

AZANIA BANK LTD

The One Stop Financial Centre



MOBILE AND INTERNET
BANKING

*150*45#

"24/7 access to your account through mobile and internet Banking" www.azaniabank.co.t

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

| STATEMENT OF FINANCIAL POSITION AS AT 31ST | | fillions TShs) |
|---|---|--|
| | Current Quarter 31st December 2018 | Previous Quarter 30th September 2018 |
| ASSETS | | |
| Cash | 18,466 | 24,232 |
| Balances with Bank of Tanzania | 33,263 | 51,226 |
| Investment in Government securities | 81,257 | 75,712 454 |
| Balances with other Banks and financial institutions Cheques and items for clearing | 4,813 4,466 | 3,829 |
| Interbranch float items | 4,400 | 3,827 |
| Bills negotiated | | |
| Customers' Liabilities for Acceptances | _ | - |
| Interbank Loans Receivables | 35,131 | 13,095 |
| Investment in other securities | 3,000 | 3,000 |
| Loans, Advances and Overdrafts | 292,712 | 267,771 |
| (Net of Allowances for probable Losses) | | |
| Other Assets | 21,859 | 16,865 |
| Equity Investments | 3,391 | 3,391 |
| Underwriting accounts Property, Plant and Equipment | 5,658 | 9,074 |
| TOTAL ASSETS | 504.017 | 468,649 |
| TOTALISSEIS | 304,017 | 400,042 |
| LIABILITIES | | |
| Deposits from other banks and financial institutions | | 71,236 |
| Customer deposits | 347,370 | 309,562 |
| Cash Letters of Credit | 911 | 909 |
| Special deposits | 13,443 | 14,916 |
| Payment orders/transfers payable | 39 | 39 |
| Bankers Cheques and Drafts Issued Accrued taxes and expenses payable | 2,219 | 2,040 |
| Acceptances Outstanding | 2,219 | 2,040 |
| Interbranch float items | | 2 |
| Unearned income and other deferred charges | | |
| Other Liabilities | 3,677 | 5,112 |
| Borrowings | 72,140 | 2,000 |
| TOTAL LIABILITIES | 439,799 | 405,817 |
| NET ASSETS/(LIABILITIES) 16 LESS 29 | 64,217 | 62,832 |
| SHAREHOLDERS' FUNDS | | |
| Paid up share capital | 60,699 | 60,699 |
| Capital reserves | 1,693 | 1,693 |
| Retained Earnings | (9,549) | (9,549) |
| Profit (Loss) Account Other capital accounts | 5,952 | 4,567 |
| Regulatory Reserve | 365 | 365 5,056 |
| TOTAL SHAREHOLDERS FUNDS | 5,056 64,217 | 62,832 |
| Contingent liabilities | 56,983 | 26,777 |
| Non Performing Loans and advance | | |
| Allowance for Probable losses | 19,079 | 20,739 |
| Other non performing assets | 9,660 | 8,725 |
| | 625 | 435 |
| PERFORMANCE INDICATORS | | |
| (i)Shareholders Funds to Total Assets | 12.74% | 13.41% |
| (ii)Non performing loans to Total Gross Loans | 6.19% | 7.26% |
| (iii) Gross loans and advances to Total Deposits | 83.43% | 86.00% |
| (iv)Loans and Advances to Total Assets (v)Earning Assets to Total Assets | 57.81% 77.04% | 57.14% 76.73% |
| (vi)Deposits Growth | 11.97% | -14.95% |
| | | |

