



AZANIA BANK LTD

The One Stop Financial Centre

***150*45#**
***120*42#**
"24/7 access to your account through
mobile and internet Banking"
www.azaniabank.co.tz

Issued Pursuant to Regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

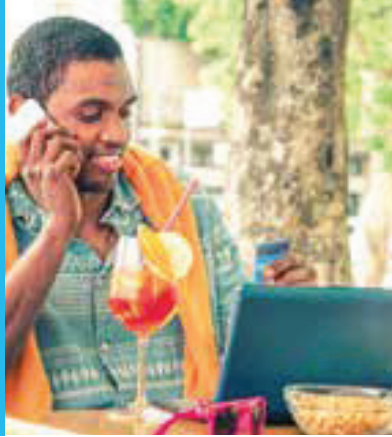
STATEMENT OF FINANCIAL POSITION		
AS AT 30TH SEPTEMBER 2018		
	Current Quarter 30th September 2018	Previous Quarter 30th June 2018
ASSETS		
Cash	24,232	17,383
Balances with Bank of Tanzania	51,226	94,684
Investment in Government securities	75,712	80,635
Balances with other Banks and financial institutions	454	10,336
Cheques and items for clearing	3,829	3,389
Interbranch float items		
Bills negotiated		
Customers' Liabilities for Acceptances	-	-
Interbank Loans Receivables	13,095	27,943
Investment in other securities	3,000	3,000
Loans, Advances and Overdrafts	267,771	241,772
(Net of Allowances for probable Losses)		
Other Assets	16,865	17,825
Equity Investments	3,391	3,391
Underwriting accounts	-	-
Property, Plant and Equipment	9,074	7,160
TOTAL ASSETS	468,649	507,518
LIABILITIES		
Deposits from other banks and financial institutions	71,236	55,558
Customer deposits	309,562	363,960
Cash Letters of Credit	909	1,172
Special deposits	14,916	14,812
Payment orders/transfers payable		
Bankers Cheques and Drafts Issued	39	46
Accrued taxes and expenses payable	2,040	2,335
Acceptances Outstanding		
Interbranch float items	2	14
Unearned income and other deferred charges		
Other Liabilities	5,112	5,019
Borrowings	2,000	2,000
TOTAL LIABILITIES	405,817	444,915
NET ASSETS/(LIABILITIES) 16 LESS 29	62,832	62,602
SHAREHOLDERS' FUNDS		
Paid up share capital	60,699	60,699
Capital reserves	1,693	1,693
Retained Earnings	(9,549)	(8,893)
Profit (Loss) Account	4,567	3,682
Other capital accounts	365	365
Regulatory Reserve	5,056	5,056
TOTAL SHAREHOLDERS FUNDS	62,832	62,602
Contingent liabilities	26,777	49,679
Non Performing Loans and advance	20,739	20,601
Allowance for Probable losses	8,725	8,101
Other non performing assets	435	1,023
PERFORMANCE INDICATORS		
(i)Shareholders Funds to Total Assets	13.41%	12.33%
(ii)Non performing loans to Total Gross Loans	7.35%	8.04%
(iii)Gross loans and advances to Total Deposits	86.00%	64.40%
(iv)Loans and Advances to Total Assets	57.14%	47.64%
(v)Earning Assets to Total Assets	76.73%	69.62%
(vi)Deposits Growth	-14.95%	28.53%
(vii)Assets Growth	-7.66%	24.82%

