



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPT 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 30.09.2014	Previous Quarter 30.06.2014
A ASSETS		
1 Cash	4,690.83	5,771.28
2 Balances with Bank of Tanzania	13,310.46	10,820.76
3 Investment in Government Securities	29,775.34	27,899.81
4 Balances with other Banks	4,332.55	4,676.09
5 Cheques and items for clearing	597.88	69.63
6 Interbranch Suspense	24.83	19.41
7 Bills Negotiated	-	-
8 Customers' Liabilities for acceptances	-	-
9 Interbank Loans Receivables	8,459.00	10,960.40
10 Investments in Other Securities	-	-
Loans, Advances and Overdrafts(Net of allowance for probable losses)	73,511.48	72,538.44
12 Other Assets	7,821.68	8,497.83
13 Equity investments	1,106.73	1,106.73
14 Underwriting Accounts	-	-
15 Property, Plant and Equipments (Less Deprecia	6,996.29	7,090.65
16 TOTAL ASSETS	150,627.07	149,451.03
B LIABILITIES		
17 Deposit from other Banks and Financial Institutio	17,664.26	18,389.25
18 Customer Deposits	85,820.67	83,184.94
19 Cash letters of credit	217.94	28.47
20 Special Deposits	60.07	60.07
21 Payment Orders/ transfers payable	-	-
22 Bankers' cheques and drafts issued	71.94	99.65
23 Accrued Taxes and expenses payable	3,659.05	2,746.23
24 Acceptance outstanding	-	-
25 Inter branch float items	-	-
26 Unearned Income and other deferred charges	-	-
27 Other Liabilities	2,242.42	3,828.33
28 Borrowings	8,353.81	9,115.51
29 TOTAL LIABILITIES	118,090.15	117,452.46
30 NET ASSETS/(LIABILITIES) (16 minus 29)	32,536.93	31,998.58
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves		
33 Retained Earnings	9,089.31	9,065.11
34 Profit (Loss) account	2,386.59	1,872.45
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	32,536.93	31,998.58
38 Contingent Liabilities	1,792.45	5,222.58
39 Non performing loans & advances	4,155.00	4,292.72
40 Allowance for probable losses	3,645.94	3,295.67
41 Other non performing assets	24.07	49.10
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	22%	21%
(ii) Non performing loans and advances to gross loans	5%	6%
(iii) Gross Loans and advances to total deposits	74%	75%
(iv) Loans and Advances to total assets	49%	49%
(v) Earning Assets to total assets	74%	75%
(vi) Deposits Growth	2%	-1%
(vii) Assets Growth	1%	-1%