



CIRCULAR NO. 7

TO: ALL BANKS AND FINANCIAL INSTITUTIONS

**SUBJECT: INSTRUCTIONS FOR FILLING REPORTS
UNDER THE BANKING AND FINANCIAL
INSTITUTION ACT, 1991 [BFIA, 1991]**

**PART I: SHORT TITLE, AUTHORISATION,
APPLICATION AND INTERPRETATION.**

SECTION 1: Instructions for filling reports under the banking and financial institution act, 1991 [BFIA, 1991] Short Title

SECTION 2: Section 47 (1) of the Bank of Tanzania Act, 1995 and Section 17 (1)(d) and section 51(1) of the Banking and Financial Institutions Act, 1991. Authorisation

SECTION 3: All banks and financial institutions in Tanzania. Application

SECTION 4:

In this regulation, unless the context otherwise requires: Interpretation

BOT FORM 16-1: BALANCE SHEET ITEMS

1 CASH

These include vault and petty cash in local currency as well as foreign currency notes and coins. Foreign currency means any currency other than the currency of Tanzania

3 BALANCES WITH BANK OF TANZANIA.

- a. **Statutory Minimum Reserve**
This is the balance which every bank maintains with the Bank based on a percentage of the bank's customer deposits.
- b. **Current/Clearing Account.**
This is the account which banks maintain with the Bank to cover the settlement of interbank payments and cheque clearings. The account could be in local currency or foreign currency.
- c. **Others.**
Any other account which banks and financial institutions will maintain with BOT other than those mentioned in a. and b. above.

3. BALANCES WITH OTHER BANKS AND FINANCIAL INSTITUTION

Money deposited with other banks in Tanzania or abroad order to facilitate interbank transactions as well as earning interest.

- a. **In Tanzania.**
These are deposits with banks and financial institutions in Tanzania.
- b. **Abroad.**
Deposits with other banks abroad.
 - (i) **Fixed Deposits/Investment A/c.**
These deposits could be overnight or long term placements.

(ii) Other Accounts

These are different types of accounts for foreign exchange placement abroad. For reporting purposes, the bank should disclose the type of the accounts held.

c. Allowance for probable losses
Allowance for probable losses on deposits with other banks is the allowance that is required to accommodate risks associated with failure of the bank or financial institution to repay deposits or to account for foreign exchange depreciation.

4. CHEQUES AND ITEMS FOR CLEARING.

These include cheques and items which are booked to an institutions clearings or current account.

5. INVESTMENT IN DEBT SECURITIES

a. Treasury Bills: Generally have maturities not exceeding one year and may be rediscounted.

b. Other Government Securities:
These include Government bonds, Revolutionary government of Zanzibar and local government bonds.

c. Private Securities: These are securities bought by institutions from private entities.

d. Other Securities (Specify): Other than those specified in a.-c. above

e. Allowance for probable loss.
Temporary investments in shares of other companies, bonds and Government securities should be valued at the lower of cost or market value. Allowance for probable losses equivalent to at least ten per cent (10%) of the book value of the investment should be set up to reflect a material or major market decline or impairment of value for securities that are not readily marketable.
Equity investments in subsidiaries and other affiliates or associated companies should be booked at cost or book value of investment, whichever is lower at the date of investment. If cost is greater than book value, the excess should be charged in

full to operations or booked as a deferred charge or an intangible asset which should be amortised as an expense over a period not exceeding three years. Subsequent to acquisition or investment, if there is an impairment of the recorded value, e.g. the operations of the investee company results in a net loss, the impairment should be fully covered with an allowance for probable losses.

6. INTER BANK LOANS RECEIVABLE

- a. **Inter-bank Call Loans-domiciled in Tanzania.**
These are short-term loans advanced to another bank in Tanzania.
- b. **Other Interbank Loans-domiciled in Tanzania.**
These are loans other than short-term loans extended to other banks.
- c. **Interbank Loans-Abroad**
These include loans and advances to other banks abroad, as well as overdrawing in or debit of LORO accounts.

- (d) **Allowances for probable losses.**
Inter-bank loans should be classified as follows;
- | <u>No. of days past due</u> | <u>Classification</u> |
|-----------------------------|-----------------------|
| 31-60 | Especially |
| 61-90 | Mentioned |
| 91-180 | Substandard |
| 181 or more | Doubtful |
| | Loss |

7. LOANS, ADVANCES AND OVERDRAFTS

- a. **Loan:** is a credit facility extended to a person for a specified time at an agreed rate of interest or at a floating market rate
- b. **Overdraft:** is a credit facility whereby a bank's customer is allowed to overdraw his account up to a certain set limit with the customer making deposits in the account at agreed intervals
- c. **Restructured Loans:** these are loans on which the original terms have been changed in order to facilitate repayment. Interest rate, limit, repayment methodology, etc.

8. COMMERCIAL AND OTHER BILLS

PURCHASED AND DISCOUNTED

- a. **Export bill:** this is a bill of exchange purchased or discounted by a bank at a certain discount rate. It is a bill drawn in favour of a foreign importer.
- b. **Import bill:** Bill of exchange drawn in favour of a foreign exporter
- c. **Domestic bill:** Bill of exchange in which both the drawer and payee are in the same country
- d. **Clean bill:** Bill of exchange prepared without supporting documents.
- e. **Foreign bill purchased:** a bill relating to a foreign transaction purchased by a bank

9. CUSTOMERS' LIABILITY FOR ACCEPTANCES

This is liability of a customer to pay the bank on maturity of bankers' time draft that was accepted by his bank to enable him to obtain goods on credit.

10. UNDERWRITING ACCOUNT

- a. **Underwritten securities purchased:** this is the amount of shares a bank or financial institution has agreed to buy in case the issue of to the public remains un-purchased.
- b. **Receivables arising in sale of underwritten security:** any amount due to the bank in relation to the underwritten securities it had sold.

11. EQUITY INVESTMENT

This is ownership interest possessed by shareholders in a bank or financial institution.

12. CLAIM ON THE TREASURY

This is the amount due from the government department for which the obligation to pay lies with the Treasury.

13. BANK PREMISES, FURNITURE AND EQUIPMENT -These include;

- a. **Banking facilities** – These refer to the totality of

fixed assets used for banking operation purposes i.e. building wherein banking operations are conducted and land that embrace it, computer systems and other electronic equipment, fixtures and fittings, and other office furniture.

- b. Staff housing and furnishings -These refer to buildings, furniture, fittings, equipment, etc that are used for bank employees' residence.
- c. Accumulated depreciation - this refer to accumulation of annual deductions from the total cost of the banking facilities basing on economic lives of such facilities.

14. OTHER PROPERTY AND ASSETS OWNED OR ACQUIRED

Banks' fixed assets that are not used in its normal banking operations but were acquired due to foreclosure of mortgaged properties where borrowers were unable to repay credit accommodations granted to them. Those assets are to be disposed off/sold immediately or within the legal time limit.

15. INTER-BRANCH FLOAT ITEMS

These refer to transit items arising from inter-branch transactions which are yet to be completed.

16 OTHER ASSETS

- a. Gold -Gold refers to gold..
- b. Stamp account - this refers to pre paid postage expenses in respect of arrangements made in advance between the bank and post or courier service so as to ease mail processing.
- c. Returned cheques and other clearing items - These refer to cheques and items which have entered the clearing system but have not been paid for various reasons for more than 28 days e.g. insufficient funds, deceased drawer etc and thus have been returned to the collecting bank.
- d. Interest due not received related to items other than loans - These relate to interest income in respect of non-loan items such as treasury bills or bonds.

c. **Sundry debtors** – these are non-loan receivables e.g. supplies or services to be rendered to the bank by contracted firm or unpaid part of price of disposed fixed asset.

f. **Unamortized pre-operating expenses** –These refer to costs which were incurred during the period prior to starting banking operations and are yet to be charged income statement.

g. **Prepaid expenses** – These refer to expenses that have been paid in advance e.g. rent, insurance premiums etc.

h. **Deferred charges** – These are charges which a bank or financial institution is supposed to pay in a particular accounting/reporting period but has decided or agreed to pay after the expiry of the accounting period.

i. **Shortages** –(Normally refers to cash shortages). These are the differences between actual physical cash and the cash account figure.

j. **Miscellaneous assets** – all other assets that can not fit in the aforementioned items.

17. **TOTAL ASSETS**

This refers to the sum of items 1-16 above.

18. **DEPOSIT LIABILITIES OTHER THAN BANKS-**

These refer to deposits mobilized from corporate and non-corporate bodies that are not banks, categorized under the following;

a. **Current accounts**

These are chequing deposit accounts that are withdrawable on demand or as agreed between the customer and the bank.

b. **Savings account**

These are non chequing deposit accounts withdrawals of which are not expected to be frequent. Sometimes advance notice to withdraw in excess of a certain limit may be required. They are interest bearing accounts.

- c. **Time deposit**
These are deposit accounts which do not provide for withdrawals until a fixed period of time has elapsed. They involve a contracted fixed rates of interest.
- d. **Dormant accounts**
These refer to deposit accounts that are inactive for some period of time as prescribed in the bank's deposit account policy.

19. SPECIAL DEPOSIT ACCOUNTS

- a. **Special Financing Programme:-**
These are deposits made by individuals, companies or Government to the bank to be used in a certain program, by the order of the depositor, awaiting fulfillment of some requirements/conditions.
- b. **Customers' margin deposits on bills, guarantees and letters of credits:**
This is cash equal to a certain percentage of amount of bill, guarantee or letters of credit deposited by the customer as cash cover against the risk involved.
- c. **Others:-**
Funds received from customers by way of deposits which are not recorded in the books of depository bank or non bank financial institution as either current, time, saving deposit, or customer's margin deposits on bills, guarantees, letters of credit, finance leases, and other credit facilities.

20. DEPOSITS FROM OTHER BANKS AND FINANCIAL INSTITUTIONS:

In Tanzania:

These are current accounts, savings accounts, time deposits or any other deposits made by banks/financial institutions operating in Tanzania.

Abroad:

These are current, savings, time deposit accounts, etc from other banks situated/operating outside Tanzania (usually correspondent banks).

21. BANKER'S CHEQUES AND DRAFTS ISSUED:

These are cheques drawn by a bank on itself or its agent

and payable to a third party.

A bank draft is used if the creditor is unwilling to accept an ordinary cheque.

22. PAYMENT ORDERS/TRANSFERS PAYABLE:

These are remittances which have not reached their final destination. They include instructions to pay, ordinary money transfer and telegraphic money transfers which are still in the books of the bank waiting for the payee to withdraw.

