PUBLICATION OF FINANCIAL STATEMENTS

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



STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2025 (Amount in TShs "Millions")

		Current Quarter	Previous Quarter
		30th September 2025	30th June 2025
ASS		F7.//0	(0.001
1	Cash	53,449	46,901
2	Balances with Bank of Tanzania	137,896	147,639
3	Investment in Government securities	354,447	274,706
4	Balances with other Banks and financial institutions	44,217	55,982
5	Cheques and items for clearing	33,441	20,879
6	Interbranch float items	-	-
7	Bills negotiated	-	_
8	Customers' Liabilities for Acceptances	-	- 07.075
9	Interbank Loans Receivables	108,585	83,275
10	Investment in other securities	6,794	6,794
11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	2,263,122	2,044,498
12	Other Assets	167,857.00	236,564
13	Equity Investments	17,867	16,407
14	Underwriting accounts		-
15	Property, Plant and Equipment	25,316	22,626
16	TOTAL ASSETS	3,212,991	2,956,271
В	LIABILITIES		
17	Deposits from other banks and financial institutions	-	-
18	Customer deposits	2,321,796	2,158,234
19	Cash Letters of Credit	777	12,843
20	Special deposits	1,903	-
21	Payment orders/transfers payable	-	-
22	Bankers Cheques and Drafts Issued	-	-
23	Accrued taxes and expenses payable	24,850	22,080
24	Acceptances Outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	8,714	6,210
27	Other Liabilities	18,943	17,128
28	Borrowings	488,014	400,020
29	TOTAL LIABILITIES	2,864,997	2,616,515
30	NET ASSETS/(LIABILITIES) 16 LESS 29	347,994	339,756
С	SHAREHOLDERS' FUNDS		
31	Paid up share capital	186,191	186,191
32	Capital reserves	3,288	3,288
33	Retained Earnings	87,305	81,084
34	Profit (Loss) Account	44,753	27,735
35	Other capital accounts	-	
36	Regulatory Reserve	26,458	41,458
37	TOTAL SHAREHOLDERS FUNDS	347,994	339,756
38	Contingent liabilities	162,782	202,815
39	Non Performing Loans and advance	86,222	88,611
40	Allowance for Probable losses	37,185	42,484
41	Other non performing assets	1,253	1,253
	PERFORMANCE INDICATORS		
	(i) Shareholders Funds to Total Assets	10.83%	11.49%
	(ii) Non performing loans to Total Gross Loans	3.75%	4.25%
	(iii) Gross loans and advances to Total Deposits	99.57%	97.45%
	(iv) Loans and Advances to Total Assets	70.44%	69.16%
	(v) Earning Assets to Total Assets	81.22%	77.49%
	(vi) Deposits Growth	7.58%	16.85%
	(vii) Assets Growth	8.68%	13.13%

INCOME STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2025 (Amount in TShs "Millions")

	Current Quarter 30th September 2025	Comperative Quarter (Previous year) 30th September 2024	Current Year Cumulative 30th September 2025	Comparative Year (Previous Year) Cumulative 30th September 2024
Interest Income	81,405	59,758	223,376	165,670
Interest Expense	(45,229)	(35,132)	(111,798)	(90,692)
Net Interest Income	36,176	24,626	111,578	74,978
Bad debts Written - off	-	-	-	-
Impairement losses on loans and Advances	(4,200)	(8,850)	(21,200)	(18,610)
Non - Interest Income	14,223	18,645	36,073	37,435
6.1 Foreign exchange profit/(Loss)	3,579	11,166	11,910	19,463
6.2 Commissions and Fees	6,642	5,313	16,441	13,452
6.3 Dividend Income	41	-	41	90
6.4 Other operating income	3,961	2,166	7,681	4,430
