DCB COMMERCIAL BANK PLC

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2026

(Amounts in million shillings)

		Current Quarter 30-Jun-26	Previous Quarter 31-Mar-26
A.	**ASSETS**		
1	Cash	10,914	12,194
2	Balances with Bank of Tanzania	21,612	20,379
3	Investments in Government securities	51,380	51,428
4	Balances with other banks and financial institutions	10,518	11,370
5	Cheques and items for clearing	112	108
6	Inter branch float items	(3)	(6)
7	Bills negotiated	-	-
8	Customer's liabilities for acceptances	-	-
9	Interbank Loans Receivables	4,000	5,170
10	Investments in other securities	200	400
11	Loans, advances and overdrafts (net of allowances) for probable losses)	138,323	133,712
12	Other assets	17,755	17,566
13	Equity Investments	3,205	3,205
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	1,742	1,835
16	**TOTAL ASSETS**	**259,757**	**257,361**
B.	**LIABILITIES**		
17	Deposits from other banks and financial institutions	3,876	6,517
18	Customer deposits	146,967	139,519
19	Cash letters of credit	-	-
20	Special deposits	30	30
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	22	22
23	Accrued taxes and expenses payable	4,968	3,846
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	736	644
27	Other liabilities	6,911	6,893
28	Borrowings	62,894	66,068
29	**TOTAL LIABILITIES**	**226,404**	**223,538**
30	**NET ASSETS/(LIABILITIES)(16 minus 29)**	**33,352**	**33,823**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	46,875	46,875
32	Capital reserves	(8,968)	(8,968)
33	Retained earnings	(8,871)	(8,923)
34	Profit (Loss) account	(235)	236
35	Other capital accounts	4,550	4,603
36	Minority Interest	-	-
37	**TOTAL SHAREHOLDERS' FUNDS**	**33,352**	**33,823**
38	Contingent liabilities	5,406	8,223
39	Non performing loans & advances	8,584	9,394
40	Allowances for probable losses	3,824	3,418
41	Other non performing assets	278	278
D.	**SELECTED FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets	12.84%	13.14%
(ii)	Non performing loans to total gross loans	6.04%	6.85%
(iii)	Gross loans and advances to total deposits	94.22%	93.88%
(iv)	Loans and Advances to total assets	53.25%	51.95%
(v)	Earning Assets to Total Assets	79.93%	79.77%
(vi)	Deposits Growth	3.29%	-2.34%
(vii)	Assets growth	0.93%	-1.32%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH JUNE 2026

(Amounts in million shillings)

		Current Quarter 30-Jun-26	Comparative Quarter (Previous Year) 30-Jun-25	Current Year Cumulative 30-Jun-26	Comparative Year (Previous Year) 30-Junr-25
1	Interest Income	7,869	8,580	15,790	17,684
2	Interest Expense	4,303	5,164	8,955	10,175
3	**Net Interest Income (1 minus 2)**	**3,566**	**3,416**	**6,835**	**7,509**
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	375	(160)	371	123
6	**Non Interest Income:**	**1,636**	**1,261**	**3,421**	**2,485**
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	383	124	929	270
	6.2 Fees and Commissions	1,047	813	1,911	1,764
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	206	323	581	451
7	**Non Interest Expenses:**	**5,221**	**4,771**	**10,005**	**9,530**
	7.1 Salaries and Benefits	2,622	2,548	5,234	4,996
	7.2 Fees and Commission	45	3	57	15
	7.3 Other Operating Expenses	2,554	2,220	4,714	4,519
8	**Operating Income/(Loss)**	**(394)**	**65**	**(120)**	**341**
9	Income Tax Provision	76	59	115	117
10	**Net Income/(Loss) After Income Tax**	**(471)**	**7**	**(235)**	**224**
11	Other Comprehensive Income (Bond fair valuation)	-	-	-	-
12	**Total comprehensive income/(loss) for the year**	**(471)**	**7**	**(235)**	**224**
13	**Number of Employees**	**266**	**270**	**266**	**270**
14	Basic Earnings Per Share	(9.83)	0.14	(2.45)	2.33
15	Number of Branches	9	9	9	9
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	-0.7%	0.0%	-0.2%	0.2%
(ii)	Return on Average Shareholders' Fund	-5.6%	0.1%	-1.4%	1.4%
(iii)	Non Interest Expense to Gross Income	100.4%	102.0%	97.6%	95.4%
(iv)	Net Interest Income to Average Earning Assets	6.9%	6.4%	6.6%	7.1%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30TH JUNE 2026

