



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2014

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 30.06.2014 | Previous Quarter 31.03.2014 |
|---|---|--|
| A ASSETS | | |
| 1 Cash | 5,771.28 | 4,697.40 |
| 2 Balances with Bank of Tanzania | 10,820.76 | 11,447.66 |
| 3 Investment in Government Securities | 27,899.81 | 29,303.25 |
| 4 Balances with other Banks | 4,676.09 | 7,333.23 |
| 5 Cheques and items for clearing | 69.63 | 468.99 |
| 6 Interbranch Suspense | 19.41 | 6.67 |
| 7 Bills Negotiated | - | - |
| 8 Customers' Liabilities for acceptances | - | - |
| 9 Interbank Loans Receivables | 10,960.40 | 9,919.90 |
| 10 Investments in Other Securities | - | - |
| 11 Loans, Advances and Overdrafts(Net of allowance for probable losses) | 72,538.44 | 72,350.64 |
| 12 Other Assets | 8,497.83 | 6,951.81 |
| 13 Equity investments | 1,106.73 | 1,106.73 |
| 14 Underwriting Accounts | - | - |
| 15 Property, Plant and Equipments (Less Deprecia | 7,090.65 | 6,953.31 |
| 16 TOTAL ASSETS | 149,451.03 | 150,539.59 |
| B LIABILITIES | | |
| 17 Deposit from other Banks and Financial Instituti | 18,389.25 | 26,653.03 |
| 18 Customer Deposits | 83,184.94 | 75,106.01 |
| 19 Cash letters of credit | 28.47 | - |
| 20 Special Deposits | 60.07 | 852.11 |
| 21 Payment Orders/ transfers payable | - | - |
| 22 Bankers' cheques and drafts issued | 99.65 | 63.66 |
| 23 Accrued Taxes and expenses payable | 2,746.23 | 2,929.27 |
| 24 Acceptance outstanding | - | - |
| 25 Inter branch float items | - | - |
| 26 Unearned Income and other deferred charges | - | - |
| 27 Other Liabilities | 3,828.33 | 2,082.74 |
| 28 Borrowings | 9,115.51 | 9,848.97 |
| 29 TOTAL LIABILITIES | 117,452.46 | 117,535.79 |
| 30 NET ASSETS/(LIABILITIES) (16 minus 29) | 31,998.58 | 33,003.79 |
| C CAPITAL AND RESERVES | | |
| 31 Paid-up Share Capital | 16,956.97 | 16,956.97 |
| 32 Capital Reserves | | |
| 33 Retained Earnings | 9,065.11 | 9,065.11 |
| 34 Profit (Loss) account | 1,872.45 | 1,022.10 |
| 35 Other Capital Accounts | 4,104.05 | 5,959.61 |
| 36 Minority Interest | - | - |
| 37 TOTAL SHAREHOLDERS' FUND | 31,998.58 | 33,003.79 |
| 38 Contingent Liabilities | 5,222.58 | - |
| 39 Non performing loans & advances | 4,292.72 | 4,077.01 |
| 40 Allowance for probable losses | 3,295.67 | 3,040.78 |
| 41 Other non performing assets | 49.10 | 77.46 |
| D SELECTED FINANCIAL CONDITION INDICATORS | | |
| (i) Shareholders Funds to total assets | 21% | 22% |
| (ii) Non performing loans and advances to gross loans | 6% | 5% |
| (iii) Gross Loans and advances to total deposits | 75% | 75% |
| (iv) Loans and Advances to total assets | 49% | 48% |
| (v) Earning Assets to total assets | 75% | 74% |
| (vi) Deposits Growth | -1% | 3% |
| (vii) Assets Growth | -1% | 5% |