



PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st MARCH 2018 (Amounts in million shillings)

31.03.2018 31.12.2017 A. ASSETS Balances with Bank of Tanzania 28,611.06 31,234.91 Investments in Government securities 87,447.15 75,874.11 Balances with other banks and financial institutions 13,971.42 1,842.15 Cheques and items for clearing 81.88 96.35 Inter branch float items Bills negotiated Interbank Loans Receivables Investments in other securities Loans, advances and overdrafts (net of allowances for probable losses) 305.926.68 312.180.96 12 Other assets 10.242.73 11,087.70 811.00 Equity Investments 811.00 Underwriting accounts TOTAL ASSETS 459,255.67 443,455.34 B. <u>LIABILITIES</u> 15.840.01 14.960.00 17 Deposits from other banks and financial institutions Customer deposits 316,260.79 313,070.86 Cash letters of credit Special deposits 365.38 353.45 Payment orders/transfers payable Bankers' cheques and drafts issued 297.32 360.13 Accrued taxes and expenses payable 8,158.17 7,497.15 Acceptances outstanding Interbranch float items 2,423.79 2,122.63 26 Unearned income and other deferred charges Other liabilities 2,246.73 1,779.31 TOTAL LIABILITIES 391,333.63 386,890.23 NET ASSETS/(LIABILITIES)(16 minus 29) 56,565.11 SHAREHOLDERS' FUNDS 31 12,897.00 2,792.00 Paid up share capital Share premium 17,995.75 17,995.75 Capital reserves 217.70 32,512.19 28,163.09 Profit (Loss) account 1,889.66 4,875.71 Provision Reserve 2,409.75 2,520.86 Minority Interest TOTAL SHAREHOLDERS' FUNDS 67,922.04 56,565.11 38 76,007.45 Contingent liabilities Non performing loans & advances Allowances for probable losses 14,185.00 12,625.06 SELECTED FINANCIAL CONDITION INDICATORS 14.79% 12.76% Shareholders Funds to total assets 10.67% Non performing loans to total gross loans 8.47% Gross loans and advances to total deposits 97.23% 96.28% Loans and Advances to total assets 66.61% 73.26% Earning Assets to Total Assets Deposits Growth 1.24% 5.05% (vii) Assets growth 3.56% 2.47%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31st MARCH 2018 (Amounts in million shillings)

		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		31.03.2018	31.03.2017	31.03.2018	31.03.2017
1	Interest Income	9,334.16	9,849.68	9,334.16	9,849.68
2	Interest Expense	(4,578.50)	(4,428.04)	(, , , , , , , , , , , , , , , , , , ,	(4,428.04)
3	Net Interest Income (1 minus 2)	4,755.66	5,421.64	4,755.66	5,421.64
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	(618.03)	444.90	(618.03)	444.90
6	Non Interest Income:	2,261.25	1,939.19	2,261.25	1,939.19
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	710.09	579.09	710.09	579.09
	6.2 Fees and Commissions	1,455.24	1,360.09	1,455.24	1,360.09
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	95.92	-	95.92	-
7	Non Interest Expenses:	(5,075.28)	(4,897.9)	(5,075.28)	(4,897.91)
	7.1 Salaries and Benefits	(2,478.63)	(2,354.21)	(2,478.63)	(2,354.21)
	7.2 Fees and Commission	(381.62)	(438.06)	(381.62)	(438.06)
	7.3 Other Operating Expenses	(2,215.03)	(2,105.63)	(2,215.03)	(2,105.63)
8	Operating Income/(Loss)	2,559.66	2,018.02	2,559.66	2,018.02
9	Income Tax Provision	(670.00)	(500.00)	(670.00)	(500.00)
10	Net Income/ (Loss) After Income Tax	1,889.66	1,518.02	1,889.66	1,518.02
11	Other Comprehensive Income (itemize)	-	-	-	-
12	Total comprehensive income/(loss) for the quarter / year	1,889.66	1,518.02	1,889.66	1,518.02
13	Number of Employees	176	177	176	177
14	Basic Earnings Per Share	0.65	0.54	0.65	0.54
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1.70%	1.41%	1.70%	1.41%
(ii)	Return on Average Shareholders' Fund	12.40%	11.38%	12.40%	11.38%
(iii)	Non Interest Expense to Gross Income	72.33%	66.54%	72.33%	66.54%
(iv)	Net Interest Income to Average Earning Assets	4.69%	5.60%	4.69%	5.60%

