## AZANIA BANK PLC



## UNAUDITED FINANCIAL STATEMENT

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

	(Amount in TShs " Millions" )		
	ASSETS	Current Quarter 31st March 2025	Previous Quarter Dec 2024
1	ASSE1S Cash	34,272	3.
•	Balances with Bank of Tanzania	119,260	9
3	Investment in Government securities	259,553	24
4	Balances with other Banks and financial institutions	7,885	
5	Cheques and items for clearing	27,343	2
6	Interbranch float items	-	
7	Bills negotiated	-	
8	Customers' Liabilities for Acceptances	-	
9	Interbank Loans Receivables	42,346	4
10 11	Investment in other securities	4,793	1.00
12	Loans, Advances and Overdrafts(Net of allowances for probable Losses) Other Assets	1,905,449 172,744	1,82:
12	Other Assets Equity Investments	1/2,/44	113
14	Underwriting accounts	10,407	10
15	Property, Plant and Equipment	23,014	2:
16	TOTAL ASSETS	2,613,066	2,44
	LIABILITIES		
	Deposits from other banks and financial institutions	-	
	Customer deposits	1,858,048	1,719
19	Cash Letters of Credit	1,322	4
20	Special deposits	-	
	Payment orders/transfers payable	-	
22	Bankers Cheques and Drafts Issued Accrued taxes and expenses payable	12,306	1
24	Acceptances Outstanding	12,500	1
	Interbranch float items	_	
	Unearned income and other deferred charges	5,966	
27	Other Liabilities	17,040	1:
28	Borrowings	395,709	38
29	TOTAL LIABILITIES	2,290,391	2,13
30	NET ASSETS/(LIABILITIES) 16 LESS 29	322,675	31
C	SHAREHOLDERS' FUNDS		
31	Paid up share capital	185,784	18
32	Capital reserves	3,288	
33	Retained Earnings	81,084	4:
34	Profit (Loss) Account	11,062	31
35	Other capital accounts	-	
36	Regulatory Reserve	41,458	4
37	TOTAL SHAREHOLDERS FUNDS	322,675	31
38	Contingent liabilities	160,151	16
39	Non Performing Loans and advance	110,979	11
10	Allowance for Probable losses	53,922	4
11	Other non performing assets	1,253	
	PERFORMANCE INDICATORS	1,217	
	(i)Shareholders Funds to Total Assets	12.35%	11
	(ii)Non performing loans to Total Gross Loans	5.66%	
	(iii)Gross loans and advances to Total Deposits	107.25%	110
	(iv)Loans and Advances to Total Assets	72.92%	74
	(v)Earning Assets to Total Assets	80.68%	8:
	(vi)Deposits Growth	8.07%	

INCOME STAT	EMENT FOR THE QUARTER END	ED ON 31ST MARCH 2025					
(Amount in TShs " Millions" )							
	(	<i>'</i>					
				Comparative Year			
	Current Quarter 31st	Comperative Quarter	Current Year	(Previous Year)			
	March 2025	(Previous year) 31st March 2024	Cumulative 31st March 2025	Cumulative 31st March 2024			
Interest Income	66.747	48.801	66,747	48.801			
Interest Expense	(31,254)	(25,934)	(31,254)	(25,934)			
Net Interest Income	35,493	( ,, , ,	35,493	22,867			
Bad debts Written -off			_ ´-	· .			
Impairement losses on loans and Advances	(6,500)	(5,060)	(6,500)	(5,060)			
Non - Interest Income	6,869	10,141	6,869	10,141			
6.1 Foreign exchange profit/(Loss)	1,620	3,007	1,620	3,007			
6.2 Commissions and Fees	5,122	5,027	5,122	5,027			
6.3 Dividend Income		101	-	101			
6.4 Other operating income	127	2,006	127	2,006			
Non - Interest Expense	(21,800)	(18,140)	(21,800)	(18,140)			
7.1 Salaries and Benefits	(11,096)	(10,060)	(11,096)	(10,060)			
7.2 Fees and Commission	(219)	(296)	(219)	(296)			
7.3 Other operating expenses	(10,485)	(7,784)	(10,485)	(7,784)			
Operating Income/(Loss) before Tax ordinary items	14,062	9,808	14,062	9,808			
Income Tax Provision	(3,000)	(2,504)	(3,000)	(2,504)			
Net income /(Loss) After Income tax and	11,062	7,304	11,062	7,304			
Number of employees	680	596	680	596			
Basic Earnings Pershare	238	627	238	627			
Diluted Earnings Pershare	238	627	238	627			
Number of Branches	28	25	28	25			
PERFORMANCE INDICATORS			-				
Return on average total assets	2.22%	1.79%	2.22%	1.79%			
ii.Return on Average sharehoders' funds	13.95%	9.71%	13.95%	9.71%			