23. BORROWINGS.

a. Bank of Tanzania:

i. Rediscount:

These are bills that had been discounted at the bank or financial institution and discounted again by the bank to BOT.

ii. Borrowings:

Obligations owed by the bank or non-bank financial institution to the Bank of Tanzania.

b. Borrowings from other banks in Tanzania:

These are short term borrowings from banks and financial institution in Tanzania.

c. Other borrowings in Tanzania:

These are funds obtained through the frequent sale, placement or issuance of bonds, certificates, notes, bills of exchange, instruments or other securities, excluding interbank borrowings, borrowings from the Bank of Tanzania, special deposits or borrowings from the Government for on lending to specified priority sectors, and other modes of borrowing as the BOT may prescribe.

d. Borrowings from banks abroad:

These are temporary borrowings obtained from banks outside Tanzania.

24. SUBORDINATED DEBT

Borrowings for which the lender's claim on the banks assets is subordinated to other claimants, such as depositors and trade suppliers, in some respect can

resemble capital, provided that the terms provide for non payment of principal and interest if the capital adequacy requirement would not be breached by such payments.

Cash Letters of Credit: a letter addressed by a bank to a correspondent asking that a specified amount of funds be made available to the party named in the letter within a certain time.

25. ACCRUED TAXES AND OTHER EXPENSES NOT PAID

a. Accrued Income Tax Payable

Amount of income tax incurred as a charge in the reporting (accounting) period but not yet paid by the end of that period.

28. INCOME TAX

b. Accrued Other Taxes Payable

Amount of tax, other than income tax, incurred as a charge in the reporting (accounting) period but not yet paid by the end of that period. This however does not include withholding tax payable.

29. OTHER TAXES

c. Accrued Interest Payable- Deposits

Interest on deposits incurred as a charge in a given reporting (accounting) period but not yet paid by a bank or financial institution by the end of that period.

30. OTHER

d. Accrued Interest Payable- Borrowings

Interest on borrowings incurred as a charge in a given reporting (accounting) period but not paid by a bank or financial institution by the end of that period.

e. Accrued Interest Payable- others

Interest on sources of funding, other than deposits and borrowings, incurred as a charge in a given reporting (accounting) period but not paid by a bank or financial institution by the end of that period.

f. Accrued Deposit Insurance Premium Payable

Amount of premium for protection against loss of deposit payable to the deposit insurance fund.

g. Accrued Other Expenses Payable

Amount of expenses, other than interest and taxes, incurred as a charge in a given reporting (accounting) period but not yet paid by a bank or

financial institution by the end of that period.

26. UNEARNED INCOME AND OTHER DEFERRED CREDITS

Means income received in anticipation of a service or product to be provided.

27. OUTSTANDING ACCEPTANCES EXECUTED BY OR FOR ACCOUNT OF THE BANK

Drafts or other instruments issued or endorsed by the reporting bank that are payable to the holders, who may be trade creditors of the bank's clients or independent investors who have purchased the paper.

28. INTER BRANCH FLOAT ITEMS

These refer to transit items arising from inter-branch transactions which are yet to be completed.

29. OTHER LIABILITIES

These are liabilities that are not included elsewhere in the balance sheet.

a. Accounts Payable

Amount due to suppliers of goods and services to a bank or financial institution.

b. Dividend payable

Amount due to shareholders as a distribution of part of the earnings of a bank or financial institution as declared by the Board of directors.

c. Subscriptions Payable on Equity Investment

This is part of the called up capital not yet paid by a bank or financial institution to a company in which it has subscribed shares.

d. Withholding Tax Payable

Tax deducted at source from payments made by a bank or financial institution to other parties (e.g. payment of dividend, payment to suppliers etc) which is not yet remitted to the tax authority.

e. Sundry Creditors

This is the aggregate of the balances of accounts of various individuals to whom a bank or financial

institution owes money.

- f. **Miscellaneous liabilities**
The aggregate of all liabilities not covered elsewhere.

30. **TOTAL LIABILITIES**
This is the sum of 18 through 29.

31. **TOTAL CAPITAL:**
Means the sum of items 32 and 33.

32. **PAID-UP SHARE CAPITAL:**

Paid-up capital:

Capital received from investors in exchange for shares, as distinguished from capital generated from earnings or donations.

a. **Ordinary Share Capital:**

This is a type of share capital for which each share issued carries a voting right

b. **Irredeemable, Non cumulative preference share capital**

These are preference shares of which there is no date given for the redemption of the capital sum and whose rights of dividend is not to be carried to future periods.

c. **Preference Share Capital:**

This is a type of share capital in a bank or financial institution that has a higher claim than other issues of shares on dividends and assets in liquidation.

33. **OTHER CAPITAL ACCOUNTS**

a. **Share Premium:**

This is an additional amount over the nominal/par value of a share. Share premium can be for ordinary or preference shares.

b. **Capital Grants**

Is the non-refundable assistance given to a bank or financial institution. It may be monetary or otherwise.

c. **General Reserves:** is that portion of retained earnings set aside to support institution in case of any unforeseen events.

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34. TOTAL

35. OTHERS

- d. **Retained Earnings:**
Is that amount of accumulated profit retained after all appropriations.
- e. **Profit or Loss:** It is the net effect of income and expenses during the reporting period.
- f. **Fixed Assets Revaluation Reserves:** means the increase in the recorded or book value of an institution's own fixed assets or long-term equity investments arising from formal revaluation to reflect their current value or an amount closer to their current value than historical cost.
- d. **Others:**
Any other capital accounts other than those mentioned in (a) –(f) above. The same has to be specified.

34. TOTAL LIABILITIES AND CAPITAL

This is the sum of numbers 30 and 31.

35. OUTSTANDING LETTERS OF CREDIT

A letter of credit is an instrument or document issued by a bank guaranteeing the payment of customer's drafts up to a stated amount for a specified period. The bank demands a fee so as to confirm a letter of credit.

- a. **Sight Import Letters of Credit**
Is a letter of credit which is payable upon presentation of documents to the issuing or other designated bank as long as those documents conform to the terms of letters of credit.
- b. **Usance Import Letters of Credit:**
Is a letter of credit specifying that drafts are drawn on the issuing or other designated bank depending on the currency or other condition and payment is to be made at some future time. In this letter of credit, the seller draws a draft and presents with all shipping documents to the designated bank which accepts the drafts. The bank therefore promises to pay him on a specified future date.
- c. **Deferred Letters of Credit**
Is a letter of credit under which the seller agrees to full or partial payment over six months after shipment.

d. **Domestic Letters of Credit**
Is a letter of credit used domestically for which the seller receives a bank's irrevocable obligation to pay against stipulated documents. The seller is protected against cancellation of an order by a buyer because the bank cannot cancel irrevocable obligation without seller's consent.

e. **Standby Letters of Credit:**
Is a letter of credit that can be drawn against only if another business transaction is not performed.

36. EXPORT LETTERS OF CREDIT- CONFIRMED:

Is a letter of credit issued by a foreign bank in favour of a local exporter (the beneficiary) negotiable at a local bank (the negotiating bank). On presentation of shipping documents the beneficiary will receive payment from the negotiating bank. By confirming the export letter of credit the negotiating bank guarantees to pay the beneficiary even if the issuing bank fails to honour its commitment.

11. UNDA.
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period.

37. OUTSTANDING GUARANTEES AND INDEMNITIES:

A guarantee is a written promise made by the bank or financial institution (guarantor) to contract between two parties that the guarantor will be liable if one of the parties fails to fulfil the contractual obligation.

38. INWARD BILLS FOR COLLECTION:

Bills received from other banks or financial institutions to be cleared by the bank on behalf of the forwarding bank's or financial institution's customer (the drawee). The money will not be remitted to the forwarding bank until the bill has been cleared.

39. OUTWARD BILLS FOR COLLECTION:

Bills forwarded by the bank or financial institution on behalf of customer awaiting payment.

40. FORWARD EXCHANGE BOUGHT

A contract to receive specified amounts of foreign currency for local currency at a future date at a predetermined exchange rate.

41. FORWARD EXCHANGE SOLD

An agreement to pay specified amounts of foreign currency for local currency at a future date at a predetermined exchange rate.

42. TRUST AND OTHER FIDUCIARY ACCOUNTS

These are accounts that the bank or financial institution holds in trust or as an executor/administrator.

43. ITEMS HELD FOR SAFEKEEPING

These are valuable items that are kept by financial institutions/ banks on behalf of its customers.

44. UNDERWRITING ACCOUNTS UNSOLD

These represent that part of the total securities that a bank or financial institution has undertaken to sell but remain unsold at the end of accounting/reporting period.

45. LATE DEPOSITS/PAYMENT RECEIVED.

These are monies or items of value that are received by institutions after closing the daily books of accounts.

46. TRAVELER'S CHEQUES UNSOLD

These are traveler's cheques received to be sold by an institution as an agent of the owner or issuer of the cheques that remain unsold at the end of an accounting/reporting period

47. SECURITIES SOLD UNDER REPURCHASE AGREEMENT.

These are securities that have been sold by a bank or financial institution with a commitment to buy the securities back at a specified price and designated future date.

48. SECURITIES PURCHASED UNDER RESALE AGREEMENT.

These are securities that have been purchased by bank or financial institution with a commitment to sell the securities at a specified price and designated future

date.

49. UNDRAWN BALANCES OF:

- a. **Unexpired Overdraft lines**
Is the difference between the approved amount and the amount utilised by the customer. [Must be less than the approved amount].
- b. **Term Loans and Other Advances**
Is the difference between approved limits and disbursed amounts.

50. OTHERS

These are contingent liabilities other than those shown in 35 through 49 above.

51. TOTAL CONTINGENT ACCOUNTS

This is the sum of 35 through 50 above.

BOT FORM 16-2: INCOME STATEMENT ITEMS.

1. INTEREST INCOME:

Refers to all type of interest income from various sources.

- a. **Interest – Loans, Advances & Overdrafts**
Refers to interest income earned on loans, advances and overdrafts.
- b. **Interest - Interbank Loans Receivable:**
Refers to interest income on interbank lending.
- c. **Interest – Investment in Debt Securities**
Refers to interest earned on debt instruments.
- d. **Interest – Other Government Obligations**
Refers to interest income earned on any special Government debt instruments issued by United Republic of Tanzania from time to time other than Treasury Bills.
- e. **Interest – Balances with BOT**
Refers to interest earned on deposits held in the Bank.
- f. **Interest – Balances with Banks and financial**

institutions
Refers to interest earned on deposits with banks and financial institutions.

g. Interest Others
Refers to interest income other than those specified in 1(a) to 1(f) above.

2. INTEREST EXPENSES:

Refers to the aggregate of all interest expenses incurred during a given period.

a. Interest – Deposits from the Public
Refers to interest incurred on deposit liabilities from the general public other than banks, financial institutions and Government.

b. Interest – Government Deposits
Refers to interest incurred on deposits from the Government.

c. Interest – Deposits From Banks and Financial institutions.
Refers to interest incurred on deposits from banks and financial institutions.

d. Interest – Borrowings From and Rediscount with BOT
Refers to interest payable on any borrowings from the Bank.

e. Interest – Borrowings From Other Banks
Refers to interest incurred on borrowings from banks and financial institutions other than the Bank.

f. Interest Others
Refers to any interest expenses other than the above.

