



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015

The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

	Current Quarter 31.12.2015	Previous Quarter 30.09.2015
A ASSETS		
1 Cash	4,943.14	6,286.29
2 Balances with Bank of Tanzania	16,600.53	12,170.49
3 Investment in Government Securities	27,599.90	30,459.65
4 Balances with other Banks	3,207.01	6,507.23
5 Cheques and items for clearing	180.15	228.97
6 Interbranch Suspense	-	213.57
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	14,173.20	6,437.70
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of allowance for probable losses)	84,376.82	82,631.73
12 Other Assets	13,314.15	11,768.41
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Deprecia	6,893.16	6,994.29
16 TOTAL ASSETS	172,408.05	164,818.34
B LIABILITIES		
17 Deposit from other Banks and Financial Institutio	30,697.80	19,265.04
18 Customer Deposits	92,960.70	96,720.09
19 Cash letters of credit		
20 Special Deposits	255.63	255.63
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	130.84	113.11
23 Accrued Taxes and expenses payable	4,161.93	4,030.62
24 Acceptance outstanding		
25 Inter branch float items	1,686.18	-
26 Unearned Income and other deferred charges		
27 Other Liabilities	1,636.92	3,581.34
28 Borrowings	5,076.12	5,996.69
29 TOTAL LIABILITIES	136,606.14	129,962.52
30 NET ASSETS/(LIABILITIES) (16 minus 29)	35,801.92	34,855.82
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves	616.65	783.82
33 Retained Earnings	10,360.97	10,193.80
34 Profit (Loss) account	3,763.27	2,817.17
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	35,801.92	34,855.82
38 Contingent Liabilities	946.81	155.25
39 Non performing loans & advances	4,925.92	5,407.94
40 Allowance for probable losses	2,374.76	3,227.70
41 Other non performing assets	547.96	142.15
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	21%	21%
(ii) Non performing loans and advances to gross loans	6%	6%
(iii) Gross Loans and advances to total deposits	71%	75%
(iv) Loans and Advances to total assets	49%	50%
(v) Earning Assets to total assets	73%	73%
(vi) Deposits Growth	7%	-6%
(vii) Assets Growth	5%	-4%