



**DCB COMMERCIAL BANK PLC**  
**STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2013**

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 Quarter 30.06.2013</b>	<b>Previous Quarter 31.03.2013</b>
<b>A ASSETS</b>		
1 Cash	3,347.63	2,852.19
2 Balances with Bank of Tanzania	12,212.85	11,093.74
3 Investment in Government Securities	23,763.64	24,034.43
4 Balances with other Banks	1,270.43	859.68
5 Cheques and items for clearing	1,051.16	776.35
6 Interbranch Suspense	19.34	52.37
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	11,604.00	14,793.00
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of allowance for probable losses)	67,203.14	64,327.84
12 Other Assets	6,227.02	3,337.84
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments ( Less Deprecia	4,563.31	4,666.10
<b>16 TOTAL ASSETS</b>	<b>132,382.53</b>	<b>127,913.53</b>
<b>B LIABILITIES</b>		
17 Deposit from other Banks and Financial Institutio	19,202.46	18,662.75
18 Customer Deposits	72,684.47	69,304.92
19 Cash letters of credit		
20 Special Deposits	61.81	61.81
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	88.25	97.99
23 Accrued Taxes and expenses payable	3,090.58	2,689.18
24 Acceptance outstanding		
25 Inter branch float items		
26 Unearned Income and other deferred charges		
27 Other Liabilities	2,930.45	3,061.27
28 Borrowings	4,664.87	5,000.00
<b>29 TOTAL LIABILITIES</b>	<b>102,722.89</b>	<b>98,877.93</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>29,659.63</b>	<b>29,035.61</b>
<b>C CAPITAL AND RESERVES</b>		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves		
33 Retained Earnings	7,209.54	7,209.54
34 Profit (Loss) account	1,389.07	753.89
35 Other Capital Accounts	4,104.05	4,115.20
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUND</b>	<b>29,659.63</b>	<b>29,035.61</b>
38 Contingent Liabilities	-	-
39 Non performing loans & advances	3,856.99	3,271.19
40 Allowance for probable losses	2,784.70	2,355.88
41 Other non performing assets	33.30	54.94
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	22.40%	22.70%
(ii) Non performing loans and advances to gross loans	5.37%	4.91%
(iii) Gross Loans and advances to total deposits	78.08%	77.49%
(iv) Loans and Advances to total assets	50.76%	50.29%
(v) Earning Assets to total assets	77.48%	80.64%
(vi) Deposits Growth	4.45%	0.00%
(vii) Assets Growth	3.49%	0.00%