	735,803	697,742
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	20,000	20,000
	Capital reserves	-	-
32	Data in a diagonalia an		561.349
32 33	Retained earnings	572,967	301,349
32 33 34	Profit(Loss) account	122,408	84,316
32 33 34 35	Profit(Loss) account Others capital accounts		84,316
32 33 34 35 36	Profit(Loss) account Others capital accounts Minority interest	122,408 20,428	84,316 32,077 -
32 33 34 35	Profit(Loss) account Others capital accounts	122,408	84,316
32 33 34 35 36 37	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS	122,408 20,428 - 735,803	84,316 32,077 - 697,742
32 33 34 35 36 37	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities	122,408 20,428 - 735,803 - 320,332	84,316 32,077 - 697,742 - 267,289
32 33 34 35 36 37 38 39	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances	122,408 20,428 - 735,803 320,332 82,391	84,316 32,077 - 697,742 - 267,289 85,526
32 33 34 35 36 37 38 39 40	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses	122,408 20,428 - 735,803 - 320,332 82,391 46,196	84,316 32,077 - 697,742 - 267,289 85,526 41,636
32 33 34 35 36 37 38 39 40 41	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets	122,408 20,428 - 735,803 320,332 82,391	84,316 32,077 - 697,742 - 267,289 85,526
32 33 34 35 36 37 38 39 40 41	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS	122,408 20,428 - 735,803 - 320,332 82,391 46,196 567	84,316 32,077 697,742 - 267,289 85,526 41,636 583
32 33 34 35 36 37 38 39 40 41 D	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets	122,408 20,428 - 735,803 - 320,332 82,391 46,196 567	84,316 32,077
32 33 34 35 36 37 38 39 40 41 D (i) (ii)	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans	122,408 20,428 - 735,803 - 320,332 82,391 46,196 567	84,316 32,077 - 697,742 267,289 85,526 41,636 583
32 33 34 35 36 37 38 39 40 41 D (i) (ii) (iii)	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits	122,408 20,428 - 735,803 - 320,332 82,391 46,196 567 - 15,6% 2,8% 84,1%	84,316 32,077 697,742 - 267,289 85,526 41,636 583 14.8% 3.1%
32 33 34 35 36 37 38 39 40 41 D (i) (ii) (iii) (iv)	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and advances to total assets	122,408 20,428	84,316 32,077 697,742 - 267,289 85,526 41,636 583 14.8% 3.1% 77.7%
32 33 34 35 36 37 38 39 40 41 (i) (ii) (iii) (iv) (v)	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and advances to total assets Earnings assets to total Assets Earnings assets to total Assets	122,408 20,428	84,316 32,077
32 33 34 35 36 37 38 39 40 41 D (i) (ii) (iii) (iii)	Profit(Loss) account Others capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non performing loans & advances Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and advances to total assets	122,408 20,428	84,316 32,077 697,742 - 267,289 85,526 41,636 583 14.8% 3.1% 77.7%

