



DAR ES SALAAM COMMUNITY BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 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 31.03.2015	Previous Quarter 31.12.2014
A ASSETS		
1 Cash	7,392.66	5,446.70
2 Balances with Bank of Tanzania	11,475.43	12,053.37
3 Investment in Government Securities	22,535.14	26,293.44
4 Balances with other Banks	2,794.49	2,850.70
5 Cheques and items for clearing	78.74	594.47
6 Interbranch Suspense	151.85	16.14
7 Bills Negotiated		-
8 Customers' Liabilities for acceptances		-
9 Interbank Loans Receivables	15,869.00	11,766.63
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	87,213.31	82,415.52
12 Other Assets	11,358.86	8,078.34
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		-
15 Property, Plant and Equipments (Less Depreciation)	5,970.82	6,877.52
16 TOTAL ASSETS	165,960.30	157,512.83
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	25,663.89	19,917.43
18 Customer Deposits	92,239.27	92,916.41
19 Cash letters of credit		211.27
20 Special Deposits	255.63	271.35
21 Payment Orders/ transfers payable		-
22 Bankers' cheques and drafts issued	122.73	119.68
23 Accrued Taxes and expenses payable	4,105.88	325.32
24 Acceptance outstanding		-
25 Inter branch float items		-
26 Unearned Income and other deferred charges		-
27 Other Liabilities	3,818.48	2,264.07
28 Borrowings	6,734.88	7,560.36
29 TOTAL LIABILITIES	132,940.74	123,585.88
30 NET ASSETS/(LIABILITIES) (16 minus 29)	33,019.56	33,926.95
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	980.91	-
35 Other Capital Accounts	4,104.05	5,992.36
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	33,019.56	33,926.95
38 Contingent Liabilities	967.76	1,875.71
39 Non performing loans & advances	6,499.05	5,549.00
40 Allowance for probable losses	3,493.67	3,002.00
41 Other non performing assets	54.94	6.78
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	20%	22%
(ii) Non performing loans and advances to gross loans	7%	6%
(iii) Gross Loans and advances to total deposits	78%	77%
(iv) Loans and Advances to total assets	53%	52%
(v) Earning Assets to total assets	76%	76%
(vi) Deposits Growth	4%	9%
(vii) Assets Growth	5%	5%