(Amounts in million shillings)

		Current Quarter 30-Jun-26	Comperative Quarter (Previous Year) 30-Jun-25	Current Year Cummulative 30-Jun-26	Comparative Year (Previous Year) 30-Jun-25
I:	**Cash flow from operating activities:**				
	Net income(loss)	(394)	65	(120)	341
	Adjustments for:	-	-		
	- Impairment/Amortization	581	745	1,164	1,495
	- Net change in Loans and Advances	(4,611)	1,960	(5,005)	(1,322)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	4,808	5,810	1,228	7,081
	- Net change in Short Term Negotiable Securities	248	9,808	11,358	8,451
	- Net change in Other Liabilities	1,723	(1,081)	1,691	(861)
	- Net change in Other Assets	(229)	(484)	(140)	(1,123)
	- Tax Paid	(76)	(59)	(115)	(117)
	- Other changes	1,260	869	1,788	(4,643)
	Net cash provided (used) by operating activities	**3,310**	**17,634**	**11,850**	**9,303**
II:	**Cash flow from investing activities:**				
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	(77)	(140)	(186)	(191)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (Purchase of Intangible Assets)	(371)	(91)	(371)	(379)
	Net cash provided (used) by investing activities	**(448)**	**(231)**	**(556)**	**(570)**
III:	**Cash flow from financing activities:**				
	Repayment of Long-term Debt	(2,229)	(2,162)	(4,440)	518
	Proceeds from Issuance of Long Term Debt	-	-	-	-
	Proceeds from Issuance of Share Capital	-	3,145	-	3,145
	Payment of Cash Dividends	(1)	(0)	(0)	(0)
	Net Change in Other Borrowings	(1,672)	(1,069)	(168)	(1,644)
	Others (Rental repayment)	(556)	(34)	(771)	(438)
	Net Cash Provided (used) by Financing Activities	**(4,458)**	**(120)**	**(5,380)**	**1,581**
IV:	**Cash and Cash Equivalents:**				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(1,597)	17,283	5,914	10,313
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	40,123	24,199	32,612	31,169
	Cash and Cash Equivalents at the end of the Quarter/Year	**38,526**	**41,482**	**38,526**	**41,482**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2026

(Amounts in million shillings)

	Share capital	Share premium (Discount)	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2026							
Balance as at the beginning of the year	**46,875**	**(8,968)**	**(8,445)**	**2,802**	**-**	**1,323**	**33,587**
Profit for the year	-	-	(235)	-	-	-	(235)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(395)	395	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	**46,875**	**(8,968)**	**(9,075)**	**3,197**	**-**	**1,323**	**33,352**
Previous Year 2025							
Balance as at 1st January 2025	**39,758**	**(4,965)**	**(5,035)**	**50**	**-**	**1,161**	**30,969**
Profit for the year	-	-	(635)	-	-	-	(635)
Other Comprehensive Income	-	-	-	-	-	162	162
Transactions with owners	7,147	(4,002)	-	-	-	-	3,145
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(2,752)	2,752	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	(30)	-	(24)	-	-	-	(54)
Balance as at the end of the Previous period	**46,875**	**(8,968)**	**(8,445)**	**2,802**	**-**	**1,323**	**33,587**

SELECTED EXPLANATORY NOTES
FOR THE QUARTER ENDED 30TH JUNE 2026

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited Financial Statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

	Name	Signature	Date
1	Sabasaba Moshingi Managing Director	Signed	29.07.2026
2	Bertha Simon Director, Finance	Signed	29.07.2026
3	Emmanuel Barenga Director , Internal Audit	Signed	29.07.2026

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

	Name	Signature	Date
1	Alexander Sanga Vice Chairperson	Signed	29.07.2026
2	Prof. Tadeo Satta Board member	Signed	29.07.2026