Cash flow from Operating activities:		CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH (Amounts in million shillings)	H SEPTEMBER, 2016	
Net income(loss) Adjustment for: - Impairment/amortization - Net change in loans and advances - Gain/loss on sale of assets - Net change in deposits - Net change in short term negotiable securities - Net change in other liabilities - Net change in other assets - Tax paid - Others (Net change in SMR deposits) - Others (Net change in SMR deposits) - Others (Net change in other descriptions) - Others (Net change in SMR deposits) - Others (Others (Net change in SMR deposits) - Others (Others (Net change in SMR deposits) - Others (Treasury Bonds/Bills / Equity investment) - Others (Treasury Bonds		<u> </u>		Previous Quarter 30.06.2016
Net income(loss) Adjustment for: - Impairment/amortization - Net change in loans and advances - Gain/loss on sale of assets - Net change in deposits - Net change in short term negotiable securities - Net change in other liabilities - Net change in other assets - Tax paid - Others (Net change in SMR deposits) - Others (Net change in SMR deposits) - Others (Net change in other descriptions) - Others (Net change in SMR deposits) - Others (Others (Net change in SMR deposits) - Others (Others (Net change in SMR deposits) - Others (Treasury Bonds/Bills / Equity investment) - Others (Treasury Bonds	l:	Cash flow from Operating activities:		
- Impairment/amortization (476) 4,3 - Net change in loans and advances (146,886) (142,91) - Gain/loss on sale of assets			54,416	64,337
- Net change in loans and advances - Gain/loss on sale of assets - Net change in deposits - Net change in short term negotiable securities - Net change in other liabilities - Net change in other liabilities - Net change in other assets - Net change in SMR deposits) - Net change in SMR deposits) - Others (Net change in SMR deposits) - Others of Interval in SMR deposits - Others of Interval in Interv		Adjustment for:		
- Gain/loss on sale of assets - Net change in deposits - Net change in short term negotiable securities - Net change in other liabilities - Net change in other liabilities - Net change in other assets - Net change in other assets - Net change in other assets - Tax paid - Others (Net change in SMR deposits) - Others (Net cash provided (used) by operating activities - Others (Net cash general activities: - Dividends received - Purchase of fixed assets - Purchase of fixed assets - Proceeds from sale of fixed assets - Proceeds from sale of fixed assets - Proceeds from sale of non-dealing securities - Others-(Treasury Bonds/Bills-/Fquity investment) - Net cash provided (used) by investing activities - Repayment of long-term debt - Proceeds from issuance of long term debt - Proceeds from issuance of long term debt - Proceeds from issuance of share capital - Payment of cash dividends - Sepannent of		- Impairment/amortization	(476)	4,313
- Net change in deposits - Net change in short term negotiable securities - Net change in other liabilities - Net change in other assets - Net change in other assets - Tax paid - Others (Net change in SMR deposits) - Others (Net change in SMR deposits) - Others (Net change in SMR deposits) - Others (Net cash provided (used) by operating activities - Dividends received - Dividends received - Purchase of fixed assets - Proceeds from sale of fixed assets - Proceeds from sale of fixed assets - Proceeds from sale of non-dealing securities - Others-(Treasury Bonds/Bills / Equity investment) - Net cash provided (used) by investing activities - Repayment of long-term debt - Proceeds from issuance of long term debt - Proceeds from issuance of share capital - Payment of cash dividends - Net change in other borrowings - Others (specify) - Net cash provided(used) by financing activities - Others (specify) - Net cash provided(used) by financing activities - Salazira - Payment of cash dividends - Others (specify) - Net cash provided(used) by financing activities - Net increase/(decrease) in cash and cash equivalents - Cash and Cash equivalents: - Others (specify) - Ot		- Net change in loans and advances	(146,886)	(142,916)
- Net change in short term negotiable securities - Net change in other liabilities - Net change in other labilities - Net change in other assets - T,459 - Tax paid - Others (Net change in SMR deposits) - Others (Net change in SMR deposits) - Others (Net change in SMR deposits) - Others (Net cash provided (used) by operating activities II: Cash flow from Investing activities: Dividends received - Purchase of fixed assets - Purchase of fixed assets - Purchase of non-dealing securities - Proceeds from sale of non-dealing securities - Others-(Treasury Bonds/Bills /Equity investment) - Others-(Treasury Bonds/Bills /Equity investment) - Net cash provided (used) by investing activities - Proceeds from issuance of long term debt - Proceeds from issuance of long term debt - Proceeds from issuance of share capital - Payment of cash dividends - (52,00 - Net change in other borrowings - (52,00 - Net cash provided (used) by financing activities Net cash provided (used) by financing activities - (28,514) - (28,514) - (28,514) - (28,514) - (28,514) - (28,514) - (28,514) - (28,514)		- Gain/loss on sale of assets	-	
- Net change in other liabilities 11,025 17,00 - Net change in other assets 7,459 3,7 - Tax paid (10,880) (23,385 - Others (Net change in SMR deposits) (3,087) 16,3 Net cash provided (used) by operating activities (178,919) (88,72) 11: Cash flow from Investing activities: Dividends received		- Net change in deposits	(90,490)	(28,118)
- Net change in other assets 7,459 3,7 - Tax paid (10,880) (23,38 - Others (Net change in SMR deposits) (3,087) 16,3 Net cash provided (used) by operating activities (178,919) (88,72) II: Cash flow from Investing activities: Dividends received Purchase of fixed assets (19,292) (33,05 Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills /Equity investment) 131,480 (57,05 Net cash provided (used) by investing activities 112,188 (90,10) III: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Payment of cash dividends Sepayment of cash dividends Proceeds from issuance of share capital Payment of cash dividends Proceeds from issuance of share capital Proceeds from issuan		- Net change in short term negotiable securities	-	
