



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2016

The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

	Current Quarter 31.03.2016	Previous Quarter 31.12.2015
A ASSETS		
1 Cash	4,881.96	3,255.31
2 Balances with Bank of Tanzania	14,367.57	16,109.64
3 Investment in Government Securities	20,873.43	29,772.94
4 Balances with other Banks	2,177.48	3,506.71
5 Cheques and items for clearing	1,173.54	180.15
6 Interbranch Suspense	667.23	-
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	18,065.60	14,423.20
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	84,355.49	86,615.86
12 Other Assets	14,788.41	6,580.64
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Deprecia	6,836.00	9,833.00
16 TOTAL ASSETS	169,306.72	171,397.45
B LIABILITIES		
17 Deposit from other Banks and Financial Institutio	25,846.83	30,697.80
18 Customer Deposits	87,512.01	91,649.09
19 Cash letters of credit		
20 Special Deposits	299.27	255.63
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	160.65	130.84
23 Accrued Taxes and expenses payable	4,231.69	4,161.93
24 Acceptance outstanding		
25 Inter branch float items		
26 Unearned Income and other deferred charges		
27 Other Liabilities	4,463.22	4,298.85
28 Borrowings	11,061.20	5,076.12
29 TOTAL LIABILITIES	133,574.87	136,270.27
30 NET ASSETS/(LIABILITIES) (16 minus 29)	35,731.85	35,127.19
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves	2,391.49	2,391.49
33 Retained Earnings	11,674.67	11,674.67
34 Profit (Loss) account	604.67	
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	35,731.85	35,127.18
38 Contingent Liabilities	-	946.81
39 Non performing loans & advances	6,926.78	7,042.22
40 Allowance for probable losses	2,248.94	2,251.07
41 Other non performing assets	579.97	547.96
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	21%	20%
(ii) Non performing loans and advances to gross loans	8%	8%
(iii) Gross Loans and advances to total deposits	78%	74%
(iv) Loans and Advances to total assets	50%	51%
(v) Earning Assets to total assets	73%	78%
(vi) Deposits Growth	-7%	5%
(vii) Assets Growth	-2%	4%