

Current

INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

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

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2016

(All amounts in millions of Tanzanian shillings)

ASSETS Cash Balances with Bank of Tanzania 9,685 9,378 Investment in Government Securities 30,142 30,686 Balances with other Banks 11,754 14,249 Cheques and items for clearing 413 519 Interbranch float items - - Sills Negotiated - - Customer Liability on Acceptances - - Investment in Other Securities - - Loans, Advances and Overdrafts 52,984 47,632 (Net of Allowances for Probable Losses) 0ther Assets 4,913 5,255 Equity Investments - - - Total Assets 114,126 114,313 LIABILITIES 114,126 114,313 LIABILITIES Deposits from other banks 18,567 19,501 Customer deposits 71,417 70,462 Cash Letters of Credit - - Special deposits 626 592 Payment orders/transfers payable - - Accrued Taxes and Expenses Payable 1,200 1,403 Acceptances Outstanding - - Accrued Taxes and Expenses Payable 1,200 1,403 Acceptances Outstanding - - Accrued Taxes and Expenses Payable 1,200 1,403 Acceptances Outstanding - - Unearned income & other deferred charges 58 Other Liabilities 408 201 Borrowings - - TOTAL LIABILITIES 92,347 92,278 NET ASSETS/LIABILITIES 92,347 92,278 NET ASSETS/LIABILITIES 21,779 22,036 SHAREHOLDERS FUNDS AND RESERVES 21,779 22,036 SHAREHOLDERS FUNDS 1,903 11,492 Non Performing Loans & Advances 7,994 7,858 Allowance for Probable Losses 941 1,013 Other Capital Accounts - - TOTAL SHAREHOLDERS FUNDS 1,903 11,492 Non Performing Loans to Total Gross Loans 14,45% 15,60% Gross Loans & Advances to Total Assets 19,08% 19,28% Non Performing Loans to Total Gross Loans 14,45% 15,60% Gross Loans & Advances to Total Poposits 61,04% 55,64% Loans & Advances to Total Assets 48,47% 44,07		Current Quarter	Previous Quarter
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Capital Reserves 3,993 3,544 Retained Earnings (2,764) (2,315) Profit / (Loss) Account 524 781 Other Capital Accounts - - Minority Interest - - TOTAL SHAREHOLDERS FUNDS 21,779 22,036 AND RESERVES 21,779 22,036 Contingent Liabilities 11,903 11,492 Non Performing Loans & Advances 7,994 7,858 Allowance for Probable Losses 941 1,013 Other Non Performing Assets 0 5 PERFORMANCE INDICATORS 19.08% 19.28% Non Performing Loans to Total Assets 19.08% 19.28% Non Performing Loans to Total Gross Loans 14.45% 15.60% Gross Loans & Advances to Total Deposits 61.04% 55.64% Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%	SHAREHOLDERS FUNDS AND RESERVES	\$	
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AND RESERVES 21,779 22,036 Contingent Liabilities 11,903 11,492 Non Performing Loans & Advances 7,994 7,858 Allowance for Probable Losses 941 1,013 Other Non Performing Assets 0 5 PERFORMANCE INDICATORS 5 19.08% 19.28% Non Performing Loans to Total Assets 14.45% 15.60% Gross Loans & Advances to Total Deposits 61.04% 55.64% Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%		-	-
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Non Performing Loans & Advances 7,994 7,858 Allowance for Probable Losses 941 1,013 Other Non Performing Assets 0 5 PERFORMANCE INDICATORS Shareholders Funds to Total Assets 19.08% 19.28% Non Performing Loans to Total Gross Loans 14.45% 15.60% Gross Loans & Advances to Total Deposits 61.04% 55.64% Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%	AND RESERVES	21,779	22,036
Allowance for Probable Losses 941 1,013 Other Non Performing Assets 0 5 PERFORMANCE INDICATORS Shareholders Funds to Total Assets 19.08% 19.28% Non Performing Loans to Total Gross Loans 14.45% 15.60% Gross Loans & Advances to Total Deposits 61.04% 55.64% Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%		11,903	
Other Non Performing Assets PERFORMANCE INDICATORS Shareholders Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets 48.47% Earning Assets to Total Assets Basels Deposit Growth 0.06% 5 4 5 5 6 6 6 6 7 7 8 7 8 7 8 7 8 8 7 8 8		· '	-
PERFORMANCE INDICATORS 19.08% 19.28% Shareholders Funds to Total Assets 19.08% 15.60% Non Performing Loans to Total Gross Loans 14.45% 15.60% Gross Loans & Advances to Total Deposits 61.04% 55.64% Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%			
Shareholders Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets 48.47% Earning Assets to Total Assets Deposit Growth 19.28% 15.60% 61.04% 55.64% 44.07% 80.98%	Other Non Performing Assets	0	5
Non Performing Loans to Total Gross Loans 14.45% Gross Loans & Advances to Total Deposits Loans & Advances to Total Assets 48.47% Earning Assets to Total Assets 83.14% Deposit Growth 0.06% 4.91%	PERFORMANCE INDICATORS		
Gross Loans & Advances to Total Deposits 61.04% 55.64% Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%	Shareholders Funds to Total Assets	19.08%	19.28%
Loans & Advances to Total Assets 48.47% 44.07% Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%	Non Performing Loans to Total Gross Loar	rs 14.45%	15.60%
Earning Assets to Total Assets 83.14% 80.98% Deposit Growth 0.06% 4.91%	Gross Loans & Advances to Total Deposits	61.04%	55.64%
Deposit Growth 0.06% 4.91%			
·			
Assets Growth -0.16% 3.74%	•		
507.178	Assets Growth	-0.16%	3.74%

STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 DECEMBER 2016

(All amounts in millions of Tanzanian shillings)

	Current Quarter 31.12.16	Comparative Quarter 31.12.15	Year	Comparative Year Cummulative 31.12.15
Interest Income Interest expense	2,668 984	2,288 806	10,378 3,798	8,341 2,932
Net Interest Income	1,684	1,482	6,580	5,409
Bad Debts Written Off Impairment Losses on Loans and Advances	728 16	(31)	1,238 23	213
Non interest income	456	520	2,001	2,435
Foreign Exchange Profit / (Loss)	21	122	115	369
Commissions & Fees	28	274	156	1,080
Dividend Income	407	124	- 1,730	986
Other Operating Income			,	
Non Interest Expense	1,604	1,607	6,203	5,976
Salaries and Benefits	677	626	2,525	2,395
Fees and Commissions	110	113	243	215
Other Operating Expenses	817	868	3,435	3,366
Operating Income / (Losses)	(208)	425	1,117	1,655
Income Tax Provision	49	85	593	537
Net Income / (Losses) after Income Tax	(257)	341	524	1,119
Number of employees	70	77	70	77
Basic Earnings Per Share	(13)	17	26	56
Dilute Earning Per Share	(13)	17	26	56
Number of Branches	5	5	5	5
PERFORMANCE INDICATORS				
Return on Average Total Assets	-0.90%	1.06%	0.41%	0.87%
Return on Average Shareholders Fund	-4.69%	6.39%	2.41%	5.2%
Non Interest Expense to Gross Income	51.34%	57.2%	50.11%	55.5%
Interest Income to Average Earning Assets	7.19%	6.07%	6.87%	5.5%

Signed By: Attested By:

JOANITHA MASHULANO VISWANATHAN SUNDARAM AMANI MWIDETE Chief Executive Officer Finance Manager Head - Internal Audit Date: 16 January 2017 Date: 16 January 2017 Date: 16 January 2017

We the undersigned 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:

CHARLES RWECHUNGURA NAVIN KANABAR Director Director Date: 16 January 2017 Date: 16 January 2017

Jamhuri Branch Lumumba Branch Jamhuri Street / Morogoro Road Lumumba Street Tel: +255-22-2134989-992, 2111173 Tel:+255-22-2180017/2180031

Fax: +255-22-2134286

Fax: +255-22-2180004

Ubungo Branch Millennium Business Park, Morogoro Rd. Tel: +255-22-2401128/2401129 Fax: +255-22-2401132

Mikocheni Branch Old Bagamoyo Road / Chwaku Street Tel:+255-22-2775706/2775703 Fax: +255-22-2772100

(All amounts in millions of Tanzanian shillings)

STATEMENT OF CASH FLOW

FOR THE QUARTER ENDED 31 DECEMBER 2016

(All amounts in millions of Tar	izaman sililings)
	Quarter Ended 31.12.2016	Quarter Ended 30.09.2016
CASH FLOW FROM OPERATING ACTIVITIES		
Net Income/(Loss)	(208)	326
Adjustment for Non Cash Items		
Impairment /Amortization	874	405
Net change in Loans and Advances	(6,096)	1,396
Gain/Loss on Sale of Assets	-	-
Net Change in Deposits	54	4,238
Net Change in Short term Negotiable Securities	-	-
Net Change in Other Liabilities	142	(112)
Net Change in Other Assets	1,598	(227)
Tax Paid	(49)	(332)
Other (SMR)	747	565
NET CASH PROVIDED / (USED) BY		
OPERATING ACTIVITIES	(2,937)	6,259
CASH FLOW FROM INVESTING ACTIVITIES		
Dividend Receivable	-	-
Purchase of Fixed Assets	(2)	(348)
Proceeds from Sale of Fixed Assets	-	-
Purchase of Non Dealing Securities	-	-
Proceeds from Sale of Non Dealing Securities	-	-
Others (T-bill/bond/Placement)	(779)	(1,369)
NET CASH PROVIDED / (USED) BY		
INVESTING ACTIVITIES	(781)	(1,717)
CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of Longterm Debt	-	-
Proceeds from Issuance of Longterm Debt	-	-
Proceeds from Issuance of Share Capital	-	-
Payment of Cash Dividends	-	-
Net Change in Other Borrowings	-	-
Others-Additional Capital	-	-
NET CASH PROVIDED / (USED) BY		
FINANCING ACTIVITIES	-	-
CASH AND CASH EQUIVALENTS		
Net Increase/(Decrease) in Cash & Cash Equivalent	(3,719)	4,542
Cash & Cash Equivalent at the Beginning of the Quart		16,290
CASH & CASH EQUIVALENT AT THE		
END OF THE QUARTER	17,113	20,831
Lite of the government	17,113	20,031

Vijana Branch

Fire Station Road, Vijana Towers Tel:+255-22-2153580/2152917/2152787 Fax: +255-22-2150515