iii.Non interest expense to Operating income	52.32%	51.80%	52.32%	51.80%			
iv.Net Interest income to average earning assets	6.84%	6.26%	6.84%	6.26%			

Signed by: Managing Director	Dr. Esther Mang'enya	11-Apr-25
Director of Finance and Planning	Mrs. Jacqueline L. Tinkasimile	11-Apr-25
Director of Internal Audit	Mr. Oswald Matilya	11-Apr-25

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:		
1. Chairman	Eng. Julius B.Ndyamukama	11-Apr-25
Nice sheimen	Mr. Falin M Massi	11 Apr 25

			DOMAGE MARGIN		
	CASH FLOW STATEMENT	FOR THE QUARTER ENDE		2025	
		(Amount in TShs " Millions			
					Comparative Year(
				Current Year	Previous Year)
		Current Quarter	Previous Quarter 31st	Cumulative as at 31st	
		31st March 2025	December 2024	March 2025	March 2024
i.	Cash flow from operating activities				
	Operating Income	14,062	8,324	14,062	9,808
	Adjustment for :-	-	-	-	-
	Impairment/Amortization	8,133	16,260	8,850	7,001
	Net change in loans and Advances	(81,370)			
	Net change in Statutory Min Reserve	(1,101)			
	Net change in Deposits	136,987	73,482	136,987	53,216
	Net change in Short Term Negotiable Securities	7,820	4,994	7,820	15,500
	Net change in Other liabilities	1,365	7,762	648	(11,336)
	Net change in other borrowings	14,555	(12,075)		-
	Net change in Other assets	(54,273)			
	tax paid	(955)			` 1
	Net cash provided (used) by operating activities	45,223	(5,861)	45,223	16,062
ii	Cash flow from investing activities:				
	Dividend received	-	-	-	-
	Purchase of fixed assets	-	-	-	-
	Purchase of fixed assets	(1)		(1)	
	Investment in equity instruments	-	(470)	-	199
	Proceeds from sale of fixed assets	-	41	-	-
	Others (Specify) -Equity investment	-	-	-	
	Net cash provided (used) by investing activities	(1)	(1,512)	(1)	80
iii	Cash from financing activities				
	Payment of cash Dividends	-	-	-	-
	(Repayment)/Proceeds from issuance of Long term debt	(1,977)		(1,977)	
	Repayment of principal portion of lease liabilities	(1,227)	(762)	(1,227)	(850)
	Payment of cash Dividends	-	-	-	
	Net proceeds from revolving credit lines	2,448	(29,456)	2,448	-
	Porceeds from new equity	-	1	-	-
	Net cash provided (used) by financing activities	(756)	28,233	(756)	(850)
iv.	Cash and cash equivalents:				
	Net increase (decrease) in cash and cash equivalents	44,466	20,860	44,466	15,292
	Cash and cash Equivalent at the beginning of the Quarter	168,296	147,436	168,296	147,436
	Cash and cash equivalent at the end of the Quarter	212,762	168,296	212,762	162,728

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2025							
Current Period 31st March 2025	Ordinary share capital	Retained earnings (Amount in T	Regulatory reserve Shs " Millions" )	Others	Total		
Balance as at the beginning of the Period	185,784	81,084	41,458	3,288	311,614		
Profit for the Year		11,062			11,062		
Transactions With Owners					-		
Dividend Paid				-	-		
Other Comprehensive Income				-	-		
Regulatory Reserve							
Balance as at the end of the period	185,784	92,146	41,458	3,288	322,675		
Previous Period 31st December 2024							
Balance as at the beginning of the Period	185,783	65,103	43,019	832	294,737		
Profit for the Year	-	14,420		-	14,420		
Transactions With Owners	1		-		1		
Other Comprehensive Income	-	-		2,456	2,456		
Regulatory Reserve		1,561 -	1,561	-	-		
Balance as at the end of the period	185,784	81,084	41,458	3,288	311,614		

## FEES AND CHARGES AS OF 31<sup>ST</sup> MARCH 2025 (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

	TYPE OF CHARGES	TZS	USD	EUR	GBP
Savings Account	Ledger Fees Monthly				
· · · · · · · · · · · · · · · · · · ·	Normal Savings	6,500	1.80	1.80	1.50
	Special Savings	4,000	1.80	1.80	1.50
	Jikwamue Individual	500	N/A	N/A	N/A
	Vicoba Group	Free	N/A	N/A	N/A
	Society and Club Savings	Free	Free N/A	Free N/A	Free N/A
	Selected Savings Accounts Statement	Free	N/A	N/A	N/A
		r	r		r.