| Interest Income Interest Expense | Current Quarter 31st December 2018 | Comperative Quarter (Previous | Current Year | Comparative Year |
|---|---|-------------------------------------|--|--|
| Interest Expense | | year) 31st December 2017 | Cumulative 31st December 2018 | (Previous Year) Cumulative 31st December |
| Interest Expense | 15.070 | | 50.112 | 2017 |
| | 15,970 (2,727) | 12,257 (3,156) | 50,113 (10,782) | 41,90 (16,845 |
| Net Interest Income | 13,243 | 9,102 | 39,331 | 25,05 |
| Bad debts Written -off | | | | |
| Impairement losses on loans and Advances | (935) | 457 | (1,870) | (344 |
| Non - Interest Income | 1,647 | 2,546 | 9,057 | 8,21 |
| 6.1 Foreign exchange profit/(Loss) | 433 | 343 | 1,494 | 1,53 |
| 6.2 Commissions and Fees 6.3 Dividend Income | 1,197 | 2,168 | 7,403 | 6,59 |
| 6.4 Other operating income | 17 | 35 | 35 125 | 5 |
| Non - Interest Expense | (11,976) | (8,790) | (38,304) | (30,443 |
| 7.1 Salaries and Benefits | (5,978) | (4,154) | (20,334) | (10,850 |
| 7.2 Fees and Commission | (761) | (64) | (1,440) | (1,227 |
| 7.3 Other operating expenses | (5,237) | (4,572) | (16,529) | (18,366 |
| Operating Income/(Loss) before Tax ordinary item | s 1,979 | 3,315 | 8,214 | 2,48 |
| Income Tax Provision | (593) | (598) | (2,261) | (674 |
| Net income /(Loss) After Income tax and | 1,385 | 2,717 | 5,952 | 1,80 |
| Number of employees | 359 | 291 | 359 | 29 |
| Basic Earnings Pershare | 68 | 136 | 98.06 | 4 |
| Diluted Earnings Pershare | 68 | 136 | 98.06 | 4 |
| Number of Branches | 19 | 17 | 19 | 1 |
| PERFORMANCE INDICATORS | | | | |
| Return on average total assets | 1.63% | 2.56% | 1.69% | 1.39% |
| ii.Return on Average sharehoders' funds | 8.72% | 14.49% | 9.81% | 4,449 |
| iii.Non interest expense to gross income | 67.98% | 59.38% | 64.73% | 59.699 |
| iv.Net Interest income to average earning assets | 14.72% | 9.00% | 30.82% | 24.459 |
| Managing Director Charles | J. Itembe | 28-Jan-19 | | |
| Director Of Finance and Planning Lyamb | a Julius | 28-Jan-19 | | |
| Director of Internal Audit Jacquili | ne L. Tinkasimile | 28-Jan-19 | | |
| We, the under-named non-executive members of the both that the statements have been examined by us, and to the instructions and are true and correct. | | | | |
| Signed by: | | | | |
| Vice Chairperson Eliud B. San | ga | 28-Jan-19 | | |
| 2. Director Felix M. Ma | agi | 28-Jan-19 | | |

