

Advertisement

PUBLICATION OF FINANCIAL STATEMENTS

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



STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2026			STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2026				
		(Amount in TShs Millions)				(Amount in TShs Millions)	
		Current Quarter 30th June 2026	Previous Quarter 31st March 2026			Current Quarter 30th June 2026	Previous Quarter 31st March 2026
	ASSETS			25	Interbranch float items	-	-
1	Cash	54,594	48,008	26	Unearned income and other deferred charges	6,828	5,938
2	Balances with Bank of Tanzania	421,718	282,519	27	Other Liabilities	42,786	21,055
3	Investment in Government securities	442,325	419,162	28	Borrowings	551,439	531,111
4	Balances with other Banks and financial institutions	40,446	22,860	29	TOTAL LIABILITIES	4,520,160	3,555,664
5	Cheques and items for clearing	54,558	40,416	30	NET ASSETS/(LIABILITIES) 16 LESS 29	629,242	534,634
6	Interbranch float items	-	-	C	SHAREHOLDERS' FUNDS		
7	Bills negotiated	-	-	31	Paid up share capital	188,005	186,415
8	Customers' Liabilities for Acceptances	-	-	32	Capital reserves	5,215	5,215
9	Interbank Loans Receivables	160,690	111,789	33	Retained Earnings	133,577	144,986
10	Investment in other securities	8,587	9,287	34	Profit (Loss) Account	38,513	18,056
11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	3,514,279	2,866,411	35	Other capital accounts	233,970	150,000
12	Other Assets	393,089	236,117	36	Regulatory Reserve	29,962	29,962
13	Equity Investments	20,621	20,621	37	TOTAL SHAREHOLDERS' FUNDS	629,242	534,634
14	Underwriting accounts	-	-	38	Contingent liabilities	367,985	240,190
15	Property, Plant and Equipment	38,495	33,108	39	Non Performing Loans and advance	100,246	108,079
16	TOTAL ASSETS	5,149,402	4,090,298	40	Allowance for Probable losses	51,115	60,295
				41	Other non performing assets	408	308
17	Deposits from other banks and financial institutions	6,554	6,511	D	PERFORMANCE INDICATORS		
18	Customer deposits	3,831,352	2,910,285		(i)Shareholders Funds to Total Assets	12.22%	13.07%
19	Cash Letters of Credit	589	490		(ii)Non performing loans to Total Gross Loans	2.81%	3.69%
20	Special deposits	1,768	2,598		(iii)Gross loans and advances to Total Deposits	92.68%	99.23%
21	Payment orders/transfers payable	-	-		(iv)Loans and Advances to Total Assets	68.25%	70.08%
22	Bankers Cheques and Drafts issued	-	-		(v)Earning Assets to Total Assets	76.84%	79.74%
23	Accrued taxes and expenses payable	78,844	77,676		(vi)Deposits Growth	31.65%	14.74%
24	Acceptances Outstanding	-	-		(vii)Assets Growth	25.89%	11.76%

