



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2016
(Amounts in million shillings)**

	Current Quarter 30.06.2016	Comperative Quarter (Previous Year) 30.06.2015	Current Year Cummulative 30.06.2016	Comperative Quarter (Previous Year) Cummulative 30.06.2015
1 Interest Income	7,401.24	7,145.31	14,412.76	14,536.19
2 Interest Expenses	(2,592.21)	(2,871.47)	(5,399.61)	(5,532.59)
3 Net interest income	4,809.03	4,273.85	9,013.15	9,003.60
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	68.58	96.29	70.71	(394.89)
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	(130.57)	906.12	418.61	1,441.92
6.2 Fees and Commissions	669.08	695.28	1,241.42	1,443.43
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	264.73	143.17	341.35	173.67
7 Non Interest Expenses				
7.1 Salaries and Benefits	(1,807.77)	(2,004.92)	(3,629.14)	(3,896.07)
7.2 Fees and Commissions	(83.70)	(99.77)	(102.25)	(177.78)
7.3 Other Operating Expenses	(2,591.72)	(2,744.48)	(5,326.53)	(4,857.60)
8 Operating Income/ (Loss)	1,197.65	1,265.54	2,027.32	2,736.28
9 Income Tax Provision	(383.20)	(358.42)	(608.20)	(848.25)
10 Net Income/ (Loss) After IncomeTax	814.46	907.12	1,419.12	1,888.03
11 Number of employees	218	224	218	224
12 Basic Earnings Per Share	12.01	13.37	12.01	27.84
13 Diluted Earnings Per Share	12.01	13.37	12.01	27.84
14 Number of Branches	9	8	9	8
SELECTED PERFORMANCE INDICATORS				
(I) Return on average total assets	0.7%	1%	0.7%	2%
(ii) Return on Average Shareholders' Funds	3%	4%	3%	8%
(iii) Non Interest Expense to Gross Income	55%	55%	55%	51%
(iv) Net Interest Income to Average Earning Assets	4%	3%	4%	7%



**CASH FLOW STATEMENT
FOR THE QUARTER ENDING 31 MARCH, 2016**

(Amounts in million shillings)

	Current Quarter 30.06.2016	Previous Quarter 31.03.2016
I Cashflow from Operating Activities		
Net income/(loss)	1197.65	829.67
Adjustment for non cash items:-		
Impairment/ Amortization	210.88	397.54
Net change in Loans and Advances	(2151.77)	2260.36
Gain or loss on sale of assets	0.00	0.00
Net change in Deposit	(1308.01)	(8988.06)
Net change in Short Term Negotiable Securities	13002.28	2173.04
Net change in Other Liabilities	(2530.15)	(410.79)
Net change in Other Assets	425.73	(1474.27)
Tax paid	(325.00)	(325.00)
Others (Specify)		
Net cash provided (used) by operating activities	8521.62	(5537.51)
II Cash flow from Investing Activities		
Dividends received		
Purchase of fixed assets	(859.76)	(184.23)
Proceeds from Sale of Fixed Assets		
Purchase of non-dealing securities		
Proceeds of sale non-dealing securities		
Others (specify)		
Cash flow provided (used) by Investing Activities	(859.76)	(184.23)
III Cash flow from Financing Activities		
Repayment of Long term debt	(993.88)	(1014.92)
Proceeds from issuance of long term debt		7,000.00
Proceeds from issuance of Share Capital		
Payments of cash dividends	(1544.27)	0.00
Net change in other borrowings		0
Others (specify)		
Cash flow provided (used) by Financing Activities	(2538.15)	5985.08
IV Cash and cash equivalent		
Net Increase (decrease) in cash and cash equivalent	5123.70	263.34
Cash and cash equivalent at the beginning of the period	27,020.78	26,757.44
Cash and cash equivalent at the end of the quarter	32,144.48	27,020.78

We have not been penalised by the Bank of Tanzania (BOT) during the quarter under review

Signed by		Date
Managing Director:	Mr. Edmund P. Mkwawa	27/12/2016
Chief Manager- Finance:	Ms. Consolata C. Lalika	27/12/2016
Ag.Chief Internal Auditor:	Mr. Patrick S. Mashalla	27/12/2016

We, the undersigned directors, attest to the correctness 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 the instructions and are true and correct.

Signed by		Date
1. Chairman :	Amb. Paul M. Rupia.	27/12/2016
2. Vice Chairman:	Prof. Lucian A. Msambichaka.	27/12/2016



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016

The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

	Current Quarter 30.06.2016	Previous Quarter 31.03.2016
A ASSETS		
1 Cash	4,163.81	4,881.96
2 Balances with Bank of Tanzania	17,677.67	14,367.57
3 Investment in Government Securities	20,873.43	20,873.43
4 Balances with other Banks	1,647.61	2,177.48
5 Cheques and items for clearing	109.31	1,173.54
6 Interbranch Suspense	66.85	667.23
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	10,735.90	18,065.60
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	86,507.26	84,355.49
12 Other Assets	13,583.72	14,788.41
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Deprecia	7,614.96	6,836.00
16 TOTAL ASSETS	164,100.51	169,306.72
B LIABILITIES		
17 Deposit from other Banks and Financial Institutio	28,097.60	25,846.83
18 Customer Deposits	83,954.89	87,512.01
19 Cash letters of credit		
20 Special Deposits	297.61	299.27
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	69.28	160.65
23 Accrued Taxes and expenses payable	3,661.27	4,231.69
24 Acceptance outstanding		
25 Inter branch float items	-	
26 Unearned Income and other deferred charges		
27 Other Liabilities	2,594.86	4,463.22
28 Borrowings	10,422.96	11,061.20
29 TOTAL LIABILITIES	129,098.47	133,574.87
30 NET ASSETS/(LIABILITIES) (16 minus 29)	35,002.04	35,731.85
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	10,130.40	11,674.67
34 Profit (Loss) account	1,419.12	604.67
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	35,002.04	35,731.85
38 Contingent Liabilities	170.66	946.81
39 Non performing loans & advances	6,725.96	7,042.22
40 Allowance for probable losses	2,180.36	2,251.07
41 Other non performing assets	549.03	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	80%	74%
(iv) Loans and Advances to total assets	53%	51%
(v) Earning Assets to total assets	72%	78%
(vi) Deposits Growth	-1%	5%
(vii) Assets Growth	-3%	4%