



DAR ES SALAAM COMMUNITY BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 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 31.03.2014	Previous Quarter 31.12.2013
A ASSETS		
1 Cash	4,697.40	3,863.44
2 Balances with Bank of Tanzania	11,447.66	10,670.16
3 Investment in Government Securities	29,303.25	21,398.57
4 Balances with other Banks	7,333.23	7,172.53
5 Cheques and items for clearing	468.99	642.32
6 Interbranch Suspense	6.67	-
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	9,919.90	9,993.65
10 Investments in Other Securities	-	-
Loans, Advances and Overdrafts (Net of allowance for probable losses)	72,350.64	75,549.52
12 Other Assets	6,951.81	8,137.96
13 Equity investments	1,106.73	1,106.73
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Depreciation)	6,953.31	5,434.59
16 TOTAL ASSETS	150,539.59	143,969.47
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	26,653.03	18,597.76
18 Customer Deposits	75,106.01	80,883.68
19 Cash letters of credit		
20 Special Deposits	852.11	-
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	63.66	104.40
23 Accrued Taxes and expenses payable	2,929.27	4,011.89
24 Acceptance outstanding		
25 Inter branch float items		25.34
26 Unearned Income and other deferred charges		
27 Other Liabilities	2,082.74	2,910.90
28 Borrowings	9,848.97	5,453.81
29 TOTAL LIABILITIES	117,535.79	111,987.78
30 NET ASSETS/(LIABILITIES) (16 minus 29)	33,003.80	31,981.69
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	1,022.10	-
35 Other Capital Accounts	5,959.61	5,959.61
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	33,003.79	31,981.69
38 Contingent Liabilities	-	-
39 Non performing loans & advances	4,077.01	4,151.52
40 Allowance for probable losses	3,040.78	2,881.90
41 Other non performing assets	77.46	77.46
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	22%	22%
(ii) Non performing loans and advances to gross loans	5%	5%
(iii) Gross Loans and advances to total deposits	75%	79%
(iv) Loans and Advances to total assets	48%	52%
(v) Earning Assets to total assets	74%	74%
(vi) Deposits Growth	3%	1%
(vii) Assets Growth	5%	0%