	E-statement monthly	Free	Free	Free	Free
	Up to 6 Months	5,000	3.00	3.00	2.50
	More than six months per page	2,500	1.00	1.00	0.72
	Charges for operating below minimum balance - savings	3,000	1.80	1.80	1.50
	Service Charge	2,500	1.00	1.00	1.00
	Closing Account	Free Free	Free Free	Free Free	Free Free
	Monthly dormant accounts charges  Dormant activation fees	Free	Free	Free	Free
Current Account	Ledger Fees Monthly				
	Personal	8,000	4.32	4.32	3.60
	Business	17,000 30,000	10.80 25.00	10.80 25.00	9.00 20.00
	Corporate Society and Club Current	30,000 Free	Free	Free	Free
	Statement Statement		1.50	1.50	1.00
<del>-</del>	E-statement monthly	Free	Free	Free	Free
	Up to 6 months	5,000	3.0	3.0	2.5
	More than six month (Per Page) Service Charge	2,500 4,000	1.0	1.0	0.7
	Closing account	Free	Free	Free	Free
	Monthly Dormant Charges	Free	Free	Free	Free
	Dormant activation fees	Free	Free	Free	Free
	Counter Leaf	15,000	8.5	8.5	7.1
	Cheque book (50 Leaf) Cheque book (100 Leaf)	25,000 45,000	10.0 20.0	10.0 20.0	8.5 17.0
	and and (the real)	45,000	20.0	20.0	17.0
Returned Cheques (Issued by our ustomers)	(i) Insufficient fund	125,000	60.0	N/A	N/A
	(ii) Other reasons	24,600	17.0	N/A	N/A
	Stop Payment orders per leaf	64,000	31.0	31.0	25.8
	Blocking of lost cheque book	25,000	10.0	10.0	-
Cash Transactions over the					
counter		1			
Cash Withdrawal at Counter	0 ≤ 3M >3M ≤ 5M	5,000 0.1800%	0.59% 0.59%	0.59% 0.59%	0.59% 0.59%
	> 5M ≤ 10M	0.1700%	0.59%	0.59%	0.59%
	> 10M <=100	0.1650%	0.59%	0.59%	0.59%
	Maximum cash withdrawal charges	200,000	75.00	75.00	75.00
	Cash payment to 3rd party	6,000	4.32	4.32	3.60
ach Danacit	Cash danosit charges(T7S)	Fran			
Cash Deposit	Cash deposit charges(TZS) Cash deposit charge \$50 and \$100	Free Free	- NIL	- NIL	- NIL
Cash Deposit	Cash deposit charges (TZS) Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20	Free -	NIL 0.05	NIL 0.05	NIL 0.05
Cash Deposit	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20	Free - 0.5 % of the	0.05		0.05
Cash Deposit	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20 Mutilated note deposit	Free - 0.5 % of the amount,maximum 50,000	0.05 N/A	0.05 N/A	0.05 N/A
Cash Deposit	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20	Free - 0.5 % of the	0.05	0.05	0.05
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20 Mutilated note deposit	Free - 0.5 % of the amount,maximum 50,000	0.05 N/A	0.05 N/A	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,5,510 and \$20 Mutilated note deposit School fees deposits TTSS (i) TZS 1-TZS 10M	Free 0.5 % of the amount,maximum 50,000 Free 2,000	0.05 N/A N/A TZS 2,000	0.05 N/A N/A N/A	0.05 N/A N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,55,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M	Free  0.5 % of the amount,maximum \$0,000 Free  2,000 5,000	0.05 N/A N/A TZS 2,000 TZS 5,000	0.05 N/A N/A N/A	0.05 N/A N/A N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,55,510 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M - 50M (iii) More than TZS 50M	Free 0.5 % of the amount,maximum 50,000 Free 2,000 5,000 10,000	0.05 N/A N/A TZS 2,000 TZS 5,000 TZS 10,000	0.05 N/A N/A N/A N/A N/A	0.05 N/A N/A N/A N/A N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,55,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M	Free 0.5 % of the amount_maximum 50,000 Free 2,000 5,000 10,0	0.05 N/A N/A TZS 2,000 TZS 5,000	0.05 N/A N/A N/A N/A N/A N/A	0.05 N/A N/A N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,55,510 and \$20 Mutilated note deposit School fees deposits TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments	Free 0.5 % of the amount,maximum 50,000 Free 2,000 5,000 10,000	0.05 N/A N/A TZS 2,000 TZS 5,000 TZS 10,000	0.05 N/A N/A N/A N/A N/A N/A	0.05 N/A N/A N/A N/A N/A N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1.55,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers/Payments TT (i) Outward foreign transfers	Free	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 NIL USD 60	0.05 N/A	0.05 N/A N/A N/A N/A N/A N/A N/A N/A N/A USD 60
	Cash deposit charge \$1,85,\$10 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAFS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (ii) Non account holder	Free	0.05 N/A N/A 1ZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 60 USD 60	0.05 N/A N/A N/A N/A N/A N/A N/A USD 60 USD 60	0.05 N/A N/A N/A N/A N/A N/A N/A USD 60 USD 60
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,5,510 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments TT (i) Outward foreign transfers (iii) Non account holder Inward transfers (iii) Non account holder Inward transfers (TT) - customers	Free	0.05 N/A N/A  TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 60 USD 60	0.05 N/A	0.05 N/A
	Cash deposit charge \$1,85,\$10 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAFS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (ii) Non account holder	Free	0.05 N/A N/A 1ZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 60 USD 60	0.05 N/A N/A N/A N/A N/A N/A N/A USD 60 USD 60	0.05 N/A N/A N/A N/A N/A N/A N/A USD 60 USD 60
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More TZS 10M - 50M (iii) More than TZS 50M (iv) EAVS Payments (v) Incoming transfers/Payments TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers	Free	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 60 USD 12 Free	0.05 N/A N/A N/A N/A N/A N/A N/A N/A N/A USD 60 USD 12 Free	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,5,510 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (within the same bank) Internal Transfers EFT and Interbank Instant Transfers	Free	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 60 USD 60 USD 60 USD 60	0.05 N/A N/A N/A N/A N/A N/A N/A N/A N/A USD 60 USD 12 Free 6.00	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,55,510 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments  TI (i) Ontward foreign transfers Payments  TI (i) Ontward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bunk) Standing orders (to other banks) Internal Transfers EFT and Interbank Instant Transfers (i) Outward transfers	Free  0.5 % of the amount_maximum 50,000 Free  2,000 5,000 10,000 10,000 NIL  USD 60 USD 60 USD 12 Free 12,000 Free	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 62 USD 62 Free 6.000 Free	0.05 N/A	0.05 N/A