Total Assets

TZS
5.15 Trillion
74.2% YoY Growth

Customer Deposits

TZS
3.83 Trillion
77.5% YoY Growth

Gross Loans

TZS
3.58 Trillion
69.0% YoY Growth

Shareholders' Funds

TZS
629.2 Billion
85.2% YoY Growth

INCOME STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2026				
(Amount in TShs Millions)				
	Current Quarter 30th June 2026	Comperative Quarter (Previous year) 30th June 2025	Current Year Cumulative 30th June 2026	Comparative Year (Previous Year) Cumulative 30th June 2025
Interest Income	123,953	75,224	230,783	141,971
Interest Expense	(66,548)	(35,314)	(128,130)	(66,568)
Net Interest Income	57,405	39,909	102,653	75,403
Bad debts Written -off	-	-	-	-
Impairment losses on loans and Advances	(10,377)	(10,500)	(18,102)	(17,000)
Non - Interest Income	14,241	14,982	25,752	21,850
6.1 Foreign exchange profit/(Loss)	2,178	4,870	7,917	7,717
6.2 Commissions and Fees	11,007	6,519	15,846	10,413
6.3 Dividend Income	-	-	-	-
6.4 Other operating income	1,056	3,593	1,989	3,720
Non - Interest Expense	(32,882)	(23,317)	(58,860)	(45,118)
7.1 Salaries and Benefits	(18,059)	(11,357)	(32,708)	(22,452)
7.2 Fees and Commission	(612)	(346)	(975)	(566)
7.3 Other operating expenses	(14,211)	(11,614)	(25,177)	(22,100)
Operating Income/(Loss) before Tax ordinary items	28,387	21,074	51,443	35,135
Income Tax Provision	(7,932)	(4,400)	(12,932)	(7,400)
Net income /(Loss) After Income tax and	20,455	16,674	38,511	27,735
Number of employees	930	702	930	702
Basic Earnings Pershare	438	359	415	298
Diluted Earnings Pershare	438	359	415	298
Number of Branches	42	29	42	29
PERFORMANCE INDICATORS				
i.Return on average total assets	2.46%	2.40%	2.25%	2.52%
ii.Return on Average sharehoders' funds	14.10%	20.14%	13.35%	16.75%
iii.Non interest expense to Operating income	47.88%	48.56%	47.88%	48.56%
iv.Net Interest income to average earning assets	6.38%	7.26%	5.74%	6.86%
Signed by:				
Managing Director	Dr. Esther Mang'anya	24-Jul-26		
Director of Finance and Planning	Mrs.Jacqueline L. Tinkasimile	24-Jul-26		
Director of Internal Audit	Mr.Oswald Matilya	24-Jul-26		
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:				
Chairman	Eng.Julius B.Ndyamukama	24-Jul-26		
Director	Mr. Charles Singili	24-Jul-26		

Profit Before tax

TZS
28.39 Billion
34.7% YoY Growth

Profit After tax

TZS
20.46 Billion
38.85% YoY Growth

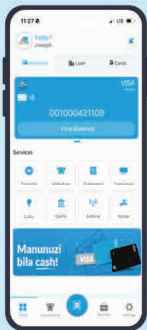
Non Performing Loan(NPL)

TZS
2.81%
33.9% YoY Improvement

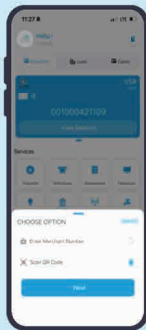
CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2026				
(Amount in TShs Millions)				
	Current Quarter 30th June 2026	Previous Quarter 31st March 2026	Current Year Cumulative as at 30th June 2026	Comparative Year (Previous Year) Cumulative as at 30th June 2025
I. Cash flow from operating activities				
Operating Income	28,389	23,056	51,445	14,062
Adjustment for :-				
Impairment/Amortization	14,491	11,757	26,248	8,133
Net change in loans and Advances	(656,934)	(234,090)	(891,024)	(81,370)
Net change in Statutory Min Reserve	(31,848)	(30,343)	(62,191)	(1,101)
Net change in Deposits	685,992	481,154	1,167,146	136,987
Net change in Short Term Negotiable Securities	(20,600)	10,159	(10,441)	7,820
Net change in Other liabilities	13,024	7,617	20,641	1,345
Net change in other borrowings	19,636	(21,046)	(1,410)	(4,535)
Rent paid	(684)	(1,417)	(2,101)	(1,227)
Net change in Other assets	(100,811)	(26,310)	(127,121)	(54,273)
Tax paid	(2,248)	(2,248)	(4,496)	(9,551)
Others adjustment	-	-	-	-
Net cash used (provided) by operating activities	(51,599)	218,489	166,896	43,996
Cash flow from investing activities:-				
Dividend received	-	-	-	-
Purchase of fixed assets	(12,577)	(1,435)	(14,012)	(1)
Proceeds from sale of fixed assets	-	-	-	-
Investment on Equity investment	-	-	-	-
Others (Specify) - Equity investment	-	-	-	-
Net cash used by investing activities	(12,577)	(1,435)	(14,012)	(1)
III Cash from financing activities				
Payment of cash Dividends	(11,382)	-	(11,382)	-
Repayment/Proceeds from Corporate Bond	(2,236)	(1,974)	(4,210)	-
Net proceeds from revolving credit lines	-	-	-	2,448
Net proceeds from Long term debts	36,369	1,493	37,772	(1,977)
Proceeds from new equity	1,590	219	1,809	-
Irredeemable non-cumulative preference shares	-	100,000	100,000	-
IV. Net cash provided by financing activities	24,341	99,648	123,989	471
Cash and cash equivalents:				
Net decrease (increase) in cash and cash equivalents	(39,829)	316,702	276,873	44,466
Cash and cash Equivalent at the beginning of the Quarter	565,191	248,489	248,489	168,296
Cash and cash equivalent at the end of the Quarter	525,362	565,191	525,362	212,762