-Tax paid - Others (Net change in SMR deposits) Net cash provided (used) by operating activities II: Cash flow from Investing activities: Dividends received - Purchase of fixed assets Proceeds from sale of fixed assets - Purchase of non-dealing securities Proceeds from sale of non-dealing securities - Others-(Treasury Bonds/Bills /Equity investment) Net cash provided (used) by investing activities III: Cash Flow from Financing activities Repayment of long-term debt - Proceeds from issuance of long term debt - Proceeds from issuance of share capital - Payment of cash dividends - (52,00 Net change in other borrowings Net cash provided(used) by financing activities Net cash provided(used) by financing activities Net change in other borrowings - (52,00 Others (specify) - Net cash provided(used) by financing activities Net increase/(decrease) in cash and cash equivalents Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		- Net change in other liabilities	11,025	17,025
- Others (Net change in SMR deposits) Net cash provided (used) by operating activities II: Cash flow from Investing activities: Dividends received Purchase of fixed assets Purchase of fixed assets Purchase of non-dealing securities Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills /Equity investment) Net cash provided (used) by investing activities III: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities Net cash provided(used) by financing activities (28,514) Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter		- Net change in other assets	7,459	3,707
Net cash provided (used) by operating activities (178,919) (88,72		- Tax paid	(10,880)	(23,384)
II: Cash flow from Investing activities: Dividends received Purchase of fixed assets Purchase of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills /Equity investment) III: Cash Provided (used) by investing activities Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Net change in other borrowings Net change in other borrowings Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		- Others (Net change in SMR deposits)	(3,087)	16,315
Dividends received Purchase of fixed assets Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills /Equity investment) Ill: Cash Flow from Financing activities Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities Repayment of Cash dividends Proceeds from issuance of share capital Payment of cash dividends Sale Total Cash dividends Proceeds from issuance of share capital Payment of Cash dividends Sale Total Cash dividends S		Net cash provided (used) by operating activities	(178,919)	(88,721)
Dividends received Purchase of fixed assets Purchase of fixed assets Purchase of non-dealing securities Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills /Equity investment) Ill: Cash Provided (used) by investing activities Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76				
Purchase of fixed assets Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills /Equity investment) Ill: Cash Provided (used) by investing activities Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Payment of cash dividends Ret change in other borrowings Net change in other borrowings Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Cash and Cash equivalents at the beginning of the quarter 512,959 642,76	II:	Cash flow from Investing activities:		
Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills / Equity investment) Net cash provided (used) by investing activities III: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Dividends received	-	
Purchase of non-dealing securities Proceeds from sale of non-dealing securities Others-(Treasury Bonds/Bills/Equity investment) Net cash provided (used) by investing activities Ill: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities Net cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Purchase of fixed assets	(19,292)	(33,053)
Proceeds from sale of non-dealing securities Others-Cirreasury Bonds/Bills / Equity investment) Net cash provided (used) by investing activities 112,188 (90,10 III: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Payment of cash dividends Net change in other borrowings Net cash provided (used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Proceeds from sale of fixed assets	-	
Others-(Treasury Bonds/Bills / Equity investment) Net cash provided (used) by investing activities III: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Payment of cash dividends Set change in other borrowings Net change in other borrowings Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Purchase of non-dealing securities	-	
Net cash provided (used) by investing activities III: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided (used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Proceeds from sale of non-dealing securities	-	
Ill: Cash Flow from Financing activities: Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Others-(Treasury Bonds/Bills /Equity investment)	131,480	(57,055)
Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of long term debt Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		Net cash provided (used) by investing activities	112,188	(90,108)
Repayment of long-term debt Proceeds from issuance of long term debt Proceeds from issuance of long term debt Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76	III:	Cash Flow from Financing activities:		
Proceeds from issuance of long term debt Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76			-	
Proceeds from issuance of share capital Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		. ,	-	
Payment of cash dividends Net change in other borrowings Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,76		3	-	
Net change in other borrowings 38,217 101,0 Others (specify) - Net cash provided(used) by financing activities 38,217 49,0 IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents (28,514) (129,80 Cash and cash equivalents at the beginning of the quarter 512,959 642,70		Payment of cash dividends	-	(52,000
Others (specify) Net cash provided(used) by financing activities IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents Cash and cash equivalents at the beginning of the quarter 512,959 642,70			38,217	101,026
Net cash provided(used) by financing activities 38,217 49,00 IV: Cash and Cash equivalents: Net increase/(decrease) in cash and cash equivalents (28,514) (129,80 Cash and cash equivalents at the beginning of the quarter 512,959 642,70			-	
Net increase/(decrease) in cash and cash equivalents (28,514) (129,80) Cash and cash equivalents at the beginning of the quarter 512,959 642,70			38,217	49,026
Net increase/(decrease) in cash and cash equivalents (28,514) (129,80) Cash and cash equivalents at the beginning of the quarter 512,959 642,70	IV:	Cash and Cash equivalents:		
Cash and cash equivalents at the beginning of the quarter 512,959 642,70		australia austra		
		Net increase/(decrease) in cash and cash equivalents	(28,514)	(129,803)
Cach and each equivalents at the end of the quarter		Cash and cash equivalents at the beginning of the quarter	512,959	642,762
		Cash and cash equivalents at the end of the quarter	484,445	512,959