Non - Interest Expense	(25,381)	(22,869)	(70,498)	(61,684)
7.1 Salaries and Benefits	(12,394)	(12,069)	(34,846)	(33,497)
7.2 Fees and Commission	(411)	(301)	(976)	(866)
7.3 Other operating expenses	(12,576)	(10,499)	(34,676)	(27,321)
Operating Income/(Loss) before Tax ordinary items	20,818	11,551	55,953	32,119
Income Tax Provision	(3,800)	(3,001)	(11,200)	(8,510)
Net income /(Loss) After Income tax and	17,018	8,550	44,753	23,609
Number of employees	730	653	730	653
Basic Earnings Pershare	366	183	320	169
Diluted Earnings Pershare	366	183	320	169
Number of Branches	40	39	40	39
PERFORMANCE INDICATORS				
i. Return on average total assets	2.21%	1.97%	2.42%	1.84%
ii. Return on Average sharehoders' funds	19.80%	10.88%	17.35%	10.09%
iii. Non interest expense to Operating income	48.13%	52.25%	48.13%	52.25%
iv. Net Interest income to average earning assets	5.91%	5.05%	6.07%	5.16%

Managing Director	Dr. Esther Mang'enya	09-0ct-25				
Director of Finance and Planning	Mrs. Jacqueline L. Tinkasimile	09-0ct-25				
Director of Internal Audit	Mr. Oswald Matilya	09-0ct-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	09-0ct-25				
2. Director	Mr. Luseshelo Njeje	09-0ct-25				

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2025 (Amount in TShs "Millions")

Cash flow from operating activ Operating Income		30th September 2025	30th June 2025	Cumulative as at 30th September 2025	Cumulative as at 30th September 2024
	ities	our deptember 2020	Oddi Oddie 2025	oour deptember 2023	Jour September 2024
	ilio 3	20.818	21,074	55,953	32.119
Adjustment for :-		20,010	21,074	55,550	02,110
-Impairment/Amortization		7,296	11.965	27.394	26,242
-Net change in loans and Adva	nces	(208,486)	(137,738)	(427,594)	(154,089)
-Net change in Statutory Min Re		(21,969)	(16,088)	(39.158)	(13,289)
-Net change in Deposits		92,916	327,547	557,450	63,681
-Net change in Short Term Neo	otiable Securities	(5,200)	(8,614)	(5,994)	(12,500)
-Net change in Other liabilities		8,769	3,142	13,275	13,675
Net change in other borrowing	js .	71,586	(41,251)	44,891	65,371
Rent paid		(1,300)	(864)	(3,390)	(2,418)
-Net change in Other assets		48,943	(66,794)	(72,125)	(9,941)
-tax paid		(955)	(955)	(2,865)	(1,162)
-Others adjustment		-	-	-	-
Net cash provided (used) by op	erating activities	12,417	91,424	149,063	7,690
ii Cash flow from investing activ	ities:				
Dividend received		41	-	41	90
Purchase of fixed assets		(2,779)	(1,710)	(4,490)	(3,587)
Proceeds from sale of fixed ass	ets	4	49	54	-
Investment on Equity investme	ent	(1,460)	-	(1,460)	-
Others (Specify) - Equity investr	nent	-	-	-	-
Net cash provided (used) by in	esting activities	(4,194)	(1,661)	(5,855)	(3,497)
iii Cash from financing activities					
Payment of cash Dividends		(8,779)	-	(8,779)	(4,637)
Repayment from Corporate Bo	nd	(1,797)	(1,797)	(5,572)	-
Net proceeds from Long term o	ebts	10,376	6,788	19,611	-
Proceeds from new equity		-	408	408	1
Net cash provided (used) by fir	ancing activities	(201)	5,399	5,668	(4,636)
iv. Cash and cash equivalents:					
Net increase (decrease) in cash	and cash equivalents	8,022	95,161	147,649	(442)
		1			1
Cash and cash Equivalent at the	beginning of the Quarter	307,923	212,762	168,296	147,436