| Adjustment for : | CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 31S | T DECEMBER | 2018 | (Amount in Millions TShs) | | (Amount in Millions TShs) | | | hs) | |
|--|---|----------------|---------|----------------------------|------------|----------------------------|-----------------------------------|----|------------------------------|-----------------------------------|
| Note incerned Case) | | | Qı | iarter 31st December | 30th Se | ptember | Cumulative as at 31st December | | Previou Cumula 31st Do | is Year) tive as at ecember |
| Adjustment for: | Cash flow from operating activities | | | | | | | t | | |
| Jungariment/Amortization | | | | 1,979 | | 1,319 | 8,214 | 1 | | 3,459 |
| 14-1006-0009-0009-0009-0009-0009-0009-0009 | | | | 4 012 | | 429 | 3 296 | | | 1 48 |
| Sect Actionage in Deposits | | | | | | | | | | (14,039 |
| Sect Angle in Short Term Negotiable Securities | | | | | | | | | | (13,236 |
| Section 1,071 1, | | | | | | | | | | 22,31 |
| Act Act | | curities | | | | | | | | 21,69 |
| Column C | | | | | | | | | | (4,426 |
| Cash flow from investing activities S.266 G.9.012 G.572 G.57 | | | | (573) | | (440) | (1,953) | | | (1,363 |
| Divident received | | ctivities | | 8,266 | | (60,912) | (46,902) | ŀ | | 16,87 |
| Purchase of fixed assets | | | | | | | | | | |
| Proceeds from sale non-dealing securities | | | | (220) | | (2.242) | | | | (1.224 |
| Purchase of non-dealing securities | | | | (339) | | (2,343) | (3,123) | 1 | | (1,234 |
| Cash rom financing activities (339) | | | | | | | | | | |
| Cash from financing activities Cash and cash equivalents Cash and cash equivalents Cash and cash equivalents Cash and cash equivalent at the beginning of the Quarter Cash and cash equivalent at the end of the Cash and cash equivalent Cash and cash equ | | | | | | | | ı | | |
| Cash from financing activities Repayment of Long-term Debt | | rtivitiae | | (330) | | (2.343) | (3.090) | H | | (1.202 |
| Repayment of Long-term Debt Proceeds from issuance of long term debt Proceeds from issuance of Share capital Pryment of cash Dividends Cash of Share capital Pryment of cash Dividends Cash of Share capital Cash and cash equivalents Cash and cash equivalents Cash and cash equivalents Cash and cash equivalent at the beginning of the Quarter Condenses Cash and cash equivalent at the beginning of the Quarter Condenses Cash and cash equivalent at the end of the Cash and cash equivalent Cash and cash equivalent | Net cash provided (used) by investing at | tivities | | (339) | | (2,343) | (3,090) | | | (1,202 |
| Proceeds from issuance of Share capital Proceeds from issuance of Share and cash equivalents: Proceeds from issuance of Share capital Proceeds from | Cash from financing activities | | | | | | | ı | | |
| Proceeds from issuance of Share capital Payment of Cash Dividends (656) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (25,69) (26,21 | | | | | | | | L | | |
| Payment of Cash Dividends (6.56) | | | | | | | | ı | | |
| Net cash provided (used) by financing activities (3,225) | | | | (656) | | | (656) | | | |
| Cash and cash equivalents | Net change in other borrowings | | | (2,569) | | | 25,496 | ı | | |
| Cash and cash equivalents: Net increase (decrease) in rash and cash equivalents 4,702 | | | | | | | | | | 26,21 |
| Net increase (decrease) in eash and cash equivalents | | ctivities | | (3,225) | | | 25,840 | | | 26,213 |
| Cash and cash equivalent at the end of the Quarter CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2018 Regulatory share capital premium Retained earnings (Accumulated losses) Regulatory reserve General Provision Others Total Reserve Coursent Quarter 31st December 2018 Balance as at the beginning of the Quarter 60,699 - (4,981) 4,096 1,693 1,324 62,83 Comprehensive Income - 1,385 - 1 1,385 - 1 1,385 Comprehensive Income - 1,385 - 1 1,385 Comprehensive Income - 1,493 1,324 64,215 Comprehensive Income - 1,493 1,494 Comprehensive Income - 1,493 1,494 Comprehensive Income - 1,493 Comprehensive | | equivalents | | 4,702 | | (63,255) | (24,152) | ŀ | | 41,889 |
| CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2018 Provision Provision Reserve Camputer 31st December 2018 Provision Provision Reserve Camputer 31st December 2018 Provision Provision Reserve Camputer 31st December 2018 Profit for the Period Camputer 31st December 2018 Profit for the Period Camputer 31st December 2018 Camputer | Cash and cash Equivalent at the beginning | of the Quarter | | 65,263 | | 128,518 | 94,116 | | | 86,60 |
| Condense Condense | | he | | 69,964 | | 65,263 | 69,964 | ŀ | | 128,49 |
| Ordinary share capital Previous Retained earnings (Accumulated losses) Reserve Provision Provision Reserve Provision Provi | Quarter | | | | | | | | | |
| Ordinary share capital Previous Retained earnings (Accumulated losses) Reserve Provision Provision Reserve Provision Provi | CONDENSED S | TATEMENT O | F CHAI | IGES IN | EQUIT' | Y AS AT | 31ST DECE | VI | BER 20 | 18 |
| Current Quarter 31st December 2018 Balance as at the beginning of the Quarter Profit for the Period Chamber 2018 Chamb | | | | | | | v | | | |
| Current Quarter 31st December 2018 Elalance as at the beginning of the Quarter 60,699 (4,981) 4,096 1,693 1,324 62,83 1,385 - | | share canital | nremium | | | reserv | Provision | Ot | hers | Total |
| Current Quarter 31st December 2018 Balance as at the beginning of the Quarter 60,699 (4,981) 4,096 1,693 1,324 62,83 Profit for the Period | | share capital | premium | | | | Reserve | | | |
| Profit for the Period | Current Quarter 31st December 2018 | | | | (Amount in | Millions TS | Shs) | | | |
| Other Comprehensive Income - </td <td>Balance as at the beginning of the Quarter</td> <td>60,699</td> <td></td> <td></td> <td>(4,981)</td> <td>4,096</td> <td>1,693</td> <td></td> <td>1,324</td> <td>62,83</td> | Balance as at the beginning of the Quarter | 60,699 | | | (4,981) | 4,096 | 1,693 | | 1,324 | 62,83 |
| Transactions With Owners Dividend Paid Regulatory Reserve General Provission Reserve | Profit for the Period | - | - | | 1,385 | | | _ | - | 1,385 |
| Dividend Paid | | - | - | | - | | | | - | |
| Regulatory Reserve - | | - | - | | - | | | | - | |
| Ceneral Provission Reserve | • | - | - | | - | | - | | - | |
| Others | ů , | - | - | | - | | | | - | |
| Previous Quarter 30th September 2018 Balance as at the end of the current period 60,699 - 3,596 4,096 1,693 1,324 64,217 | • | - | - | | - | | - | | - | |
| Previous Quarter 30th September 2018 Balance as at the beginning of the Year 60,699 5,2111 4,096 1,693 1,324 62,600 Profit for the Quarter 885 - - 88 Other Comprehensive Income - - - - Transactions With Owners - - - - 65 Dividend Paid - (656) - - (657 Regulatory Reserve - < | Ollers | 60,699 | | | 3,596 | 4,096 | 1,693 | | 1,324 | 64,21 |
| Balance as at the beginning of the Year 60,699 - (5,211) 4,096 1,693 1,324 62,600 Profit for the Quarter - 885 - - 88 Other Comprehensive Income - - - - - - Transactions With Owners - <td></td> | | | | | | | | | | |
| Profit for the Quarter 885 88 Other Comprehensive Income - - - - Transactions With Owners - - - - - - Dividend Paid - (656) - - (65 - - (65 - | | | | | | | | | | |
| Other Comprehensive Income - </td <td>Balance as at the beginning of the Year</td> <td>60,699</td> <td></td> <td></td> <td>(5,211)</td> <td>4,096</td> <td>1,693</td> <td></td> <td>1,324</td> <td>62,602</td> | Balance as at the beginning of the Year | 60,699 | | | (5,211) | 4,096 | 1,693 | | 1,324 | 62,602 |
| Transactions With Owners | | - | - | | 885 | | | _ | - | 885 |
| Dividend Paid - (656) - - (65 Regulatory Reserve - | | - | - | | | | - | | - | - |
| Regulatory Reserve - | | • | - | | - | | | | - | - |
| General Provission Reserve - </td <td></td> <td>-</td> <td>-</td> <td></td> <td>(656)</td> <td></td> <td>-</td> <td></td> <td>-</td> <td>(656</td> | | - | - | | (656) | | - | | - | (656 |
| Others | | - | - | | - | | - | | - | - |
| | | - | - | | - | | - | | - | - |
| | | 60 600 | - | | (4.981) | 4 006 | 1 603 | | 1.324 | 62 831 |