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2018		(Amount in Millions TShs)			
	Current Quarter 30th September 2018	Previous Quarter 30th June 2018	Current Year Cumulative as at 30th September 2018	Comparative Year (Previous Year) Cumulative as at 30th September 2017	
i. Cash flow from operating activities					
Net income (Loss)	1,319	2,580	6,235	145	
Adjustment for :-					
-Impairment/Amortization	429	307	1,128	2,827	
-Net change in loans and Advances	(26,000)	(28,657)	(81,068)	25,848	
-Net change in Statutory Min Reserve	(2,356)	(5,359)	(9,591)		
-Net change in Deposits	(38,982)	98,313	74,300	(4,372)	
-Net change in Short Term Negotiable Securities	4,923	(9,256)	(5,063)	(31,843)	
-Net change in Other liabilities	1,671	(2,621)	584	488	
-Net change in Other assets	(1,477)	(6,233)	(11,570)	5,787	
-tax paid	(440)	(470)	(1,380)	(944)	
-Others (specify)				(5,885)	
Net cash provided (used) by operating activities	(60,912)	48,605	(26,424)	(7,948)	
ii Cash flow from investing activities:					
Dividend received		35	35	32	
Purchase of fixed assets	(2,343)	(982)	(3,464)	(1,913)	
Proceeds from sale of fixed assets					
Purchase of non-dealing securities				(10,386)	
Procceds from sale non-dealing securities					
Others (Specify)					
Net cash provided (used) by investing activities	(2,343)	(947)	(3,429)	(12,267)	
iii Cash from financing activities					
Repayment of Long-term Debt					
Proceeds from issuance of long term debt					
Proceeds from issuance of Share capital					
Payment of cash Dividends					
Net change in other borrowings					
Procceds from new equity			1,000	22,247	
Net cash provided (used) by financing activities			1,000	22,247	
iv. Cash and cash equivalents:					
Net increase (decrease) in cash and cash equivalents	(63,255)	47,658	(28,854)	2,031	
Cash and cash Equivalent at the beginning of the Quarter	128,518	80,860	94,116	92,307	
Cash and cash equivalent at the end of the Quarter	65,263	128,518	65,263	94,338	

MOBILE AND INTERNET BANKING

"Masaa 24 pata
huduma kupitia simu
na mtandao wa intaneti"

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INCOME STATEMENT				
FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2018				
	Current Quarter 30th September 2018	Compsative Year (Previous Year) 30th September 2017	Current Year 30th September 2018	Compsative Year (Previous Year) 30th September 2017
Interest Income	11,697	9,832	34,143	29,321
Interest Expense	(2,451)	(4,076)	(8,055)	(13,684)
Net Interest Income	9,246	5,756	26,088	15,637
Bad debts Written -off				
Impairment losses on loans and Advances	(623)	(100)	(935)	(178)
Non - Interest Income	2,254	2,131	7,168	5,538
6.1 Foreign exchange profit/(Loss)	305	606	1,061	1,196
6.2 Commissions and Fees	1,898	1,506	5,965	4,293
6.3 Dividend Income		5	35	32
6.4 Other operating income	51	14	107	18
Non - Interest Expense	(9,558)	(7,086)	(26,086)	(20,852)
7.1 Salaries and Benefits	(5,586)	(3,786)	(14,356)	(11,193)
7.2 Fees and Commission	(181)	(115)	(679)	(361)
7.3 Other operating expenses	(3,790)	(3,185)	(11,050)	(9,299)
Operating Income/(Loss) before Tax ordinary	1,319	701	6,235	145
Income Tax Provision	(433)	157	(1,668)	(366)
Net income /(Loss) After Income tax and	885	858	4,567	(221)
Number of employees	346	269	346	269
Basic Earnings Pershare	44	-4	75.24	-4
Diluted Earnings Pershare	44	-4	75.24	-4
Number of Branches	19	17	17.00	17
PERFORMANCE INDICATORS				
i.Return on average total assets	1.08%	0.79%	1.70%	0.04%
ii.Return on Average shareholders' funds	5.65%	5.55%	7.28%	0.29%
iii.Non interest expense to gross income	68.51%	59.23%	63.14%	59.82%
iv.Net interest income to average earning assets	10.33%	7.90%	7.31%	5.37%
Signed by:				
Managing Director	Charles J. Itembe			26-Oct-2018
Director of Finance and Planning	Lyamba Julius			26-Oct-2018
Director of Internal Audit	Jacquiline L. Tinkasimile			26-Oct-2018
We, the under-named non-executive members of the board of 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:			
Vice Chairperson	Eliud B. Sanga		26-Oct-2018
Director	Felix M. Maagi		26-Oct-2018

