



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPT 2015

The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

		Current Quarter 30.09.2015	Previous Quarter 30.06.2015
A	ASSETS		
1	Cash	6,286.29	5,278.60
2	Balances with Bank of Tanzania	12,170.49	15,060.75
3	Investment in Government Securities	30,459.65	26,409.03
4	Balances with other Banks	6,507.23	4,065.22
5	Cheques and items for clearing	228.97	389.82
6	Interbranch Suspense	213.57	
7	Bills Negotiated		
8	Customers' Liabilities for acceptances		
9	Interbank Loans Receivables	6,437.70	12,500.00
10	Investments in Other Securities	-	-
11	Loans, Advances and Overdrafts(Net of allowance for probable losses)	82,631.73	88,648.40
12	Other Assets	11,768.41	12,023.04
13	Equity investments	1,120.00	1,120.00
14	Underwriting Accounts		
15	Property, Plant and Equipments (Less Deprecia	6,994.29	5,806.26
16	TOTAL ASSETS	164,818.34	171,301.13
B	LIABILITIES		
17	Deposit from other Banks and Financial Institutio	19,265.04	25,643.59
18	Customer Deposits	96,720.09	97,435.46
19	Cash letters of credit		
20	Special Deposits	255.63	255.63
21	Payment Orders/ transfers payable		
22	Bankers' cheques and drafts issued	113.11	177.11
23	Accrued Taxes and expenses payable	4,030.62	3,468.53
24	Acceptance outstanding		
25	Inter branch float items	-	1,826.04
26	Unearned Income and other deferred charges		
27	Other Liabilities	3,581.34	2,685.92
28	Borrowings	5,996.69	5,882.18
29	TOTAL LIABILITIES	129,962.52	137,374.45
30	NET ASSETS/(LIABILITIES) (16 minus 29)	34,855.82	33,926.68
C	CAPITAL AND RESERVES		
31	Paid-up Share Capital	16,956.97	16,956.97
32	Capital Reserves	783.82	-
33	Retained Earnings	10,193.80	10,977.62
34	Profit (Loss) account	2,817.17	1,888.03
35	Other Capital Accounts	4,104.05	4,104.05
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUND	34,855.82	33,926.68
38	Contingent Liabilities	155.25	946.81
39	Non performing loans & advances	5,407.94	6,508.40
40	Allowance for probable losses	3,227.70	3,397.38
41	Other non performing assets	142.15	3.97
D	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	21%	20%
(ii)	Non performing loans and advances to gross loans	6%	7%
(iii)	Gross Loans and advances to total deposits	75%	76%
(iv)	Loans and Advances to total assets	50%	52%
(v)	Earning Assets to total assets	73%	74%
(vi)	Deposits Growth	-6%	4%
(vii)	Assets Growth	-4%	3%