

## AZANIA BANK LTD

The One Stop Financial Centre



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

	STATEMENT OF FINANCIAL POSITION AS AT 31:	ST DECEMBER 201 (Amount in M	
		Current Quarter 31st December 2019	Previous Quarter 30th September 2019
	ASSETS		
1	Cash	27,174	30,600
_	Balances with Bank of Tanzania	20,815	27,189
	Investment in Government securities Balances with other Banks and financial	93,203	93,665
1 '	Cheques and items for clearing	23,869	60,093
	Interbranch float items	4,192	3,583
	Bills negotiated		
	Customers' Liabilities for Acceptances	-	
	Interbank Loans Receivables	24,483	21,668
	Investment in other securities	4,000	4,000
	Loans, Advances and Overdrafts	837,577	804,297
	( Net of Allowances for probable Losses )	057,577	00 1,277
12	Other Assets	78,336	34,847
13	Equity Investments	12,808	12,174
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	22,255	10,814
16	TOTAL ASSETS	1,148,712	1,102,930
В	LIABILITIES		
	Deposits from other banks and financial		
	Customer deposits	544,899	537,800
	Cash Letters of Credit	11,918	9,326
	Special deposits	93,247	71,181
	Payment orders/transfers payable		
	Bankers Cheques and Drafts Issued	244	232
	Accrued taxes and expenses payable	15,637	10,271
	Acceptances Outstanding		
	Interbranch float items		
	Unearned income and other deferred charges	72.700	24.204
	Other Liabilities	73,798	96,304
	Borrowings TOTAL LIABILITIES	167,618	177,525
	NET ASSETS/(LIABILITIES) 16 LESS 29	<b>907,360</b> 241,352	902,640 200,290
	SHAREHOLDERS' FUNDS	241,352	200,290
-			
31	Paid up share capital	185,432	185,432
	Capital reserves	960	10,193
	Retained Earnings	18,215	(3,684)
	Profit (Loss) Account	12,764	7,983
	Other capital accounts	365	365
	Regulatory Reserve	23,615	
	TOTAL SHAREHOLDERS FUNDS	241,351	200,290
	Contingent liabilities	66,941	84,985
39	Non Performing Loans and advance	281,250	293,707
40	Allowance for Probable losses	119,942	129,760
41	Other non performing assets	12,908	12,863
D	PERFORMANCE INDICATORS		
	(i)Shareholders Funds to Total Assets	21.01%	18.16%
	(ii)Non performing loans to Total Gross Loans	27.86%	29.91%
	(iii)Gross loans and advances to Total Deposits	167.96%	169.49%
	(iv)Loans and Advances to Total Assets	72.91%	72.92%
	(v)Earning Assets to Total Assets	76.00%	73,85%
	(vi)Deposits Growth	3.08%	-13.03%
	(vii)Assets Growth	4.15%	-6.62%

