

DCB COMMERCIAL BANK PLC
AUDITED FINANCIAL STATEMENTS

**REPORT OF CONDITION OF BANK PURSUANT TO SECTION 32(3) OF THE BANKING
AND FINANCIAL INSTITUTION ACT, 2006**

	<u>2013</u> TZS'000	<u>2012</u> TZS'000
Interest income	24,665,132	18,600,164
Interest expense	<u>(9,206,875)</u>	<u>(8,068,640)</u>
Net interest income	15,458,257	10,531,524
Loan impairment (charge)/credit	<u>(1,045,741)</u>	<u>179,475</u>
Net interest income after loan impairment	14,412,516	10,710,999
Fees and commission income	2,723,679	2,097,451
Foreign exchange income	241,625	135,069
Other operating income	<u>2,451</u>	<u>50,164</u>
Total non-interest income	2,967,755	2,282,684
Operating expenses		
Personnel expenses	(5,126,910)	(4,384,338)
General administrative expenses	(5,093,308)	(4,237,508)
Depreciation and amortisation	(592,799)	(511,157)
Other operating expenses	<u>(1,347,120)</u>	<u>(1,020,114)</u>
Total operating expenses	(12,160,137)	(10,153,117)
Profit before income tax	5,220,134	2,840,566
Income tax expense	<u>(1,509,011)</u>	<u>(932,136)</u>
Profit for the year	3,711,123	1,908,430
Other comprehensive income	<u>-</u>	<u>-</u>
Total comprehensive income for the year	3,711,123	1,908,430
Earnings per share (basic and diluted)	<u>55</u>	<u>50</u>