

## CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31<sup>st</sup> MAR 2025

(Amounts in million shillings)

A.	ASSETS	Current Quarter	Previous Quarter
		31-Mar-25	31-Dec-24
1	Cash	4,448.81	3,416.57
2	Balances with Bank of Tanzania	25,350.59	17,228.39
3	Investments in Government securities	63,046.87	61,690.02
4	Balances with other banks and financial institutions	8,557.94	7,128.11
5	Cheques and items for clearing	125.82	136.40
6	Inter branch float items	1.05	0.80
7	Bills negotiated	-	-
8	Customer's liabilities for acceptances	-	-
9	Interbank Loans Receivables	1,331.25	12,260.00
10	Investments in other securities	400.00	400.00
11	Loans, advances and overdrafts (net of allowances) for probable losses	136,253.81	132,971.76
12	Other assets	19,431.08	19,017.43
13	Equity Investments	2,040.20	2,040.20
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	2,145.74	2,331.51
16	<b>TOTAL ASSETS</b>	<b>263,154.16</b>	<b>258,620.98</b>
B.	<b>LIABILITIES</b>		
17	Deposits from other banks and financial institutions	36,153.12	37,186.63
18	Customer deposits	153,536.64	151,231.33
19	Cash letters of credit	-	-
20	Special deposits	30.08	30.08
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	22.28	22.28
23	Accrued taxes and expenses payable	472.51	533.21
24	Acceptances outstanding	-	-
25	Inter branch float items	-	-
26	Unearned income and other deferred charges	647.89	698.98
27	Other liabilities	4,609.54	4,806.45
28	Borrowings	35,896.04	32,738.42
29	<b>TOTAL LIABILITIES</b>	<b>231,368.10</b>	<b>227,047.36</b>
30	<b>NET ASSETS/LIABILITIES (16 minus 29)</b>	<b>31,786.06</b>	<b>31,573.62</b>
C.	<b>SHAREHOLDERS' FUNDS</b>		
31	Paid up share capital	39,758.02	39,758.02
32	Capital reserves	(4,965.09)	(4,965.09)
33	Retained earnings	(5,011.86)	(4,960.11)
34	Profit (Loss) account	216.69	317.42
35	Other capital accounts	1,768.30	1,423.39
36	Minority interest	-	-
37	<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>31,786.06</b>	<b>31,573.62</b>
38	Contingent liabilities	14,875.37	13,707.13
39	Non performing loans & advances	8,551.93	6,755.81
40	Allowances for probable losses	3,519.82	3,256.21
41	Other non performing assets	304.60	304.60
D.	<b>SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i)	Shareholders Funds to total assets	12.2%	12.2%
(ii)	Non performing loans to total gross loans	6.1%	5.0%
(iii)	Gross loans and advances to total deposits	73.7%	72.3%
(iv)	Loans and Advances to total assets	51.8%	51.4%
(v)	Earning Assets to Total Assets	80.4%	83.7%
(vi)	Deposits Growth	0.7%	-8.9%
(vii)	Assets growth	1.7%	-3.3%

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31<sup>st</sup> MAR 2025

(Amounts in million shillings)

	Current Quarter	Comparative Quarter	Current Year	Comparative Year	
	31-Mar-25	31-Mar-24	31-Mar-25	31-Mar-24	
1	Interest Income	9,103.93	7,030.90	9,103.93	7,030.90
2	Interest Expense	5,010.86	4,287.04	5,010.86	4,287.04
3	<b>Net Interest Income (1 minus 2)</b>	<b>4,093.07</b>	<b>2,743.86</b>	<b>4,093.07</b>	<b>2,743.86</b>
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	283.59	791.17	283.59	791.17
6	<b>Non Interest Income:</b>	<b>1,223.99</b>	<b>1,272.79</b>	<b>1,223.99</b>	<b>1,272.79</b>
6.1	Foreign Currency Dealings and Translation Gains/(Loss)	145.80	129.69	145.80	129.69
6.2	Fees and Commissions	950.56	1,000.91	950.56	1,000.91
6.3	Dividend Income	-	-	-	-
6.4	Other Operating Income	127.63	142.19	127.63	142.19
7	<b>Non Interest Expenses:</b>	<b>4,758.26</b>	<b>4,516.63</b>	<b>4,758.26</b>	<b>4,516.63</b>
7.1	Salaries and Benefits	2,447.76	2,311.47	2,447.76	2,311.47
7.2	Fees and Commission	11.67	58.13	11.67	58.13
7.3	Other Operating Expenses	2,298.84	2,147.03	2,298.84	2,147.03
8	<b>Operating Income/(Loss)</b>	<b>275.21</b>	<b>(1,291.16)</b>	<b>275.21</b>	<b>(1,291.16)</b>
9	Income Tax Provision	58.51	-	58.51	-
10	<b>Net Income/(Loss) After Income Tax</b>	<b>216.69</b>	<b>(1,291.16)</b>	<b>216.69</b>	<b>(1,291.16)</b>
11	Other Comprehensive Income (Bond fair valuation)	-	-	-	-
12	<b>Total comprehensive income/(loss) for the year</b>	<b>216.69</b>	<b>(1,291.16)</b>	<b>216.69</b>	<b>(1,291.16)</b>
13	<b>Number of Employees</b>	<b>253</b>	<b>223</b>	<b>253</b>	<b>223</b>
14	Basic Earnings Per Share	5.32	(37.05)	5.32	(13.22)
15	Number of Branches	9	9	9	9
	<b>SELECTED PERFORMANCE INDICATORS</b>				
(i)	Return on Average Total Assets	0.33%	-1.39%	0.33%	-2.17%
(ii)	Return on Average Shareholders' Fund	2.73%	-12.99%	2.73%	-22.05%
(iii)	Non Interest Expense to Gross Income	89.49%	115.30%	89.49%	112.45%
(iv)	Net Interest Income to Average Earning Assets	8.06%	6.96%	8.06%	5.81%