	Cash deposit charge \$1,85,\$10 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAVS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers  EFT and Interbank Instant Transfers (i) Outward Transfers (ii) Outward Transfers (iii) Outward Transfers (iii) Outward Transfers (iiii) Outward Transfers (iiii) Outward Transfers (iiii) Outward Transfers (iiiii) Outward Transfers (iiii) Outward Transfers (iiii) Outward Transfers (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Free	0.05 N/A N/A N/A TZS 2,000 TZS 10,000 TZS 10,000 NIL USD 60 USD 12 Free 6.00 Free	0.05 N/A	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,55,510 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments  TI (i) Ontward foreign transfers Payments  TI (i) Ontward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bunk) Standing orders (to other banks) Internal Transfers EFT and Interbank Instant Transfers (i) Outward transfers	Free  0.5 % of the amount_maximum 50,000 Free  2,000 5,000 10,000 10,000 NIL  USD 60 USD 60 USD 12 Free 12,000 Free	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 62 USD 62 Free 6.000 Free	0.05 N/A	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) TZS 1-TZS 10M (iv) More than TZS 50M (iv) More than TZS 50M (iv) LaVS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (worthin the same bank) Internal Transfers  EFT and Interbank Instant Transfers (i) Outward transfers (i) Outward transfers TZS 1 to 50,000 TZS 50,001 to 500,000 TZS 50,001 to 500,000 TZS 5,000,001 to 500,000 TZS 5,000,001 to 500,000 TZS 5,000,001 to 500,000 TZS 5,000,001 to 20,000,000	Free  0.5 % of the amount_maximum 50,000 Free  2,000 5,000 10,000 10,000 WILL  USD 60 USD 162 Free 12,000 Free  5,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 2,000	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 12 Free 6.00 Free N/A N/A N/A N/A	0.05 N/A	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M-50M (iiii) More TZS 10M-50M (iiii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (iii) Non account holder Inward transfers (TT) -customers Standing orders (with the same bank) Standing orders (to other banks) Internal Transfers (i) Outward transfers (i) TZS 100,000 TZS 50,0001 to 5,000,000 TZS 5,000,010 TZS 5,000,000 (ii) Inward transfers (iii) Inward transfers (iii) Inward transfers (iii) Inward transfers	Free	0.05 N/A N/A N/A TZS 2,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL USD 60 USD 12 Free 6.000 Free N/A N/A N/A N/A N/A	0.05 N/A	0.05 N/A
	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,\$5,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) TZS 1-TZS 10M (iv) More than TZS 50M (iv) More than TZS 50M (iv) LaVS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (worthin the same bank) Internal Transfers  EFT and Interbank Instant Transfers (i) Outward transfers (i) Outward transfers TZS 1 to 50,000 TZS 50,001 to 500,000 TZS 50,001 to 500,000 TZS 5,000,001 to 500,000 TZS 5,000,001 to 500,000 TZS 5,000,001 to 500,000 TZS 5,000,001 to 20,000,000	Free  0.5 % of the amount_maximum 50,000 Free  2,000 5,000 10,000 10,000 WILL  USD 60 USD 162 Free 12,000 Free  5,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 2,000	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 12 Free 6.00 Free N/A N/A N/A N/A	0.05 N/A	0.05 N/A
Fransfers	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M-50M (iiii) More TZS 10M-50M (iiii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (iii) Non account holder Inward transfers (TT) -customers Standing orders (with the same bank) Standing orders (to other banks) Internal Transfers (i) Outward transfers (i) TZS 100,000 TZS 50,0001 to 5,000,000 TZS 5,000,010 TZS 5,000,000 (ii) Inward transfers (iii) Inward transfers (iii) Inward transfers (iii) Inward transfers	Free	0.05 N/A N/A N/A TZS 2,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL USD 60 USD 12 Free 6.000 Free N/A N/A N/A N/A N/A	0.05 N/A	0.05 N/A
Fransfers	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M-50M (iiii) More TZS 10M-50M (iiii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers/Payments  TT (i) Outward foreign transfers (iii) Non account holder Inward transfers (TT) -customers Standing orders (with the same bank) Standing orders (to other banks) Internal Transfers (i) Outward transfers (i) TZS 100,000 TZS 50,0001 to 5,000,000 TZS 5,000,010 TZS 5,000,000 (ii) Inward transfers (iii) Inward transfers (iii) Inward transfers (iii) Inward transfers	Free	0.05 N/A N/A N/A TZS 2,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL USD 60 USD 12 Free 6.000 Free N/A N/A N/A N/A N/A	0.05 N/A	0.05 N/A
Fransfers	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,5,510 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (ii) Above TZS 10M-50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments  TT (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank) Standing orders (within the same bank) Standing orders (to other banks) Internal Transfers  EFT and Interbank Instant Transfers (i) Outward transfers (i) Outward transfers (i) Outward transfers (i) Outward transfers  TZS 1 to 50,000 TZS 50,000 to 5,000,000 TZS 5,000,000 to 20,000,000 (ii) Inward transfers  GePG  Inward (Within Azania)	Free	0.05 N/A N/A N/A N/A TZS 2,000 TZS 10,000 TZS 10,000 TZS 10,000 USD 06 USD 60 USD 12 Free 6.000 Free N/A N/A N/A N/A N/A N/A N/A Free	0.05 N/A N/A N/A N/A N/A N/A N/A N/A USD 60 USD 12 Free 6.00 Free N/A	0.05 N/A
Cash Deposit  Transfers  Salary Handling	Cash deposit charge \$50 and \$100 Cash deposit charge \$1,85,\$10 and \$20 Mutilated note deposit School fees deposits  TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M - 50M (iii) More TZS 10M - 50M (iii) More TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers/Payments TT (i) Outward foreign transfers (iii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (within the same bank) Internal Transfers (i) Outward transfers (ii) Outward transfers (iii) Inward transfers (iii) Inward transfers (iii) Inward (From other banks)	Free	0.05 N/A N/A N/A TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 USD 60 USD 12 Free 6.00 Free N/A	0.05 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/B USD 60 USD 12 Free 6.00 Free  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	0.05 N/A

Section   Commence   20.000	Other Services					
		OF: C. C.	20.000	14.40	1420	12
Centification of Policies   Centification (Centification California)   Centification (Centification California)   Centification (Centification California)   Centification California	Issuance of Bankers cheque					12.