3. NET INTEREST INCOME

Refers to the difference between interest income and interest expenses.

4. BAD DEBT WRITTEN OFF BUT NOT PROVIDED FOR

Refers to amount owing from a debtor that is very unlikely to be paid. The same was not provided for earlier.

5. **PROVISION FOR BAD AND DOUBTFUL DEBTS**
Refers to amount that is taken up as a charge against revenue or income to provide for possible loss on loans and advances and other debts of which the amount of the loss cannot be determined with certainty.
6. **NON INTEREST INCOME:**
Refers to all income other than interest income
- a. **Foreign Exchange Trading Profit/Loss:** refers to profit or loss on foreign exchange trading operations.
 - b. **Commissions and Fees**
Foreign Operations: refers to commission and fees from foreign exchange operations.
 - c. **Current account Charges**
Refers to income charged for operating current accounts and include ledger fees and check book fees.
 - d. **Other Commission and Service Charges**
Refers to commission and fees earned as a result of providing normal banking services and include commission and charges from Telegraphic Money Transfers, commission from securities underwriting, etc.
 - e. **Securities Trading Gain or Loss**
Refers to net gain or loss from securities trading when an institution trades on securities on its own account.
 - f. **Income from Custody Account**
Refers to income earned from safe keeping of valuable items from the general public
 - g. **Income from Trust and Agency services:**
Refers to income from agency and trust services offered to the public.
 - h. **Gold Trading Gain/Loss**
Refers to net gain or loss arising from trading in gold.
 - i. **Other Income**
Refers to income not included above.

7. NON-INTEREST EXPENSES

Means costs incurred by a bank or financial institution in the course of its normal activities other than payments to depositors and lenders in the form of interest.

(a) Officer and Employees salaries

Are payments to an employees or workers in return for their services, normally paid periodically.

(b) Staff Benefits: are payments to employees or workers either in kind or cash, in addition to salaries and wages..

(c) Rental Expense on Premises and Equipment:

Means costs for the occupation or use of premises or equipment for a period of time.

(d) Depreciation -- Premises and Equipment

An amount charged to the profit and loss account of a bank or financial institution to represent a wearing out or diminution in value of an asset.

(e). Amortization Leasehold Rights and Improvements

Means allocation of cost of a fixed asset (Leasehold and improvements) written off to the profit and loss account over its useful life.

(f) Foreclosure and Litigation Expenses

Means costs incurred in connection with assets acquired in satisfaction of debts.

(g) Management Fees

Means amount charged in return for services performed by contract managers.

(l) Auditor's Fees

Means amount paid for external auditing.

(i). Other professional Fees

Any other amount charged in return for a service performed by a professional firm apart from management, audit and inspection fees.

(j). Supervision and Inspection fees

These represent amount charged by BOT as a supervisory authority.

(k) Taxes and License fees

any charge in form of tax including increase in tax provision and licensing fees incurred by the institution other than BOT charges

(l). Insurance

Includes premium charges in connection with all insurance contracts entered by the institution, including premium for deposit insurance.

(m). Utility expenses [Water, Power, Telephone, Postage etc]

These are cost incurred by the bank or financial institution in connection with various utilities for office use.

(n). Other Non-Interest Expenses

Means, any other cost incurred in the course of normal activities of the institution apart from those mentioned above.

8. OPERATING INCOME

Means the difference between the revenues of the bank or financial institution and the related costs and expenses, excluding income derived from sources other than its regular activities and before income deduction.

9. NON CORE CREDITS/CHARGES

Means unusual income or expenses derived from events or transactions that fall outside the ordinary activities of the entity.

(a) Recovery on charged-off assets: includes recovered amounts that were previously written off.

(b) Rental Income on Premises

Includes income from rented premises owned by an institution.

(c) Income from Assets Acquired

- Includes any gain from sale of asset acquired by institution from its clients.
- (d) Profit/ (Losses) from Assets sold or exchanged includes profit or losses on the disposal of fixed assets.
 - (e) Dividends on Equity Investments: includes gain in form of dividends in connection to investments in equity shares.

10. **EXTRAORDINARY CREDITS AND CHARGES**
These are expenses incurred or revenue earned on nonrecurring items.

11. **NET INCOME/(LOSS) BEFORE INCOME TAX**
Means net earnings of a financial institution from the normal conduct of the business and after taking into consideration non-core and extraordinary items but before charging income tax.

12. **INCOME TAX PROVISION:**
Means amount expensed by a financial institution against future tax liability.

PART II. STATEMENT OF POLICY.

SECTION. 5:

1. Central Banks are entrusted with the role of ensuring monetary stability and overall soundness in the banking industry. With accurate and comprehensive data on the operations and activities of banks and financial institutions, reported on a regular basis to the central bank, these roles can be properly carried out;
2. On-site inspections and external audit reports must be supplemented by a periodic formalised and comprehensive analysis of institution to ensure that the supervisory authority has the required data and information to monitor the safety and soundness of banks and financial institutions.
3. The objectives of these regulations are therefore:-
 - (a) To ensure that the Bank is able to carry out its roles and functions as stated in the Bank of Tanzania Act, 1995 and BFIA, 1991.

Objectives

- (b) To enable the Bank to effectively supervise banks and financial institutions using off-site surveillance to monitor the financial condition and performance of individual institutions and the industry as a whole on a regular basis.
- (c) To enable the Bank gather a comprehensive and accurate database of the activities of banks and financial institutions to be used for policy making in promoting sound monetary, credit and banking conditions conducive to the development of the economy of Tanzania.

PART III: ANNUAL ACCOUNTS AND REQUIRED RETURNS

SECTION 6

- (1) As called for under section 16(2) of the BFIA, 1991, every bank and every financial institution shall appoint annually an independent auditor approved by the Bank.
- (2) As required by section 16(4) of the BFIA 1991, the board of directors of all banks and financial institutions as soon as the accounts of their banks or financial institutions have been audited, and in any case not later than three months after close of the financial year, send a copy of the statement of Accounts to the Bank together with a copy of any report made by the auditor
- (3) Before such audited financial statements are finalised, banks and financial institutions must ensure that the Bank is satisfied with the level of provisions for bad and doubtful debts and the same has been approved by the Bank.

Annual
Accounts

File

SECTION 7.

- (1) Banks and financial institutions are required to submit

Required
Reports

to the Bank of Tanzania, Banking Supervision Directorate, the following set of returns/reports:

(a) On a weekly basis.

- ♦ BOT Form 16 – 3 Report on required and available reserves against deposits and borrowings(SMR).
- ♦ BOT Form 16-4(b) Report on foreign exchange Purchases, Sales and balances.

(b) On a monthly basis.

- ♦ BOT Form 16-1 Balance Sheet with schedule numbers 1,2,3,5 II, 6 II, 6 III, 7, 8 I, 8 II, 10 and 13.
- ♦ BOT Form 16 – 2 Income Statement.
- ♦ BOT Form 16-4(a) Report on Foreign Exchange Placements in Related and Correspondent Organisations.
- ♦ BOT Form 16-5 Computation of Capital Position.
- ♦ BOT Form 16-5(a) computation of Risk weighted Assets (on balance sheet items).
- ♦ BOT Form 16-5(b) Computation of Risk Weighted Assets (Off-balance sheet items).

(c) On a Quarterly basis.

- ♦ Schedule numbers 4, 5I, 6I, 8 III, 9 and 12 attached to BOT Form 16-1-[Balance sheet].

(d) On a semiannual basis

- ♦ Schedule number 11 attached to BOT Form 16-1- [Balance Sheet]

2. All reports/returns required in subsection (1) above should be submitted latest on the 15th day of the month following the cut-off date indicated in the report, unless stated otherwise in the prescribed format.

3. All returns/reports should be compiled in compliance with these regulations.
4. Failure to submit accurate reports/returns on timely basis as required by subsection (2) and (3) above may result in a bank or financial institution being liable to penalties and other administrative sanctions prescribed in section 9 & 10 of this regulation.

PART IV: VERIFICATION OF REQUIRED RETURNS

SECTION 8:

1. To verify the data and information disclosed in the required returns submitted by banks and financial institutions, as required by section 7 of these regulations, the Bank may inspect a bank under the powers given to it in section 17(I)(a) of the BFIA, 1991. Verification of Returns
2. A bank or financial institution under inspection by the Bank with regard to the accuracy of its returns shall produce all the records, books and documents used in the preparation of such reports as authorised under section 48(1) and (2) of the Bank of Tanzania Act, 1995.
3. When the Bank determines that a return submitted under these regulations is inaccurate or otherwise misleading, it may require the bank or financial institution to amend or correct such return with a resubmission to the Bank.

PART V PENALTIES AND ADMINISTRATIVE SANCTIONS.

- Section 9** (1) When the Bank determines that a bank or financial institution has not complied with these regulations and as such has failed to comply with the requirements of section 47(1) of the Penalties and Remedial Measures.

Bank of Tanzania Act, 1995, such bank or financial institution shall be liable to a penalty charge of not less than five hundred thousand shillings per day for every day in which the failure continues and the penalty charge may be recovered by deduction from any balance of, or moneys owing to the bank or financial institution concerned or as a civil debt.

2. Where the Bank determines that a bank's or financial institutions non-compliance with these regulations, through false or misleading reporting, has resulted in such severe distortion of its financial condition and that its true condition is unsound, insolvent or the funds of its depositors are in jeopardy, it may consider to apply its powers under section 42(a) of the BFIA, 1991 i.e. take possession of the bank or financial institution.

Section 10.

In addition to the penalty charges and remedial measures prescribed in section 9 above, the Bank may impose any or all of the following administrative sanctions to a bank or financial institution that fails to comply with these regulations:

Administrative
Sanctions.

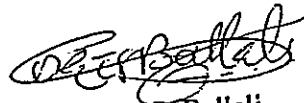
- (a) Prohibition from declaring and/or paying dividends;
- (b) Suspension of the establishment of new branches and/or expansion into new banking or financial activities.
- (c) Suspension of access to the Bank's

- credit facilities;
- (d) Suspension of lending operations;
- (e) Suspension of opening of letters of credit and issuing guarantees;
- (f) Suspension of accepting new deposits;
- (g) Suspension of capital expenditure;

**PART VI:
EFFECTIVE DATE .**

These instructions shall come into effect on the date of signature.

BANK OF TANZANIA
Dar es Salaam



Daudi T. S. Ballali
GOVERNOR

Date: June 30, 2000

BOT FORM 16 - 1
This is a monthly return

NAME OF INSTITUTION: _____ Code No: _____

BALANCE SHEET
(Head Office and Branch Combined)
As at _____
(,00 Omitted)

DEADLINE:

15th day of the month following the cut-off date indicated in this report.