NCOME STATEMENT FOR THE QUARTER ENDED ON 3	STST DECEMBER 2019		(Amount in Mill	ions TShs )	
		Current Quarter 31st December 2019	Comperative Quarter (Previous year) 31st December 2018	Current Year Currulative 31st December 2019	Comparative Year (Previous Year) Cumulative 31st December
nterest Income		28,423	15,970	91,281	<b>2018</b> 50,113
nterest Expense		(9,001)	(2,727)	(25,677)	(10,782)
Net Interest Income		19,423	13,243	65,604	39,331
Bad debts Written -off			(***)		(
mpairement losses on loans	and Advances	(600)	(935)	(2,713)	(1,870)
6.1 Foreign exchange profit	/(I oss)	<b>2,635</b> 919	1,888 433	11,719 4,217	9,057 1,494
6.2 Commissions and Fees	. (2000)	1,480	1,197	7,025	7,403
6.3 Dividend Income		<u> </u>		34	35
6.4 Other operating income		237	17	442	125
Non - Interest Expense		(17,173)	(11,976)		(38,304
7.1 Salaries and Benefits 7.2 Fees and Commission		(9,861)	(5,978) (761)	(32,340)	(20,334)
7.3 Other operating expense	s	(1,152) (6,160)	(5,237)	(3,275)	(16,529)
Operating Income/(Loss) bel		4,285	1,979	15,267	8,214
ncome Tax Provision	• • • • • • • • • • • • • • • • • • •	496	(593)	(2,503)	(2,261)
Net income /(Loss) After Ir	come tax and	4,781	1,385	12,764	5,952
Number of employees		511	359	511	359
Basic Earnings Pershare		26 26	68	17 17	98
Diluted Earnings Pershare Number of Branches		22	68 19	22.00	98
variber of branches			13	22.00	"
PERFORMANCE INDICATORS					
Return on average total as:	sets	1.52%	1.63%	2.71%	1.69%
i.Return on Average shareho		8.66%	8.72%	11.56%	9.81%
ii.Non interest expense to gr		55.29%	67.98%	57.61%	64.73%
v.Net Interest income to av	rerage earning assets	9.21%	14.72%	10.38%	30.82%
Signed by:					
Managing Director	Charles J. Itembe		28-Jan-20		
Director of Finance and Planning	 Lyamba Julius		28-Jan-20		
Director of Internal Audit	Jacquiline L. Tinkasimile		28-Jan-20		
statements. We declare to been prepared in conform	n-executive members of the boar that the statements have been ex- nance with the instructions and an	camined by us, and to th			pelief have
Signed by:					
2. Chairman	Eng. Julius B.Ndyamukama		28-Jan-20		
2. Vice chairman	 Felix M.Maagi		28-Jan-20		
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	FOR THE QUARTER ENDED ON 31ST DECEMBER 2019	9 (Amount in Millions TShs )						
		Current Quarter 31st December 2019		Previous Quarter 30th September 2019	Current Year Cumulative as at 31st December 2019	Comparative Year( Previous Year) Cumulative as at 31st December 2018		
i.	Cash flow from operating activities							
	Operating Income	4,285		6,201	15,267	8,214		
	Adjustment for :-	5045			44.077			
	-Impairment/Amortization	5,045 (29,291)		2,320	11,677	3,296 (106,009)		
	-Net change in loans and Advances -Net change in Statutory Min Reserve	(29,291)		(29,000) (2,142)		(8,192)		
	-Net change in Deposits	9,690		(71,837)		79,429		
	-Net change in Short Term Negotiable Securities	(2,354)		4,469	(74)	(10,608)		
	-Net change in Other liabilities	(53,946)		(50,703)	` '	(2,184)		
	-Net change in Other assets	4,375		20,478		(8,895)		
	-tax paid	(3,933)		(1,145)	(6,796)	(1,953)		
	-Others (Specify)							
	Net cash provided (used) by operating activities	(65,672)		(121,361)	(277,354)	(46,902)		
ii	Cash flow from investing activities: Dividend received Purchase of fixed assets Proceeds from sale of fixed assets Purchase of non-dealing securities Proceeds from sale non-dealing securities Others (Specify) -Equity investment Net cash provided (used) by investing activities	(470) (634) (1,104)		1,925 2 <b>1,927</b>	34 (17,548) (634) (8,782) <b>(26,930)</b>	35 (3,125) (3,090)		
iii								
	Repayment of Long-term Debt							
	Proceeds from issuance of long term debt Proceeds from issuance of Share capital							
	Payment of cash Dividends	(537)			(537)	(656)		
	Net change in other borrowings	12,158		35,395	182,875	25,496		
	Porceeds from new equity	,		4,394	124,733	1,000		
	Net cash provided (used) by financing activities	11,621		39,790	307,071	25,840		
iv.	Cash and cash equivalents:							
	Net increase (decrease) in cash and cash equivalents	(55,155)		(79,644)	2,788	(24,152)		
	Cash and cash Equivalent at the beginning of the Quarter	127,907		207,551	69,964	94,116		
	Cash and cash equivalent at the end of the Quarter	72,752		127,907	72,752	69,964		

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH DESEMBER 2019									
	Ordinary share capital	Share premium	Retained earnings (Accumulated losses)	reserve	General Provision Reserve	Others	Total		
Current Period 31st December 2019			(Amount in	Millions TShs )					
Balance as at the beginning of the Period	185,432	-	4,300			10,558	200,290		
Prior Period Adjustment							-		
Profit for the Year		-	4,781				4,781		
Other Comprehensive Income		-		-			-		
Transactions With Owners		-	47,031	-		(9,233)	37,798		
Dividend Paid		-	(1,517)		-		(1,517)		
Regulatory Reserve		-	(23,615)	23,615			- 1		
Other Reserve		-			-		-		
General Provission Reserve		-			-		-		
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	Ordinary	Share	Retained earnings	Regulatory	General Provision	Others	Total
	share capital	premium	(Accumulated losses)	reserve	Reserve	Others	101111
			(Amount in	Millions TShs )			
Current Period 30th Sept 2019							
Balance as at the beginning of the Period	181,038	-	(2,884)	-	2,643	3,850	184
Prior Period Adjustment				-	-		
Profit for the Year			4,414	-	-		4,
Other Comprehensive Income				-	-		
Transactions With Owners	4,394	-			-		4
Dividend Paid				-	-		
Regulatory Reserve							
Other Reserve				-	-		
General Provission Reserve			2,770		(2,643)	6,708	6

