

## 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"

## Issued pursuant to regulations 7 & 8 of the Banking and Financial Institutions (Disclosures) Regulattions, 2014

STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2019 (Amount in Millions TShs)			
	Current Quarter 30th September 2019	Previous Quarter 30th June 2019	
ASSETS			
Cash	30,600	28,496	
Balances with Bank of Tanzania Investment in Government securities	27,189	67,801	
Balances with other Banks and financial	93,665 60,093	102,443 102,154	
Cheques and items for clearing	3,583	3,826	
Interbranch float items	3,303	3,020	
Bills negotiated			
Customers' Liabilities for Acceptances	-	-	
Interbank Loans Receivables	21,668	18,359	
Investment in other securities	4,000	3,000	
Loans, Advances and Overdrafts	804,297	775,297	
( Net of Allowances for probable Losses )			
Other Assets	34,847	55,806	
Equity Investments	12,174	12,176	
Underwriting accounts Property, Plant and Equipment	10.914	44.703	
TOTAL ASSETS	10,814 1,102,930	11,702 1,181,058	
TOTAL ASSETS	1,102,930	1,181,038	
LIABILITIES			
Deposits from other banks and financial			
Customer deposits	537,800	618,139	
Cash Letters of Credit	9,326	825	
Special deposits	71,181	44,453	
Payment orders/transfers payable			
Bankers Cheques and Drafts Issued	232	164	
Accrued taxes and expenses payable	10,271	21,105	
Acceptances Outstanding			
Interbranch float items		39	
Unearned income and other deferred charges Other Liabilities	06.204	4.42.020	
Borrowings	96,304 177,525	142,828 168,857	
TOTAL LIABILITIES	902,640	996,411	
NET ASSETS/(LIABILITIES) 16 LESS 29	200,290	184,648	
SHAREHOLDERS' FUNDS		,	
Paid up share capital	185,432	181,038	
Capital reserves	10,193	3,485	
Retained Earnings	(3,684)	(6,454)	
Profit (Loss) Account	7,983	3,570	
Other capital accounts	365	365	
Regulatory Reserve		2,643	
TOTAL SHAREHOLDERS FUNDS	200,290	184,648	
Contingent liabilities	84,985	77,347	
Non Performing Loans and advance	293,707	298,537	
Allowance for Probable losses	129,760	129,214	
Other non performing assets	12,863	745	
PERFORMANCE INDICATORS			
(i)Shareholders Funds to Total Assets	18.16%	15.63%	
(ii)Non performing loans to Total Gross Loans	29.91%	31.27%	
(iii)Gross loans and advances to Total Deposits	169.49%	151.94%	
(iv)Loans and Advances to Total Assets	72.92%	65.64%	
(v)Earning Assets to Total Assets	73,85%	77.16%	
(vi)Deposits Growth	-13.03%	81.34%	
(vii)Assets Growth	-6.62%	133.69%	

		Current Quarter 30th September 2019	Comperative Quarter (Previous year) 30th September 2018	Current Year Cumulative 30th September 2019	Comparative Year (Previous Year) Cumulative 30th Septembe 2018
Interest Income		27,043	11,697	62,857	34,143
Interest Expense		(7,578)	(2,451)	(16,676)	(8,055)
Net Interest Income		19,465	9,246	46,182	26,088
Bad debts Written -off	A di	000	(622)	2 1 1 2	(025)
Impairement losses on lo  Non - Interest Income	ans and Advances	900	(623) 2,254	2,113 9,084	(935) <b>7,16</b> 8
6.1 Foreign exchange p	rofit/(Loss)	1,371	305	3,299	1,061
6.2 Commissions and Fe		2,367	1,898	5,545	5,965
6.3 Dividend Income		, , , , , , , , , , , , , , , , , , ,	,	34	35
6.4 Other operating inco	ome	101	51	206	107
Non - Interest Expense		16,203	(9,558)	42,171	(26,086
7.1 Salaries and Benefits		(7,495)	(5,586)	(21,983)	
<ul><li>7.2 Fees and Commission</li><li>7.3 Other operating expension</li></ul>		(1,319) (7,389)	(181) (3,790)	(2,123) (18,064)	(679) (11,050)
Operating Income/(Loss)		6,201	1,319	10,982	
Income Tax Provision	, 201010 121 0121121	(1,788)	(433)	(2,999)	(1,668)
Net income /(Loss) Aft	er Income tax and	4,413	885	7,983	4,567
Number of employees		488	346	488	346
Basic Earnings Pershare		24	44	43	75
Diluted Earnings Pershare	9	24	44	43	75
Number of Branches		22	19	22.00	19
PERFORMANCE INDICATO	)RS				
i.Return on average tota		2.17%	1.08%	1.92%	1.70%
ii.Return on Average sha		9.17%	5.65%	8.30%	7.28%
iii.Non interest expense t	o gross income assets	52.47% 10.13%	68.51% 10.33%	58.62% 25.00%	63.14% 7.31%
Signed by:			28-Oct-19		
Director of Finance and Planning	,		28-Oct-19		
Director of Internal Aug		mile	28-Oct-19		
the above statement	I non-executive member s. We declare that the s elief have been prepared	tatements have be	en examined	by us, and to	the best of
Signed by:					
2. Vice Chairperson	Felix M. Maagi		28-Oct-19		
2. Board member			28-Oct-19		