April   Apri						18.
		Certificate of balance	60,000	30.00	30.00	25.
Regard   5,000   No.		Comfort/Introduction Letter				
Regard   5,000   No.						
Regard   5,000   No.	oons	Loan balance confirmation:				
Compress   S0,000   S0,00	Loans		5,000	27/4	31/4	
Martinate   Mart						N
		Corporate	50,000	36.00	36.00	30.
	ATM Transactions					
1,000-99-99		Limoia Switch ATM Natwork				
1,000	Azama Umoja ATM Withurawais		1.500	27/4	31/4	
Star ATM Cards						N
Classic cond - Text						N
New York   New   State of Visio Card   Infinite card - presume		Balance Inquiry on ATMs	400	N/A	N/A	N
New York   New   State of Visio Card   Infinite card - presume						
New York   New   State of Visio Card   Infinite card - presume			Classic card - Free			
Annual Clarges	JISA ATM Cords	New Jeens of Vica Card				
Annual Charges	VISA ATM Carus	New Issue of Visa Calu		Ī	-	
Annal Charges    Annal Charges   Infinite card - Jonatha   John		ļ				
Annual Charges						
Wind a TM care Replacement		1.01	16,000			
Desiring membraship   Classic cet = T25   12,000   1   1   1   1   1   1   1   1   1		Annual Charges	Infinite card - premium	-	-	
Classic cnd - TZS   24,000   -						
Visa ATM card Replacement   1,000			banking membership			
Visa ATM card Replacement   1,000			Classic card T7S			
Infinite and - TZS 59,000   Fire		IC ATM ID I	1			
Pin reset		visa A i M card Replacement		1	-	
Carb uncellected or destroyed   No. drups		1	Infinite card - TZS 59,000			
Carb uncellected or destroyed   No. drups		h	1			
Classic card - T.7.5 400						
Classic card - T.7.5 400		Cards uncollected or destroyed	No charge			
Balance Inquiry- Dementics (Our customer, Over AIM)		·				
Balance Inquiry - Damestric (Dur castomer, Not our ATA)	Visa ATM Withdrawals	Balance Inquiry- Domestic( Our customer, Our ATM)		-	-	
ATM		Delega Ingelia Demostra (C. 1917)				
Balance Inquiry Inferrational						
Statuce Inquiry: International		AIM)				
Statuce Inquiry: International	·	Palanaa Inquire: Intti1				
Cash Windrawal -Other Banks within Tanzania		Baiance inquiry- international	Infinite card-TZS 2.500	-	-	
Cash Withdrawal -Other banks within 1 anzizania						
Cash Withdrawal -Other Banks outside Tanzania   Classic card -TZS   10,000   Infinite card-TZS		Cash Withdrawal -Other Banks within Tanzania		-	-	
Cash Withdrawal -Other Banks outside Tanzania   10,000   Infinite cash-TZS 10,000   Infinite cash-TZ		ļ				
Infinite card-TZS 10,000			Classic card - TZS			
Mobile (SMS) Banking   Balance Inquiry   450       Intra bank charges (by mobile)   Free   N/A   N/A     Inter bank charges (by mobile)       (i) TZS 1-TZS 10M   2,000   N/A   N/A     (ii) Above TZS 10M - 50M   10,000   N/A   N/A     (iii) More TZS 10M   5,000   N/A   N/A     (iii) More ITAT 50M   10,000   N/A   N/A     (iii) More ITAT 50M   10,000   N/A   N/A     (iv) EAPS Payments   10,000   N/A     (iv) EAPS Payments   10,000   N/A     (iv) EAPS Payments   10,000   10,000   10,000   10,000     (iv) EAPS Payments   10,000   10,000   10,000   10,000   10,000     (iv) EAPS Payments   10,000   10,000   10,000   10,000   10,000     (iv) EAPS Payments   10,000		Cash Withdrawal -Other Banks outside Tanzania	10,000	-	-	
Mobile (SMS) Banking   Balance Inquiry   450       Intra bank charges (by mobile)   Free   N/A   N/A     Inter bank charges (by mobile)       (i) TZS 1-TZS 10M   2,000   N/A   N/A     (ii) Above TZS 10M - 50M   10,000   N/A   N/A     (iii) More TZS 10M   5,000   N/A   N/A     (iii) More ITAT 50M   10,000   N/A   N/A     (iii) More ITAT 50M   10,000   N/A   N/A     (iv) EAPS Payments   10,000   N/A     (iv) EAPS Payments   10,000   N/A     (iv) EAPS Payments   10,000   10,000   10,000   10,000     (iv) EAPS Payments   10,000   10,000   10,000   10,000   10,000     (iv) EAPS Payments   10,000   10,000   10,000   10,000   10,000     (iv) EAPS Payments   10,000			Infinite card-TZS 10 000			
Min statement						
Min statement						
Intra bank charges (by mobile) Inter bank charges (by mobile) International Intern	Mobile (SMS) Banking			-	-	
Inter bank charges (by nobile)		Min statement	800	-	-	
Inter bank charges (by nobile)		Intra bank charges (by mobile)	Free	N/A	N/A	l l
(a) TXS 1-TXS 10M 2,000 N/A N/A (ii) More than TXS 50M 10,000 N/A N/A (iii) More than TXS 50M 10,000 N/A N/A (ii) EAPS Payments 10,000 N/A N/A (ii) EARS Payments 10,000 N/A N/A  Mobile Banking Transfers Wallet to Bank Free Free Free Free Free East to wallet (TAT Inclusive)						