CONDENSE	D STATEME	NT OF C	HANGES IN	EQUITY			
	AS AT 31s	t MARCH	2018				
	(Amounts in	million s	hillings)				
	(90/		General		
	Share capital	Share premium	Retained profit	Regulatory reserve	provision reserve	Others	Total
Current Quarter (31.03.2018)							
Balance as at the beginning of the quarter (01.01.2018) Profit for the the quarter	2,792.00	17,995.75	33,038.80 1,889.66		2,520.86	217.70	56,565.1 ° 1,889.66
Other Comprehensive Income			1,005.00				1,009.00
Transactions with owners	10,105.00						10,105.00
Dividends Paid	-			-			
Regulatory Reserve					-		
General Provision Reserve Others			111.11 (637.72)		(111.11)		(637.72)
Balance as at the end of the current quarter (31.03.2018)	12,897.00	17,995.75			2,409.75	217.70	67,922.05
Previous Quarter (31.12. 2017)							
Balance as at the beginning of the quarter (01.10. 2017)	2,792.00	17,995.75	32,971.02		2,477.49	-	56,236.26
Profit for the quarter	-		111.15		-,		111.15
Other Comprehensive Income			-				
Transactions with owners	-		-				
Dividends Paid Regulatory Reserve			-				
General Provision Reserve			(43.37)		43.37		
Others			(10.01)			217.70	217.70
Balance as at the end of the quarter (31.12.2017)	2,792.00	17,995.75	33,038.80		2,520.86	217.70	56,565.11

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31st MARCH 2017

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)
		31.03.2018	31.12.2017	31.03.2018	31.03.2017
l:	Cash flow from operating activities:				
	Net income(loss)	2,559.66	163.11	2,559.66	2,018.02
	Adjustments for:				
	- Impairment/Amortization	1,915.60	2,377.27	1,915.60	1,273.22
	- Net change in Loans and Advances	4,694.34	(12,625.05)	4,694.34	(7,260.05)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	3,201.86	15,384.89	3,201.86	2,565.64
	- Net change in Short Term Negotiable Securities	(32,591.37)	16,103.69	(32,591.37)	(2,117.72)
	- Net change in Other Liabilities	696.79	(3,028.90)	696.79	1,606.83
	- Net change in Other Assets	1,744.97	2,114.77	1,744.97	536.17
	- Tax Paid	(900.00)	(950.00)	(900.00)	(879.82)
	- Others	(104.23)	(1,259.78)	(104.23)	1,680.29
	Net cash provided (used) by operating activities	(18,782.38)	18,280.01	(18,782.38)	(577.43)
II:	Cash flow from investing activities:				
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	(1,362.30)	(346.97)	(1,362.30)	(136.69)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	-	(311.00)	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (specify)	-	-	-	-
	Net cash provided (used) by investing activities	(1,362.30)	(657.97)	(1,362.30)	(136.69)
III:	Cash flow from financing activities:				
	Repayment of Long-term Debt	-	-	-	-
	Proceeds from Issuance of Long Term Debt	115.20	(481.00)	115.20	(51.00)
	Proceeds from Issuance of Share Capital	10,105.00	-	10,105	-
	Payment of Cash Dividends	-	217.70	-	-
	Net Change in Other Borrowings	(1,120.46)	(1,983.55)	(1,120.46)	(40.00)
	Others (specify)	(637.73)	-	(637.73)	-
	Net Cash Provided (used) by Financing Activities	8,462.02	(2,246.85)	8,462.02	(91.00)
IV:					
IV:	Cash and Cash Equivalents:	(44 699 60)	45 275 22	(44 692 00)	(005.40)
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(11,682.66)	15,375.20	(11,682.66)	(805.12)
	Cash and Cash Equivalents at the Beginning of the Quarter	28,819.04	13,443.84	28,819.04	16,980.43
	Cash and Cash Equivalents at the end of the Quarter	17,136.37	28,819.04	17,136.37	16,175.32

