

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 2025			
(Amounts in million shillings)			
	Current Quarter	Previous Quarter	
	30-Jun-25	31-Mar-25	
A. ASSETS			
1 Cash	6,513	4,450	
2 Balances with Bank of Tanzania	27,312	25,351	
3 Investments in Government securities	62,751	63,047	
4 Balances with other banks and financial institutions	6,939	8,558	
5 Cheques and items for clearing	136	126	
6 Inter branch float items	(1)	1	
7 Bills negotiated	-	-	
8 Customer's liabilities for acceptances	-	-	
9 Interbank Loans Receivables	6,790	1,331	
10 Investments in other securities	400	400	
11 Loans, advances and overdrafts (net of allowances) for probable losses)	133,728	136,254	
12 Other assets	19,704	19,431	
13 Equity Investments	3,042	2,040	
14 Underwriting accounts	-	-	
15 Property, Plant and Equipment	2,052	2,146	
16 TOTAL ASSETS	269,366	263,134	
B. LIABILITIES			
17 Deposits from other banks and financial institutions	41,705	36,153	
18 Customer deposits	153,805	153,537	
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	573	473	
24 Acceptances outstanding	-	-	
25 Interbranch float items	-	-	
26 Unearned income and other deferred charges	673	648	
27 Other liabilities	4,529	4,610	
28 Borrowings	33,716	35,896	
29 TOTAL LIABILITIES	235,053	231,368	
30 NET ASSETS/(LIABILITIES)(16 minus 29)	34,313	31,766	
C. SHAREHOLDERS' FUNDS			
31 Paid up share capital	46,905	39,758	
32 Capital reserves	(8,968)	(4,965)	
33 Retained earnings	(6,860)	(5,012)	
34 Profit (Loss) account	224	217	
35 Other capital accounts	3,012	1,768	
36 Minority Interest	-	-	
37 TOTAL SHAREHOLDERS' FUNDS	34,313	31,766	
38 Contingent liabilities	9,933	14,875	
39 Non performing loans & advances	8,391	8,552	
40 Allowances for probable losses	2,988	3,520	
41 Other non performing assets	352	305	
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i) Shareholders Funds to total assets	13%	12%	
(ii) Non performing loans to total gross loans	6%	6%	
(iii) Gross loans and advances to total deposits	70%	74%	
(iv) Loans and Advances to total assets	50%	52%	
(v) Earning Assets to Total Assets	79%	80%	
(vi) Deposits Growth	3%	1%	
(vii) Assets growth	2%	2%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME				
FOR THE PERIOD ENDED 30th JUNE 2025				
(Amounts in million shillings)				
	Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year)
	30-Jun-25	30-Jun-24	30-Jun-25	30-Jun-24
1 Interest Income	8,580	7,819	17,684	14,850
2 Interest Expense	5,164	4,830	10,175	9,117
3 Net Interest Income (1 minus 2)	3,416	2,989	7,509	5,733
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(160)	(851)	123	(237)
6 Non Interest Income:	1,261	1,601	2,485	2,874
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	124	229	270	359
6.2 Fees and Commissions	813	1,205	1,764	2,206
6.3 Dividend Income	-	40	-	40
6.4 Other Operating Income	323	127	451	269
7 Non Interest Expenses:	4,771	4,685	9,530	9,202
7.1 Salaries and Benefits	2,548	2,502	4,996	4,813
7.2 Fees and Commission	3	15	15	28
7.3 Other Operating Expenses	2,220	2,168	4,519	4,360
8 Operating Income/(Loss)	65	755	341	(358)
9 Income Tax Provision	59	-	117	-
10 Net Income/(Loss) After Income Tax	7	755	224	(358)
11 Other Comprehensive Income (Bond fair valuation)	-	-	-	-
12 Total comprehensive income/(loss) for the year	7	755	224	(358)
13 Number of Employees	270	223	270	223
14 Basic Earnings Per Share	0.1	30.9	2.3	(7.3)
15 Number of Branches	9	9	9	9
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.0%	1.2%	0.2%	-0.3%
(ii) Return on Average Shareholders' Fund	0.1%	12.6%	1.4%	-3.0%
(iii) Non Interest Expense to Gross Income	102.0%	102.1%	95.4%	106.9%
(iv) Net Interest Income to Average Earning Assets	6.4%	5.9%	7.1%	5.6%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30th JUNE 2025				
(Amounts in million shillings)				
	Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year)
	30-Jun-25	30-Jun-24	30-Jun-25	30-Jun-24
I: Cash flow from operating activities:				
Net income/(loss)	65	755	341	(358)
Adjustments for:	-	-	-	-
- Impairment /Amortization	745	746	1,495	1,535
- Net change in Loans and Advances	1,960	(14,139)	(1,322)	(16,446)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	5,810	10,136	7,081	8,834
- Net change in Short Term Negotiable Securities	9,808	(6,156)	8,451	(8,927)
- Net change in Other Liabilities	(1,081)	(76)	(861)	(202)
- Net change in Other Assets	(484)	135	(1,123)	442
- Tax Paid	(59)	-	(117)	-
- Other changes	869	814	(4,643)	758
Net cash provided (used) by operating activities	17,834	(7,783)	9,303	(14,363)
Cash flow from investing activities:				
Dividend Received	-	40	-	40
Purchase of Fixed Assets	(140)	(117)	(191)	(117)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non- Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (Purchase of Intangible Assets)	(91)	(41)	(379)	(41)
Net cash provided (used) by investing activities	(231)	(118)	(570)	(118)
Cash flow from financing activities:				
Repayment of Long-term Debt	(2,162)	(113)	518	(363)
Proceeds from Issuance of Long Term Debt	-	10,000	-	20,000
Proceeds from Issuance of Share Capital	3,145	-	3,145	-
Payment of Cash Dividends	(0)	(1)	(0)	(17)
Net Change in Other Borrowings	(1,069)	(298)	(1,644)	(469)
Others (Rental repayment)	(34)	(118)	(438)	(563)
Net Cash Provided (used) by Financing Activities	(120)	9,470	1,561	18,589
Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	17,283	1,569	10,313	4,108
Cash and Cash Equivalents at the Beginning of the Quarter/Year	24,199	18,569	31,169	16,029
Cash and Cash Equivalents at the end of the Quarter/Year	41,482	20,137	41,482	20,137