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER2025 Current Period 30th September 2025 186,191 108,819 41,458 3,288 339,756 Balance as at the beginning of the Period Profit for the Year 17,018 'Transactions With Owners (8,779 Dividend Paid (8,779)Regulatory Reserve 186,191 Previous Period 30th June 2025 Balance as at the beginning of the Period 185,784 41,458 16,674 Profit for the Year Transactions With Owners Dividend Paid

Other Comprehensive Income Regulatory Reserve

MINIMUM DISCLOSURE OF CHARGES AND FEES (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GI
Savings Account	Ledger Fees Monthly				
	Normal Savings	6,500	1.80	1.80	1.5
	Special Savings	4,000	1.80	1.80	1.5
	Jikwamue Individual	500	N/A	N/A	N/
	Vicoba Group	Free	N/A	N/A	N/
	Society and Club Savings	Free	Free	Free	Fre
	Selected Savings Accounts	Free	N/A	N/A	N/
	Statement				
	E-statement monthly	Free	Free	Free	Fre
	,				
	Up to 6 Months	5,000	3.00	3.00	2.5
	More than six months per page	2,500	1.00	1.00	0.7
	Charges for operating below minimum balance -	7,000			
	savings	3,000	1.80	1.80	1.5
	Service Charge	2,500	1.00	1.00	1.0
	Closing Account	Free	Free	Free	Fr
	Monthly dormant accounts charges	Free	Free	Free	Fre
	Dormant activation fees	Free	Free	Free	Fre
urrent Account	Ledger Fees Monthly	8,000	/ 70	4.32	7.0
	Personal Business	17,000	4.32 10.80	10.80	3.6
	Corporate Corporate	30,000	25.00	25.00	20.0
	Society and Club Current	Free	Z5.00 Free	Z5.00 Free	20.0 Fre
	Statement Statement	Free	riee	rree	FIE
		Free	Free	Free	Fre
	E-statement monthly Up to 6 months	5,000	3.0	3.0	2
	More than six month (Per Page)	2,500	1.0	1.0	0
	Service Charge	4,000	2.0	1.5	1
	Closing account	Free	Free	Free	Fre
	Monthly Dormant Charges	Free	Free	Free	Fre
	Dormant activation fees	Free	Free	Free	Fre
	Counter Leaf	15,000	8.5	8.5	7
	Cheque book (50 Leaf)	25,000	10.0	10.0	
	Cheque book (100 Leaf)	45,000	20.0	20.0	17
		10,000	20.0	20.0	
eturned Cheques (Issued by our ustomers)	(i) Insufficient fund	125,000	60.0	N/A	N/
	(ii)Otherreasons	24,600	17.0	N/A	N
	Stop Payment orders per leaf	64,000	31.0	31.0	25
	Blocking of lost cheque book	25,000	10.0	10.0	-
ash Transactions over the					
ounter					
ash Withdrawal at Counter	0 ≤3M	5,000	0.59%	0.59%	0.59
	>3M ≤5M	0.1800%	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	75.0
	Cash payment to 3rd party	6,000	4.32	4.32	3.1
ash Deposit	Cash deposit charges(TZS)	Free	-	-	
	Cash deposit charge \$50 and \$100	Free	NIL	NIL	N
· ·	Cash deposit charge \$1,\$5,\$10 and \$20	-	0.05	0.05	0.
		0.5 % of the	T		
	Mutilated note deposit	amount,maximum	N/A	N/A	N
		50,000			
	School fees deposits	Free	N/A	N/A	N
ransfers	TISS				
	(i)TZS1-TZS10M	2,000	TZS 2,000	N/A	N
	(ii) Above TZS 10M - 50M	5,000	TZS 5,000	N/A	N
	(iii) More than TZS 50M	10,000	TZS 10,000	N/A	N
	(iv)EAPS Payments	10,000	TZS 10,000	N/A	N.
	(v) Incoming transfers/Payments	NIL	NIL	NIL	N
	IT				
	(i)Outward foreign transfers	USD 60	USD 60	USD 60	USD
	(ii) Non account holder	USD 60	USD 60	USD 60	USD
	Inward transfers (TT)-customers	Free	Free	Free	Fr
	Standing orders (within the same bank)	Free	Free	Free	Fr
	Standing orders (to other banks)	12,000	6.00	6.00	5.
