

AML FINANCE LIMITED																						
UNAUDITED BANKS AND FINANCIAL INSTITUTIONS PERFORMANCE FOR H1-2024																						
Amount in TZS Millions																						
S/N	Financial Institutions/Banks	Total Assets	Loan and Advances	Customer Deposit	Interest Income	Non Interest Income	Total Income	Total Cost	Staff Costs	Net Income After Tax		% Change	ROA	ROE	CIR		NPL	Number of Staffs	Staff cost/Total cost	Cost per Staff	Portfolio/s taff	Productivity/st aff
										2024	2023				2024	2023						
1	CRDB bank PLC	14,965,806	9,490,784	9,920,120	719,011	256,458	975,469	357,246	180,776	274,989	179,993	53	5.5	29.0	45	50	3.2	4,067	51	88	2,334	68
2	NMB Bank PLC	12,966,360	8,124,264	8,894,846	666,579	280,541	947,120	292,780	161,013	314,176	262,096	20	5.0	28.0	37	38	2.8	3,776	55	78	2,152	83
3	National Bank of Commerce (NBC)	4,166,771	2,780,158	2,756,095	183,547	64,335	247,882	100,268	51,804	56,264	42,566	32	2.7	25.8	54	61	2.3	1,078	52	93	2,579	52
4	Stanbic Bank	2,766,281	1,541,810	1,800,332	112,063	81,472	193,535	67,660	39,427	68,933	39,328	75	5.0	30.0	39	50	3.4	606	58	112	2,544	114
5	Standard chartered Bank	2,317,539	806,545	1,406,498	67,806	48,022	115,828	33,969	16,921	53,501	40,210	33	4.8	27.1	32	34	3.4	211	50	161	3,822	254
6	Azania Bank	2,302,983	1,734,824	1,665,554	105,912	18,791	124,703	38,815	21,429	15,059	12,133	24	1.8	9.9	52	57	6.8	648	55	60	2,677	23
7	The Peoples Bank of Zanzibar	2,227,962	1,105,576	1,751,616	73,133	24,120	97,253	32,406	10,835	31,153	26,438	18	4.0	28.8	33	36	2.4	481	33	67	2,298	65
8	Exim Bank	2,065,020	1,155,645	1,366,873	119,998	57,129	177,127	85,397	39,975	41,689	16,827	148	2.7	24.4	54	56	2.9	1,131	47	76	1,022	37
9	Diamond Trust Bank Ltd(DTB)	1,837,915	1,104,366	1,513,097	75,098	26,750	101,848	43,929	17,039	17,605	5,407	226	2.3	16.6	55	63	7.9	606	39	72	1,822	29
10	ABSA	1,591,140	851,319	1,177,049	63,070	52,843	115,913	48,282	24,307	38,750	23,366	66	5.1	38.2	46	53	4.4	525	50	92	1,622	74
11	Kenya Commercial Bank(KCB)	1,532,113	1,094,181	975,842	72,318	14,474	86,792	25,960	12,617	26,062	17,797	46	3.5	27.7	45	42	1.3	320	49	81	3,419	81
12	Tanzania Commecrcial Bank	1,499,417	1,012,349	1,062,453	83,141	30,045	113,186	55,655	27,701	19,986	7,773	157	1.4	15.2	65	75	3.4	1,063	50	52	952	19
13	Citi Bank	1,318,842	345,150	562,539	41,313	58,257	99,570	16,553	7,748	50,692	22,935	121	8.9	72.2	19	32	-	56	47	296	6,163	905
14	Equity Bank	1,043,473	536,484	761,134	45,873	30,371	76,244	28,823	10,863	11,399	10,916	4	2.9	17.6	50	62	10.5	458	38	63	1,171	25
15	Tanzania Agriculktural Development b	753,225	466,652	117,642	25,333	2,453	27,786	12,368	5,594	7,944	5,620	41	2.0	4.0	51	47	3.0	126	45	98	3,704	63
16	Bank of Africa (BOA)	747,882	429,998	467,754	35,802	12,715	48,517	22,264	9,690	9,002	6,031	49	2.4	18.1	64	72	1.6	282	44	79	1,525	32
17	NCBA Bank Tanzania Ltd	588,162	328,389	278,075	31,146	6,162	37,308	19,691	8,245	6,145	5,426	13	2.10	17.60	75	74	10.0	196	42	100	1,675	31
18	TIB Development bank	458,690	343,342	216,872	24,471	11,972	36,443	14,051	6,065	13,832	(4,238)	426	3.00	12.00	38	37	21.2	135	43	104	2,543	102
19	Ecobank Tanzania Ltd	372,779	126,589	205,196	14,302	8,899	23,201	12,016	5,140	5,831	1,954	198	3.00	37.40	66	73	3.8	132	43	91	959	44