3,850 3,850 3,054 (471,508) 14,204 273,995 (1,547) 145,965 (42,965) (1,194) (76,146)	10,948 198,420 306 106,728 (10,632) (2,863) (201,465)	Comparative Yea Previous Year as 30th Septembe 2018 6,23 1,12 (81,066 (9,591 74,30 (5,063 58 (11,577 (1,380	
3,054 (471,508) 14,204 273,995 (1,547) 145,965 (42,965) (1,194) (76,146)	5,374 (520,728) 10,948 198,420 306 106,728 (10,632) (2,863) (201,465)	1,12 (81,068 (9,591 74,30 (5,063 5,063 (11,570 (1,380	
3,054 (471,508) 14,204 273,995 (1,547) 145,965 (42,965) (1,194) (76,146)	5,374 (520,728) 10,948 198,420 306 106,728 (10,632) (2,863) (201,465)	1,12 (81,068 (9,591 74,30 (5,063 58 (11,570 (1,380	
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14,204 273,995 (1,547) 145,965 (42,965) (1,194) (76,146)	10,948 198,420 306 106,728 (10,632) (2,863) (201,465)	(9,591 74,30 (5,063 58 (11,570 (1,380	
273,995 (1,547) 145,965 (42,965) (1,194) (76,146)	198,420 306 106,728 (10,632) (2,863) (201,465)	74,30 (5,063 58 (11,570 (1,380	
(1,547) 145,965 (42,965) (1,194) (76,146)	306 106,728 (10,632) (2,863) (201,465)	(5,063 58 (11,570 (1,380	
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(42,965) (1,194) <b>(76,146)</b>	(10,632) (2,863) (201,465)	(11,570 (1,380	
(1,194) ( <b>76,146</b> )	(2,863) (201,465)	(1,380	
<b>(76,146)</b>	<b>(201,465)</b>		
34	34	(26,424	
-			
-		_	
(19,043)		3	
	(15,219)	(3,464	
(0.705)	(0.702)		
(8,785) <b>(27,794)</b>	(8,782) ( <b>23,967)</b>	(3,429	
(=:,:::,)	(23,551)	(4,124	
128.168	158.641		
-,		1,00	
120,339 <b>248,507</b>	283,375	1,00	
144 566	57 943	(28,854	
ŕ	'		
62,985	69,964	94,11	
207,551	127,907	65,26	
	128,168 120,339 <b>248,507</b> 144,566 <b>62,985</b> <b>207,551</b>	128,168 158,641 120,339 124,733 248,507 283,375 144,566 57,943 62,985 69,964	

	Ordinary share capital	Share premium	Retained earnings (Accumulated losses)	Regulatory G reserve	eneral Provision Reserve	Others	Total
(Amount in Millions TShs )							
Current Period 30th June 2019							
Balance as at the beginning of the Period	60,699		5,994	-	2,643	1,325	58,684
Prior Period Adjustment			-	-	-	-	
Profit for the Year	-	-	3,100	-	-		3,100
Other Comprehensive Income	-	-		-	-		
Transactions With Owners	120,339	-	-	-	-	-	120,339
Dividend Paid	-			-	-		
Regulatory Reserve	-			-	-		
Other Reserve	-	-	-	-	-	-	
General Provission Reserve	-			-	-	2,525	2,525
Balance as at the end of the current period	181,038	-	(2,884)		2,643.04	3,850	184,648

Other Comprehensive Income Transactions With Owners Dividend Paid Regulatory Reserve