DCB COMMERCIAL BANK PLC
MINIMUM DISCLOSURES OF CHARGES AND FEES

No.	ITEM/TRANSACTION	CHARGE/FEE TZS	CHARGE/FEE USD/EURO/GBP
1	(a) Required minimum opening balance		
	Business Current account	200,000	200
	Personal Current account	50,000	50
	Personal Saving account	20,000	50
	Student account	5,000	n/a
	Young Saver account	20,000	50
	Joint account	50,000	50
	Instant account opening	5,000	n/a
	(b)Monthly service fee(breakdown per customer type)		
	Business Current account	10,000	5
	Personal Current account	10,000	5
	Saving account	3,000	2
	Student account	Free	n/a
	Young saver account	Free	n/a
	Joint account	3,000	n/a
	(c) Cheque withdrawal over the counter	free	free
	(d) Fees per ATM withdrawal - UMOJA VISA (On Us)	1,700	Equivalent In TZS
	(e)ATM mini statement	300	Equivalent In TZS
	(f)Interim statement per page		
	Current account	1,000	Equivalent In TZS
	Saving account	1,000	Equivalent In TZS
	(g)Cheque book	1,200 per leaf	0.5 per leaf
	(h)Dishonoured cheque	1% of value min. 30,000 max. 300,000	38
	(i)Cerificate of balance	60,000	50
	(j)Stop payment	35,000	15
	(k)Standing Order for internal transfers	free	free
	(l)Balance enquiry at banking hall	200	Equivalent In TZS
	(m)New ATM card issuance - UMOJA	13,000	n/a
	- VISA	Classic 10,000, Infinity 15,000	Equivalent In TZS
	(n)ATM card renewal or replacement - UMOJA	13,000	n/a
	- VISA	Classic 10,000, Infinity 35,400	Equivalent In TZS
	(O)Interbank transfer	2,000	Equivalent in TZS
	(p) Deposit fee	free	free
	(q) Inward cheque clearing	12,800	Equivalent in TZS
2	Internet banking		
	(a)Registration	free	free
	(b)Balance enquiry/mini statement	free	free
	(c)Monthly charges-Retail user	free	free
	(d)Monthly charges-Corporate user	free	free
	(e)TIPS, MT Transfer	2,000	Equivalent in TZS
3	Mobile Banking		
	(a)Registration	free	free
	(b)Balance enquiry	200	n/a
	(c)Monthly charges	3,000	n/a
	(d)Instant account opening balance	5,000	n/a
4	Foreign Exchange Transaction		
	(a)Telegraphic transfer	Equivalent TZS	50
	(b)Telex/SWIFT	2,000	Equivalent in TZS
	(c)Transfer from foreign currency denominated account to local current account(within bank and to other bank)	free	free
5	Lending		
	(a)Loan Processing fee	2.5% of loan amount	negotiable
	(b)Unpaid loan instalment	5% per month	negotiable
	(c)Early repayment	11% of Outstanding Principal balance	negotiable
	(d)Valuation fees	negotiable with valuers	negotiable with valuers
	(e) Loan Insurance fee	1.5%-1.9% of loan amount	negotiable with insuarer
	(f) Interest rate - Business loan	19% - 24% per annum	negotiable
	(g) Interest rate - Salaried loan	19% per annum	n/a
	(h) Interest rate - SGL (Group loans)	5.2% per month	n/a
6	Fixed Deposit (FDR)		
	(a) FDR 3 months	Up to 7%	Up to 1.75%
	(b) FDR 6 months	Up to 8%	Up to 2.75%
	(c) FDR 9 months	Up to 9%	Up to 3.25%
	(d) FDR 12 months	Up to 10%	Up to 4%
	(d) FDR 24 months	Up to 12%	Negotiable

KEY: n/a - not applicable
p.a. - per annum

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

		Designation	Signature	Date
1	Sabasaba Moshingi	Managing Director	Signed	29.07.2026
2	Bertha Simon	Director, Finance	Signed	29.07.2026
3	Emmanuel Barenga	Director , Internal Audit	Signed	29.07.2026