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30th JUNE 2025						
(Amounts in million shillings)						
	Share capital	Share premium (Discount)	Retained Earning	Regulatory Reserve	General Provision Reserve	Others
Current Year 2025						
Balance as at the beginning of the year	39,758	(4,965)	(5,065)	80	-	1,161
Profit for the year	-	-	224	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	7,147	(4,002)	-	-	-	3,145
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,795)	1,771	-	(24)
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	-
Balance as at the end of the current period	46,905	(8,968)	(6,636)	1,851	-	1,161
Previous Year 2024						
Balance as at 1st January 2024	24,082	4,183	(4,148)	130	-	479
Profit for the year	-	-	(960)	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	16,336	(9,148)	-	-	-	7,188
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	50	(50)	-	-
General Provision Reserve	-	-	-	-	-	-
Others	(640)	-	-	-	-	682
Balance as at the end of the Previous period	39,758	(4,965)	(5,065)	80	-	1,161

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30th JUNE 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	29.07.2025
2 Bertha Simon Director, Finance	Signed	29.07.2025
3 Emmanuel Barenga Director , Internal Audit	Signed	29.07.2025
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	29.07.2025
2 Prof. Tadeo Satta Board member	Signed	29.07.2025

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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	n/a
	(n) ATM card renewal or replacement - UMOJA - VISA	13,000	n/a
	(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%
	(e) 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	29.07.2025
2 Bertha Simon	Director, Finance	Signed	29.07.2025
3 Emmanuel Barenga	Director , Internal Audit	Signed	29.07.2025