



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2017

	(Amounts in million shillings)	
	Current Quarter 31.12.2017	Previous Quarter 30.09.2017
A. ASSETS		
1 Cash	1,278	765
2 Balances with Bank of Tanzania	3,166	2,623
3 Investments in Government securities	0	0
4 Balances with other banks and financial institutions	5,207	5,351
5 Cheques and items for clearing	-140	215
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers' liabilities for acceptances	0	0
9 Interbank Loans Receivables	0	0
10 Investments in other securities	261	261
11 Loans, advances and overdrafts (net of allowances for probable losses)	19,351	18,948
12 Other assets	1,056	904
13 Equity Investments	20	20
14 Underwriting accounts	0	0
15 Property, Plant and Equipment	1,001	1,010
16 TOTAL ASSETS	31,200	30,097

B. LIABILITIES

17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	22,358	21,531
19 Cash letters of credit	0	0
20 Special deposits	92	103
21 Payment orders/ transfers payable	0	0
22 Bankers' cheques and drafts issued	1	1
23 Accrued taxes and expenses payable	431	595
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	0	0
27 Other liabilities	197	140
28 Borrowings	0	0
29 TOTAL LIABILITIES	23,079	22,370
30 NET ASSETS/(LIABILITIES) (16 minus 29)	8,121	7,727

C. SHAREHOLDER'S FUNDS

31 Paid up share capital	6,879	6,527
32 Capital reserves	0	0
33 Retained earnings	200	207
34 Profit / Loss / account	508	461
35 Other capital accounts	534	532
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUND	8,121	7,727

38 Contingent liabilities

38 Contingent liabilities	0	0
39 Non performing loans & advances	1,674	1,726
40 Allowances for probable losses	569	535
41 Other non performing assets	0	0

D. SELECTED FINANCIAL CONDITION INDICATORS

(i) Shareholders Funds to total assets	26.03%	25.67%
(ii) Non performing loans to total gross loans	8.40%	8.96%
(iii) Gross loans and Advances to total deposits	86.20%	87.58%
(iv) Loans and Advances to total assets	62.02%	62.96%
(v) Earning Assets to Total Assets	78.71%	80.74%
(vi) Deposits Growth	3.84%	0.86%
(vii) Assets growth	3.66%	-4.34%



UCHB OFFERS THE FOLLOWING PRODUCTS:

Savings Accounts
 Current Account
 Elimu Junior Account
 Wosia Account
 Fixed Deposit Accounts- (FDR) with attractive Rates
 Forex Accounts
 Bureau De Change
 ATMs Services all over the Country-Umoja Switch
UCHUMI COMMERCIAL BANK LTD
CARING FOR FAMILY ECONOMY

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
 FOR THE PERIOD ENDED 31ST DECEMBER, 2017

(Amounts in million shillings)

	Current Quarter (This Year) 31.12.2017	Comparative Quarter (Previous Year) 31.12.2016	Current Year (Cumulative) 31.12.2017	Comparative Year (Cumulative) 31.12.2016
1 Interest Income	1111	904	4,030	3,553
2 Interest Expense	270	256	1,150	1,004
3 Net Interest Income (1 minus 2)	806	648	2,745	2,422
4 Bad DEBTS Written Off	0	0	0	0
5 Impairment Losses on Loans and Advances	35	0	135	127
6 Non Interest Income:	154	161	613	668
6.1 Foreign Currency Dealings and Translation Gains/ (Loss)	0	0	0	0
6.2 Fees and Commissions	-2	140	30	0
6.3 Dividend Income	152	0	554	492
6.4 Other Operating Income	0	0	0	0
7 Non Interest Expenses:	841	737	2,643	2,455
7.1 Salaries and Benefits	395	305	1,211	1,182
7.2 Fees and Commission	16	34	19	104
7.3 Other Operating Expenses	429	394	1,413	1,169
8 Operating Income/ Loss	119	72	715	635
9 Income Tax Provision	75	63	210	208
10 Net Income/(Loss) After Income Tax	44	9	505	427
11 Other Comprehensive Income (Items):	3	0	3	0
12 Total Comprehensive Income/(Loss) for the year	47	9	508	427
13 Number of Employees	45	37	45	37
14 Basic Earnings Per Share	0.64%	0.14%	7.34%	7.72%
15 Number of Branches	2	1	2	1

SELECTED PERFORMANCE INDICATORS

(i) Return on Average total Assets	0.14%	0.06%	1.65%	2.84%
(ii) Return on Average Shareholders' Fund	0.56%	0.23%	6.37%	6.93%
(iii) Non Interest Expense to Gross Income	66.48%	69.20%	56.92%	58.16%
(iv) Net Interest Income to Average Earning Assets	4.15%	6.75%	14.00%	12.38%

Average figures shall be computed by summing up the end balances for respective months in the period divided by number of months in the period.

CONDENSED STATEMENT OF CASH FLOW STATEMENT
 FOR THE QUARTER ENDED 31ST DECEMBER, 2017

(Amounts in million shillings)

	Current Quarter 31.12.2017	Previous Quarter 30.09.2017	Current Year Cumulative 31.12.2017	Comparative Year (Previous Year) Cumulative 31.12.2016
i: Cash flow from operating activities:				
Net income (loss) before tax	119	(38)	715	635
Adjustments for:				
- Impairment/ Amortization/Depreciation	35	56	139	145
- Net change in Loans and Advances	(403)	(1,084)	(2,427)	(2,150)
- Gain/ loss on Sale of Assets	0	0	0	0
- Net change in Deposits	827	184	1,585	3,343
- Net change in Short Term Negotiable Securities	0	0	0	0
- Net change in Other Liabilities	0	150	140	343
- Net change in Other Assets	(118)	(1,454)	558	(38)
- Tax Paid	(75)	(45)	(210)	(198)
- Others	0	0	0	0
Net cash provided (used) by operating activities	205	(681)	1,615	1,543
Cash flow from investing activities:				
Dividend Received	0	5	5	0
Purchase of Fixed Assets	0	0	(4)	(466)
Proceeds from Sales of Fixed Assets	0	0	0	0
Purchase of Non- Dealing Securities	0	0	0	0
Others (specify)	0	0	0	0
Net cash provided (used) by investing activities	0	5	1	(466)
iii: Cash flow from financing activities:				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from issuance of Share Capital	352	403	1,346	767
Payment of Cash Dividends	0	(429)	(429)	(477)
Net change in Other Borrowings	0	0	0	0
Others	0	0	0	0
Net cash Provided (used) by Financing Activities	352	(26)	917	290
iv: Cash and Cash Equivalents:				
Net Increases/ (Decrease) in Cash and Cash Equivalents	557	(702)	2,533	1,367
Cash and Cash Equivalents at the Beginning of the Quarter/ Year	8,954	9,656	6,978	5,611
Cash and Cash Equivalent at end of Quarter/ Year	9,511	8,954	9,511	6,978