SUBMISSION:

Supervision Department

	SHILLING ACCOUNT (B)	FOREIGN EXCHANGE ACCOUNT Shr. Equiv.		TOTAL (SHILLING) (E)
		In US\$ (C)	(D)	
ASSETS (Cat. A)				
1. CASH				
2. BALANCES WITH BANK OF TANZANIA (Sum a.c)				
a. Statutory Minimum Reserve				
b. Current Account				
c. Others (Specify)				
3. BALANCES WITH OTHER BANKS & FINANCIAL INSTITUTIONS - NET (Sum a.b minus c)				
a. Tanzania				
b. Abroad (Sum b.i)				
(i) Fixed Deposit/Investment A/C				
(ii) Other A/C				
c. Allowance for probable losses (deduction)				
4. CHEQUES AND ITEMS FOR CLEARING				
5. INVESTMENT IN DEBT SECURITIES - NET (Sum a.d minus e)				
a. Treasury Bills				
b. Other Government Securities				
c. Private Securities				
d. Others (Specify)				
e. Allowance for Probable Losses (Deduction)				
6. INTERBANK LOANS RECEIVABLE - NET (Sum a.c minus d)				
a. Interbank Call Loans - In Tanzania				
b. Other Interbank Loans - In Tanzania				
c. Interbank Loans - Abroad 1/				
d. Allowance for Probable Losses (Deduction)				

1/ include overdrafts in or debit balance of LORD account



	SHILLING ACCOUNT		FOREIGN EXCHANGE ACCOUNT		TOTAL (SHILLING)
	(B)		In US\$ (C)	Shs. Equiv. (D)	
ASSETS					
(Col. A)					
7. LOANS, ADVANCES AND OVERDRAFT - NET (Sum a:c minus d)					
a. Loans and Advances					
b. Overdrafts					
c. Restructured Loans					
d. <i>Accrued Interest on Loans and Advances</i>					
e. Allowance for Probable Losses (Deduction)					
8. COMMERCIAL & OTHER BILLS PURC& DISCNTD - NET (Sum a:e minus f)					
a. Export Bills					
b. Import Bills					
c. Domestic Bills					
d. Clean Bills/Foreign Bills Purchased					
e. Domestic Acceptances Discounted					
i. Own					
ii. Other Banks					
f. Allowance for probable Losses (Deduction)					
9. CUSTOMERS LIABILITIES FOR ACCEPTANCES					
10. UNDERWRITING ACCOUNTS - NET (Sum a:b minus c)					
a. Underwritten Securities Purchased					
b. Receivables Arising Sale of Underwritten Securities					
c. Allowances for Probable Losses (Deduction)					
11. EQUITY INVESTMENT - NET (Sum a:b minus c)					
a. Equity Investment - Subsidiaries					
b. Equity Investment - Others					
c. Allowance for Probable losses (Deduction)					
12. CLAIMS ON THE TREASURY					
13. BANK PREMISES, FURNITURE AND EQUIPMENT - NET (Sum a:b minus c)					
a. Banking Facilities					
b. Staff Housing & Furnishing					
c. Accumulated Depreciation (Deduction)					
14. OTHER PROPERTY AND ASSETS OWNED OR ACQUIRED - NET (Sum a:b minus c)					
a. Held for Less than 3 years					
b. Held for 3 years or More					
c. Allowance for Probable Losses (Deduction)					

ASSETS	SHILLING ACCOUNT	FOREIGN EXCHANGE ACCOUNT		TOTAL (SHILLING)
		In US\$	Sts. Equiv.	
15. INTER-BRANCH FLOAT ITEMS - NET [Sum a:e minus f]				
a. Outstanding for 30 Days or Less				
b. Outstanding for 31 to 60 Days				
c. Outstanding for 61 to 90 Days				
d. Outstanding for 91 to 180 Days				
e. Outstanding for more than 180 Days				
f. Allowance for Probable Losses (Deduction)				
16. OTHER ASSETS - NET [Sum a:l minus m]				
a. Gold				
b. Stamp Account				
c. Returned Cheques and Other Clearing Items				
d. Accrued Interest not related to loans and advances				
e. Sundry Debtors				
f. Prepaid Expenses				
g. Deferred Charges				
h. Shortages, Misappropriations & Forgeries				
i. Intangible Assets (Specify)				
j. Miscellaneous Assets				
k. Allowance for Probable Losses (Deduction)				
17. TOTAL ASSETS				

LIABILITIES	SHILLING ACCOUNT	FOREIGN EXCHANGE ACCOUNT		TOTAL (SHILLING)
		In US\$	Shs. Equiv.	
18. DEPOSIT LIABILITIES OTHER THAN BANKS [Sum a:f]				
a. Current Accounts				
b. Savings Deposits				
c. Time Deposits				
d. Matured Term Deposits				
e. Dormant Accounts				
19. SPECIAL DEPOSIT ACCOUNTS [Sum a:c]				
a. Special Financing Programme				
b. Customers' Margin Deposits on Bills, Guarantees & Letters of Credit, etc				
c. Others (Specify)				
20. DEPOSITS FROM BANKS & FINANCIAL INSTITUTIONS [Sum a:b]				
a. In Tanzania				
b. Banks Abroad				
21. BANKERS' CHEQUES & DRAFTS ISSUED				
22. PAYMENT ORDERS/TRANSFERS PAYBLE				
23. BORROWINGS [Sum a:d]				
a. Bank of Tanzania				
i. Rediscount				
ii. Borrowings				
<i>Borrowings from other banks and financial institutions in Tanzania</i>				
<i>Other borrowings in Tanzania</i>				
c. Other borrowings from banks Abroad 1/				
d. Other borrowings abroad				
24. SUBORDINATED DEBT				

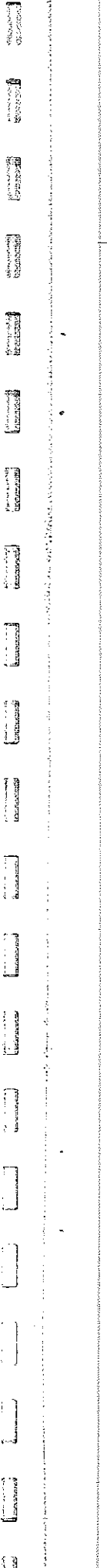
LIABILITIES	SHILLING ACCOUNT	FOREIGN EXCHANGE ACCOUNT		TOTAL (SHILLING)
		In US\$	Shs. Equiv.	
25. ACCRUED TAXES AND OTHER EXPENSES NOT PAID [Sum a:g] a. Accrued Income Tax Payable b. Accrued Other Taxes Payable c. Accrued Interest Payable - Deposits d. Accrued Interest Payable - Borrowings e. Accrued Interest Payable - Others f. Accrued Deposit Insurance Premium Payable g. Accrued Other Expenses Payable 26. UNEARNED INCOME AND OTHER OTHER DEFERRED CREDITS 27. OUTSTANDING ACCEPTANCES EXECUTED BY OR FOR ACCOUNT OF THE BANK 28. INTER-BRANCH FLOAT ITEMS [Sum a:e] a. Outstanding for 30 Days or Less b. Outstanding for 31 to 60 Days c. Outstanding for 61 to 90 Days d. Outstanding for 91 to 180 Days e. Outstanding for more than 180 Days 29. OTHER LIABILITIES [Sum a:g] a. Accounts Payable b. Dividends Payable c. Subscriptions Payable on Equity Investments d. Withholding Tax Payable e. Miscellaneous Liabilities f. Sundry Credits 30. TOTAL LIABILITIES				

1/ Including overdrawings in or credit balance of NOSTRO account.

	SHILLING ACCOUNT	FOREIGN EXCHANGE ACCOUNT		TOTAL (SHILLING)
		In US\$	Shs. Equiv.	
LIABILITIES				
31. TOTAL CAPITAL [Sum 32:33]				
32. PAID-UP SHARE CAPITAL [Sum a:b]				
a. Ordinary Share Capital				
b. Redeemable, Non-cumulative Preference Shares				
c. Other Preference Shares				
33. OTHER CAPITAL ACCOUNTS [Sum a:]				
a. Share Premium				
b. Capital Grants				
c. General Reserves				
d. Retained Earnings				
e. Profit/Loss				
f. Fixed Asset Revaluation Reserves				
g. Others (Specify)				
34. TOTAL LIABILITIES AND CAPITAL [Sum 30:31]				
CONTINGENT ACCOUNTS				
35. OUTSTANDING LETTERS OF CREDIT [Sum a:]				
a. Sight Import Letters of Credit				
b. Usance Import Letters of Credit				
c. Deferred Letters of Credit				
d. Domestic Letters of Credit				
e. Stand-by Letters of Credit (Specify time in a footnote)				
f. Other Letters of Credit				

LIABILITIES	SHILLING ACCOUNT	FOREIGN EXCHANGE ACCOUNT		TOTAL (SHILLING)
		In US\$	Shs. Equiv.	
36. EXPORT LETTERS OF CREDIT - CONFIRMED				
37. OUTSTANDING GUARANTEES AND INDEMNITIES				
38. INWARDS BILLS FOR COLLECTION				
39. OUTWARD BILLS FOR COLLECTION				
40. FORWARD EXCHANGE BOUGHT				
41. FORWARD EXCHANGE SOLD				
42. TRUST AND OTHER FIDUCIARY ACCOUNTS				
43. ITEMS HELD FOR SAFEKEEPING				
44. UNDERWRITING ACCOUNTS UNSOLD				
45. LATE DEPOSITS/PAYMENTS RECEIVED				
46. TRAVELLERS CHEQUES UNSOLD				
47. SECURITIES SOLD UNDER REPURCHASE AGREEMENT				
48. SECURITIES PURCHASED UNDER RESALE AGREEMENT				
49. UNDRAWN BALANCES OF:				
(a). <i>Unexpired Overdraft Lines</i>				
(b). <i>Term Loans and Other Advances</i>				
50. OTHERS				
51. TOTAL CONTINGENT ACCOUNTS				





Date	Total	Cash	Business with Bank of Indiana					T. S. S. & O. Co. Government Securities	Federal "Cash" Loans	Outstanding Loans	Total
			Salary/Merit Pay	Current Account	Over Balance	Balance with Over Drafts	Checks and Items by Checks				
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											
27											
28											
29											
30											
31											
32											
33											
34											
35											
36											
37											
38											
39											
40											

1. Personal Cash (Current Expense) should be paid and accounted for each month in 14 columns and account of each month's business should be shown in 14 columns in the order of the columns. If the monthly balance sheet shows a balance in the account, the balance of Cash should be shown in the 14th column.