(ii) Above TZS 10M - 50M			2,000	NI/A	NI/A	,
(iii) More than TZS 50M						N
(iv) EAPS Payments			5,000	N/A	N/A	l l
Mobile Banking Transfers   Wallet to Bank   Free   Free   Free   Free		(iii) More than TZS 50M	10,000	N/A	N/A	N
Mobile Banking Transfers   Wallet to Bank   Free   Free   Free   Free		(iv) EAPS Payments	10.000	N/A	N/A	l l
Bank to wallet (VAT Inclusive)			,,			
Bank to wallet (VAT Inclusive)	Makila Bankina Tarantan	W-ll-44- DL	F	F	Γ	
\$\( \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Modile Banking Transfers		Fice	FICE	riee	F
1,000 - 4,999		, ,	-	-	-	
\$,000 - 9,999		<1,000	200	-	-	
\$,000 - 9,999		1 000 - 4 999	200			
10,000 - 19,999						
20,000 - 29,999						
30,000 - 49,999   3,000   -   -						
S0,000 - 99,999						
100,000 - 199,999		30,000 - 49,999	3,000			
100,000 - 199,999		50,000 - 99,999	4.000			
200,000 - 299,999   5,000   -   -						
300,000 - 399,999						
400,000 - 499,999   6,000   -   -					-	
S00,000 - 599,999   7,000     -			5,700	1	-	
Free						l
Free		400,000 - 499,999	6,000			
Too,000 - 799,999   T,600				-	-	
\$00,000 - 899,999   7,800   -		500,000 - 599,999	7,000	-	-	
900,000 - 1,000,000   8,000   -   -       1,000,001 - 2,000,000   10,000   -   -       2,000,001 - 5,000,000   12,000   -   -       nternet Banking                                       Registration fee   Free   -		500,000 - 599,999 600,000 - 699,999	7,000 7,400	-	-	
1,000,001 - 2,000,000   10,000		500,000 – 599,999 600,000 – 699,999 700,000 – 799,999	7,000 7,400 7,600	-	-	
1,000,001 - 2,000,000   10,000		500,000 - 599,999 600,000 - 699,999 700,000 - 799,999 800,000 - 899,999	7,000 7,400 7,600 7,800	-	-	
2,000,001 - 5,000,000   12,000		500,000 - 599,999 600,000 - 699,999 700,000 - 799,999 800,000 - 899,999	7,000 7,400 7,600 7,800	-	-	
Registration fee		500,000 - 599,999 600,000 - 699,999 700,000 - 799,999 800,000 - 1,000,000	7,000 7,400 7,600 7,800 8,000	-	-	
Registration fee		\$00,000 - \$99,999 \$00,000 - 699,999 \$700,000 - 599,999 \$00,000 - \$99,999 \$00,000 - \$1,000,000 \$1,000,001 - \$2,000,000	7,000 7,400 7,600 7,800 8,000		-	
Registration fee		\$00,000 - \$99,999 \$00,000 - 699,999 \$700,000 - 599,999 \$00,000 - \$99,999 \$00,000 - \$1,000,000 \$1,000,001 - \$2,000,000	7,000 7,400 7,600 7,800 8,000	-		
Payments internal   Free   Free   Free   Free		\$00,000 - \$99,999 \$00,000 - 699,999 \$700,000 - 599,999 \$00,000 - \$99,999 \$00,000 - \$1,000,000 \$1,000,001 - \$2,000,000	7,000 7,400 7,600 7,800 8,000	-	-	
Payments internal   Free   Free   Free   Free	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - 799,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 1,000,001 - 2,000,000 2,000,001 - 5,000,000	7,000 7,400 7,600 7,800 8,000			
Payments to other banks(TISS)   -   -   -   -	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - 799,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 1,000,001 - 2,000,000 2,000,001 - 5,000,000	7,000 7,400 7,600 7,800 8,000 10,000 12,000			
(i) TZS 1-TZS 10M 2,000 TZS 2,000 N/A (ii) Above TZS 10M 5,000 TZS 5,000 N/A (iii) More than TZS 50M 10,000 TZS 10,000 N/A (iv) EAPS Payments 10,000 TZS 10,000 N/A (iv) Incoming transfers/Payments NIL NIL NIL NIL Payments to other banks(TT) N/A 60,00 USD 60 USI Monthly fee (Retail) 3,360 1.18 1.18 Monthly fee (Corporate) 12,800 11.80 11.80  ash Withdrawal at Azania Bank	nternet Banking	\$00,000 - 599,999 \$600,000 - 699,999 \$700,000 - 799,999 \$800,000 - 899,999 \$900,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 5,000,000 Registration fee	7,000 7,400 7,600 7,800 8,000 10,000 12,000	From		T T
(ii) Above TZS 10M - 50M 5,000 TZS 5,000 N/A (iii) More than TZS 50M 10,000 TZS 10,000 N/A (iv) EAPS Payments 10,000 TZS 10,000 N/A (v) Incoming transfers Payments NIL NIL NIL Payments to other banks(TT) N/A 60,00 USD 60 USB 60 USB Monthly fee (Retail) 3,360 1.18 1.18 Monthly fee (Corporate) 12,800 11,80 11.80  ash Withdrawal at Azania Bank	nternet Banking	\$00,000 - \$99,999 \$600,000 - 699,999 \$700,000 - 599,999 \$700,000 - \$99,999 \$900,000 - \$1,000,000 \$1,000,001 - \$0,000,000 \$2,000,001 - \$0,000,000 Registration fee Payments internal	7,000 7,400 7,600 7,800 8,000 10,000 12,000	Free	Free	F