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name and the .	Signature	Date
Baseer Mohammed (Chief Executive Officer)	(Signed)	23.04.2018
Amulike Kamwela (Head of Finance)	(Signed)	23.04.2018

Aimtonga Adolph
(Chief Internal Auditor) (Signed) 23.04.2018

We, the undersigned directors, attest to the faithful representation 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 International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Bank's TARRIFFS ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

Oysterbay branch

Cheque Services	TZS	USD
25 Leaves 50 Leaves	12,500.00 25,000.00	7.0 14.0
00 Leaves	50,000.00	28.0
Counter cheque Stop Payment - per instruction (Single Continous cheque	2,000.00	1.0 25.0
eries)	30,000.00	25.0
Cash Deposit Small Denomination TZS 500 1000 2000	500 / 100 notes	N/.
Deposit Denomination less than 50 USD	N/A	
cash Withdrawals Cash withdrawals upto TZS 1M at counter	TZS 2000/ per transaction	
Cash Withdrawals from TZS1M TO TZS100M	TZS 2000/- per transaction Free	
Cash Withdrawals TZS100M & above	0.00	
J\$D Cash withdrawal - Savings Account		Cash withdrawal upto \$ 5,000/- peday is Free, above that 1%
I\$D Cash withdrawal - Current Account		1
Monthly Ledge Savings Accounts	er Fees / Maintenance Fees	Fr
Current Accounts	10,000.00	7.
Transac Savings Accounts	tion Fees - per entry Free	Fr
Current Accounts	400.00	0.
Salary handling/Bulky internal transfers charges	500 / per salary tement Charges	
Current account (Monthly statement)	Free	Fr
Savings account (Quarterly Statement) E-statement (Infomail)	Free Free	Fr Fr
nterim Statement - current year	1000 / page	1 / pa
nterim Statement - previous year	1000 / page	1 / pa
Non - Maintan Saving Account per month	nance of Minimum Balance 2,000.00	2.
Current Account per month	10,000.00	5.
Dorma Current accounts	nt Account Charges 10,000.00	5.
Savings Accounts	2,000.00	2.
Dormant / Inactive A	Accounts - Reactivation Charges	
Current Accounts	5,000.00	5.
Savings accounts	5,000.00	5.
Current accounts Accou	nt Closure Charges 40.000.00	20.
Savings Accounts	10,000.00	10.
Unpaid Cl Check returned by us - per item - Technical reason by	heque Return Charges 10,000.00	10.
customer side		
Check returned by us - per item - Financial reason by customer side	50,000.00	30.
cheque returned by other banks (Inward unpaid)	20,000.00	10.
Ft nternal Funds Transfers (Non Mobile Banking)	unds Transfers Free	Fr
Inwa	ard Remmitances	
ncoming Funds Transfers (TISS) ncome EFT Local	Free	Fr
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Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TISS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Fransfers through Bulk disbursement platform (per transact Mobile Precision Air Flight fare payment East jet Flight fare payment Bank2Wallet (From your Bank account to Wallet account) Fransfers through mobile banking Inquiries through Mobile Banking Selcom Card funds transfers Funds Transfer between Selcom managed banks Funds Transfer from Bank account to agents FANESCO Postpaid Electricity Bill payment WHC payments FDA- Certification application fee payment JTT investor payments SETV Payments 1 - 200,000/- 200,000.01 to 500,000 600,000.01 to 500,000 600,000.01 to Cancellation of Foreign Draft Indian Rupee Domand Draft (family) Registration charges Processing - Internal Processing - External (TISS or TT charges applies along With banks tariff Amendment / Stop Standing order instruction	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. 10.0 10.0 10.0 30.5 6. 5. 1.
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TISS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Buil Transfers through Bulk disbursement platform (per transact Precision Air Flight fare payment ast jet Flight fare payment 2UKU TV subscription payment Bank2Wallet (From your Bank account to Wallet account) Transfers through mobile banking requiries through Mobile Banking Selcom Card funds transfers Funds Transfer between Selcom managed banks Funds Transfer from Bank account to agents FANESCO Postpaid Electricity Bill payment SHC payments FTDA- Certification application fee payment JTT investor payments DETV Payments 1 - 200,000/- 200,000.01 to 500,000 300,000.01 to 500,000 300,000.01 to 500,000 Solon,000.01 to 500,000 Solon,000 for Foreign Draft Indian Rupee Domand Draft (family) Stan Registration charges Processing - Internal Processing - External (TISS or TT charges applies along with banks tariff Amendment / Stop Standing order instruction Unpaid SI / Failure of SI (insuficient fund)	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. N N N N N N N N N N N N N