* Showing Progress Company Sheet and Cash

STATE OF INDIANA

LEGISLATIVE JOURNAL

As printed by the Department of Printing, 1913

BOT Form 16 - 1 (Schedule 4)
 This Schedule should be appended
 to the Balance Sheet quarterly

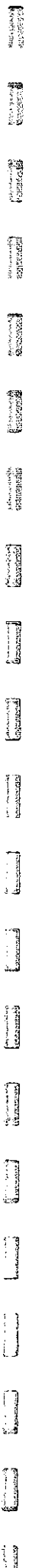
**ANALYSIS OF ALLOWANCE FOR PROBABLE LOSSES -
 PROVISION, CHARGE OFF AND RECOVERIES**
 For the quarter ending _____
 (in Million Shillings)

NAME OF INSTITUTION: _____

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

RISK ASSETS (Col. A)	Balance (B)	ALLOWANCE FOR PROBABLE LOSSES				RECOVERIES ON ASSETS WRITTEN OFF (I)
		Current Provisions (C)	Charges (D)	Charge Off, Write Off (E)	Repayments on Provisioned Assets (F)	
1. Balance with Other Banks (a) In Tanzania (b) Abroad						
2. Cheques and Items for Clearing						
3. Interbank Loans Receivable (a) In Tanzania (b) Abroad						
4. Loans, Advances and Leases						
5. Overdrafts						
6. Restructured Loans						
7. Commercial and Other Bills Purchased or Discounted (a) Export Bills (b) Import Bills (c) Domestic Bills (d) Clean Bills (f) Foreign Bills - Clean (h) Domestic Accounts Discounted (i) Own (ii) Other Banks						



BOT Form 16 - 1 (Schedule 4)

Bank Code: _____

	Balance (Beg.) (b)	ALLOWANCE FOR PROBABLE LOSSES		Charge Off, Write Off (e)	Recoveries on Provisioned Assets (f)	Others (g)	Balance (End) (h)	RECOVERIES ON ASSETS WRITTEN OFF (i)
		Additions (Credits) Current Provisions (c)	Deductions (Debits) Others (d)					
RISK ASSETS (Col. A)								
8. Customer's Liability for Acceptances								
9. Underwriting Accounts								
(a) Underwritten Securities Purchased								
(b) Receivables Arising From Sale of Underwritten Securities								
10. Investments								
(a) Government Securities								
(b) Private Debt Securities								
(c) Equity Investment								
11. Other Property and Assets Owned or Acquired								
12. Inter-Branch Float Items								
(a) Outstanding for 30 days or less								
(b) Outstanding for 31 to 60 days								
(c) Outstanding for 61 to 90 days								
(d) Outstanding for 91 to 180 days								
(e) Outstanding for 91 to 180 days								
13. Other Assets								
(a) Interest Due not Received ^{1/}								
(b) Sundry Debits								
(c) Shortage, Misappropriations & Forgeries								
(d) Others (Specify)								
14. Contingent Accounts								
(a) Letters of Credit								
(b) Guarantees & Indemnities								
(c) Others (Specify)								

^{1/} Report net change in and balance of the asset valuation account. Interest on Suspense²

DISCLOSURE AND APPROPRIATE:

ADMINISTRATIVE SANCTIONS:
As Prescribed by the Regulations No. 4, Section 5 & 9

BOI Form 15.1 (Schedule 2)
 This Schedule should be appended
 to the Balance Sheet monthly

NAME OF INSTITUTION: _____

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

SECTORAL CLASSIFICATION OF LOANS, ADVANCES AND OVERDRAFTS
 During the Month of _____
 (in million Shillings)

Industry Classification of Borrowers (Col. A)	Total Outstanding (B)	Current (C)	PAST DUE/AND NON-ACCRUING						Unpaid but Non-Accruing (J)
			1 - 30 days (D)	31 - 60 days (E)	61 - 90 days (F)	91 - 180 days (G)	181 - 270 days (H)	271 or Over (I)	
1. Public Sector									
2. Agriculture, Farming Fishing, Hunting									
3. Finance, Insurance & Business Services									
4. Mining & Quarrying									
5. Manufacturing									
6. Real Estate & Construction									
7. Transport & Communication									
8. Trade/Commerce									
9. Tourism, Hotels & Restaurant									
10. Personal									
11. Storage									
12. Electricity, Gas & Water									
13. Others (Disclosed)									
14. Interest Credited to Income Year to date									

1/ include investment in Fixed Debt Securities, Interbank Loans
 Receivables, Loans, Advances and Overdrafts, Commercial and Other Bills
 Purchased and Discounted, Customer Liabilities for Acceptances, and
 Underlying Accounts other than equity securities.

As indicated in the prudential
 Guidelines on Concentration of Credit and Other
 Exposure Limits, and Circular No. H.

As indicated in the prudential
 Guidelines on Concentration of Credit and Other
 Exposure Limits, and Circular No. H.

As above.

BOT Form 16 - 1 (Schedule 3)
 This Schedule should be appended
 to the Balance Sheet monthly

NAME OF INSTITUTION: _____

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

SECTORAL CLASSIFICATION OF INVESTMENT, LOANS, BILLS, ACCEPTANCES, ETC.
 During the Month of _____
 (in Million Shillings)

Particulars (COL A)	Total (B)	RESIDENT						NON-RESIDENT (J)
		Sub-Total (C)	Central Government (D)	State & Local Government (E)	NFPA 1/ (F)	NPA 2/ (G)	Cooperatives, Village and Credit Soc. (H)	
1. Investment in Securities of which: Non-performing								
2. Loans and Advances of which Non-performing								
3. Overdrafts of which Non-performing								
4. Factored Loans of which Non-performing								
5. Export Bills of which Non-performing								
6. Import Bills of which Non-performing								
7. Domestic Bills of which Non-performing								
8. Clean Bills of which Non-performing								
9. Domestic Acceptances, Discounted of which Non-performing								
10. Customers' Liability for Acceptances of which Non-performing								
11. Underwriting Accounts of which Non-performing								
12. Equity Investment of which Non-performing								

To encourage risk diversification and curtail excessive concentration of risk exposure & to make credit available to broader group of borrowers.

As indicated in the prudential Guidelines on Concentration of Credit & Other Exposure Limits.

DEFINITIONS AND ABBREVIATIONS:
 1. Government: The Government of the Republic of Kenya.
 2. State & Local Government: The Government of a Province, County or District.
 3. NFPA 1: Non-Financial Public Administration.
 4. NPA 2: Non-Financial Public Administration.
 5. Cooperatives, Village and Credit Soc.: Societies registered under the Societies Act, 1985.
 6. Private Sector: All other entities not covered by the above categories.

BOJ Form 16 - 1 (Schedule 5 (I))
 This Schedule should be appended
 to the Balance Sheet quarterly

NAME OF INSTITUTION: _____

CONCENTRATION ANALYSIS
 As at _____
 (in Million Shillings)

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

CREDITS EXCEEDING 10% OF CORE CAPITAL		Branch	Code	Type of Facility	Approved	Limit	Expiry	Amount Outstanding	No of Days Past Due	Classification	Description and Value of Securities
A. GROUP BORROWERS											
A. 1 (Name of Group)											
A. 1.1 (Name of Borrower)											
A. 1.2 -0-											
A. 1.3 -0-											
A. 2 (Name of Group)											
A. 2.1 (Name of Borrower)											
A. 2.2 -0-											
A. 2.3 -0-											
B. NON GROUP BORROWERS											
B. 1 (Name of Borrower)											
B. 2 -0-											
B. 3 -0-											
B. 4 -0-											
TOTAL											

OBJECTIVE AND REPORTABLE:

ADMINISTRATIVE SANCTIONS:
 As provided in the Regulation No. 4, Sections 8 A & 9

BOT Form 16 - 1 (Schedule 5 (iii))
This Schedule should be appended
to the Balance Sheet monthly

NAME OF INSTITUTION: _____

Submission: Two copies to the Banking Supervision
Department
Bank Code: _____

LIST OF 100 TOP BORROWERS

Name of Borrower	Type of Facility	Approved Limit	Expiry Date	Outstanding Amount	Current Classification

BOF Form 15 - 1 (Schedule 6)
 This Schedule should be appended
 to the Balance Sheet quarterly

NAME OF INSTITUTION: _____

RELATED ENTITY ANALYSIS
 As at _____
 (in Million Shillings)

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

	Name of Affiliated or Related Company (Col. A)	Branch Code (B)	Share Owned (%) (C)	Type of Facility (D)	Approved Limit (E)	Expiry (F)	Amount Outstanding (G)	No. of Days Past Due (H)	Description and Value of Securities (I)
1									
2									
3									
4									
5									
6									
7									
	INVESTMENT								
	1								
	2								
	3								
	4								
	5								
	6								
	7								
	Total								

11

REGULATORY AND MISCELLANEOUS

ADMINISTRATIVE SANCTIONS:
 As provided in the Regulations No. 4, Sections 11 & 12

BOT Form 15 - 1 (Schedule B)
 This Schedule should be appended
 to the Balance Sheet memory

RELATED ENTITY ANALYSIS
 As of _____
 (in Million Shillings)

NAME OF INSTITUTION: _____

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

	Name of Affiliated or Related Company (Col. A)	Borrower's Position in the bank (B)	Branch Code (C)	Type of Facility (D)	Approved Limit (E)	Interest Rate (F)	Expiry (G)	Amount Outstanding (H)	No. of Days Past Due (I)	Description and Value of Security (J)
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
Total										

ADMINISTRATIVE FUNCTIONS:

CALCULATION SHEET

BOT Form 18 - 1 (Schedule B)
 This Schedule should be appended
 to the Balance Sheet monthly

NAME OF INSTITUTION: _____

RELATED ENTITY ANALYSIS
 As at _____
 (in Million Shillings)

Bank Code: _____

Submission: Two copies to Bank Supervision
 Department

III. INDIRECT CREDITS TO SHAREHOLDERS, DIRECTORS
 AND SENIOR OFFICERS
 (including their close relatives and companies in which they
 have pecuniary or beneficial interests)

	Name of Borrower (Col. A)	Name of Shareholder, Director/Officer Concerned and Relationship with the Borrower (B)	Type of Facility (C)	Approved Limit (D)	Interest Rate (%p.a.) (E)	Expiry (F)	Amount Outstanding (G)	No. of Days Past Due (H)	Description and Value of Security (I)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
Total									

08/01/2018 10:00 AM

BOT Form 16 - 1 (Schedule 7)
 This Schedule should be appended
 to the Balance Sheet money

NAME OF INSTITUTION: _____

Bank Code: _____

BANK PREMISES, FURNITURE AND EQUIPMENT
 As at _____
 (in Billion Shillings)