FEEES AND CHARGES OF AZANIA BANK LTD AS OF 30TH SEPTEMBER 2018.	
PRODUCT TYPE	BANK RATES INCLUSIVE VAT (TZS)
SAVINGS ACCOUNTS	
Monthly Service charges	2,500.00
Clubs and NGOs	6,000.00
Tobacco Farmers	-
Statement	
0-6 Months	3,700.00
More than six months per page	1,200.00
Minimum balance	2,500.00
Withdrawal Charges	
Over the counter	
≤400K	1,770.00
>400 ≤ 3M	3,540.00
>3M ≤ 5M	0.1530%
> 5M ≤10M	0.1182%
> 10M ≤ 20M	0.1062%
>20M ≤ 30 M	0.1003%
> 30M ≤ 40M	0.0968%
> 40 M ≤ 50M	0.0944%
> 50M ≤ 100M	0.0885%
> 100M ≤ 200M	0.0767%
> 200M	0.0519%
Cash deposit charge	N/A
Savings Card	N/A
Bank Card replacement	9,000.00
Closing Account	24,000.00
Customer missing bank card at Counter .Has other proper IDs	N/A
Monthly domant accounts charges	6,000.00
Domant activation fees	2,500.00
CURRENT ACCOUNTS	
Service charges monthly	
Personal	6,000.00
Business	12,000.00
Statement	
1-6 months	4,000.00
More than six month (Per Page)	1,200.00
Cash deposit charges	
Closing account	36,000.00
Monthly Domant Charges	6,000.00
Domant activation fees	2,500.00
Counter Leaf	6,000.00
Cheque book (50 Leaf) Forex	20,000.00
Cheque book (50 Leaf) Forex	usd 10; Eur 10; GBP 8.5
Cheque book (100 Leaf)	40,000.00
Cheque book 100 Leaf) Forex	usd 20; Eur 20; GBP 17
Issuance of Bankers cheque	
Existing Customer	25,000.00
Walk in Customers	30,000.00
Returned cheques (Issued by our customers).	
Insufficient fund	120,000.00
Other reasons	36,000.00
SPECIAL CHEQUE CLEARANCE	N/A
Cash Withdrawal at Counter	
≤400K	1770.00
>400 ≤ 3M	3540.00
>3M ≤ 5M	0.1530%
> 5M ≤10M	0.1182%
> 10M ≤ 20M	0.1062%
>20M ≤ 30 M	0.1003%
> 30M ≤ 40M	0.0968%
> 40 M ≤ 50M	0.0944%
> 50M ≤ 100M	0.0885%
> 100M ≤ 200M	0.0767%
> 200M	0.0519%
Tax Collection Service	
Cash deposit	NIL
By cheque or withdrawal slip	Withdrawal fee to apply
By TISS	12,000.00
Cash payment to 3rd party	6,000.00
Cash deposit charge	

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2018							
	Ordinary share capital	Share premium	Retained earnings (Accumulated losses)	Regulatory reserve	General Provision Reserve	Others	Total
	(Amount in Millions TShs)						
Current Year 30th September 2018		-					
Balance as at the beginning of the Year	60,699	-	(5,211)	4,096	1,693	1,324	62,602
Profit for the Year	-	-	885	-	-	-	885
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions With Owners	-	-	-	-	-	-	-
Dividend Paid	-	-	(656)	-	-	-	(656)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	60,699	-	(4,981)	4,096	1,693	1,324	62,832
Current Year 30th June 2018		-					
Balance as at the beginning of the Year	60,699	-	(6,989)	4,096	1,693	1,324	60,824
Profit for the Year	-	-	1,778	-	-	-	1,778
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions With Owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	60,699	-	(5,211)	4,096	1,693	1,324	62,602



AZANIA WASTAAFU

"BORESHA MAISHA,
KABLA NA BAADA YA KUSTAAFU"