(iii) More than TZS 50M 10,000 TZS 10,000 N/A (iv) EAPS Payments 10,000 TZS 10,000 N/A (v) Incoming transfers Payments NIL NIL NIL NIL Payments to other banks(TT) N/A 60.00 USD 60 USI Monthly fee (Retail) 3,360 1.18 1.18 Monthly fee (Corporate) 12,800 11.80 11.80 11.80 11.80 11.80	nternet Banking	\$00,000 - \$99,999 600,000 - 699,999 700,000 - 799,999 800,000 - 1,000,000 1,000,001 - 2,000,000 2,000,001 - 5,000,000  Registration fee Payments internal Payments to other banks(TISS)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free	-		
(iii) More than TZS 50M 10,000 TZS 10,000 N/A (iv) EAPS Payments 10,000 TZS 10,000 NA (v) Incoming transfers/Payments NIL NIL NIL NIL Payments to other banks(TT) NA 60,00 USD 60 USI Monthly fee (Retail) 3,360 1,18 1,18 Monthly fee (Corporate) 12,800 11,80 11,80 11,80 ash Withdrawal at Azania Bank	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$79,999 \$80,000 - \$99,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments to other banks(TISS) (i) TZS 1-TZS 10M	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free Free	TZS 2,000	N/A	1
(iv) EAPS Payments 10,000 TZS 10,000 N/A (v) Incoming transfers Payments NIL NIL NIL Payments to other banks(TT) N/A 60,00 USD 60 USI Monthly fee (Retail) 3,360 1.18 1.18 Monthly fee (Corporate) 12,800 11.80 11.80  **Tash Withdrawal at Azania Bank**	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$79,999 \$80,000 - \$99,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments to other banks(TISS) (i) TZS 1-TZS 10M	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free Free	TZS 2,000	N/A	F P
(v) Incoming transfers ₱ syments NIL NIL NIL NIL Payments to other banks(TT) N/A 60.00 USD 60 USI Monthly fee (Retail) 3,360 1.18 1.18   Monthly fee (Corporate) 12,800 11.80 11.80    Eash Withdrawal at Azania Bank	nternet Banking	\$00,000 - \$99,999 \$600,000 - \$99,999 \$70,000 - \$799,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 2,000,000  Registration fee Payments internal Payments to other banks(TISS) \$(i) TZS 1-TZS 10M \$(ii) Above TZS 10M - 50M	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free - 2,000 5,000	TZS 2,000 TZS 5,000	N/A N/A	1
Payments to other banks(TT)   N/A   60.00   USD 60   USI	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$79,999 \$80,000 - \$199,999 \$80,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free Free 2,000 5,000 10,000	TZS 2,000 TZS 5,000 TZS 10,000	N/A N/A N/A	1
Monthly fee (Retail)   3,360   1.18   1.18	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$79,999 \$80,000 - \$1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 11,000	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000	N/A N/A N/A N/A	1
Monthly fee (Corporate) 12,800 11.80 11.80  Cash Withdrawal at Azania Bank	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Move TZS 10M - 50M (iii) Move than TZS 50M (iii) Move than TZS 50M (iv) LAYS Payments (v) Incoming transfers Payments	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NIL	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 NIL	N/A N/A N/A N/A NIL	1
Monthly fee (Corporate) 12,800 11.80 11.80  Cash Withdrawal at Azania Bank	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Move TZS 10M - 50M (iii) Move than TZS 50M (iii) Move than TZS 50M (iv) LAYS Payments (v) Incoming transfers Payments	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NIL	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 NIL	N/A N/A N/A N/A NIL	1
ash Withdrawal at Azania Bank	nternet Banking	\$00,000 - \$99,999 \$600,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M (iv) EAPS Payments (v) 1coming transfers Payments Payments to other banks(TT)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NILL N/A	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	1
	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments Payments to the panks(TT) Monthly fee (Retail)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NILL N/A 3,360	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	I I USD
	nternet Banking	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments Payments to the panks(TT) Monthly fee (Retail)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NILL N/A 3,360	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	I I USD
gent		\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments Payments to the panks(TT) Monthly fee (Retail)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NILL N/A 3,360	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	I I I USD
