



DAR ES SALAAM COMMUNITY BANK PLC
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2011

Report of condition of bank pursuant to provisions of section 32(3) of the Banking and Financial Institutions Act, 2006

(Amounts in million shillings)

		Current Quarter 31.03.2011	Previous Quarter 31.12.2010
A	ASSETS		
1	Cash	2,089.57	1,443.04
2	Balances with Bank of Tanzania	9,923.42	14,332.42
3	Investment in Government Securities	11,694.58	11,150.30
4	Balances with other Banks	866.64	770.86
5	Cheques and items for clearing	136.42	1,671.99
6	Interbranch Suspense	184.96	-
7	Bills Negotiated	-	-
8	Customers' Liabilities for acceptances	-	-
9	Interbank Loans Receivables	7,700.00	6,605.11
10	Investments in Other Securities		
11	Loans, Advances and Overdrafts(Net of allowance for probable losses)	55,529.68	55,986.51
12	Other Assets	4,596.57	2,381.96
13	Equity investments		
14	Underwriting Accounts		
15	Property, Plant and Equipments (Less Depreciation)	915.94	870.68
16	TOTAL ASSETS	93,637.79	95,212.87
B	LIABILITIES		
17	Deposit from other Banks and Financial Institutions	18,829.31	14,224.00
18	Customer Deposits	55,290.70	62,745.69
19	Cash letters of credit	-	-
20	Special Deposits	65.95	80.86
21	Payment Orders/ transfers payable		
22	Bankers' cheques and drafts issued	49.45	43.72
23	Accrued Taxes and expenses payable	2,811.96	2,983.98
24	Acceptance outstanding	-	
25	Inter branch float items		
26	Unearned Income and other deferred charges	-	
27	Other Liabilities	2,236.10	1,871.29
28	Borrowings	-	-
29	TOTAL LIABILITIES	79,283.48	81,949.54
30	NET ASSETS/(LIABILITIES) (16 minus 29)	14,354.32	13,263.33
C	CAPITAL AND RESERVES		
31	Paid-up Share Capital	8,098.31	8,098.31
32	Capital Reserves	551.68	551.68
33	Retained Earnings	4,163.34	4,163.34
34	Profit (Loss) account	1,090.98	
35	Other Capital Accounts	450.00	450.00
36	Minority Interest	-	
37	TOTAL SHAREHOLDERS' FUND	14,354.32	13,263.33
38	Contingent Liabilities	12.00	12.00
39	Non performing loans & advances	3,495.20	2,356.37
40	Allowance for probable losses	2,319.42	2,306.76
41	Other non performing assets	11.01	25.40
D	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	15%	14%
(ii)	Non performing loans and advances to gross loans	6%	4%
(iii)	Gross Loans and advances to total deposits	78%	76%
(iv)	Loans and Advances to total assets	59%	59%
(v)	Earning Assets to total assets	80%	77%
(vi)	Deposits Growth	-4%	4%
(vii)	Assets Growth	-2%	4%