Submission: Two copies to Bank Supervision
 Department

Particulars (Col. A)	Total (B)	BANKING FACILITIES			STAFF HOUSING AND OTHER FIXED ASSETS/PRINCE BENEFITS				
		Balance (Beg) (C)	Addition (D)	Deduction (E)	Balance (End) (F)	Balance (Beg) (G)	Addition (H)	Deduction (I)	Balance (End) (J)
1. Land									
2. Building and Improvements Of which: Accumulated Depreciation									
3. Leasehold Rights and Improvements Of which: Accumulated Depreciation									
4. Furniture and Fixtures Of which: Accumulated Depreciation									
5. Office Machine and Equipment Of which: Accumulated Depreciation									
6. Transport and Other Equipment Of which: Accumulated Depreciation									
7. Other Immovable/Movable Property Of which: Accumulated Depreciation									
8. Total Bank Premises, Furniture & Equipment Of which: Total Accumulated Depreciation									
9. Bank Premises, Furniture & Equipment - Net									
Total									

ADMINISTRATIVE INSTRUCTIONS:
 As provided in the Appendixes to the Schedule 7 & 8

BOT Form 16 - 1 (Schedule B)
 This Schedule should be appended
 to the Balance Sheet monthly

NAME OF INSTITUTION: _____

Bank Code: _____

DEPOSITS, OTHER LIABILITIES AND BORROWINGS
 As at _____
 (in Million Shillings)

Submission: Two copies to Bank Supervision
 Department

1. DEPOSITS AND OTHER LIABILITIES SUBJECT TO
 THE REQUIRED MINIMUM CASH RESERVES AND
 LIQUID ASSETS (in terms of Sect. 47 and 47(a)
 of the BOT Act, 1995:

Particulars (Col. A)	1st Saturday 1/ (Date) (B)	2nd Saturday 1/ (Date) (C)	3rd Saturday 1/ (Date) (D)	4th Saturday 1/ (Date) (E)	5th Saturday 1/ (Date) (F)
A. Total Liabilities					
B. Deductions					
B. 1 Rediscount and Borrowings from BOT					
B. 2 Outstanding Acceptances Executed by or for the account of this bank					
B. 3 Unearned Income and Other Deferred Credits					
B. 4 General Provisions					
B. 5 Other Deductions (describe)					
C. Net Liabilities (Under Sec. 47 and 47 (a) of the BOT Act, 1995)					
Of which:					
D. Deposit liabilities					
D. 1 Demand					
D. 2 Savings					
D. 3 Time					
E. Deposits from banks and financial institutions					
E. 1 in Tanzania					
E. 2 Abroad					
F. Foreign Currency Deposits					
G. Other Liabilities					

1/18 Saturday is not a Saturday. Report the
 balances as at the preceding business day

DUPLICATES AND MORTGAGE:

ADMINISTRATIVE BANKING:
 As required in the Regulation No. 4, Sections 8 & 9.

BOT Form 16 - 1 (Schedule B)
 This Schedule should be appended
 to the Balance Sheet monthly

DEPOSITS, OTHER LIABILITIES AND BORROWINGS.
 During the Month of _____
 (in Million Shillings)

NAME OF INSTITUTION: _____

Bank Code: _____
 Submission: Two copies to Bank Supervision
 Department

Type of Deposit/Borrowing (Col. A)	TOTAL (B)	R E S I D E N T							NON-RESIDENT (J)
		Sub - Total (C)	Central Government (D)	State & Local Government (E)	NIPERs 1/ (F)	NIPERs 2/ (G)	Cooperatives, Village and Credit Soc. (H)	Private Sector (I)	
1. Domestic Deposit Liabilities (a) Current Account (b) Savings (c) Time									
2. Foreign Currency Deposits									
3. Special Deposit Account (a) Special Financing Programme (b) Customers' Margin Deposits on Bills Guarantees, Letters of Credit, etc. (c) Others									
4. Other Borrowings									
5. Cash Letter of Credit									

DATE: _____

ADMINISTRATIVE INSTRUCTIONS:
 As prescribed in the Regulation No. 4, Schedule B & C

BOY Form 16 - 1 (Schedule B)
This Schedule should be appended to the
Balance Sheet Quarterly.

DEPOSITS, OTHER LIABILITIES AND BORROWINGS
As at _____
(in Million Rupees)

NAME OF INSTITUTION: _____

Bank Code: _____

Submission: Two copies to Bank Supervision
Department

III. STRUCTURE OF DEPOSITS (Outstanding at end/total)	Outstanding Balance (Col. A)	TOTAL		CURRENT ACCOUNT		SAVINGS ACCOUNT		TIME DEPOSITS		FIXED DEPOSIT	
		No. of Accounts (B)	Amount (C)	No. of Accounts (D)	Amount (E)	No. of Accounts (F)	Amount (G)	No. of Accounts (H)	Amount (I)	No. of Accounts (J)	Amount (K)
1. 10,000 or less											
2. 10,001 to 20,000											
3. 20,001 to 30,000											
4. 30,001 to 40,000											
5. 40,001 to 50,000											
6. 50,001 to 100,000											
7. 100,001 to 200,000											
8. 200,001 to 250,000											
9. 250,001 to 300,000											
10. 300,001 to 400,000											
11. 400,001 to 500,000											
12. 500,001 to 1,000,000											
13. 1,000,001 to 5,000,000											
14. 5,000,001 to 10,000,000											
15. 10,000,001 or more											
TOTAL											

BALANCE SHEET

APPROPRIATE ALLOCATIONS

As prescribed in the Regulations No. 4, Schedule 1 & 2

BOT Form 16 - 1 (Schedule 9)
 This Schedule should be appended to the
 Balance Sheet Quarterly.

INTEREST RATES ON DEPOSITS, LOANS, INVESTMENTS AND OTHER LIABILITIES.

NAME OF INSTITUTION: _____

Bank Code: _____

As at _____
 (In Million Shillings)

Submission: Two copies to Bank Supervision.

Particulars (Col. A)	No. of Accounts (B)	Amount Outstanding (C)	Weighted Average Interest Rate (%p.a) (D)	Nominal Interest Rate (%p.a) 3/	
				Lowest (E)	Highest (F)
1. Savings Deposits					
2. Time Deposits, 2/					
(a) 30 days or less					
(b) 31 to 60 days					
(c) 61 to 90 days					
(d) 91 to 180 days					
(e) 181 to 366 days					
(f) 366 to 730 days					
(g) Over 2 year					
3. Other interest bearing liabilities (specify) ..					
4. Loans and Advances					
(a) 30 days or less					
(b) 31 days to 60 days					
(c) 61 days to 90 days					
(d) 91 days to 180 days					
(e) 181 days to 366 days					
(f) 366 days to 730 days					
(g) Over 2 years					
5. Other interest bearing investments (specify) ..					

1/ Exclude deposits or loans given under special arrangements from the range of interest rates
 2/ Amount: Based on remaining days to maturity.
 3/ Interest Rate: Based on original maturity
OBJECTIVES AND IMPORTANCE:

ADMINISTRATIVE SANCTIONS:
 As indicated in the Regulation No. 4, Sections 8 & 9.

Form 16 - 1 (Schedule 9)

Name of Bank
Interest Rates on Deposits and Loans ^{1/}

Bank Code:

Attachment 1

This Schedule should be appended to the monthly
Balance sheet return to the DOT

Date of Return
TZS Denomination

Distribution:
Bank Supervision
Research Dept

Original Maturity (Col. A)	No. of Accounts (U)	Amount Outstanding (C)	Weighted Average Interest Rate(%p.a.) ^{2/} (D)	Nominal Interest Rate (%pa) ^{3/}	
				Lowest (E)	Highest (F)
1. Demand Deposits					
2. Savings Deposits					
3. Time Deposits ^{3/}					
(a) Call accounts					
(b) 30 days or less					
(c) 31 to 60 days					
(d) 61 to 90 days					
(e) 91 to 180 days					
(f) 181 to 365 days					
(g) 366 to 730 days					
(h) Over 2 years					
4. Other interest bearing liabilities (specify)					
5. Loans and Advances					
(a) Overdraft					
(b) Call Loans					
(c) 1 year or less					
(d) over 1 year to 2 years					
(e) over 2 years to 3 years					
(f) over 3 years to 5 years					
(g) over 5 years					
6. Other interest bearing investments (specify)					

^{1/} Excludes deposits or loans given under special arrangements from the range of interest rates
^{2/} Interest Rate: based on original maturity
^{3/} Amount: Base on remaining days to maturity

Form 16 - 1 (Schedule 9)

Name of Bank

Bank Code:

Attachment 2

This Schedule should be appended to the monthly Balance sheet return to the BOR

Date of Return

Foreign Currency Denomination

Distribution:
Bank Supervision
Research Dept

Original Maturity (Col. A)	No. of Accounts (B)	Amount Outstanding (C)	Weighted Average Interest Rate(%p.a.) ^{1/} (D)	Nominal Interest Rate (%p.a.) ^{2/}	
				Lowest (E)	Highest (F)
1. Demand Deposits					
2. Savings Deposits					
3. Time Deposits ^{3/}					
(a) Call accounts					
(b) 30 days or less					
(c) 31 to 60 days					
(d) 61 to 90 days					
(e) 91 to 180 days					
(f) 181 to 365 days					
(g) 366 to 730 days					
(h) Over 2 years					
4. Other Interest bearing liabilities (specify)					
5. Loans and Advances					
(a) Overdraft					
(b) Call loans					
(c) 1 year or less					
(d) over 1 year to 2 years					
(e) over 2 years to 3 years					
(f) over 3 years to 5 years					
(g) over 5 years					
6. Other Interest bearing investments (specify)					

1/ Excludes deposits or loans given under special arrangements from the range of interest rates
 2/ Interest Rate: Based on original Maturity
 3/ Amount: Base on remaining days to maturity

NAME OF INSTITUTION: _____

BOT Form 16 - 1 (Schedule 13)
This Schedule should be appended to the Balance Sheet monthly

Bank Code: _____

As at _____
(In Million Shillings)

III. DECLARATION OF FOREIGN CURRENCY RECEIPT FROM CAPITAL TRANSFERS

Submission: Two copies to Bank Supervision Department

NO	Name of payee and Country	BOT Debt Registration No.1	Purpose of Receipt	Currency	Amount	Date of Receipt

1. In case of loan disbursement (drawing)

NAME OF INSTITUTION: _____

BOT Form 16 - 1 (Schedule 13)

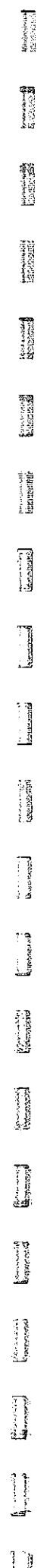
This Schedule should be appended to the Balance Sheet monthly