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TISS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Fransfers through Bulk disbursement platform (per transact Mobile Precision Air Flight fare payment East jet Flight fare payment UKU TV subscription payment Bank2Wallet (From your Bank account to Wallet account) Fransfers through Mobile Banking Inquiries through Mobile Banking Selcom Card funds transfers Funds Transfer between Selcom managed banks Funds Transfer from Bank account to agents FANESCO Postpaid Electricity Bill payment WHC payments FDA- Certification application fee payment UTT investor payments DSTV Payments 1 - 200,000/- 200,000,01 to 500,000 500,000.01 to 500,000 500,000.01 to Foreign Draft Indian Rupee Domand Draft (family) Stan Registration charges Processing - Internal Processing - External (TISS or TT charges applies along With banks tariff Amendment / Stop Standing order instruction Unpaid SI / Failure of SI (insuficient fund)	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. 10.0 10.0 10.0 10.0 30. 5. 6. 1. 5. 1. 5.
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TIS) Outgoing Funds Transfers (TT) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Fransfers through Bulk disbursement platform (per transact Precision Air Flight fare payment East jet Flight fare payment Eank2Wallet (From your Bank account to Wallet account) Fransfers through mobile banking Inquiries through Mobile Banking Ealcom Card funds transfers Funds Transfer form Bank account to agents FANESCO Postpaid Electricity Bill payment HC payments FEDA- Certification application fee payment JIT investor payments DSTV Payments 1 - 200,000/- 200,000.01 to 500,000 S00,000.01 + Essuance of Bankers Cheque Cancellation/Repurchase of Banker's Cheque Ssuance Foreign draft Replacement / Cancellation of Foreign Draft Indian Rupee Domand Draft (family) Registration charges Processing - Internal Processing - External (TISS or TT charges applies along With banks tariff Amendment / Stop Standing order instruction Endalt confirmation Outgoing August Standard Confirmation Audit confirmation	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. 10.0 10.
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TTS) Outgoing Funds Transfers (TT) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Buil Transfers through Bulk disbursement platform (per transact of Mobile Precision Air Flight fare payment Platform (Precision Platform P	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. 10.0 10.0 10.0 30. 5. 1. 5. 25. 25. 25.
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TIS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Fransfers through Bulk disbursement platform (per transact Mobile Orecision Air Flight fare payment East jet Flight fare payment CUKU TV subscription payment Bank2Wallet (From your Bank account to Wallet account) Transfers through mobile banking Inquiries through Mobile Banking Selcom Card funds transfers Funds Transfer from Bank account to agents FANESCO Postpaid Electricity Bill payment NHC payments FFDA - Certification application fee payment JTT investor payments OSTV Payments 1 - 200,000/- 200,000.01 to 500,000 S00,000.01 to 500,000 S00,000.01 + Basuance of Bankers Cheque Cancellation/Repurchase of Banker's Cheque Susuance Foreign draft Replacement / Cancellation of Foreign Draft Indian Rupee Domand Draft (family) Registration charges Processing - Internal Processing - External (TISS or TT charges applies along With banks tariff Amendment / Stop Standing order instruction Unpaid SI / Failure of SI (insuficient fund) Asalance confirmation Refferance Letter / Status Inquiry Investigation / query per item above 12 months Cards Related	ard Remmitances 10,000.00 5,000/- per entry	6. N N N N N N N N N N N N N N N N N N
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TTS) Outgoing Funds Transfers (TT) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Buil Transfers through Bulk disbursement platform (per transact of Mobile Precision Air Flight fare payment Platform (Precision Platform P	ard Remmitances 10,000.00 5,000/- per entry	10.0 Numin \$40/- & max \$200/- 6. 10.0 10.0 10.0 10.0 30. 5. 1. 5. 25. 25. 25.
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TTS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Fransfers through Bulk disbursement platform (per transact Mobile Orecision Air Flight fare payment EUKU TV subscription payment Bank2Wallet (From your Bank account to Wallet account) Transfers through mobile banking Inquiries through Mobile Banking Selcom Card funds transfers Funds Transfer between Selcom managed banks Funds Transfer from Bank account to agents TANESCO Postpaid Electricity Bill payment STANESCO	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. N N N N N N N N N N N N N
Outword EFT - External (Single/bulk) Outgoing Funds Transfers (TTS) Outgoing Funds Transfers (TT) Outgoing Funds Transfers (TT) Outgoing Funds Transfers Rapidex Buil Transfers through Bulk disbursement platform (per transact Precision Air Flight fare payment Platform (per transact Precision Air Flight fare payment Platform (Precision Air Flight fare Platform (Precision A	ard Remmitances 10,000.00 5,000/- per entry	10.0 0.1% min \$40/- & max \$200/- 6. 10.0 10.