## FEES AND CHARGES OF AZANIA BANK LTD AS OF 30<sup>TH</sup> SEPTEMBER, 2019

<u> </u>		
PRODUCT TYPE	BANK RATES INCLUSIVE VAT (TZS)	
1 SAVINGS ACCOUNTS		
Monthly Service charges	2,500.00	
Clubs and NGOs	6,000.00	
Tobacco Farmers	-	
Statement	-	
0-6 Months	2 700 00	
	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%	
> 100M \( \sum 200M \)	0.0519%	
× ŁUUIVI	U.U31976	
	271	
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	
2 CURRENT ACCOUNTS		
Service charges monthly		
Personal	6,000.00	
Business	12,000.00	
Statement	<u> </u>	
1-6 months	4,000.00	
More than six month (Per Page)	1,200.00	
11010 (1101 (110) (1101 (110) (1101 (110) (1101 (110) (110) (1100) (1	1,200.00	
Cash deposit charges		
	2( 000 00	
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)	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	
THE IN CASIONION	30,000.00	
Daturned sheares (Issued by our outtowers)		
Returned cheques (Issued by our customers).	100,000,00	
Insufficient fund	120,000.00	
Other reasons	36,000.00	
SPECIAL CHEQUE CLEARANCE	N/A	
Cash Withdrawal at Counter		
≤400K	1770.00	

	Cash Withdrawal at Counter		
	≤400K	1770.00	
	>400 ≤ 3M	3540.00	
	>3M ≤ 5M	0.1530%	
	> 5M ≤10M	0.1182%	
	$> 10M \le 20M$	0.1062%	
	$>20M \le 30 M$	0.1003%	
	> 30M ≤ 40M	0.0968%	
	> 40 M ≤ 50M	0.0944%	
	> 50M ≤ 100M	0.0885%	
	> 100M \le 200M	0.0767%	
	> 200M	0.0519%	
	Tax Collection Service		
	Cash deposit	NIL	
	By cheque or withdrawal slip		
	By TISS	Withdrawal fee to apply	
		12,000.00	
	Cash payment to 3rd party	6,000.00	
	Cash deposit charge		
	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	
0	PPT 1		
)	EFT charges:		
	m 1 1 1 (0 01 )		
	To other banks (On Others)		
	Outward transfers	8,000.00	
	, , ,	8,000.00 N/A	
	Outward transfers Inward transfers		
ł(a)	Outward transfers Inward transfers TISS		
(a)	Outward transfers Inward transfers		
l(a)	Outward transfers Inward transfers TISS	N/A	
	Outward transfers Inward transfers TISS	N/A	
	Outward transfers Inward transfers  TISS To other banks (On Others)	N/A	
	Outward transfers Inward transfers  TISS To other banks (On Others)	N/A TZS12000 / USD 6	
	Outward transfers Inward transfers  TISS To other banks (On Others)	N/A TZS12000 / USD 6	
	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers	N/A TZS12000 / USD 6 USD 60	
	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder	N/A TZS12000 / USD 6 USD 60	
	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers	N/A  TZS12000 / USD 6  USD 60  N/A	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers	N/A  TZS12000 / USD 6  USD 60  N/A	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT	N/A  TZS12000 / USD 6  USD 60  N/A	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  S1.80/Euro1.80/GBP1.50	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder  Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 /EUR 2.5 /GBP 2	
(b)	Outward transfers  Inward transfers  TISS To other banks (On Others)  TT  Outward foreign transfers  Non account holder  Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges Domant account activation fees	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Eurol.80/GBP1.50  \$12.00/Eurol2.00/GBP 10.00  USD 2.5 / EUR 2.5 / GBP 2  USD 1.5 / EUR 1.5 / GBP 1.0	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges Domant account activation fees Statement( 0-6 months).	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 /EUR 2.5 /GBP 2  USD 1.5/ EUR 1.5 /GBP 1.0  USD 2.5 /EUR 2.5 /GBP 2	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account darges Domant account activation fees Statement( 0-6 months). More than 6 months	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Eurol.80/GBP1.50  \$12.00/Eurol2.00/GBP 10.00  USD 2.5 / EUR 2.5 / GBP 2  USD 1.5 / EUR 1.5 / GBP 1.0	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges Domant account activation fees Statement( 0-6 months). More than 6 months Withdrawal Charges	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 /EUR 2.5 /GBP 2  USD 1.5/ EUR 1.5 /GBP 1.0  USD 2.5 /EUR 2.5 /GBP 2	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account darges Domant account activation fees Statement( 0-6 months). More than 6 months	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 /EUR 2.5 /GBP 2  USD 1.5/ EUR 1.5 /GBP 1.0  USD 2.5 /EUR 2.5 /GBP 2	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges Domant account activation fees Statement( 0-6 months). More than 6 months Withdrawal Charges	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 /EUR 2.5 /GBP 2  USD 1.5/ EUR 1.5 /GBP 1.0  USD 2.5 /EUR 2.5 /GBP 2	
(b)	Outward transfers Inward transfers Inward transfers TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account activation fees Statement( 0-6 months). More than 6 months Withdrawal Charges USD Any amount	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5/EUR 2.5/GBP 2  USD 1.5/ EUR 1.5/GBP 2  USD 5.0/EUR 5.0/GBP 4.0	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT  Outward foreign transfers  Non account holder  Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT  Service charge per month Savings Account Current Account Domant account charges Domant account charges Domant account charges More than 6 months More than 6 months Withdrawal Charges USD	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5/EUR 2.5/GBP 2  USD 1.5/ EUR 1.5/GBP 2  USD 5.0/EUR 5.0/GBP 4.0	
(b)	Outward transfers Inward transfers Inward transfers TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account activation fees Statement( 0-6 months). More than 6 months Withdrawal Charges USD Any amount	N/A  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5/EUR 2.5/GBP 2  USD 1.5/EUR 1.5/GBP 1.0  USD 2.5/EUR 2.5/GBP 2  USD 5.0/EUR 5.0/GBP 4.0  USD 5.0/EUR 5.0/GBP 4.0	
5 S	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges Domant account activation fees Statement( 0-6 months). More than 6 months Withdrawal Charges USD Any amount Cash deposit charge \$50 and \$100	N/A  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 /EUR 2.5 /GBP 2  USD 1.5/ EUR 1.5 /GBP 1.0  USD 2.5 /EUR 2.5 /GBP 2  USD 5.0/EUR 5.0 /GBP 4.0  USD 0.59% MIN USD 6.0/ EUR 6.0/ GBP 5	
(b)	Outward transfers Inward transfers  TISS To other banks (On Others)  TT Outward foreign transfers  Non account holder Inward transfers-customers  FOREIGN EXCHANGE ACCOUNT Service charge per month Savings Account Current Account Domant account charges Domant account activation fees Statement(0-0f months) More than 6 months Withdrawal Charges USD Any amount  Cash deposit charge \$50 and \$100 \$1,5,10 and \$20	N/A  TZS12000 / USD 6  USD 60  N/A  USD 12  \$1.80/Euro1.80/GBP1.50  \$12.00/Euro12.00/GBP 10.00  USD 2.5 / EUR 2.5 / GBP 2  USD 1.5/ EUR 1.5 / GBP 1.0  USD 2.5 / EUR 2.5 / GBP 2  USD 5.0/EUR 5.0 / GBP 4.0  USD 5.9% MIN USD 6.0/ EUR 6.0/ GBP 5  NIL  0.71%	