FEES AND CHARGES OF AZANIA BANK LTD AS OF 31ST DECEMBER 2018

SPECIAL CHEQUE CLEARANCE

| FEI | ES AND CHARGES OF AZANIA BANK LTD AS OF 31ST DECEMBER 2018 | |
|--------|--|--------------------------------|
| | | |
| | ODUCT TYPE | BANK RATES INCLUSIVE VAT (TZS) |
| | VINGS ACCOUNTS | |
| Moi | nthly Service charges | 2,500.00 |
| Clul | bs and NGOs | 6,000.00 |
| Tob | nacco Farmers | - |
| Stat | tement | |
| 0-6 | Months | 3,700.00 |
| Moi | re than six months per page | 1,200.00 |
| | nimum balance | 2,500.00 |
| | thdrawal Charges | 2,00000 |
| | er the counter | |
| _ | ≤400K | 1,770.0 |
| + | | - |
| + | >400 ≤ 3M | 3,540.0 |
| - | >3M ≤5M | 0.1530% |
| _ | > 5M ≤10M | 0.1182% |
| _ | >10M ≤20M | 0.1062% |
| | >20M ≤ 30 M | 0.1003% |
| | >30M ≤40M | 0.0968% |
| | $>40 \text{ M} \leq 50 \text{M}$ | 0.0944% |
| \top | >50M≤100M | 0.0885% |
| | > 100M ≤ 200M | 0.0767% |
| | >200M | 0.0519% |
| 0 | 11 51 | NU |
| | sh deposit charge | N/. |
| | ings Card | N/. |
| _ | ık Card replacement | 9,000.00 |
| _ | sing Account | 24,000.00 |
| Cus | stomer missing bank card at Counter .Has other proper IDs | N/. |
| Moi | nthly domant accounts charges | 6,000.00 |
| Dor | mant activation fees | 2,500.00 |
| 2 CH | RRENT ACCOUNTS | |
| | vice charges monthly | + |
| _ | Personal | 6,000.00 |
| _ | usiness | |
| _ | | 12,000.00 |
| Stat | tement | 400000 |
| - | 1-6 months | 4,000.00 |
| Moi | re than six month (Per Page) | 1,200.00 |
| | | |
| | sh deposit charges | |
| | sing account | 36,000.00 |
| Moi | nthly Domant Charges | 6,000.00 |
| _ | mant activation fees | 2,500.00 |
| _ | unter Leaf | 6,000.00 |
| | eque book (50 Leaf) | 20,000.00 |
| | eque book (50 Leaf) Forex | usd 10; Eur 10; GBP 8. |
| CHC | educ soon (oo sem) t stea | usu 10, Eur 10, GDI 0. |
| _ | eque book (100 Leaf) | 40,000.00 |
| Che | eque book 100 Leaf) Forex | usd 20; Eur 20; GBP 17 |
| Issu | uance of Bankers cheque | |
| _ | sting Customer | 25,000.00 |
| | Ik in Customers | 30,000.00 |
| T | | |
| Ret | turned cheques (Issued by our customers). ufficient fund | 120,000.00 |
| T | | |

