



**DCB COMMERCIAL BANK PLC**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2012**

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

( Amounts in million shillings)

|   | <b>Current<br/>Quarter<br/>30.06.2012</b> | <b>Previous<br/>Quarter<br/>31.03.2012</b> |
|---|---|--|
| <b>A ASSETS</b>   |   |  |
| 1 Cash  | 2,837.14                                  | 2,899.04                                   |
| 2 Balances with Bank of Tanzania  | 11,244.71                                 | 15,675.89                                  |
| 3 Investment in Government Securities                                   | 3,277.86                                  | 8,107.50                                   |
| 4 Balances with other Banks   | 157.94                                    | 364.28                                     |
| 5 Cheques and items for clearing  | 120.66                                    | 153.88                                     |
| 6 Interbranch Suspense  | -   | 3.20                                       |
| 7 Bills Negotiated  |   |  |
| 8 Customers' Liabilities for acceptances                                |   |  |
| 9 Interbank Loans Receivables   | 14,636.38                                 | 7,055.45                                   |
| 10 Investments in Other Securities                                      |   |  |
| 11 Loans, Advances and Overdrafts(Net of allowance for probable losses) | 60,120.24                                 | 59,335.26                                  |
| 12 Other Assets   | 3,590.95                                  | 3,021.23                                   |
| 13 Equity investments   | 1,100.00                                  | 1,100.00                                   |
| 14 Underwriting Accounts  |   |  |
| 15 Property, Plant and Equipments ( Less Depreciation)                  | 4,891.81                                  | 4,477.55                                   |
| <b>16 TOTAL ASSETS</b>  | <b>101,977.69</b>                         | <b>102,186.89</b>                          |
| <b>B LIABILITIES</b>  |   |  |
| 17 Deposit from other Banks and Financial Institutions                  | 14,850.48                                 | 18,452.28                                  |
| 18 Customer Deposits  | 64,590.53                                 | 62,395.78                                  |
| 19 Cash letters of credit   |   |  |
| 20 Special Deposits   | 61.81                                     | 61.81                                      |
| 21 Payment Orders/ transfers payable                                    |   |  |
| 22 Bankers' cheques and drafts issued                                   | 96.10                                     | 86.00                                      |
| 23 Accrued Taxes and expenses payable                                   | 2,651.08                                  | 3,075.72                                   |
| 24 Acceptance outstanding   |   |  |
| 25 Inter branch float items   | 7.99                                      |  |
| 26 Unearned Income and other deferred charges                           |   |  |
| 27 Other Liabilities  | 2,727.46                                  | 2,613.70                                   |
| 28 Borrowings   |   |  |
| <b>29 TOTAL LIABILITIES</b>   | <b>84,985.46</b>                          | <b>86,685.30</b>                           |
| <b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>                        | <b>16,992.23</b>                          | <b>15,501.58</b>                           |
| <b>C CAPITAL AND RESERVES</b>   |   |  |
| 31 Paid-up Share Capital  | 9,636.65                                  | 8,098.31                                   |
| 32 Capital Reserves   | 551.68                                    | 551.68                                     |
| 33 Retained Earnings  | 6,255.33                                  | 6,255.33                                   |
| 34 Profit (Loss) account  | 548.57                                    | 596.26                                     |
| 35 Other Capital Accounts   | -   | -  |
| 36 Minority Interest  | -   | -  |
| <b>37 TOTAL SHAREHOLDERS' FUND</b>                                      | <b>16,992.23</b>                          | <b>15,501.58</b>                           |
| 38 Contingent Liabilities   | 12.00                                     | 12.00                                      |
| 39 Non performing loans & advances                                      | 2,783.94                                  | 3,341.44                                   |
| 40 Allowance for probable losses  | 2,446.21                                  | 2,498.35                                   |
| 41 Other non performing assets  | 12.34                                     | 12.34                                      |
| <b>D SELECTED FINANCIAL CONDITION INDICATORS</b>                        |   |  |
| (i) Shareholders Funds to total assets                                  | 17%                                       | 15%  |
| (ii) Non performing loans and advances to gross loans                   | 4%  | 5%   |
| (iii) Gross Loans and advances to total deposits                        | 79%                                       | 76%  |
| (iv) Loans and Advances to total assets                                 | 59%                                       | 58%  |
| (v) Earning Assets to total assets                                      | 77%                                       | 73%  |
| (vi) Deposits Growth  | -2%                                       | 0%   |
| (vii) Assets Growth   | 0%  | 0%   |