	ash Withdrawal at Azania Bank	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments Payments to the panks(TT) Monthly fee (Retail)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NILL N/A 3,360	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	I I USD
	ash Withdrawal at Azania Bank	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$79,999 \$80,000 - \$99,999 \$90,000 - 1,000,000 \$1,000,001 - 2,000,000 \$2,000,001 - 2,000,000 \$2,000,001 - 5,000,000  Registration fee Payments to other hanks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers/Payments Payments to other hanks(TT) Monthly fee (Retail) Monthly fee (Retail)	7,000 7,400 7,600 7,800 8,000 10,000 12,000  Free Free 2,000 10,000 10,000 NILL N/A 3,360 12,800	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	
1990	ash Withdrawal at Azania Bank	\$00,000 - \$99,999 \$60,000 - \$99,999 \$70,000 - \$99,999 \$80,000 - \$99,999 \$80,000 - \$1,000,000 \$1,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000 \$2,000,001 - \$2,000,000  Registration fee Payments internal Payments to other banks(TISS) (i) TZS 1-TZS 10M (ii) Above TZS 10M - \$50M (iii) More than TZS 50M (iv) EAPS Payments (v) Incoming transfers Payments Payments to the panks(TT) Monthly fee (Retail)	7,000 7,400 7,600 7,800 8,000 10,000 12,000 Free Free 2,000 5,000 10,000 NILL N/A 3,360	TZS 2,000 TZS 5,000 TZS 10,000 TZS 10,000 TZS 10,000 NIL 60.00	N/A N/A N/A N/A NIL USD 60	

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	G
RODGETTITE			CSD	LUK	Ü
	10,000 - 19,999 20,000 - 39,999	800 1,000			
	40,000 - 49,999	1,500			
	50,000 - 99,999 100,000 - 199,999	2,000 3,000	•	-	
	200,000 - 499,999	5,000	-		
	500,000 - 999,999	6,000	-		
	1,000,000 - 2,999,999 3,000,000 - 4,999,999	8,000 9,500	-	-	
	5,000,000 - 5,999,999	10,000	-		
	6,000,000 - 6,999,999	11,000	-	-	
	7,000,000 - 7,999,999 8,000,000 - 8,999,999	12,500 14,000	-	-	
	9,000,000 - 10,000,000	15,000			
Money Remittances					
	Western Union MoneyGram	As per prevailing rates As per prevailing rates			
	Moncyclain	As per prevaining rates			
etter of Credit					
		1% per quarter or min of	1% per quarter or min	1% per quarter or min	1% per quarter or
mport LC	LC Opening Commission	USD 250/ EUR 250/ GBP	of USD 250	of EUR 250	of GBP
		210 USD 200 / EUR 200/			
	General LC Commission	GBP 170	200.00	200.00	17
		1% per quarter or min of			
	LC extension and change of amount	USD 250/ EUR 250/ GBP 210	250.00	250.00	21
	I.C. annied annillied as annullation for	USD 200 / EUR 200/	200.00	200.00	17
	LC expired unutilized or cancellation fees	GBP 170			
Export LC	SWIFT charges	USD 59	USD 59	USD 59	USI
Sport EC	Allie Ominin	USD 300 / EUR 300 /	200.00	200.00	25
	Advising Commission	GBP 250	300.00	300.00	25
	amendment Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	25
		1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimu
	Confirmation Commission	USD 300 / EUR 300 /	USD 300 / EUR 300 /	USD 300 / EUR 300 /	USD 300 / EUR 3
		GBP 250	GBP 250	GBP 250	GBP
	Courier Charges	USD 180 / EUR 180 / GBP 150	180.00	180.00	150
oans	Prime/Base lending rate				
	Arrangement Fees( all loans) Arrangement Fees( Mortgages USD)	1.5 - 2.5% 1.5% of the loan amount			
	Security perfection fees (all loans)	1.3% of the loan amount			
	, ,	TZS 150,000 to 1M			
		T70 215 000 C - I I			
	Security perfection fees for additional documents (all	TZS 215,000 for Legal Mortgage and TZS			
	loans)	100,000 for Assignment			
nsurance premiums	Credit Life Insurance - Consumer - Staff	0.40%pa 0.40%pa			
	- Mortgage	0.65%pa			
	Property Insurance	0.177-0.295%pa			
	Penal Interest TZS Penal Interest TZS	0.07			
	renai interest 12.5	0.03			
onds&Guarantees(Commission)					
	Performance bond/Bid bonds/Guarantees	2% per quarter, Min			
		250,000 Amounts below Tzs 50M			
		- Tzs TZS			
		50,000			
		Amounts between Tzs 50M and 100m -TZS			
	Treasury Bill & Bond Bidding on behalf of customers	100,000	25.20	25.20	2
	per bid	Amounts between Tzs			
		100m to 500M - TZS			
		200,000 Above 500M - TZS			
		250,000			
remium Pass Services	Monthly charge (Tas)	25,000	12.00	12.00	
	Monthly charge (Tzs)  Dormant account charge (Tzs)	Free of charge	12.00	0.00	
	Internet Banking	Free of charge	0.00	0.00	
	Statement	Free of charge	0.00	0.00	
	Other charges	As per tariff guide	_		
etrieval of Documents					
	Less than 30 days	24,000	TZS 24,000	TZS 24,000	TZS 24
	More than 30 days, but less than a year	60,000	TZS 60,000	TZS 60,000	TZS 60