NAME OF BANK: AZANIA BANK LTD

| ≤400K 1770.00 >400 ≤ 3M 3540.00 >3M ≤ 5M 0.1530% > 10M ≤ 20M 0.1182% > 10M ≤ 20M 0.1062% > 20M ≤ 30 M 0.1062% > 20M ≤ 40M 0.0963% > 30M ≤ 40M 0.0963% > 30M ≤ 40M 0.0963% > 20M ≤ 50M 0.0943% > 20M ≤ 50M 0.0943% > 20M ≤ 200M 0.0953% > 100M ≤ 200M 0.0767% > 200M 0.0767% > 200M 0.0767% > 200M 0.0757% > 200M 0. | | Cash Withdrawal at Counter | |
|--|------|--|---------------------------------------|
| 2-300 SM SM SM SM | | Cust William at Country | |
| 2-300 SM SM SM SM | | <400K | 1770.00 |
| 2-3M S2Nd 0.18395 0.18295 0. | | _ | |
| > M.S. (10M 0.0M 0.10625) > 10M ≤ 20M 0.10625) > 20M ≤ 30 M 0.00855 > 20M ≤ 30 M 0.00855 > 20M ≤ 50M 0.00855 > 20M ≤ 100M 0.00555 > 20M ≤ 100M | | | |
| > 10M ≤ 20M | | | |
| ⇒20M ≤ 30M 0.004% 0.066% ⇒30M ≤ 50M 0.066% ⇒30M ≤ 50M 0.066% ⇒30M ≤ 100M 0.066% ⇒30M ≤ 100M 0.066% ⇒30M ≤ 100M 0.066% ⇒30M ≤ 100M 0.067% ⇒200M 0.057% ⇒200M 0.057% ⇒200M 0.057% Tax Callacion Service Cash deposit Withdrawal fet to apply By TISS 12,000.00 Cash appoint to 3rd party 0.0600, 0.00 Cash appoint to 3rd party 0.000, 0.00 Cash appoint to 3rd party 0.000, 0.00 Cash deposit during BULK CASH DEPOSITSWITHDRAWALS Bulk cash withdrawal Same day deposited above TZS 20M N/A Bulk cash withdrawal Same day deposited above TZS | | | |
| > 30M ≤ 90M 50M 0.9944% > 40 M ≤ 50M 0.9944% > 50M ≤ 100M 0.9544% > 50M ≤ 200M 0.9575% > 100M ≤ 200M 0.9575% > 100M ≤ 200M 0.9575% Bax Collection Service Bax Collection Service Cold deposit NII. Sy cheage or withdrawal slip Withdrawal fee to apply By TISS 12,000.00 Cold deposit charge Withdrawal fee to apply By TISS 12,000.00 Cold deposit charge BLK CASH DEPOSITSWITHDRAWALS Bulk cash withdrawal Sime day deposited above TZS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Bulk cash withdrawal Sime day deposited above TSS 30M N/A Standing orders (within the same bank) T.200.00 Standing orders (two fort banks) | | | |
| > 50 M ≤ 50M 0.00M 0.0085% | | | |
| > 500d ≤ 100M 0.0885% > 100M ≤ 200M 0.0865% > 200M 0.0865% > 200M 0.0865% 0.0865% 1 1 1 1 1 | | | |
| > 100M | | | |
| 2000M 0.8159% 1.81 | | | |
| Tax Collection Service | | _ | |
| Cash deposit | | | 0.0519% |
| By cheepe or withdrawal slip Withdrawal fee to apply | | | |
| By TISS | | | NIL |
| Cash payment to 3rd party Cash depost charge BILK CASID EPPOSITSWITHDRAWALS Bulk cash withdrawal Same day deposited above TZS 30M Bulk cash withdrawal Same day deposited above TZS 30M Bulk cash withdrawal Same day deposited above TZS 30M Bulk cash withdrawal Same day deposited above TZS 30M Mullitated note deposit Sup Payment orders Sup Payment orders Sup Payment orders Sunding orders (within the same bank) Standing orders (within the same bank) Standing orders (within the same bank) TZS 60,000U S 30FEUR 30 GRBP 30 Sanding orders (to their banks)@Transfer TZS 72,000,000 US 30FEUR 30 GRBP 30 Salvay handling TZS 72,000,000 US 30FEUR 30 GRBP 30 Salvay handling TZS 72,000,000 US 30FEUR 30 GRBP 30 Salvay handling TZS 72,000,000 US 30FEUR 30 GRBP 30 Salvay handling fees NILL TRA collection NIL TRA collection NIL Company Search to BRELA NIL Company Search to BRELA NIL Company Search to BRELA NIL TRA collection Outward transfers NA TZS 12,000,000 US 30FEUR 30 GRBP 30 TZS 12,000 O Ubbrs 3 TZS 12,000 O Ubbrs 4 TZS 12,000 O Ubbrs 4 TZS 12,000 O Ubbrs 5 TZS 12,000 O Ubbrs 6 T | | | Withdrawal fee to apply |
| Cach deposit charge | | * | 12,000.00 |
| BULK CASH DEPOSITSWITHDRAWALS | | | 6,000.00 |
| Bulk cash withdrawal/ Same day deposited above TZS 30M | | Cash deposit charge | |
| Bulk cash withdrawal/ Same day deposited above USD 20,000.00 Mutilated note deposit | | | |
| Mullated note deposit Stop Payment orders 60,000.00 | | | N/A |
| Stop Payment orders 68,000.00 | | | |
| Standing orders (within the same bank) | | Mutilated note deposit | |
| Standing orders (to other banks)@Transfer | | Stop Payment orders | 60,000.00 |
| Standing orders (to other banks)@Transfer | | Standing orders (within the same bank) | 1,200.00 |
| Certificate of balance | | | |
| Comfort/Introduction Letter | | | TZS 60,000/US 30/EUR 30/GBP 25 |
| Farmers proceeds handling fees | | Comfort/Introduction Letter | TZS 72,000.00/US.36/EUR 36/GBP30 |
| Farmers proceeds handling fees | | Salary handling | 1,200.00 |
