



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPT 2012

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 30.09.2012	Previous Quarter 30.06.2012
A ASSETS		
1 Cash	2,717.20	2,837.14
2 Balances with Bank of Tanzania	11,762.22	11,244.71
3 Investment in Government Securities	9,079.33	3,277.86
4 Balances with other Banks	678.69	157.94
5 Cheques and items for clearing	526.95	120.66
6 Interbranch Suspense	-	-
7 Bills Negotiated	-	-
8 Customers' Liabilities for acceptances	-	-
9 Interbank Loans Receivables	5,860.50	14,636.38
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	60,883.88	60,120.24
12 Other Assets	3,706.95	3,590.95
13 Equity investments	1,100.00	1,100.00
14 Underwriting Accounts	-	-
15 Property, Plant and Equipments (Less Depreciation)	4,360.08	4,891.81
16 TOTAL ASSETS	100,675.79	101,977.69
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	16,077.72	14,850.48
18 Customer Deposits	61,816.01	64,590.53
19 Cash letters of credit	-	-
20 Special Deposits	61.81	61.81
21 Payment Orders/ transfers payable	-	-
22 Bankers' cheques and drafts issued	79.26	96.10
23 Accrued Taxes and expenses payable	2,918.92	2,651.08
24 Acceptance outstanding	-	-
25 Inter branch float items	9.05	7.99
26 Unearned Income and other deferred charges	-	-
27 Other Liabilities	1,886.64	2,727.46
28 Borrowings	-	-
29 TOTAL LIABILITIES	82,849.41	84,985.46
30 NET ASSETS/(LIABILITIES) (16 minus 29)	17,826.38	16,992.23
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	9,636.65	9,636.65
32 Capital Reserves	551.68	551.68
33 Retained Earnings	6,255.33	6,255.33
34 Profit (Loss) account	990.22	548.57
35 Other Capital Accounts	392.51	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	17,826.38	16,992.23
38 Contingent Liabilities	1,502.74	12.00
39 Non performing loans & advances	2,565.00	2,783.94
40 Allowance for probable losses	2,874.06	2,446.21
41 Other non performing assets	28.32	12.34
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	18%	17%
(ii) Non performing loans and advances to gross loans	4%	4%
(iii) Gross Loans and advances to total deposits	83%	79%
(iv) Loans and Advances to total assets	60%	59%
(v) Earning Assets to total assets	75%	77%
(vi) Deposits Growth	-2%	-2%
(vii) Assets Growth	-1%	0%