	Internal Transfers	Free	Free	Free	Fr
		-			
	EFT and Interbank Instant Transfers	1			-
	(i)Outward transfers			N/A	N
	(i)Outward transfers TZS1to 50,000	500	N/A		N
	(i)Outward transfers TZS 1 to 50,000 TZS 50,001 to 500,000	1,000	N/A	N/A	
	(i)Outward transfers TZS1to 50,000 TZS50,001to 500,000 TZS500,001to 5,000,000	1,000 1,500	N/A N/A	N/A N/A	N
	(i) Outward transfers TZS 110 50,000 TZS 50,001 to 500,000 TZS 500,001 to 5,000,000 TZS 5,000,001 to 20,000,000	1,000 1,500 2,000	N/A N/A N/A	N/A N/A N/A	N N
	(i)Outward transfers TZS 1 to 50,000 TZS 50,001 to 500,000 TZS 50,001 to 500,000 TZS 50,001 to 5,000,000 TZS 5,000,001 to 2,000,000 (iii)Inward transfers	1,000 1,500 2,000 Free	N/A N/A N/A	N/A N/A N/A N/A	N N N
	(i) Outward transfers TZS 110 50,000 TZS 50,001 to 500,000 TZS 500,001 to 5,000,000 TZS 5,000,001 to 20,000,000	1,000 1,500 2,000	N/A N/A N/A	N/A N/A N/A	N N N
	(i)Outward transfers TZS 1 to 50,000 TZS 50,001 to 500,000 TZS 50,001 to 500,000 TZS 50,001 to 5,000,000 TZS 5,000,001 to 2,000,000 (iii)Inward transfers	1,000 1,500 2,000 Free	N/A N/A N/A	N/A N/A N/A N/A	N N N
alary Handling	(I) 0.0.ward transfers TZS 10 50,000 TZS 50,001 to 500,000 TZS 50,001 to 5,000,000 TZS 5,000,001 to 5,000,000 TZS 5,000,001 to 20,000,000 (iii) Inward transfers GePG	1,000 1,500 2,000 Free Free	N/A N/A N/A N/A Free	N/A N/A N/A N/A	N N N
alary Handling	(I) Outward transfers TZS1 to 50,000 TZS 50,001 to 500,000 TZS 50,001 to 500,000 TZS 50,001 to 50,000,000 TZS 5,000,001 to 20,000,000 (ii) Inward transfers GePG Inward (From other banks)	1,000 1,500 2,000 Free Free	N/A N/A N/A N/A Free	N/A N/A N/A N/A N/A	N N N N
salary Handling	(I) Outward transfers TZS 1 to 50,000 TZS 50,000 TZS 50,000 to 50,000 TZS 50,000 to 5,000,000 TZS 500,001 to 2,000,000 (ii) Inward transfers GePG Inward (From other banks) Inward (Within Azania)	1,000 1,500 2,000 Free Free N/A Free	N/A N/A N/A N/A Free N/A Free	N/A N/A N/A N/A N/A Free	N N N N N
alary Handling	(i) Outward transfers TZS 1 to 50,000 TZS 50,001 to 500,000 TZS 50,001 to 500,000 TZS 50,000 to 500,000 TZS 5,000,001 to 20,000,000 (ii) Inward transfers GePG Inward (From other banks) Inward (Within Azania) Outward (By EFT)	1,000 1,500 2,000 Free Free N/A Free 2,000	N/A N/A N/A N/A Free N/A N/A	N/A N/A N/A N/A N/A N/A Free	N N N N N Fr
Salary Handling	(I) Outward transfers TZS 1 to 50,000 TZS 50,000 TZS 50,000 to 50,000 TZS 50,000 to 5,000,000 TZS 500,001 to 2,000,000 (ii) Inward transfers GePG Inward (From other banks) Inward (Within Azania)	1,000 1,500 2,000 Free Free N/A Free	N/A N/A N/A N/A Free N/A Free	N/A N/A N/A N/A N/A Free	N N N N

Other Services	TYPE OF CHARGES	TZS	USD	EUR	
Issuance of Bankers cheque	(i)Existing Customer	20,000	14.40	14.20	12.0
	(ii) Walk in Customers	30,000	21.60	21.60	18.0
	Certificate of balance	60,000	30.00	30.00	25.0
	Comfort/Introduction Letter	72,000	36.00	36.00	30.0
Loans	Loan balance confirmation;				
	Retail	5,000	N/A	N/A	N/
	Corporate	50,000	36.00	36.00	30.0
ATM Transactions					
Azania Umoja ATM Withdrawals	Umoja Switch ATM Network	1			
	1,000 - 99,999	1,500	N/A	N/A	N/
	100,000 - 400,000	1,700	N/A	N/A	N/