| School fees deposits | | Farmers proceeds handling fees | |
| TRA collection | | | NIL |
| Company Search to BRELA | | 4 | NIL |
| Service charge per month Savings Account S1.80/Eurol.80/GBP 1.50 | | Company Search to BRELA | NIL |
| To other banks (On Others) | | 1 7 | |
| To other banks (On Others) | 3) | EFT charges: | |
| Outward transfers \$8,000.00 Inward transfers N/A 4(a) TISS To other banks (On Others) TZS12000 / USD 6 4(b) TT USD 60 Non account holder N/A Inward transfers-customers USD 60 Inward transfers-customers USD 12 5 FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account S1.80/Euro1.80/GBP1.50 Current Account S12.00/Euro12.00/GBP 10.00 Domant account activation fees 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 5.0/EUR 5.0 /GBP 4.0 Withdrawal Charges USD 5.0/EUR 5.0 /GBP 5 Cash deposit charge \$50 and \$100 NIL S1,5,10 and \$20 0.71% | _ | Ç | |
| Inward transfers | | To other banks (On Others) | |
| A(a) TISS | | Outward transfers | 8,000.00 |
| To other banks (On Others) | | Inward transfers | N/A |
| To other banks (On Others) | | | |
| A(b) TT | 4(a) | TISS | |
| Outward foreign transfers USD 60 Non account holder N/A Inward transfers-customers USD 12 5 FOREIGN EXCHANGE ACCOUNT USD 12 Service charge per month \$1.80/Euro1.80/GBP1.50 Savings 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 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% | | To other banks (On Others) | TZS12000 / USD 6 |
| Outward foreign transfers USD 60 Non account holder N/A Inward transfers-customers USD 12 5 FOREIGN EXCHANGE ACCOUNT USD 12 Service charge per month \$1.80/Euro1.80/GBP1.50 Savings 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 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% | | | |
| Non account holder | 4(b) | TT | |
| Inward transfers-customers | | Outward foreign transfers | USD 60 |
| Inward transfers-customers | | | |
| Service charge per month Savings Account \$1.80/Euro1.80/GBP1.50 | | Non account holder | N/A |
| Service charge per month Savings Account \$1.80/Euro1.80/GBP1.50 | | | |
| Service charge per month \$1.80/Euro1.80/GBP1.50 Current Account \$12.00/Euro12.00/GBP10.00 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 USD USD 5.0/EUR 5.0 /GBP 4.0 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% | | Inward transfers-customers | USD 12 |
| Service charge per month \$1.80/Euro1.80/GBP1.50 Current Account \$12.00/Euro12.00/GBP10.00 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 USD USD 5.0/EUR 5.0 /GBP 4.0 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% | | | |
| 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 USD USD 5.0/EUR 5.0 /GBP 4.0 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% | 5 | FOREIGN EXCHANGE ACCOUNT | |
| 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 USD USD 6.0/ EUR 6.0/ GBP 5 Cash deposit charge \$50 and \$100 NIL \$1,5,10 and \$20 0.71% | | Service charge per month | |
| Domant account charges USD 2.5 /EUR 2.5 /GBP 2 | | Savings Account | \$1.80/Euro1.80/GBP1.50 |
| Domant account activation fees USD 1.5/ EUR 1.5 /GBP 1.0 | | Current Account | \$12.00/Euro12.00/GBP 10.00 |
| 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 USD 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% | | Domant account charges | USD 2.5 /EUR 2.5 /GBP 2 |
| More than 6 months USD 5.0/EUR 5.0 /GBP 4.0 Withdrawal Charges USD USD 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% | | Domant account activation fees | USD 1.5/ EUR 1.5 /GBP 1.0 |
| Withdrawal Charges USD USD 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% | | Statement(0-6 months). | USD 2.5 /EUR 2.5 /GBP 2 |
| USD USD 0.59% MIN USD 6.0/ EUR 6.0/ GBP 5 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% | | More than 6 months | USD 5.0/EUR 5.0 /GBP 4.0 |
| USD USD 0.59% MIN USD 6.0/ EUR 6.0/ GBP 5 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% | | Withdrawal Charges | |
| Cash deposit charge \$50 and \$100 NIL \$1,5,10 and \$20 0.71% | | | |
| Cash deposit charge \$50 and \$100 NIL \$1,5,10 and \$20 0.71% | | Any amount | USD 0.59% MIN USD 6.0/ EUR 6.0/ GBP 5 |
| \$1,5,10 and \$20 0.71% | | 0 1 1 1 1 0 0 10400 | |
| | | Cash deposit charge \$50 and \$100 | NIL |
| | | | |
| | | \$1,5,10 and \$20 | 0.71% |