## **AZANIA BANK LIMITED FEES AND CHARGES OF ABL 2019**

\*AzaniaPlus

Zaidi ya Ulipo

- 1					
1	SAVINGS ACCOUNTS				
	Normal savings (monthly charges)	2,500.00	1.80	1.80	1.50
	Statement				
	0-6 Months	3,700.00	2.50	2.50	2.00
	More than six months per page	1,200.00	1.00	1.00	0.72
	Charges for operating below minimum	2,500.00	1.80	1.80	1.50
	balance - savings Savings Card	5,900.00	3.00	3.00	3.00
		24,000.00	17.28	17.28	14.40
	Closing Account				
	Monthly dormant accounts charges savings	3,000.00	2.50	2.50	2.00
	Dormant activation fees	Free	Free	Free	Free
2	CURRENT ACCOUNTS				
	Service charges monthly				
	Personal	6,000.00	4.32	4.32	3.60
	corporate	15,000.00	10.80	10.80	9.00
	Statement	13,000.00	10.80	10.00	5.00
		4 000 00	2.00	2.00	0.40
	1-6 months	4,000.00	2.88	2.88	2.40
	More than six month (Per Page)	1,200.00	1.00	1.00	0.72
	Closing account	36,000.00	25.92	25.92	21.60
	Monthly Dormant Charges	3,000.00	2.50	2.50	2.00
	Domant activation fees	Free	Free	Free	Free
	Counter Leaf	11,800.00	8.50	8.50	7.08
	Cheque book (50 Leaf)	24,000.00	10.00	10.00	8.50
	Cheque book (100 Leaf)	44,000.00	20.00	20.00	17.00
	Returned cheques (Issued by our	·			
	customers).  (i) Insufficient fund	1.18% of cheque value,minimum	1.18%; Min. 42.28	N/A	N/A
	(ii) Other reasons	59,000. 23,600.00	16.99	N/A	N/A
	Special Cheque Clearance	100,000.00	72.00	N/A	N/A
	· ·	· · ·	30.96	30.96	25.80
	Stop Payment orders  CASH TRANSACTION OVER THE	43,000.00	30.96	30.96	25.80
3	COUNTER				
	(i) Cash Withdrawal at Counter				
	< 400 ≤ 3M	2,950.00	0.59%	0.59%	0.59%
				0.700/	
	>3M ≤ 5M	0.1530%	0.59%	0.59%	0.59%
	>3M ≤ 5M > 5M ≤10M	0.1530% 0.1182%	0.59% 0.59%	0.59%	
					0.59%
	> 5M ≤10M	0.1182%	0.59%	0.59%	0.59% 0.59%
	> 5M ≤10M > 10M ≤ 20M >20M ≤ 30 M	0.1182% 0.1062% 0.1003%	0.59% 0.59% 0.59%	0.59% 0.59% 0.59%	0.59% 0.59% 0.59%
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M	0.1182% 0.1062% 0.1003% 0.0968%	0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59%
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944%	0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59%
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885%	0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59%
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59%
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%
	> 5M s 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M Maximum cash withdrawal charges	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M s 10M > 10M s 20M > 20M s 30 M > 30M s 40M > 40 M s 50M > 50M s 100M > 100M s 200M > 200M Maximum cash withdrawal charges Cash payment to 3rd party	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals;	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/ Same day deposited above TZS 30M Bulk cash withdrawal/ Same day deposited	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/ Same day deposited above TZS 30M Bulk cash withdrawal/ Same day deposited	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/ Same day deposited above T/2S 30M Bulk cash withdrawal/ Same day deposited above USD 20,000.00  (ii) Cash deposit	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M s10M > 10M s 20M > 20M s 30 M > 30M s 40M > 40 M s 50M > 50M s 100M > 100M s 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/Same day deposited above TZS 30M Bulk cash withdrawal/Same day deposited above USD 20,000.00  (ii) Cash deposit Cash deposit charges[TZS]	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/ Same day deposited above T/Z 30M Bulk cash withdrawal/ Same day deposited above USD 20,000.00  (ii) Cash deposit charges[TZS] Cash deposit charges[TZS]	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%
	> 5M s10M > 10M s 20M > 20M s 30 M > 30M s 40M > 40 M s 50M > 50M s 100M > 100M s 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/Same day deposited above TZS 30M Bulk cash withdrawal/Same day deposited above USD 20,000.00  (ii) Cash deposit Cash deposit charges[TZS]	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00  N/A  N/A  N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M  Maximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits/Withdrawals; Bulk cash withdrawal/ Same day deposited above T/Z 30M Bulk cash withdrawal/ Same day deposited above USD 20,000.00  (ii) Cash deposit charges[TZS] Cash deposit charges[TZS]	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%
	> 5M ≤10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 N/A NIL  0.5 % of the amount,maximum	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.4.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 1.59% 1.59% 1.500 1.32	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 1.59% 1.59% 1.59% 1.50M 1.60M
4	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00  N/A  N/A  NIL  0.5 % of the amount, maximum 50,000	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N.59% N.59% N.59% N.59% N.59% N.59% N.59% N.50N N.50N NIL NIL NIL NIL	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N.59% NILL NILL NILL
4	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 100M ≤ 200M > 200M  Baximum cash withdrawal charges Cash payment to 3rd party Bulk cash deposits (Withdrawals; Bulk cash withdrawal/ Same day deposited above T/S 30M Bulk cash withdrawal/ Same day deposited above USD 20,000.00  (ii) Cash deposit Cash deposit charges (T/ZS) Cash deposit charges (T/ZS) Cash deposit charges \$50 and \$100 \$1,5,10 and \$20  Mutilated note deposit School fees deposits	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00  N/A  N/A  NIL  0.5 % of the amount, maximum 50,000	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N.59% N.59% N.59% N.59% N.59% N.59% N.59% N.50N N.50N NIL NIL NIL NIL	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% NIII
4	> 5M ≤ 10M > 10M ≤ 20M > 20M ≤ 30 M > 30M ≤ 40M > 40 M ≤ 50M > 50M ≤ 100M > 100M ≤ 200M > 200M	0.1182% 0.1062% 0.1003% 0.0968% 0.0944% 0.0885% 0.0767% 0.0519% 150,000.00 6,000.00  N/A  N/A  NIL  0.5 % of the amount, maximum 50,000 NIL	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N/A N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N.59% N.59% N.59% N.59% N.59% N.59% N.59% N.50N N.50N N.50N NIL NIL NIL NIL NIL NIL NIA N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59% N.59% 75.00 3.600

