



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2015

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 30.06.2015	Previous Quarter 31.03.2015
A ASSETS		
1 Cash	5,278.60	7,392.66
2 Balances with Bank of Tanzania	15,060.75	11,475.43
3 Investment in Government Securities	26,409.03	22,535.14
4 Balances with other Banks	4,065.22	2,794.49
5 Cheques and items for clearing	389.82	78.74
6 Interbranch Suspense	-	151.85
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	12,500.00	15,869.00
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	88,648.40	87,213.31
12 Other Assets	12,023.04	11,358.86
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Depreciation)	5,806.26	5,970.82
16 TOTAL ASSETS	171,301.13	165,960.30
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	25,643.59	25,663.89
18 Customer Deposits	97,435.46	92,239.27
19 Cash letters of credit		
20 Special Deposits	255.63	255.63
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	177.11	122.73
23 Accrued Taxes and expenses payable	3,468.53	4,105.88
24 Acceptance outstanding		
25 Inter branch float items	1,826.04	
26 Unearned Income and other deferred charges		
27 Other Liabilities	2,685.92	3,818.48
28 Borrowings	5,882.18	6,734.88
29 TOTAL LIABILITIES	137,374.45	132,940.74
30 NET ASSETS/(LIABILITIES) (16 minus 29)	33,926.68	33,019.56
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves		
33 Retained Earnings	10,977.62	10,977.62
34 Profit (Loss) account	1,888.03	980.91
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	33,926.68	33,019.56
38 Contingent Liabilities	946.81	967.76
39 Non performing loans & advances	6,508.40	6,499.05
40 Allowance for probable losses	3,397.38	3,493.67
41 Other non performing assets	3.97	54.94
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	20%	20%
(ii) Non performing loans and advances to gross loans	7%	4%
(iii) Gross Loans and advances to total deposits	76%	78%
(iv) Loans and Advances to total assets	52%	53%
(v) Earning Assets to total assets	74%	76%
(vi) Deposits Growth	4%	4%
(vii) Assets Growth	3%	5%