| | LETTER OF CREDIT | |
|-------|--|---|
| | Import LC LC Opening Commission | 1% per quarter or min of USD 250/ EUR 250 |
| | General LC Commission LC extension and change of amount | USD 200 / EUR 200/ GI 1% per quarter or min of USD 250/ EUR 250 |
| | LC expired unutilized or cancellation fees | USD 200 / EUR 200/ GI USD 60/ EUR 60 /GBP 50 |
| | SWIFT charges | USD 00/ EUR 00 /GBF 30 |
| | Export LC Advising Commision | USD 300 / EUR 300 / GBP 250 |
| | amendment Commission | USD 300 / EUR 300 / GBP 250 |
| | Confirmation Commission Courier Charges | 1.18% or Minimum of USD 300 / EUR 300 / 250 USD 180 / EUR 180 / GBP 150 |
| | ATM TRANSACTIONS | 652 1007 ECK 1007 GD1 100 |
| 6(a) | Local Cards | |
| | New Issue of ATM Card | FREE |
| | ATM Card Replacement | 12, 12, |
| | Pinmailer replacement | 12, |
| (b) | ATM Withdrawals: | 1,3 |
| | Umoja Switch ATM Network Balance Enquire on ATMs | 2 (2) |
| | MOBILE (SMS) BANKING | |
| | Balance Inquiry Payments | 1,3 |
| 8 | INTERNET BANKING: | |
| 8 (a) | Domestic: Registration fee | TZS 6000 / USD 3 / EUR 3 /GBP 2.5 |
| | Payments | 12S 0000 / USD 3 / EUR 3 /GBP 2.5 |
| | Internal | TZS 1500 / ISD 1 /EUR 1 /GBP 1 |
| | to other banks | TZS 12000 / USD 6/ EUR 6 / GBP 5 |
| 9 | MONEY REMITTANCES | |
| 9 (a) | Western Union | As per prevailin |
| | MoneyGram | As per prevailin |
| 9(a) | Loans TZS | |
| | Consumer Loans (Interest) Personal | 15 - 18 15 - 20° |
| | Mortage Loans | 15 - 20° 19-23% per a |
| | Project Finance loans | 21-25% per a |
| | Edu Loans | |
| | Overdraft Business Loans | 26 % per annum 19 % per annum. |
| | Arrangment Fees(all loans) | 1.5 to 2.5% of the Loan a |
| | Arrangment Fees(Mortgages USD) | 1.5% of the Loan a |
| | Security perfection fees (all loans) | Tzs 150,000,00 to 1 |
| 9(a) | Loans USD/ EUR /GBP | |
| | Consumer Loans (Interest) | 10 -12% Flat |
| | Personal Mortage Loans | 10 -12% Flat 9-11 % pa |
| | Project Finance loans | 9-11 % pa |
| | Edu Loans | 9%ра |
| | Overdraft Business Loans | 12%pa |
| | Arrangment Fees(all loans) | 9-12%pa 1.5 - 2.5% |
| | Arrangment Fees(Mortgages USD) | 1.5% of the loan amount |
| | Security perfection fees (all loans) | USD120- 600/ EUR 120-600 /GBP 100-5 |
| | Insurance Premiums: | |
| | Credit Life Insurance - Consumer | 0.59%pa |
| | - Staff | 0.472%pa |
| | - Mortgage Property Insurance | 0.826%pa 0.177-0.295%pa |
| | Penal Interest TZS | · |
| | Penal Interest TZS | |
| 9(b) | BONDS & GUARANTEES(COMMISION) Perfomance bond/Bid bonds/Guarantees | 2% per quarter, Min |
| | Treasury Bill & Bond Bidding on behalf of customers per bid | Tzs |
| | Documents Search fees | |
| (a) | Search Retrival | 24, |
| (b) | Less than 30 days | 24, |
| | More than 30 days, but less than a year | 60, |
| | Above One year | 120, |