

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30th September 2025			
(Amounts in million shillings)			
		Current Quarter 30-Sep-25	Previous Quarter 30-Jun-25
A.	ASSETS		
1	Cash	8,352	6,513
2	Balances with Bank of Tanzania	24,604	27,312
3	Investments in Government securities	58,747	62,751
4	Balances with other banks and financial institutions	3,077	6,939
5	Cheques and items for clearing	135	136
6	Inter branch float items	(1)	(1)
7	Bills negotiated	-	-
8	Customer's liabilities for acceptances	-	-
9	Interbank Loans Receivables	15,495	6,790
10	Investments in other securities	400	400
11	Loans, advances and overdrafts (net of allowances) for probable losses)	135,467	133,728
12	Other assets	19,234	19,704
13	Equity Investments	3,042	3,042
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	2,012	2,052
16	TOTAL ASSETS	270,563	269,366
B.	LIABILITIES		
17	Deposits from other banks and financial institutions	7,256	8,855
18	Customer deposits	144,908	148,960
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	588	573
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	638	673
27	Other liabilities	10,298	9,374
28	Borrowings	72,408	66,566
29	TOTAL LIABILITIES	236,149	235,053
30	NET ASSETS/(LIABILITIES)(16 minus 29)	34,414	34,313
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	46,905	46,905
32	Capital reserves	(8,968)	(8,968)
33	Retained earnings	(8,494)	(6,860)
34	Profit (Loss) account	325	224
35	Other capital accounts	4,646	3,012
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	34,414	34,313
38	Contingent liabilities	9,864	9,933
39	Non performing loans & advances	9,126	8,391
40	Allowances for probable losses	3,215	2,988
41	Other non performing assets	358	352
D.	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	13%	13%
(ii)	Non performing loans to total gross loans	7%	6%
(iii)	Gross loans and advances to total deposits	91%	87%
(iv)	Loans and Advances to total assets	50%	50%
(v)	Earning Assets to Total Assets	80%	79%
(vi)	Deposits Growth	-4%	-1%
(vii)	Assets growth	0%	2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30th SEPTEMBER 2025				
(Amounts in million shillings)				
	Current Quarter 30-Sep-25	Comparative Quarter (Previous Year) 30-Sep-24	Current Year Cumulative 30-Sep-25	Comparative Year (Previous Year) 30-Sep-24
1 Interest Income	8,408	8,854	26,092	23,704
2 Interest Expense	4,855	5,146	15,029	14,263
3 Net Interest Income (1 minus 2)	3,554	3,709	11,062	9,441
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	229	(54)	352	(289)
6 NonInterest Income:	1,633	1,484	4,118	4,358
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	145	75	415	434
6.2 Fees and Commissions	994	1,044	2,758	3,250
6.3 Dividend Income	18	-	18	40
6.4 Other Operating Income	476	365	927	635
7 NonInterest Expenses:	4,799	4,836	14,328	14,038
7.1 Salaries and Benefits	2,666	2,613	7,662	7,427
7.2 Fees and Commission	4	10	19	38
7.3 Other Operating Expenses	2,128	2,213	6,647	6,573
8 Operating Income/(Loss)	160	411	500	53
9 Income Tax Provision	59	-	176	-
10 Net Income/(Loss) After Income Tax	101	411	325	53
11 Other Comprehensive Income (Bond fair valuation)	-	-	-	-
12 Total comprehensive income/(loss) for the year	101	411	325	53
13 Number of Employees	268	223	268	223
14 Basic Earnings Per Share	2.1	16.8	2.3	0.5
15 Number of Branches	9	9	9	9
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.1%	0.6%	0.2%	0.0%
(ii) Return on Average Shareholders' Fund	1.2%	6.6%	1.3%	0.4%
(iii) Non Interest Expense to Gross Income	92.5%	93.1%	94.4%	101.7%
(iv) Net Interest Income to Average Earning Assets	6.6%	6.9%	6.9%	8.8%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30th SEPTEMBER 2025					
(Amounts in million shillings)					
		Current Quarter	Comperative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year)
		30-Sep-25	30-Sep-24	30-Sep-25	30-Sep-24
I:	Cash flow from operating activities:				
	Net income/(loss)	160	411	500	53
	Adjustments for:	-	-	-	-
	- Impairment/Amortization	619	697	2,115	2,231
	- Net change in Loans and Advances	(1,739)	(3,225)	(3,061)	(18,670)
	- Gain/loss on Sale of Assets	-	(132)	-	(132)
	- Net change in Deposits	(38,467)	10,381	(31,398)	19,136
	- Net change in Short Term Negotiable Securities	(5,549)	3,691	2,902	(5,236)
	- Net change in Other Liabilities	1,103	(63)	242	(285)
	- Net change in Other Assets	136	(394)	(987)	48
	- Tax Paid	(59)	-	(176)	-
	- Other changes	681	358	(3,982)	1,116
	Net cash provided (used) by operating activities	(43,115)	11,703	(33,812)	(2,738)
II:	Cash flow from investing activities:				
	Dividend Received	18	-	18	40
	Purchase of Fixed Assets	(167)	(116)	(359)	(233)
	Proceeds from Sale of Fixed Assets	-	132	-	152
	Purchase of Non- Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (Purchase of Intangible Assets)	(77)	(278)	(456)	(319)
	Net cash provided (used) by investing activities	(226)	(262)	(797)	(380)
III:	Cash flow from financing activities:				
	Repayment of Long-term Debt	39,142	(1,854)	39,659	(2,217)
	Proceeds from Issuance of Long Term Debt	-	-	-	20,000
	Proceeds from Issuance of Share Capital	-	-	3,145	-
	Payment of Cash Dividends	1	1	1	(18)
	Net Change in Other Borrowings	(1,430)	(956)	(3,074)	(1,423)
	Others (Rental repayment)	(282)	(305)	(719)	(869)
	Net Cash Provided (used) by Financing Activities	37,432	(3,114)	39,012	15,475
IV:	Cash and Cash Equivalents:				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(5,909)	8,327	4,404	12,356
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	41,482	20,058	31,169	16,029
	Cash and Cash Equivalents at the end of the Quarter/Year	35,573	28,385	35,573	28,385