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2026						
(Amount in TShs Millions)						
	Ordinary share capital	Irredeemable non-cumulative preference shares	Retained earnings	Regulatory reserve	Others	Total
Current Period 30th June 2026						
Balance as at the beginning of the Period	186,415	150,000	163,042	29,961	5,216	534,634
Profit for the Year	-	-	20,457	-	-	20,457
Transactions With Owners	1,590	-	-	-	-	1,590
Dividend Paid	-	-	(11,409)	-	-	(11,409)
Irredeemable non-cumulative preference shares	-	83,970	-	-	-	83,970
Other Comprehensive Income	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
Balance as at the end of the period	188,005	233,970	172,090	29,961	5,216	629,242
Previous Period 31st March 2026	186,196	150,000	144,986	29,961	5,216	516,359
Profit for the Year	-	-	18,056	-	-	18,056
Transactions With Owners	219	-	-	-	-	219
Dividend Paid	-	-	-	-	-	-
Irredeemable non-cumulative preference shares	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
Balance as at the end of the period	186,415	150,000	163,042	29,961	5,216	534,634





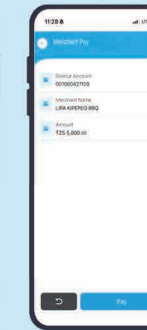
1. Funguo app yako ya benki au app ya malipo ya simu



2. Chaguo Lipa kwa QR



3. Skani QR code ya Azania Bank



4. Thibitisha kiasi cha malipo



5. Weka PIN kukamilisha muamala



6. Pakea utibitisho wapa hapo



FEES AND CHARGES OF AS AT 30TH JUNE 2026 (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