	Balance Inquiry on ATMs	400	N/A	N/A	N/
/ISA ATM Cards	New Issue of Visa Card	Classic card - Free Infinite card - premium banking membership		-	
	Annual Charges	Classic card - TZS 16,000 Infinite card - premium	-	_	
		banking membership Classic card - TZS			
	Visa ATM card Replacement	24,000 Infinite card - TZS 59,000	-		
	Pinreset	Free		-	
	Cards uncollected or destroyed	No charge	-	-	
See ATM Withdraw-1-		Classic card - TZS 400			
isa ATM Withdrawals	Balance Inquiry- Domestic(Our customer, Our ATM)	Infinite card-TZS 400	-	-	
	Balance Inquiry- Domestic(Our customer, Not our ATM)	Classic card - TZS 950 Infinite card-TZS 950	-	-	
	Balance Inquiry- International	Classic card - TZS 2,500 Infinite card-TZS 2,500	-	-	
	Cash Withdrawal -Other Banks within Tanzania	Classic card - TZS 5,000 Infinite card-TZS 5,000	-	-	
	Cash Withdrawal - Other Banks outside Tanzania	Classic card - TZS 10,000 Infinite card-TZS 10,000	-	-	
1obile (SMS) Banking	Balance Inquiry	450	-	-	
	Min statement	800	-	-	
	Intra bank charges (by mobile)	Free	N/A	N/A	N
	Inter bank charges (by mobile)				
	(i)TZS1-TZS10M	2,000	N/A	N/A	N/
	(ii) Above TZS 10M - 50M	5,000	N/A	N/A	N/
	(iii) More than TZS 50M	10,000	N/A	N/A	N/
	(iv)EAPS Payments	10,000	N/A	N/A	N.
obile Banking Transfers	Wallet to Bank	Free	Free	Free	Fre
	Bank to Wallet (VAT Inclusive)				
	100-999	10			
		· · · · · ·	N/A	N/A	
	1,000-1,999	50	N/A	N/A	N.
	2,000-2,999	70	N/A N/A	N/A N/A	N/
_	2,000-2,999 3,000-3,999	70 100	N/A N/A N/A	N/A N/A N/A	N/ N/
	2,000-2,999 3,000-3,999 4,000-4,999	70 100 200	N/A N/A N/A N/A	N/A N/A N/A N/A	N/ N/ N/
	2,000-2,999 3,000-3,999 4,000-4,999 5,000-6,999	70 100 200 450	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/ N/ N/ N/
	2,000-2,999 3,000-3,999 4,000-4,999 5,000-6,999 7,000-9,999	70 100 200 450 700	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N. N. N. N. N.
	2,000-2,999 3,000-3,999 4,000-4,999 5,000-8,999 7,000-9,999 10,000-14,999	70 100 200 450 700 1,000	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N. N. N. N. N. N.
	2,000-2,999 3,000-3,999 4,000-4,999 5,000-6,999 7,000-9,999 15,000-16,999 15,000-18,999	70 100 200 450 700 1,000	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A	N. N. N. N. N. N. N.
	2.000-2.999 3.000-3.999 4.000-4.999 5.000-6.999 7.000-9.999 10.000-14.992 10.000-14.992 20.000-29.999	70 100 200 450 700 1,000	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N. N. N. N. N. N. N. N.
	2,000-2,999 3,000-3,999 4,000-4,999 5,000-6,999 7,000-9,999 15,000-16,999 15,000-18,999	70 100 200 450 700 1,000 1,000	N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N. N
	2000-2.999 3.000-3.999 4.000-4.999 5.000-6.999 10.000-14.999 10.000-14.999 15.000-19.999 20.000-28.999 30.000-38.999	70 100 200 450 700 1,000 1,000	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N.I. N.I. N.I. N.I. N.I. N.I. N.I. N.I.
	2,000-2,999 3,000-3,999 4,000-4,999 5,000-6,999 7,000-9,999 10,000-14,999 10,000-14,999 20,000-29,999 30,000-39,999 30,000-39,999	70 100 200 450 700 1,000 1,000 1,000 1,000 2,000	N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	Ni.