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30th SEPTEMBER 2025							
(Amounts in million shillings)							
	Share capital	Share premium (Discount)	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2025							
Balance as at the beginning of the year	39,758	(4,985)	(5,065)	80	-	1,161	30,969
Profit for the year	-	-	325	-	-	-	325
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	7,147	(4,002)	-	-	-	-	3,145
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(3,430)	3,405	-	-	(24)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	46,905	(8,988)	(8,170)	3,405	-	1,161	36,414
Previous Year 2024							
Balance as at 1st January 2024	24,062	4,183	(4,148)	130	-	479	24,708
Profit for the year	-	-	(969)	-	-	-	(969)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	16,336	(9,148)	-	-	-	-	7,188
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	50	(50)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	(640)	-	-	-	-	692	41
Balance as at the end of the Previous period	39,758	(4,985)	(5,065)	80	-	1,161	30,969

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30th SEPTEMBER 2025		
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	30.10.2025
2 Bertha Simon Director, Finance	Signed	30.10.2025
3 Emmanuel Barenga Director, Internal Audit	Signed	30.10.2025
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 Zawadia J Nanyaro Board Chairperson	Signed	30.10.2025
2 Prof. Tadeo Satta Board member	Signed	30.10.2025

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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	5,000	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) Certificate 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 - VISA	13,000 Classic 10,000, Infinity 15,000	n/a Equivalent In TZS	
(n) ATM card renewal or replacement - UMOJA - VISA	13,000 Classic 10,000, Infinity 35,400	n/a 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) TISS, MT Transfer	2,000	Equivalent in TZS
3	Mobile Banking		
	(a) Registration	free	free
	(b) Balance enquiry	200	n/a
	(c) Monthly charges	1,100	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 insurer
	(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

	Name	Designation	Signature	Date
1	Sabasaba Moshingi	Managing Director	Signed	30.10.2025
2	Bertha Simon	Director, Finance	Signed	30.10.2025
3	Emmanuel Barenga	Director , Internal Audit	Signed	30.10.2025