Bank Code: _____

IV. DECLARATION OF FOREIGN CURRENCY REMITTANCE FOR CAPITAL TRANSFERS

No	Name of Payer	Name of Payee and Country	BOT Debt Registration No *	Purpose of Remittance	Currency	Amount	Date of Remittance

* In case of debt servicing



BOT Form 16 - 1 (Schedule 13)
 This Schedule should be appended
 to the Balance Sheet monthly

NAME OF INSTITUTION: _____

Bank Code: _____

FOREIGN SHORT TERM DEBT
 As at _____
 (in Million Shillings)

Submission : Two copies to Bank Supervision
 Directorate

1. RETURN ON FOREIGN SHORT TERM DEBT

Date Contracted	Maturity Date	Country of Origin	Amount of Credit (Original Currency)	Beneficiary (Public/Private)	Type of Credit and the amount contracted (USD Equivalent) *1					Terms of Payment (D)	Remarks (E)
					1	2	3	4	5		
TOTAL BY TYPE OF CREDIT											

- Note:
- *1.1 - For Letters of credit
 - 2 . . . Bill of Exchange (B/E)
 - 3 . . . Pre-export Finance
 - 4 . . . Working Capital Loan
 - 5 . . . Revolving Credit

DOT Form 16 - 1 (Schedule 13)
 This Schedule should be appended
 to the Balance Sheet monthly

NAME OF INSTITUTION: _____

Bank Code: _____
 FOREIGN SHORT TERM DEBT
 As of _____
 (in Million Shillings)
 Submission: Two copies to Bank Supervision
 Directorate

III. RETURN ON FOREIGN SHORT TERM DEBT SERVICES

Date Contracted	Maturity Date	Total Amount of Credit (Original Currency)	Bank/Company (Public/Private)	Type of Credit and the amount contracted (USD Equivalent) ¹										Terms of Payment	Amount Outstanding (USD)		Remarks
				1		2		3		4		5			Principal	Interest	
				Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest		
TOTAL BY TYPE OF CREDIT																	

Notes:
 1. 1 - For Letters of credit
 2. 2 - Bill of Exchange (B/E)
 3. 3 - Pre-shipment Finance
 4. 4 - Working Capital Loan
 5. 5 - Reversing Credit

BOT Form 16 - 1 (Schedule 10)
 This Schedule should be appended
 to the Balance Sheet monthly.

NAME OF INSTITUTION: _____

Bank Code: _____

ANALYSIS OF CAPITAL ACCOUNT
 As at _____
 (In Million Sterling)

Submission: Two copies to Bank Supervision
 Department

Particulars (Col. A)	BALANCE (BEG) (B)	Addition (C)	CHANGES	
			Deduction (D)	BALANCE (END) (E)
A. CORE CAPITAL (Sum of A.1 to A.5 less A.6)				
A. 1 Ordinary Share Capital - Authorised _____ shares Issued and outstanding _____ shares; Per value Tps _____ per share.				
A. 2 Preference Share Capital - Non-Cumulative: Non-Redeemable: Authorised _____ shares; Issued & Outstanding _____ shares; per values _____ per share.				
A. 3 Share Premium				
A. 4 General Reserves				
A. 5 Retained Earnings				
A. 6 Deductions (A. 6.1 plus A. 6.2)				
A. 6. 1 Intangible Assets (e.g. Goodwill)				
A. 6. 2 Others (Specify)				
B. SUPPLEMENTARY CAPITAL				
B. 1 Preference Share Capital - Redeemable Authorised _____ shares; Issued and Outstanding _____ shares per value Tps _____ per share				
B. 2 Fixed Assets Revaluation Reserves				
B. 3 General Provisions				
B. 4 Subordinated debt				
B. 5 Others (Specify)				
B. 6 Deduction: Amount of supplementary capital (a sum of B.1 to B.4) in excess of 2% of Total Assets shown in the Balance Sheet.				
C. TOTAL CAPITAL (A+B)				
D. Dividends Payable (D.1 plus D.2)				
D. 1 On Ordinary Share Capital				
D. 2 On Preference Share Capital				

DEFECTIVE AND MORTGAGED:

ADMINISTRATIVE INSTRUCTIONS:
 As indicated in the Regulations No. 4, Sections 1 & 2.

BOT Form 16 - 1 (Schedule 11)
 This Schedule should be appended to the
 Balance Sheet Separately

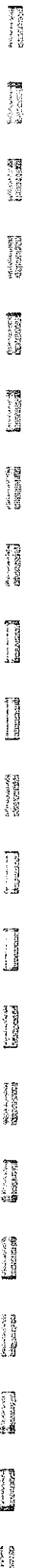
NAME OF INSTITUTION: _____

Bank Code: _____

ANALYSIS OF SHAREHOLDINGS
 As at _____
 (In Million Shillings)

Submission: Two copies to Bank Supervision

Particulars (Col. A)	Address (B)	Nationality (C)	No. of Shares Subscribed (D)	% (E)	SUBSCRIBED SHARES		
					Total (F)	Paid - Up (G)	Unpaid (H)
1. ORDINARY SHARES (Authorised _____ shares Par value, Ten _____ per share)							
A. SHAREHOLDERS OWNING 5% OR MORE OF (List Alphabetically)							
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
Sub Total							
B. SHAREHOLDERS OWNING BETWEEN 2 - 5% OF TOTAL SUBSCRIBED SHARES (List Alphabetically)							
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
Sub Total							
C. SHAREHOLDERS OWNING LESS THAN 2% (Total)							
TOTAL ORDINARY SHARES							
SUBTOTALS AND REPORTS:							



BOT Form 16 - 1 (Schedule 12)
 This Schedule should be appended
 to the Balance Sheet quarterly

NAME OF INSTITUTION: _____

Bank Code: _____

IMPORT LETTERS OF CREDIT & GUARANTEES.

As at _____
 (in Million Shillings)

II. FOREIGN ASSETS BY CURRENCY

Submission : Two copies to Bank Supervision
 Department

CURRENCY	Foreign Currency Amount	Conversion Rate	Amount in TZS
1. STERLING			
2. U.S DOLLAR			
3. DEUTSCHE MARK			
4. SWISS FRANCO			
5. DUTCH GUILDER			
6. FRENCH FRANCO			
7. ITALIAN LIRE			
8. SWEDISH KRONER			
9. CANADIAN DOLLAR			
10. JAPANESE YEN			
11. INDIAN RUPEE			
12. KENYAN SHILLING			
13. UGANDAN SHILLING			
TOTAL			

This is a monthly return

NAME OF INSTITUTION _____

Code: _____

INCOME STATEMENT

For the period Ended _____

(Day) (Month) (Year)

(.00 Omitted)

Submission : Two copies to Bank Supervision

ACCOUNTS	MONTH	Department YEAR TO DATE
1. INTEREST INCOME		
a. Interest - Loans, Advances & Overdraft		
b. Interest - Interbank Loans Receivable		
c. Interest - Investments in Debt Securities		
d. Interest - Other Gov't Obligations		
e. Interest - Balances with BOT		
f. Interest - Balances with Banks		
g. Interest - Others (describe)		
2. INTEREST EXPENSE		
a. Interest - Deposits from the Public		
b. Interest - Government Deposits		
c. Interest - Deposits from Banks		
d. Interest - Borrowings from & Rediscounts with BOT		
e. Interest - Borrowings from Other Banks		
f. Interest - Other Borrowed Funds		
g. Interest - Others (describe)		
3. NET INTEREST INCOME (1 less 2)		
4. BAD DEBTS WRITTEN OFF NOT PROVIDED FOR		
5. PROVISION FOR BAD AND DOUBTFUL DEBTS		
6. NON-INTEREST INCOME		
a. Foreign Exchange Trading Profit/(Loss)		
b. Commissions and Fees-Foreign Operations		
c. Current Account Charges		

ACCOUNTS	MONTH	YEAR TO DATE
<ul style="list-style-type: none"> d. Other Commission & Services Charges e. Securities Trading Gain/(Loss) f. Income from Trust & Custody Accounts g. Gold Trading Gain/(Loss) h. Other Income i. Rental Income on Premises j. Dividends on Equity Investments 		
<p>7. NON-INTEREST EXPENSES</p> <ul style="list-style-type: none"> a. <i>Officers' salaries and benefits</i> b. <i>Employees' salaries and benefits</i> c. Rental Expense on Premises and Equipment d. Depreciation - Premises and Equipment e. Amortization - Leasehold Rights and Improvements f. Foreclosure and Litigation Expenses g. Management Fees h. Auditor's Fees i. Other Professional Fees j. <i>Supervision & Inspection Fees/BoT Charges/Penalties</i> k. Taxes and Licence Fees l. Insurance m. <i>Utilities expenses</i> n. <i>Other Non-Interest Expenses (Specify)</i> 		
<p>8. OPERATING INCOME (3 less 4 less 5 plus 6 less 7)</p>		
<p>9. NON-CORE CREDITS/CHARGES</p> <ul style="list-style-type: none"> a. Recovery on Charged-Off assets b. Income from Assets Acquired c. Profits/(Losses) from Assets Sold or Exchanged 		
<p>10. EXTRAORDINARY CREDITS AND CHARGES (Specify)</p>		
<p>11. NET INCOME/(LOSS) BEFORE INCOME TAX (8 plus 9)</p>		
<p>12. INCOME TAX PROVISION</p>		
<p>13. NET INCOME/(LOSS) AFTER INCOME TAX (11 less 12)</p>		

FIRST SCHEDULE

(Regulation 25)

BOT FORM 16-5

This is a monthly report

Deadline: 15 days after end of reference month.