	2.000-2.999 2.000-3.999 4.000-4.999 5.000-6.999 7.000-8.999 10.000-14.999 10.000-14.999 20.000-29.999 30.000-39.999 50.000-98.999 50.000-98.999 100.000-198.999	700 1000 200 450 700 1,000 1,000 1,000 2,000 2,000 2,500 3,500 4,000 4,000	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Ni.
	2000-2.999 3.000-3.999 4.000-4.999 5.000-8.999 10.000-14.999 10.000-14.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999 10.000-9.999	70 100 200 450 700 1,000 1,000 1,000 2,000 2,000 3,500 3,500	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Ni.
	2.0002-2.999 3.000-3.999 4.000-4.999 5.000-8.999 10.000-14.999 10.000-14.999 10.000-19.999 20.000-29.999 30.000-39.999 50.000-98.999 50.000-98.999 20.000-299.999 300.000-399.999 300.000-399.999	700 1000 2000 4500 7000 1,0000 1,0000 1,0000 2,0000 2,5000 3,5000 4,0000 4,2000 4,2000	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N. N
	2.0002-2.999 3.0003-399 4.0004-9.99 5.0006-8.999 7.000-9.999 10.000-14.899 15.0006-8.999 30.0003-8.999 30.0003-8.999 10.0009-9.999 100.0001-9.999 100.0001-9.999 30.0003-9.999 30.0003-9.999 30.0003-9.999 30.0003-9.999	700 1000 2000 4500 7000 1,0000 1,0000 1,0000 2,0000 2,5000 3,5000 4,0000 4,2000 4,2000	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N. N
	2.0002-2.999 3.000-3.999 4.000-4.999 5.000-8.999 10.000-14.999 10.000-14.999 10.000-19.999 20.000-29.999 30.000-39.999 50.000-98.999 50.000-98.999 20.000-299.999 300.000-399.999 300.000-399.999	700 1000 2000 4500 7000 1,0000 1,0000 1,0000 2,0000 2,5000 3,5000 4,0000 4,2000 4,2000	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N. N
ternet Banking	2.0002-2.999 2.0002-3.999 3.0003-3.999 4.0004-3.999 5.0006-8.999 7.0007-9.999 10.00014.9999 20.000-29.999 30.0007-39.999 40.0004-9.999 50.0007-9.9999 50.0007-9.9999 20.0007-9.9999 300.0007-9.9999 300.0007-9.9999 400.0007-9.9999 400.0007-9.9999 400.0007-9.9999 400.0007-9.9999 400.0007-9.9999 400.0007-9.9999	700 1000 2000 4500 7000 1,0000 1,0000 1,0000 2,0000 2,0000 3,5000 4,0000 4,0000 4,0000 5,0000 5,0000	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N. N
ternet Banking	2.0002-2.999 2.0002-2.999 4.0004-9.999 5.000-6.999 10.000-14.999 10.000-14.999 10.000-3.999 20.000-2.999 30.000-3.999 10.000-19.999 100.000-199.999 100.000-199.999 100.000-399.999 100.000-399.999 100.000-399.999 200.000	700 1000 2000 4500 7700 1,0000 1,0000 1,0000 2,0000 2,5000 3,5000 4,0000 4,2000 4,5000 5,0000 Free	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	N. N
ternet Banking	2.0002-2.999 2.0002-2.999 3.0003-3.999 4.0004-9.999 5.0006-8.999 10.00014.8999 10.00014.8999 20.0002-28.999 30.0001-38.999 50.000-98.999 50.000-98.999 10.0002-98.999 300.0003-98.999 400.0004-98.999 400.0004-98.999 400006	700 1000 2000 4500 7000 1,0000 1,0000 1,0000 2,0000 2,0000 3,5000 4,0000 4,0000 4,0000 5,0000 5,0000	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N N N N N N N N N N N N N N N N N N N