Small Size Medium size Large size Extra Large	100,000/- p/a 150,000/- p/a 200,000/- p/a 250,000/- p/a		
Nyerere Branch Locker Type D	300,000/- p/a		
Locker Type 2D Locker Type 4D	600,000/- p/a 1,000,000/- p/a		
Locker Type B Locker Type 2B	200,000/- p/a 500,000/- p/a		
Locker Type 4B Locker Type 2B1	800,000/- p/a 500,000/- p/a		
	ıl Fees For Credit Facilities Overdraft (P/A)		
Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000 Limits from TZS 1,000M and above TL above 5years	1% 1% 1% 1% 1%		
Temporary over draft per quarter Minimum Apparaisal fees Advances against Deposits	1% flat TZS 50,000 OR USD 50 NIL		
Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000	Term Loan (Flat) 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1%		
Limits from TZS 1,000M and above	1% Advances		
Disbarment of Loans Recall Notice/Demand for repayment	Free out of pocket expenses		
Discharge of Mortgage Demands Trade Fir	out of pocket expenses nance General Charges		
II.	mport Charges		
Letter of credit issuance-sight/usuance	1%per quarter or part thereof with a minimum of usd300+swift charges of usd100		
Letter of credit ammendment-extension	1%per quarter or part thereof with a minimum of usd200+swift charges of usd50		
Letter of credit ammendment-other than extension	usd 50+swift charges of usd 50		
LC documents-acceptance commision	1%per quarter or part thereof with a minimum of usd300+swift charges of usd100		
Lc cancellation Avalisation/co acceptance of import collection	Nill minimum 1%with a minimum of usd 150		
Import colections	0.125% with a minim of usd 75+swift charges of usd 50		
Import collection-outstanding beyond due date	usd 50 per quarter or part thereof		
Issue of delivery order	usd 25 Exports Charges		
Advising of export LC - customer Advising of export LC - non customer Advising amendment to export L/C - customer Advising amendment to export L/C - non customer Negotiation of export documents under L/C	usd 100 per LC usd 100 per LC usd 40 USD 40 0.25% with a minimum of U\$D 75 + handling charges of U\$D 50+		
Export collections	interest as per agreement. 0.25%with a minimum of usd 75+courier charges of usd 75		
·	•		
Confirmation of export L/C Export collection -outstanding beyond due date	minimum 1%with a minimum of usd 150 usd 50 per quarter or part thereof		
Transfer of export L/C	usd 100 per transfer		
Guarantees/SBLC-issuance	Gaurantees 1%per quarter or part thereof with a minim of tzs 100000 per quarter+correspondent bank charges		
Guarantees/-amendment- extension of expiry date	1%per quarter or part thereof with a minim of tzs 100000 per quarter+correspondent bank charges		
Guarantees-amendment other than extension date	tzs 50000+correspondent bank charges		
Advising of guarantees Cancellation of guarantee Collection of FCY cheques	usd 75 nil 3%with a minim. Of usd 20+postal/courier charges		
Discounting of FCY cheques	3%with a minim. Of usd 20+postal/courier charges+agreement		
Debt registration BOT (DRN)	USD 200		
the best of our knowledge and information.	rmation and hereby declare that the information is true and correct to		
Name	Designation Signature		
Mr. Baseeer Mohammed	Chief Executive Officer		

Safe Deposit Lockers in TZS