



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017

The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

	Current Quarter 31.03.2017	Previous Quarter 31.12.2016
A ASSETS		
1 Cash	3,218.84	3,569.30
2 Balances with Bank of Tanzania	11,484.98	11,266.98
3 Investment in Government Securities	21,620.63	20,616.53
4 Balances with other Banks	970.46	245.21
5 Cheques and items for clearing	216.81	1,173.26
6 Interbranch Suspense	47.14	8.01
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	18,460.74	12,583.99
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	89,044.68	90,581.59
12 Other Assets	8,792.26	7,519.44
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Depreciation)	13,100.30	11,717.49
16 TOTAL ASSETS	168,076.84	160,401.80
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	27,616.30	27,580.34
18 Customer Deposits	87,946.77	86,486.15
19 Cash letters of credit		
20 Special Deposits	54.34	54.34
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	33.93	15.39
23 Accrued Taxes and expenses payable	2,090.98	2,052.18
24 Acceptance outstanding		
25 Inter branch float items		
26 Unearned Income and other deferred charges		
27 Other Liabilities	1,751.74	805.61
28 Borrowings	17,447.67	12,791.53
29 TOTAL LIABILITIES	136,941.73	129,785.54
30 NET ASSETS/(LIABILITIES) (16 minus 29)	31,135.11	30,616.26
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves	5,474.65	5,474.66
33 Retained Earnings	4,080.58	7,047.23
34 Profit (Loss) account	561.17	(2,966.65)
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	31,177.42	30,616.26
38 Contingent Liabilities	-	-
39 Non performing loans & advances	11,476.72	11,685.62
40 Allowance for probable losses	3,528.08	3,648.25
41 Other non performing assets	667.27	579.97
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	19%	19%
(ii) Non performing loans and advances to gross loans	12%	12%
(iii) Gross Loans and advances to total deposits	80%	83%
(iv) Loans and Advances to total assets	53%	56%
(v) Earning Assets to total assets	77%	78%
(vi) Deposits Growth	1%	-0.4%
(vii) Assets Growth	5%	0.7%