20	Amana Bank	298,344	226,357	232,377	13,521	4,581	18,102	10,987	5,340	3,169	501	533	1.10	11.40	67	75	7.3	348	49	32	650	9
21	Mkombozi Commercial Bank	271,308	143,605	214,151	15,916	4,458	20,374	7,887	4,343	6,124	3,847	59	1.00	6.00	50	48	6.0	184	55	43	780	33
22	Bank of Baroda	261,244	160,747	185,681	11,388	1,270	12,658	4,162	1,657	3,169	1,794	77	2.43	12.36	54	55	1.1	55	40	76	2,923	58
23	DCB Commercial Bank	258,926	136,848	135,893	14,850	2,874	17,723	9,202	4,813	(358)	(1,774)	80	(0.28)	(2.94)	107	103	4.7	223	52	41	614	(2)
24	Mwanga Hakika Bank	258,201	171,958	184,780	15,097	4,351	19,448	5,521	2,419	6,518	3,426	90	5.00	34.00	28	38	1.6	127	44	43	1,354	51
25	Bank ABC	245,920	143,169	167,823	19,563	4,079	23,642	15,216	5,826	219	(1,717)	113	0.23	1.54	91	113	4.2	170	38	90	842	1
26	Akiba Commercial Bank (ACB)	215,851	118,473	124,902	14,494	3,880	18,374	15,488	7,945	(3,799)	131	(3,000)	(3.60)	(32.60)	112	97	7.9	258	51	60	459	(15)
27	Bank of India Ltd	191,930	118,222	115,999	8,975	686	9,661	3,187	1,675	1,527	726	110	1.79	7.35	33	35	5.7	34	53	94	3,477	45
28	Maendeleo Bank	134,073	83,579	89,096	9,445	1,436	10,881	5,049	2,476	1,189	889	34	0.90	6.00	61	58	5.0	127	49	40	658	9
29	China Dasheng Bank	132,024	30,425	14,918	6,770	6,380	13,150	4,066	1,682	1,627	1,590	2	3.60	4.60	59	65	3.4	39	41	104	780	42
30	Letshego Faidika Bank	102,795	72,161	9,129	16,120	298	16,418	9,009	2,684	6,390	(1,462)	537	12.00	51.00	55	199	8.0	64	30	141	1,128	100
31	FINCA Microfinance Bank	91,163	57,449	68,478	43,831	1,581	45,412	39,597	3,679	195	1,053	(81)	0.43	3.90	87	81	11.2	248	9	160	232	1
32	Selcom Microfinance Bank	85,741	81,505	87,277	13,623	2,415	16,038	12,017	7,007	496	978	(49)	1.20	11.08	75	70	4.9	384	58	31	212	1
33	Canara Bank (Tanzania) Ltd	84,244	41,861	50,177	4,513	209	4,722	2,457	993	810	415	95	1.72	3.87	70	67	0.7	26	40	95	1,610	31
34	Mwalimu Commecial Bank PLC	80,196	60,687	55,194	5,143	933	6,076	3,192	1,433	223	172	30	0.30	1.40	86	93	1.9	68	45	47	892	3
35	Guaranty Trust Bank TZ Limited	72,364	34,408	50,022	2,625	1,692	4,317	3,630	1,093	126	191	(34)	0.16	0.67	84	79	4.5	68	30	53	506	2
36	Vision Fund	61,090	45,517	5,882	10,722	3,119	13,841	10,541	5,072	863	996	(13)	1.40	3.40	90	86	3.2	456	48	23	100	2
37	International Commercial Bank	60,626	7,996	33,748	2,084	1,426	3,510	3,390	1,114	(3,130)	670	(567)	(10.24)	(25.44)	97	67	30.4	58	33	58	138	(54)
38	Uchumi Commercial bank	59,122	37,771	42,916	3,583	638	4,221	2,563	1,306	434	562	(23)	0.79	3.11	61	58	6.2	52	51	49	726	8
39	First House Financing	40,842	31,335	2,389	2,724	276	3,000	1,783	992	143	108	32	0.36	0.76	87	90	4.1	27	56	66	1,161	5
40	Kilimanjaro Cooperative Bank Ltd(KCB)	29,566	10,688	8,421	1,506	258	1,764	764	297	635	152	318	2.15	10.11	65	68	2.0	26	39	29	411	24
41	Tandahimba Community Bank PLC	4,041	3,470	1,116	284	108	392	319	100	28	(58)	148	1.00	1.20	89	127	3.0	15	31	21	231	2
	Total/Avarage	58,561,971	35,196,656	38,779,956	2,796,693	1,132,757	3,929,449	1,478,160	721,135	1,089,610	735,768	48.1	2.23	14.45	61.62	67.88	5.4	18,954	49	78	1,857	57
	AML Finance Limited	20,550	15,858	-	3,673	276	3,950	1,207	663	1,434	921	55.7	14.00	28.00	37	42	4.3	47	55	26	337	31

Sources:
Published unaudited financial statement, June 2024 on various Newspaper and Website