Submission: Two copies to Bank Supervision Directorate

Code: _____

Bank/Financial Institution

Location of Capital Position

(Shilling Million)

Amount

A. Required Capital

1. Minimum Core (Tier 1) Capital

- = 6% of Total Risk Weighted Assets and Off Balance Sheet Exposures
- = 0.06 x (Shs. _____ + Shs. _____)
- = 0.06 x Shs. _____ = Shs. _____

2. Minimum Supplementary (Tier 2) Capital

- = 2% of Total Risk Weighted Assets and Off Balance Sheet Exposures
- = 0.02 x (Shs. _____ + Shs. _____)
- = 0.02 x Shs. _____ = Shs. _____

3. Minimum Total Capital

- = 8% of Total Risk Weighted Assets and Off Balance Sheet Exposures
- = 0.08 x (Shs. _____ + Shs. _____)
- = 0.08 x Shs. _____ = Shs. _____

B. Available Capital

1. Core (Tier 1) Capital (B.1.a minus B.1.f)

- a. Paid-up Ordinary/Common Share Capital per Books
- b. Paid up non-redeemable/ non-cumulative preference shares
- c. Capital Grants
- d. Disclosed Reserves as per Books (Sum of B.1.a plus B.1.b)
 - (i) Share premium
 - (ii) General Reserves
 - (iii) Retained Earnings
 - (iv) Year to-date Loss
 - (v) Others (specify each item)
- e. Total Paid-up Capital & Disclosed Reserves (B.1.a to B.1.d)
- f. Items Required to be Deducted from Core Capital (Sum of B.1.f.1 to 1.f.ii)
 - i. Goodwill
 - ii. Other Intangible assets (Sum of B.1.f.ii.a to dd)
 - aa. Organisation/Pre-operating expenses
 - bb. Prepaid expenses
 - cc. Deferred Charges
 - dd. Leasehold rights
 - iii. Other items not eligible as core capital (specify each item)

2. Supplementary (Tier 2) Capital (B.2.a minus B.2.f)

- a. General provisions per books
- b. Other items shown in the books as capital (specify each item)
- c. Total (B.2.a plus B.2.b)
- d. Items not Eligible as Supplementary Capital (B.2.d.1 plus B.2.d.ii)
 - i. Revaluation Reserves
 - ii. Others (specify each item)
- e. Supplementary Capital after deducting Ineligible Items (B.2.c minus B.2.d)
- f. Amount in excess of the maximum allowable Supplementary capital (B.2.e minus A.2)

3. Total Capital Before Required Deductions (B.1 plus B.2)

- 4. Less-Required Deductions from Total Capital:**
- Investment in the capital of another company or subsidiary to the extent of such company's (or subsidiary's) reciprocal investment in the capital of the bank/ financial institution

5. Total Capital Available (B.3 minus B.4)

C. Excess (Deficiency) Capital

- 1. Core Capital (B.1 minus A.1)
- 2. Supplementary Capital (B.2 minus A.2)
- 3. Total Capital (B.5 minus A.3)

SECOND SCHEDULE

Regulation 12

BOT FORM 16-5(s)
This is a monthly report

Deadline: 15 days after end of reference month.
Submission: Two copies to Bank Supervision Directorate
Code: _____

(Name of bank/financial institution)
Computation of Risk Weighted Assets
As at _____
(Stating Month)

Assets	Risk Weight	Balance (Net of Allow. for Losses)	Risk Weighted Assets
1. Cash	0%		
2. Balance with Bank of Tanzania	0%		
(a). Current Account	0%		
(b). Special Deposit (Blocked) Account	0%		
(c). Others (specify)			
3. Balance with Other Banks			
(a). Banks in Tanzania	20%		
- with residual maturity of up to one year	100%		
- with residual maturity of more than one year			
(b). Banks Abroad	20%		
- Banks incorporated in OECD countries			
- Banks incorporated in non-OECD countries	20%		
- with residual maturity of up to one year	100%		
- with residual maturity of more than one year			
4. Cheques and Items for Clearing	50%		
5. Investment in Debt Securities			
(a). Treasury Bills with residual maturity of			
- 1 - 91 days	0%		
- more than 91 days	0%		
(b). Other Government Securities			
- Issued by GOT (URT) with residual maturity of			
- 1 - 91 days	0%		
- more than 91 days	0%		
- Issued by Local Government units, including the Government of Zanzibar (GOZ)	50%		
- with residual maturity of up to one year	100%		
- with residual maturity of more than one year	0%		
(c). Securities Issued by the BOT	100%		
(d). Private Securities	100%		
(e). Others			
6. Interbank overdrafts Receivable	20%		
(a). Interbank call loans - Tanzania			
(b). Other Interbank loans - Tanzania	20%		
- with residual maturity of up to one year	100%		
- with residual maturity of more than one year			
(c). Interbank loans Abroad			
- Banks incorporated in OECD countries	20%		
- with residual maturity of up to one year	100%		
- with residual maturity of more than one year			
7. Loans, Advances and Overdrafts			
(a). Loans and Advances			
I. Loans secured by cash or portion secured by cash, deposits or BOT securities held by the bank	0%		
II. Loans to Central Government	100%		
III. Loans to Local Government units/GOZ, including those guaranteed by the GOT (URT)	100%		
IV. Overdrafts to parastatals	100%		
V. Other loans and advances	100%		
(b). Overdrafts			
I. Overdrafts secured by cash or portion secured by cash, deposits or BOT securities held by the bank	0%		
II. Overdrafts to Central Government	100%		
III. Overdrafts to Local Government units/GOZ, including those guaranteed by the GOT (URT)	100%		
IV. Overdrafts to parastatals	100%		
V. Other overdrafts	100%		
(c). Restricted Loans			
I. Secured by cash or portion secured by cash, deposits or BOT securities held by the bank	0%		
II. Others	100%		

8. Commercial & Other Bills Purchased and Discounted	100%
(a). Export Bills	
(b). Import Bills	
I. IBs against 100% cash cover or portion covered with cash	0%
II. IBs of Central Government	100%
III. IBs of Local Government units/GOZ, including those guaranteed by the GOT (URT)	100%
IV. IBs of parastatals	100%
V. Other Import Bills	100%
(c). Domestic Bills (DBs)	
I. DBs against 100% cash cover or portion covered with cash	0%
II. DBs of Central Government	100%
III. DBs of Local Government units/GOZ, including those guaranteed by the GOT (URT)	100%
IV. DBs of parastatals	100%
V. Other Domestic Bills	100%
(d). Clean Bills	100%
I. Own	
II. Other Banks	20%
- with residual maturity of up to one year	100%
- with residual maturity of more than one year	
9. Customer Liabilities for Acceptances (CLAs)	
(a). CLAs against 100% cash cover or portion covered with cash	0%
(b). CLAs of Central Bank	100%
(c). CLAs of Local Government units/GOZ, including those guaranteed by the GOT (URT)	100%
(d). CLAs of parastatals	100%
(e). Other CLAs	100%
10. Underwriting Accounts	100%
(a) Underwriting Securities Purchased	
(b) Receivables Arising from Sale of Underwritten Securities	
- Secured by cash or portion secured by cash, deposits or BOT securities held by the bank	0%
- Others	100%
11. Equity Investment	100%
(a). Equity Investment in Subsidiaries	100%
(b). Equity Investment - Others	50%
12. Claim on the Treasury	
13. Bank Premises, Furniture & Equipment	100%
(a). Banking Facilities	100%
(b). Staff Houses and other fixed assets acquired for Fringe Benefit Purposes	100%
14. Other Property and Assets Owned or Acquired	100%
(a). Held for less than 3 years	100%
(b). Held for 3 years or more	100%
15. Inter branch Float Items - Net	50%
(a). Outstanding for 30 days or less	100%
(b). Outstanding for 31 days or more	
16. Other assets	0%
(a). Gold	100%
(b). Foreign Cheques and Items for clearing	100%
(c). Miscellaneous Cheques and Items for clearing	0%
(d). Stamp Account	100%
(e). Returned Cheques and Other Clearing Items	100%
(f). Interest Due not Received - Net	100%
(g). Sundry Debtors	0%
(h). Prepaid Expenses (Deduction from core capital)	0%
(i). deferred Charges (Deduction from core capital)	0%
(j). Petty Cash Fund	100%
(k). Shortages, Misappropriations & Forgeries	100%
(l). Miscellaneous Assets	
17. Total Assets	
18. Required Capital	
(a). Required Core Capital = 6% of 17x = .06 x Shs. _____	
(b). Required Total Capital = 8% of Item 17x = .08 x Shs. _____	

THIRD SCHEDULE

(Regulation 13)

BOT FORM 16-5(b)
This is a monthly report

Deadline: 15 days after end of reference month.
Submission: Two copies to Bank Supervision Directorate
Code: _____

(Name of bank/financial institution)
Computation of Risk Weighted Off Balance Sheet Exposures
As at _____
(Shilling Million)

Off Balance Sheet Items	Credit Conversion Factor	O/S Balance (Net of Allow. for Losses)	Credit Equivalent	Risk Weight	Risk Weighted Off B/S Exposure
1. Outstanding Letters of Credit					
a. Sight Import Letters of Credit					
- Secured by cash / deposit / BOT securities	20%			0%	
- Central Government	20%			100%	
- Others	20%			100%	
b. Usance Import Letters of Credit					
- Secured by cash/deposit/BOT securities	100%			0%	
- Central Government	100%			100%	
- Others	100%			100%	
c. Deferred Letters of Credit					
- Secured by cash/deposit/BOT securities	100%			0%	
- Central Government	100%			100%	
- Others	100%			100%	
d. Domestic Letters of Credit					
- Secured by cash/deposit/BOT securities	100%			0%	
- Central Government	100%			100%	
- Others	100%			100%	
e. Standby Letters of Credit					
- Secured by cash/deposit/BOT securities	100%			0%	
- Central Government	100%			100%	
- Others	100%			100%	
2. Export Letters of Credit - Confirmed	20%				
3. Outstanding Guarantees and Indemnities					
a. Guarantees for Loans, Trade & Securities					
- Secured by cash/deposit/BOT securities	100%			0%	
- Central Government	100%			100%	
- Others	100%			100%	
b. Shipping Guarantees					
- Secured by cash/deposit/BOT securities	50%			0%	
- Central Government	50%			100%	
- Others	50%			100%	
c. Performance Bonds					
- Secured by cash/deposit/BOT securities	50%			0%	
- Central Government	50%			100%	
- Others	50%			100%	
d. Bid Bonds					
- Secured by cash/deposit/BOT securities	50%			0%	
- Central Government	50%			100%	
- Others	50%			100%	
4. Securities Purchased Under Resale Agreement	100%				100%
5. Undrawn Balance of Unexpired Overdraft Lines					
- Secured by cash/deposit/BOT securities	100%			0%	
- Central Government	100%			100%	
- Others	100%			100%	
6. Swaps	100%				50%
7. Forward Exchange bought	100%				20%
8. Forward exchange sold	100%				20%
6. Total Risk Weighted Off Balance Sheet Exposures					_____
7. Required Capital					_____
a. Required Core Capital = 6% of Item 6x = .6xShs					_____
b. Required Total Capital = 8% of Item 6x = .08xShs					_____

FOURTH SCHEDULE

(Regulation 4(2))

INITIAL CAPITAL FOR REGIONAL UNIT BANKS

<u>Location of Head Office</u>	<u>Minimum Core Capital</u> Shs.
Any regional Capital classified as a municipality	200,000,000
Any Regional Capital classified as a town and any other municipality outside the Regional Capital	100,000,000
Any town outside the Regional Capital	50,000,000

FIFTH SCHEDULE

(Regulation 16(2))

INITIAL CAPITAL FOR REGIONAL UNIT FINANCIAL INSTITUTIONS

Location of Head Office	<u>Minimum Core</u>
	<u>Capital</u> Shs.
Any regional Capital classified as a municipality	100,000,000
Any Regional Capital classified as a town and any other municipality outside the Regional Capital	75,000,000
Any town outside the Regional Capital	50,000,000

Circular Number 8

The Money Laundering Control

11