ternet Banking	2.0002-2.999 2.0002-3.999 4.0004-3.999 5.000-6.999 7.000-9.999 10.000-14.999 10.000-14.999 10.000-3.999 20.000-2.9999 30.000-3.9999 10.000-198.999 10.000-198.999 20.000-2999 30.000-39999 100.000-198.999 20.000-299.999 20.000-299.999 20.000-299.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.00000-399.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.00000-399.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.0000-399.999 20.000000000000000000000000000000	700 1000 200 450 700 1,000 1,000 1,000 1,000 2,000 2,000 2,500 3,500 4,000 4,200 5,000 Free Free	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	NIA NIA NIA NIA NIA NIA NIA NIA NIA NIA	N. N
nternet Banking	2.0002-2.999 2.0002-2.999 3.0003-3.999 4.0004-9.999 5.0006-8.999 10.0001-4.989 10.0001-4.989 10.0001-3.999 20.0002-9.999 30.0007-3.999 50.0007-9.999 50.0007-9.999 10.0001-9.999 20.0002-9.999 20.0002-9.999 20.0003-9.999 40.0004	700 100 200 450 700 700 1,000 1,000 1,000 2,000 2,000 4,000 4,000 4,000 5,000 Free Free Free	N/A	N/A	N. N
nternet Banking	2.0002-2.999 2.0002-2.999 3.0003-3.999 4.0004-3.999 5.0006-8.999 7.0007-8.999 10.00014.899 10.00014.899 20.0007-2.999 30.0007-3.999 40.0007-4.999 50.0007-3.999 100.0007-3.999 100.0007-3.999 20.0007-	700 1000 2000 4500 7000 1,0000 1,0000 1,0000 2,0000 2,0000 3,5000 4,0000 4,2000 5,0000 Free Free Free Free 2,0000 5,0000	N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N. N
sternet Banking	2.0002-2.999 2.0002-2.999 3.0003-3.999 4.0004-9.999 5.0005-8.999 10.00014,999 10.00014,999 10.0003-3.999 30.0003-3.999 40.0004-9.999 50.0003-9.999 100.000199.999 100.000199.999 200.0002-9.999 300.0003-9.999 400.0004-9.999 400.0004-9.999 400.0004-9.999 400.0004-9.999 400.0005-9.999 400.0006-9.9999 400.	700 1000 2000 4500 7700 1,0000 1,0000 1,0000 2,0000 2,5000 3,5000 4,2000 4,2000 4,5000 5,0000 Free Free Free Free 5,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000 1,0000	N/A	NIA	N. N
aternet Banking	2.0002-2.999 2.0002-2.999 3.0003-3.999 4.0004-3.999 5.0006-8.999 7.0007-9.999 10.00014.8999 5.0007-38.999 20.0007-38.999 30.0007-38.999 50.0007-98.999 50.0007-98.999 50.0007-98.999 300.0007-98.999 300.0007-98.999 400.0007-	700 1000 2000 4500 7700 1,0000 1,0000 1,0000 1,0000 2,0000 2,0000 4,0000 4,0000 4,0000 5,0000 Free Free Free Free 1,0000 1,0000 1,0000 1,0000 1,0000	N/A	N/A	N. N
sternet Banking	2.0002-9.999 2.0002-9.999 3.0003-9.999 4.0004-9.999 5.0005-9.999 10.0004-18.989 10.0004-18.989 10.0007-18.989 20.0007-9.999 30.0007-9.999 30.0007-9.999 50.0007-9.999 50.0007-9.999 50.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.999 20.0007-9.9999 20.0007-9	700 1000 200 450 7700 1,0000 1,0000 1,0000 1,0000 1,0000 4,0000 4,0000 4,0000 5,0000 Free Free Free 2,0000 10,0000 10,0000 NILL	NIA	NIA	N. N
nternet Banking	2.0002-2.999 2.0002-2.999 3.0003-3.999 4.0004-3.999 5.0006-8.999 7.0007-9.999 10.00014.8999 5.0007-38.999 20.0007-38.999 30.0007-38.999 50.0007-98.999 50.0007-98.999 50.0007-98.999 300.0007-98.999 300.0007-98.999 400.0007-	700 1000 2000 4500 7700 1,0000 1,0000 1,0000 1,0000 2,0000 2,0000 4,0000 4,0000 4,0000 5,0000 Free Free Free Free 1,0000 1,0000 1,0000 1,0000 1,0000	N/A	N/A	NU N

sh Withdrawal at Azania Bank					
gent					