INCOME STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2016 (Amounts in million shillings)					
		Current	Comparative	Current Year	Comparative
		Quarter	Quarter	Cumulative	Year Cumulative
		30.09.2016	30.09.2015	30.09.2016	30.09.2015
1	Interest income	144,011	108,793	408,960	321,412
2	Interest expense	(30,881)	(17,359)	(72,902)	(50,010)
3	Net interest income (1minus2)	113,130	91,434	336,058	271,402
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and Advances	(7,935)	(932)	(20,073)	(9,887)
6	Non interest income:	40,958	42,153	122,707	122,633
	6.1 Foreign currency dealings and translation gain/	3,824	8,120	11,744	20,903
	(loss)				
	6.2 Fee and commissions	35,668	33,123	105,975	90,620
	6.3 Dividend income	-	-	-	-
	6.4 Others operating income	1,466	910	4.988	11.110
	Non interest expense:	(91,737)	(82,541)	(263,824)	(224,001)
	7.1 Salaries and benefits	(42,037)	(35,927)	(125,633)	(105,704)
	7.2 Fees and commissions	(2,400)	(4,767)	(6,911)	(11,255)
	7.3 Other operating expenses	(47,300)	(41,847)	(131,280)	(107,042)
8	Operating income/(loss)	54,416	50,114	174,868	160,147
9	Income tax provision	(16,325)	(15,034)	(52,460)	(48,044)
10	Net income(loss)after income tax	38,091	35,080	122,408	112,103
	Number of employees	3,374	3,078	3,374	3,078
12	Basic earnings per share	76	70	245	224
13	Diluted earnings per share	76	70	245	224
14	Number of branches	185	169	185	169
	SELECTED PERFORMANCE INDICATORS				
	Return on average total assets	3.2%	3.5%	3.5%	3.7%
	Return on average shareholders funds	21.1%	23.7%	23.0%	25.2%
	Non interest expense to gross income	49.6%	54.7%	49.6%	50.4%
(iv)	Net interest income to average earning assets	12.3%	12.3%	12.6%	12.0%

Signed by	Date
Ineke Bussemaker Managing Director	October 21, 2016

Waziri Barnabas Chief Financial Officer Augustino Mbogella Chief Internal Auditor October 21, 2016

October 21, 2016

Date

We, the under-named, non-executive members of the board of directors, attest to the correctness of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

Signed by

Prof. Joseph Semboja Board Chairman October 21, 2016