	(ii) from decoding monder	10207	05100	002 07	002 07
	Inward transfers (TT) -customers	USD 12	USD 12	USD 12	USD 12
	Standing orders (within the same bank)	1,200.00	1.00	1.00	0.72
	Standing orders (to other banks)@Transfer	12,000.00	6.00	6.00	5.00
	Internal Transfers	1,300.00	1.00	1.00	0.72
	Intra bank charges (by mobile)	1,300.00	N/A	N/A	N/A
	EFT charges:(Single transfer)				
	(i) Outward transfers	8,000.00	5.76	5.76	4.80
	(ii) Inward transfers	N/A	N/A	N/A	N/A
	Salary handling;				
	Inward (From other banks)	N/A	N/A	N/A	N/A
	Inward (Within Azania)	1,200.00	1.00	1.00	0.72
	Outward (By EFT)	2,000.00	N/A	N/A	N/A
	Farmers proceeds handling fees	NIL	N/A	N/A	N/A
	TRA collection	NIL	N/A	N/A	N/A
	Company Search to BRELA	NIL	N/A	N/A	N/A
5	OTHER SERVICES:				
	Issuance of Bankers cheque;				
	(i) Existing Customer	20,000.00	14.40	14.20	12.00
	(ii) Walk in Customers	30,000.00	21.60	21.60	18.00
	Certificate of balance	60,000.00	30.00	30.00	25.00
	Comfort/Introduction Letter	72,000.00	36.00	36.00	30.00
	Loan balance confirmation;				
	Retail	5,000.00	N/A	N/A	N/A
	Corporate	50,000.00	36.00	36.00	30.00
6	ATM TRANSACTIONS				
	(a) Local Cards				
	New Issue of ATM Card	FREE	N/A	N/A	N/A
	ATM Card Replacement	12,000.00	N/A	N/A	N/A
	Pinmailer replacement	12,000.00	N/A	N/A	N/A
	(b) ATM Withdrawals:				
	Umoja Switch ATM Network	1,300.00	N/A	N/A	N/A
	Balance Enquire on ATMs	300.00	N/A	N/A	N/A
7	MOBILE (SMS) BANKING				
	Balance Inquiry	300.00			
	Payments	1,300.00	1.00	1.00	1.00
	Transfers (Wallet to Bank)	1,300.00	6.00	6.00	5.00
	Bank to wallet (VAT Inclusive)				
	0 - 299,999	1,300.00			
	300,000 - 499,999 :	2,500.00			
	500,000 - 999,999 :	3,500.00			
	1,000,000 - 2,999,999 :	5,000.00			
	3,000,000	7,000.00			
8	INTERNET BANKING:				
	Registration fee	Free			
	Payments internal	1,300.00	1.00	1.00	0.72
	Payments to other banks(TISS)	12,000.00	6.00	N/A	N/A
	Payments to other banks(TT)	N/A	59.00	USD 59	USD 59
		2,360.00			
	Monthly fee (Retail)	· '	1.18	1.18	0.85
	Monthly fee (Corporate)	11,800.00	11.80	11.80	8.50