FEEES AND CHARGES OF AZANIA BANK LTD AS OF 30TH SEPTEMBER 2018.	
PRODUCT TYPE	BANK RATES INCLUSIVE VAT (TZS)
BULK CASH DEPOSITS/WITHDRAWALS	
Bulk cash withdrawal/ Same day deposited above TZS 30M	N/A
Bulk cash withdrawal/ Same day deposited above USD 20,000.00	
Mutilated note deposit	
Stop Payment orders	60,000.00
Standing orders (within the same bank)	1,200.00
Standing orders (to other banks)@Transfer	12,000.00
Certificate of balance	TZS 60,000/US 30/EUR 30/GBP 25
Comfort/Introduction Letter	TZS 72,000.00/US.36/EUR 36/GBP30
Salary handling	1,200.00
Farmers proceeds handling fees	NIL
School fees deposits	NIL
TRA collection	NIL
Company Search to BRELA	NIL
EFT charges:	
To other banks (On Others)	
Outward transfers	8,000.00
Inward transfers	N/A
TISS	
To other banks (On Others)	TZS12000 / USD 6
TT	
Outward foreign transfers	USD 60
Non account holder	N/A
Inward transfers-customers	USD 12
FOREIGN EXCHANGE ACCOUNT	
Service charge per month	
Savings Account	\$1.80/Euro1.80/GBP1.50
Current Account	\$12.00/Euro12.00/GBP 10.00
Domant account charges	USD 2.5 /EUR 2.5 / GBP 2
Domant account activation fees	USD 1.5/ EUR 1.5/ GBP 1.0
Statement) 0-6 months).	USD 2.5 /EUR 2.5/ GBP 2
More than 6 months	USD 5.0/EUR 5.0 / GBP 4.0
Withdrawal Charges	
USD	
Any amount	USD 0.59% MIN USD 6.0/ EUR 6.0/ GBP 5
Cash deposit charge \$50 and \$100	NIL
\$1,5,10 and \$20	0.71%
Issuance Bankers cheque in dollars	USD18.0/EUR 18.0/ GBP 15.0
LETTER OF CREDIT	
Import LC	
LC Opening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP 210
General LC Commission	USD 200 / EUR 200/ GBP 170
LC extension and change of amount	1% per quarter or min of USD 250/ EUR 250/ GBP 210
LC expired unutilized or cancellation fees	USD 200 / EUR 200/ GBP 170
SWIFT charges	USD 60/ EUR 60 /GBP 50
Export LC	
Advising Commission	USD 300 / EUR 300 / GBP 250
amendment Commission	USD 300 / EUR 300 / GBP 250
Confirmation Commission	1.18% or Minimum of USD 300 / EUR 300 / GBP 250
Courier Charges	USD 180 / EUR 180 / GBP 150
ATM TRANSACTIONS	
Local Cards	
New Issue of ATM Card	FREE
ATM Card Replacement	12,000.00
Pinnmailer replacement	12,000.00
ATM Withdrawals:	
Umoja Switch ATM Network	1,300.00
Balance Enquire on ATMs	300.00
MOBILE (SMS) BANKING	
Balance Inquiry	300.00
Payments	1,300.00
INTERNET BANKING:	
Domestic:	
Registration fee	TZS 6000 / USD 3 / EUR 3 /GBP 2.5
Payments	
Internal	TZS 1500 / ISD 1 /EUR 1 /GBP 1
to other banks	TZS 12000 / USD 6/ EUR 6 / GBP 5
MONEY REMITTANCES	
Western Union	As per prevailing rates
MoneyGram	As per prevailing rates
Loans TZS	
Consumer Loans (Interest)	15 - 18% Flat
Personal	15 - 20% Flat.
Mortage Loans	19-23% per annum.
Project Finance loans	21-25% per annum.
Edu Loans	15%
Overdraft	26 % per annum
Business Loans	19 % per annum.
Arrangment Fees(all loans)	1.5 to 2.5% of the Loan amount
Arrangement Fees(Mortgages USD)	1.5% of the Loan amount
Security perfection fees (all loans)	Tzs 150,000.00 to 1 Million
Loans USD/ EUR / GBP	
Consumer Loans (Interest)	10 -12% Flat
Personal	10 -12% Flat
Mortage Loans	9-11 % pa
Project Finance loans	9-11 % pa
Edu Loans	9%pa
Overdraft	12%pa
Business Loans	9-12%pa
Arrangement Fees(all loans)	1.5 - 2.5%
Arrangement Fees(Mortgages USD)	1.5% of the loan amount
Security perfection fees (all loans)	USD120- 600/ EUR 120-600 /GBP 100-500
Insurance Premiums:	
Credit Life Insurance - Consumer	0.59%pa
- Staff	0.472%pa
- Mortgage	
Property Insurance	0.826%pa
Penal Interest TZS	0.177-0.295%pa
Penal Interest TZS	0.07
0.05	
BONDS & GUARANTEES(COMMISSION)	
Performance bond/Bid bonds/Guarantees	2% per quarter, Min 50,000
Treasury Bill & Bond Bidding on behalf of customers per bid	Tzs 35,000
Documents Search fees	
Search	24,000.00
Retrival	
Less than 30 days	24,000.00
More than 30 days , but less than a year	60,000.00
Above One year	120,000.00