



DAR ES SALAAM COMMUNITY BANK LTD
BALANCE SHEET
AS AT 30 JUNE 2010

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

(Amounts in million shillings)

	Current Quarter 30.06.2010	Previous Quarter 31.03.2010
A ASSETS		
1 Cash	1,641.76	1,813.62
2 Balances with Bank of Tanzania	8,555.67	7,636.02
3 Investment in Government Securities	11,870.57	5,867.06
4 Balances with other Banks	608.06	562.32
5 Cheques and items for clearing	137.49	434.83
6 Interbranch Suspense		2.77
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	9,900.00	13,700.00
10 Investments in Other Securities		
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	49,562.40	46,848.18
12 Other Assets	2,264.24	1,965.57
13 Equity investments		
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Depreciation)	812.28	1,071.97
16 TOTAL ASSETS	85,352.48	79,902.35
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	13,770.31	11,315.56
18 Customer Deposits	55,202.94	52,211.41
19 Cash letters of credit	-	-
20 Special Deposits	287.01	295.56
21 Payment Orders/ transfers payable	-	-
22 Bankers' cheques and drafts issued	103.36	79.61
23 Accrued Taxes and expenses payable	2,435.78	2,214.34
24 Acceptance outstanding	-	-
25 Inter branch float items	2.03	-
26 Unearned Income and other deferred charges	-	-
27 Other Liabilities	245.12	1,257.91
28 Borrowings	-	-
29 TOTAL LIABILITIES	72,046.54	67,374.39
30 NET ASSETS/(LIABILITIES) (16 minus 29)	13,305.93	12,527.96
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	8,098.31	8,098.31
32 Capital Reserves	948.47	948.47
33 Retained Earnings	2,154.98	2,154.98
34 Profit (Loss) account	1,654.18	876.21
35 Other Capital Accounts	450.00	450.00
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	13,305.93	12,527.96
38 Contingent Liabilities	112.00	12.00
39 Non performing loans & advances	3,059.15	2,479.07
40 Allowance for probable losses	1,635.16	1,591.48
41 Other non performing assets	36.01	35.80
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	16%	16%
(ii) Non performing loans and advances to gross loans	6%	5%
(iii) Gross Loans and advances to total deposits	75%	76%
(iv) Loans and Advances to total assets	58%	59%
(v) Earning Assets to total assets	84%	83%
(vi) Deposits Growth	9%	17%
(vii) Assets Growth	7%	11%