	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	USD 300 / EUR 300 / GBP 250
	Advising Commission 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	
o o(a)	Local Cards	
(11)	New Issue of ATM Card	FREE
	ATM Card Replacement	12,000.00
	Pinmailer replacement	12,000.00
(b)	ATM Withdrawals:	1 200 00
	Umoja Switch ATM Network Balance Enquire on ATMs	1,300.00 300.00
		300.00
7	MOBILE (SMS) BANKING	
	Balance Inquiry	300.00
	Payments	1,300.00
	INTERNET DANKING	
	INTERNET BANKING: Domestic:	
(4)	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	
) (a)	Western Union	As per prevailing rates
(a)	MoneyGram	As per prevailing rates
		1.1.1
)(a)	Loans TZS	
	Consumer Loans (Interest)	15 - 18% Flat
	Personal Mortoge Leans	15 - 20% Flat.
	Mortage Loans Project Finance loans	19-23% per annum. 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
	Arrangment Fees( Mortgages USD)	1.5% of the Loan amount
	Security perfection fees (all loans)	Tzs 150,000,00 to 1 Million
)(a)	Loans USD/ EUR /GBP	
(4)	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 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 100-500
	Insurance Premiums:	0.500/
	Credit Life Insurance - Consumer - Staff	0.59%pa 0.472%pa
	- Starr - Mortga ge	0.4/2%pa 0.826%pa
	Property Insurance	0.177-0.295%ра
	Penal Interest TZS	0.07
	Penal Interest TZS	0.05
	PONTE A GYAR AVERTAGON PERSON	
(b)	BONDS & GUARANTEES(COMMISION) Perfomance bond/Bid bonds/Guarantees	2% per quarter, Min 50,000
	Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers per bid	2% per quarter, Min 50,000 Tzs 35,000
		123 33,400
10	Documents Search fees	
a)	Search	24,000.00
b)	Retrival	
	Less than 30 days	24,000.00 60,000.00
	More than 30 days, but less than a year  Above One year	120,000.00