



**STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31 MARCH 2017
(Amounts in million shillings)**

	Current Quarter 31.03.2017	Comperative Quarter (Previous Year) 31.03.2016	Current Year Cummulative 31.03.2017	Comperative Quarter (Previous Year) Cummulative 31.03.2016
1 Interest Income	6,645.51	7,011.52	6,645.51	7,011.52
2 Interest Expenses	(2,629.87)	(2,807.40)	(2,629.87)	(2,807.40)
3 Net interest income	4,015.64	4,204.12	4,015.64	4,204.12
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	120.17	2.13	120.17	2.13
6 Non Interest Income:				
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	60.23	549.17	60.23	549.17
6.2 Fees and Commissions	727.50	572.34	727.50	572.34
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	162.89	76.63	162.89	76.63
7 Non Interest Expenses				
7.1 Salaries and Benefits	(1,725.89)	(1,821.37)	(1,725.89)	(1,821.37)
7.2 Fees and Commissions	(124.08)	(18.55)	(124.08)	(18.55)
7.3 Other Operating Expenses	(2,434.79)	(2,734.80)	(2,459.68)	(2,734.80)
8 Operating Income/ (Loss)	801.67	829.67	776.78	829.67
9 Income Tax Provision	(240.50)	(225.00)	(233.03)	(225.00)
10 Net Income/ (Loss) After IncomeTax	561.17	604.67	543.75	604.67
11 Number of employees	216	219	216	219
12 Basic Earnings Per Share	8.27	8.91	8.02	8.91
13 Diluted Earnings Per Share	8.02	8.91	8.02	8.91
14 Number of Branches	9	9	9	9
SELECTED PERFORMANCE INDICATORS				
(I) Return on average total assets	2%	2%	2%	2%
(ii) Return on Average Shareholders' Funds	10%	9%	10%	9%
(iii) Non Interest Expense to Gross Income	57%	56%	57%	56%
Net Interest Income to Average Earning Assets	12%	13%	12%	13%



DCB COMMERCIAL BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017

The Banking and Financial Institutions (Disclosures) Regulations, 2014

(Amounts in million shillings)

	Current Quarter 31.03.2017	Previous Quarter 31.12.2016
A ASSETS		
1 Cash	3,218.84	3,569.30
2 Balances with Bank of Tanzania	11,484.98	11,266.98
3 Investment in Government Securities	21,620.63	20,616.53
4 Balances with other Banks	970.46	245.21
5 Cheques and items for clearing	216.81	1,173.26
6 Interbranch Suspense	47.14	8.01
7 Bills Negotiated		
8 Customers' Liabilities for acceptances		
9 Interbank Loans Receivables	18,460.74	12,583.99
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts(Net of allowance for probable losses)	89,044.68	90,581.59
12 Other Assets	8,792.26	7,519.44
13 Equity investments	1,120.00	1,120.00
14 Underwriting Accounts		
15 Property, Plant and Equipments (Less Depreciation)	13,100.30	11,717.49
16 TOTAL ASSETS	168,076.84	160,401.80
B LIABILITIES		
17 Deposit from other Banks and Financial Institutions	27,616.30	27,580.34
18 Customer Deposits	87,946.77	86,486.15
19 Cash letters of credit		
20 Special Deposits	54.34	54.34
21 Payment Orders/ transfers payable		
22 Bankers' cheques and drafts issued	33.93	15.39
23 Accrued Taxes and expenses payable	2,090.98	2,052.18
24 Acceptance outstanding		
25 Inter branch float items		
26 Unearned Income and other deferred charges		
27 Other Liabilities	1,751.74	805.61
28 Borrowings	17,447.67	12,791.53
29 TOTAL LIABILITIES	136,941.73	129,785.54
30 NET ASSETS/(LIABILITIES) (16 minus 29)	31,135.11	30,616.26
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	16,956.97	16,956.97
32 Capital Reserves	5,474.65	5,474.66
33 Retained Earnings	4,080.58	7,047.23
34 Profit (Loss) account	561.17	(2,966.65)
35 Other Capital Accounts	4,104.05	4,104.05
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUND	31,177.42	30,616.26
38 Contingent Liabilities	-	-
39 Non performing loans & advances	11,476.72	11,685.62
40 Allowance for probable losses	3,528.08	3,648.25
41 Other non performing assets	667.27	579.97
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	19%	19%
(ii) Non performing loans and advances to gross loans	12%	12%
(iii) Gross Loans and advances to total deposits	80%	83%
(iv) Loans and Advances to total assets	53%	56%
(v) Earning Assets to total assets	77%	78%
(vi) Deposits Growth	1%	-0.4%
(vii) Assets Growth	5%	0.7%



**CASH FLOW STATEMENT
FOR THE QUARTER ENDING 31 MARCH, 2017**

(Amounts in million shillings)

	Current Quarter 31.03.2017	Previous Quarter 31.12.2016
I Cashflow from Operating Activities		
Net income/(loss)	801.67	(3,844.00)
Adjustment for non cash items:-		
Impairment/ Amortization	310.04	3,159.00
Net change in Loans and Advances	(4,339.84)	(5,363.00)
Gain or loss on sale of assets	(30.00)	(0.20)
Net change in Deposit	1,496.58	(12,684.00)
Net change in Short Term Negotiable Securities	(847.82)	5,327.00
Net change in Other Liabilities	(1,003.47)	(916.80)
Net change in Other Assets	(1,311.95)	3,000.00
Tax paid	(202.50)	(1,329.00)
Others (Specify)		
Net cash provided (used) by operating activities	(5,127.28)	(12,651.00)
II Cash flow from Investing Activities		
Dividends received		
Purchase of fixed assets	(1,403.40)	(5,520.00)
Proceeds from Sale of Fixed Assets	30.00	0.20
Purchase of non-dealing securities		
Proceeds of sale non-dealing securities		
Others (specify)		
Cash flow provided (used) by Investing Activities	(1,373.40)	(5,519.80)
III Cash flow from Financing Activities		
Repayment of Long term debt		
Proceeds from issuance of long term debt		
Proceeds from issuance of Share Capital		
Payments of cash dividends		(1,544.00)
Net change in borrowings	(4,656.14)	7,987.00
Others (specify)		
Cash flow provided (used) by Financing Activities	(4,656.14)	6,443.00
IV Cash and cash equivalent		
Net Increase (decrease) in cash and cash equivalent	(11,156.82)	(11,727.80)
Cash and cash equivalent at the beginning of the period	28,840.20	40,568.00
Cash and cash equivalent at the end of the quarter	17,683.38	28,840.20

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

Signed by

Managing Director:

Mr. Edmund P. Mkwawa

Date

29/04/2017

Ag. Chief Manager- Finance:

Mr. Enos Bulapilo

29/04/2017

Chief Internal Auditor:

Ms. Christine V. Mbonya

29/04/2017

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

1. Chairman :

Amb. Paul M. Rupia.

Date

29/04/2017

2. Vice Chairman:

Prof. Lucian A. Msambichaka.

29/04/2017