9	MONEY REMITTANCES				
	Western Union	As per prevailing			
	MoneyGram	As per prevailing			
	Africash	As per prevailing			
		rates			
10	LETTER OF CREDIT				
-	(i) Import LC	10/ nor quarter or	1% per	10/ nor quarter	1% 1
	LC Opening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP 210	quarter or min of USD 250	1% per quarter or min of EUR 250	1% p quarter or m of GBP 2
	General LC Commission	USD 200 / EUR 200/ GBP 170	200.00	200.00	170.
	LC extension and change of amount	1% per quarter or min of USD 250/ EUR 250/ GBP 210 USD 200 / EUR	250.00	250.00	210.
	LC expired unutilized or cancellation fees	USD 200 / EUR 200/ GBP 170	200.00	200.00	170.
	SWIFT charges	USD 59	USD 59	USD 59	USD
	(ii) Export LC	110D 200 / FUB 200	-	-	
	Advising Commision	USD 300 / EUR 300 / GBP 250 USD 300 / EUR 300	300.00	300.00	250.
	amendment Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250.
	Confirmation Commission	1.18% or Minimum of USD 300 / EUR	1.18% or Minimum of USD 300 /	1.18% or Minimum of USD 300 / EUR	1.18% Minimum USD 300
		300 / GBP 250	EUR 300 / GBP 250	300 / GBP 250	EUR 300 GBP 2
	Courier Charges	USD 180 / EUR 180 / GBP 150	180.00	180.00	150.
		,	N/A	N/A	N
11	(i) Loans TZS	17 100/ roducing			
	Consumer Loans (Interest) Personal	17 -19% reducing 17 -19% reducing			
$\neg$	Mortage Loans	17 -19% reducing	-		
	Project Finance loans	19-22 % pa	<u> </u>		
	Overdraft	20-26%pa			
	Business Loans	19-23%pa			
	Arrangment Fees( all loans)	1.5 - 2.5%			
	Arrangment Fees( Mortgages USD)	1.5% of the loan amount TZS 150,000		l	
	Security perfection fees (all loans)	TZS 150,000 TO 1M			
	(ii) Insurance Premiums:	<u></u>			
	Credit Life Insurance - Consumer	0.59%pa			
	- Staff	0.472%pa			
	- Mortgage	0.826%pa			
	Property Insurance	0.177-0.295%pa			
$\neg$	Penal Interest TZS	0.07			
-	Penal Interest TZS	0.05			
		***			
12	BONDS & GUARANTEES(COMMISION)				
-	Perfomance bond/Bid bonds/Guarantees	Amounts below Tzs			
	Treasury Bill & Bond Bidding on behalf of customers per bid	50m TZS 50,000 - Amounts between Tzs 50M and 200m. TZS 100,000 - Amounts above TZS 200m. TZS 150,000	25.20	25.20	21.
13	PREMIUM PASS SERVICES	25 000 00	12.00	10.00	
-	Monthly charge (Tzs)	25,000.00	12.00	12.00	8
-	Dormant account charge (Tzs)	Free of charge			
-	Internet Banking	Free of charge			
-	Statement	Free of charge			
	Other charges	As per tariff guide			
14	RETRIEVAL OF DOCUMENTS.				
	Less than 30 days	24,000.00	TZS 24,000	TZS 24,000	TZS 24,0
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