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31<sup>st</sup> MAR 2025

(Amounts in million shillings)

	Share capital	Share premium (Discount)	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
	<b>Current Year 2025</b>						
Balance as at the beginning of the year	39,758.02	(4,965.09)	(4,942.89)	944.45	-	478.94	31,573.62
Profit for the year	-	-	216.69	-	-	-	216.69
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(389.16)	344.91	-	-	(24.25)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	39,758.02	(4,965.09)	(4,795.17)	1,289.36	-	478.94	31,768.06
<b>Previous Year 2024</b>							
Balance as at 1st January 2024	24,061.90	4,182.29	(4,145.70)	130.04	-	478.94	24,708.48
Profit for the year	-	-	317.42	-	-	-	317.42
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	15,696.11	(9,148.38)	-	-	-	-	6,547.73
Dividends Paid	-	-	(84.41)	84.41	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the Previous period	39,758.02	(4,965.09)	(4,942.89)	944.45	-	478.94	31,573.62

## 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

## CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31<sup>st</sup> MAR 2025

(Amounts in million shillings)

	Current Quarter	Comparative Quarter	Current Year	Comparative Year	
	31-Mar-25	31-Mar-24	31-Mar-25	31-Mar-24	
I:	<b>Cash flow from operating activities:</b>				
	Net income/(loss)	275.21	(1,291.16)	275.21	(1,291.16)
	Adjustments for:	-	-	-	-
	- Impairment/Amortization	750.21	788.70	750.21	788.70
	- Net change in Loans and Advances	(3,282.05)	(2,127.62)	(3,282.05)	(2,127.62)
	- Gain/Loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	1,271.81	(1,302.82)	1,271.81	(1,302.82)
	- Net change in Short Term Negotiable Securities	(1,356.85)	(2,771.19)	(1,356.85)	(2,771.19)
	- Net change in Other Liabilities	212.75	(126.18)	212.75	(126.18)
	- Net change in Other Assets	(638.72)	307.15	(638.72)	307.15
	- Tax Paid	(58.51)	-	(58.51)	-
	- Other changes	1,140.29	(56.03)	1,140.29	(56.03)
	<b>Net cash provided (used) by operating activities</b>	<b>(1,685.87)</b>	<b>(6,578.15)</b>	<b>(1,685.87)</b>	<b>(6,578.15)</b>
II:	<b>Cash flow from investing activities:</b>				
	Dividend Received	-	-	-	-
	Purchase of Fixed Assets	(51.42)	-	(51.42)	-
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non-Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (Purchase of Intangible Assets)	(287.95)	-	(287.95)	-
	<b>Net cash provided (used) by investing activities</b>	<b>(339.37)</b>	<b>-</b>	<b>(339.37)</b>	<b>-</b>
III:	<b>Cash flow from financing activities:</b>				
	Repayment of Long-term Debt	2,679.68	(250.34)	2,679.68	(250.34)
	Proceeds from Issuance of Long Term Debt	-	10,000.00	-	10,000.00
	Proceeds from Issuance of Share Capital	-	-	-	-
	Payment of Cash Dividends	7.27	(15.99)	7.27	(15.99)
	Net Change in Other Borrowings	(574.86)	(169.57)	(574.86)	(169.57)
	Others (Rental repayment)	(404.09)	(445.37)	(404.09)	(445.37)
	<b>Net Cash Provided (used) by Financing Activities</b>	<b>1,707.99</b>	<b>9,118.73</b>	<b>1,707.99</b>	<b>9,118.73</b>
IV:	<b>Cash and Cash Equivalents:</b>				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	(317.24)	2,539.58	(317.24)	2,539.58
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	24,516.65	16,029.31	24,516.65	16,029.31
	<b>Cash and Cash Equivalents at the end of the Quarter/Year</b>	<b>24,199.42</b>	<b>18,568.89</b>	<b>24,199.42</b>	<b>18,568.89</b>

### SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31<sup>st</sup> MAR 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	29/04/2025
2 Jackson Kilamian Acting Director, Finance	Signed	29/04/2025
3 Emmanuel Barenga Director, Internal Audit	Signed	29/04/2025

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us, to the best of our knowledge and belief, have been prepared in conformity 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 Zawada J Nanyaro Board Chairperson	Signed	29/04/2025
2 Prof. Tadeo Satta Board member	Signed	29/04/2025

**Lamba mkwanja**

1. Lamba riba ya mwezi papo hapo unapofungua akaunti na nyingine inalipwa kila mwezi wa mwezi wa kipindi utakachowekeza.

2. uhakika wa kupokea riba kamili kila mwezi ndani ya muda maalum uliowekeza.

\*Vigezo na masharti kuzingatwa

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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	29/04/2025
2 Jackson Kilamian	Acting Director, Finance	Signed	29/04/2025
3 Emmanuel Barenga	Director, Internal Audit	Signed	29/04/2025