	1,000 - 9,999 10,000 - 19,999	700 800	N/A N/A	N/A N/A	N/A N/A
	20,000 - 19,999	1,000	N/A	N/A	N/A
	40,000 - 49,999	1,500	N/A	N/A	N/A
	50,000 - 99,999	2,000	N/A	N/A	N/A
	100,000 - 199,999	3,000	N/A	N/A	N/A
	200,000 - 499,999	5,000	N/A	N/A	N/A
	500,000 - 999,999	6,000	N/A	N/A	N/A N/A
	1,000,000 - 2,999,999 3,000,000 - 4,999,999	8,000 9,500	N/A N/A	N/A N/A	N/A
	5,000,000 - 5,999,999	10,000	N/A	N/A	N/A
	6,000,000 - 6,999,999	11,000	N/A	N/A	N/A
	7,000,000 - 7,999,999	12,500	N/A	N/A	N/
	8,000,000 - 8,999,999	14,000	N/A	N/A	N/
	9,000,000 - 10,000,000	15,000	N/A	N/A	N/A
oney Remittances					
mey Remittances	Western Union	As per prevailing rates			
	Money Gram	As per prevailing rates			
tter of Credit		l			
		1% per quarter or min of	19/	10/	10/
port LC	LC Opening Commission	USD 250/ EUR 250/ GBP	1% per quarter or min of USD 250	1% per quarter or min of EUR 250	1% per quarter or mi of GBP 21
		210	01 030 230	JI LUNZOU	0100721
	General LC Commission	USD 200 / EUR 200 /	200.00	200.00	170.0
		GBP 170 1% per quarter or min of			
	LC extension and change of amount	USD 250/ EUR 250/ GBP	250.00	250.00	210.0
		210			
	LC expired unutilized or cancellation fees	USD 200 / EUR 200 /	200.00	200.00	170.0
	,	GBP 170			
	SWIFT charges	USD59	USD 59	USD 59	USD5
port LC		USD 300 / EUR 300 /	-	-	
	Advising Commission	GBP 250	300.00	300.00	250.0
	amendment Commission	USD 300 / EUR 300 /	300.00	300.00	250.0
	amendment commission	GBP 250			
		1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimum o
	Confirmation Commission	USD 300 / EUR 300 / GBP 250	USD300 / EUR300 / GBP250	USD 300 / EUR 300 /	USD 300 / EUR 300 GBP 25
		USD 180 / EUR 180 / GBP		GBP 250	
	Courier Charges	150	180.00	180.00	150.0
ans	Prime/Base lending rate				
	Arrangement Fees(all loans)	1.5 - 2.5%			
	Arrangement Fees(Mortgages USD)	1.5% of the loan amount			
	Security perfection fees (all loans)	TZS 150,000 to 1M			
	Security perfection fees for additional documents (all	TZS 215,000 for Legal			
	loans)	Mortgage and TZS			
		100,000 for Assignment			
urana promium	Credit Life Insurance - Consumer	0.40%			
surance premiums	Credit Life Insurance - Consumer - Staff	0.40%pa 0.40%pa			
	- Mortgage	0.40 %pa 0.65%pa			
	Property Insurance	0.177-0.295%pa			
	Penal Interest TZS	0.07			
	Penal Interest TZS	0.05			
nds&Guarantees(Commission)					
		2% per quarter, Min			
	Performance bond/Bid bonds/Guarantees	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	21.0
	perbid	Amounts between Tzs	23.20	23.20	21.0
		100m to 500M - TZS 200,000			
		Above 500M - TZS			
		250,000			
emium Pass Services					
	Monthly charge (Tzs)	25,000	12.00	12.00	8.6
	Dormant account charge (Tzs)	Free of charge	Free of charge	Free of charge	Free of charg
	Internet Banking	Free of charge	Free of charge	Free of charge	Free of charg
	Statement	Free of charge	Free of charge	Free of charge	Free of charg
	Other charges	As per tariff guide	-	-	
trieval of Documents					
	Less than 30 days	24,000	TZS 24,000	TZS 24,000	TZS 24,00
	More than 30 days , but less than a year	60,000	TZS60,000	TZS60,000	TZS 60,00