PRODUCT TYPE	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	
	Jikwama Individual	500	N/A	N/A	N/A	
	Vicoba Group	Free	N/A	N/A	N/A	
	Society and Club Savings	Free	Free	Free	Free	
	Selected Savings Accounts	Free	N/A	N/A	N/A	
	Statement					
	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	
	Monthly dormant accounts charges	Free	Free	Free	Free	
	Dormant activation fees	Free	Free	Free	Free	
Current Account	Ledger Fees Monthly					
	Personal	8,000	4.32	4.32	3.60	
	Business	17,000	10.80	10.80	9.00	
	Corporate	30,000	25.00	25.00	20.00	
	Society and Club Current	Free	Free	Free	Free	
	Statement					
	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)	2,500	1.0	1.0	0.7	
	Service Charge	4,000	2.0	1.5	1.5	
	Closing account	Free	Free	Free	Free	
	Monthly Dormant Charges	Free	Free	Free	Free	
	Dormant activation fees	Free	Free	Free	Free	
	Counter Leaf	16,000	8.5	8.5	7.1	
	Cheque book (50 Leaf)	25,000	10.0	10.0	8.5	
	Cheque book (100 Leaf)	45,000	20.0	20.0	17.0	
Returned Cheques (Issued by our customers)	(i) Insufficient fund	125,000	60.0	N/A	N/A	
	(ii) Other reasons	24,800	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						
Cash Withdrawal at Counter	0 ≤ 5M	5,000	0.59%	0.59%	0.59%	
	> 5M ≤ 5M	0.800%	0.59%	0.59%	0.59%	
	> 5M ≤ 10M	0.700%	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	
Cash Deposit	Cash deposit charges (TZS)	Free	-	-	-	
	Cash deposit charge \$50 and \$100	Free	NIL	NIL	NIL	
	Cash deposit charge \$135, \$10 and \$20	-	0.05	0.05	0.05	
	Mutilated note deposit	0.5 % of the amount maximum 50,000	N/A	N/A	N/A	
	School fees deposits	Free	N/A	N/A	N/A	
Transfers	TISS					
	(i) TZS ≤ TZS 10M	2,000	TZS 2,000	N/A	N/A	
	(ii) Above TZS 10M – 50M	5,000	TZS 5,000	N/A	N/A	
	(iii) More than TZS 50M	10,000	TZS 10,000	N/A	N/A	
	(iv) EAPS Payments	10,000	TZS 10,000	N/A	N/A	
	(v) Incoming transfers/Payments	NIL	NIL	NIL	NIL	
	TT					
	(i) Outward foreign transfers	USD 60	USD 60	USD 60	USD 60	
	(ii) Nonaccount holder	USD 60	USD 60	USD 60	USD 60	
	Inward transfers (TT) – customers	Free	Free	Free	Free	
	Standing orders (within the same bank)	Free	Free	Free	Free	
	Standing orders (to other banks)	As per the bandwidth on the TISS transfer above				
	Internal Transfers	Free	Free	Free	Free	
	EFT and Interbank Instant Transfers					
	(i) Outward transfers					
TZS 1 to 50,000	500	N/A	N/A	N/A		
TZS 50,000 to 1,000,000	1,000	N/A	N/A	N/A		
TZS 1,000,000 to 5,000,000	1,500	N/A	N/A	N/A		
TZS 5,000,000 to 20,000,000	2,000	N/A	N/A	N/A		
(ii) Inward transfers	Free	N/A	N/A	N/A		
(iii) Inward transfers	Free	N/A	N/A	N/A		
(iv) Inward transfers	Free	N/A	N/A	N/A		
(v) Inward transfers	Free	N/A	N/A	N/A		
(vi) Inward transfers	Free	N/A	N/A	N/A		
(vii) Inward transfers	Free	N/A	N/A	N/A		
Salary Handling	Inward (From other banks)	N/A	N/A	N/A	N/A	
	Inward (Within Azania)	Free	Free	Free	Free	
	Outward (By EFT)	2,000	N/A	N/A	N/A	
	Farmers proceeds handling fees	NIL	N/A	N/A	N/A	
	Company Search to BRELA	NIL	N/A	N/A	N/A	
	Other Services					
	Issuance of Bankers cheque	(i) Existing Customer	20,000	14.40	14.20	12.00
		(ii) Walk in Customers	30,000	21.60	21.60	18.00
	Certificate of balance	60,000	30.00	30.00	25.00	
	Comfort/Introduction Letter	70,000	35.00	35.00	30.00	
	Loans	Loan balance confirmation:				
	Retail	5,000	N/A	N/A	N/A	
	Corporate	60,000	36.00	36.00	30.00	
	ATM Transactions					
	Azania Umoja ATM Withdrawals	Umoja Switch ATM Network				
1,000 – 96,999	1,500	N/A	N/A	N/A		
100,000 – 400,000	1,700	N/A	N/A	N/A		
400,000 – 1,000,000	400	N/A	N/A	N/A		
Balance inquiry on ATMs	400	N/A	N/A	N/A		
VISA ATM Cards	New Issue of Visa Card	Classic card - Free	Classic card - Free	Classic card - Free	Classic card - Free	
	Infinite card - premium banking membership	-	-	-	-	
	Annual Charges	Classic card - TZS 16,000	Classic card - TZS 16,000	Classic card - TZS 16,000	Classic card - TZS 16,000	
	Infinite card - premium banking membership	-	-	-	-	
	Classic card - TZS	Classic card - TZS	Classic card - TZS	Classic card - TZS	Classic card - TZS	
	Visa ATM card Replacement	24,000	24,000	24,000	24,000	
	Infinite card - TZS	59,000	59,000	59,000	59,000	
	Pin reset	Free	Free	Free	Free	
	Cards uncollected or destroyed	No charge	No charge	No charge	No charge	
	Balance Inquiry- Domestic (Our customer, Our ATM)	Classic card - TZS 400	Classic card - TZS 400	Classic card - TZS 400	Classic card - TZS 400	
	Infinite card - TZS 400	Infinite card - TZS 400	Infinite card - TZS 400	Infinite card - TZS 400	Infinite card - TZS 400	
	Balance Inquiry- Domestic Our customer, Not our ATM)	Classic card - TZS 950	Classic card - TZS 950	Classic card - TZS 950	Classic card - TZS 950	
	Infinite card - TZS 950	Infinite card - TZS 950	Infinite card - TZS 950	Infinite card - TZS 950	Infinite card - TZS 950	
	Balance Inquiry- International	Classic card - TZS 2,500	Classic card - TZS 2,500	Classic card - TZS 2,500	Classic card - TZS 2,500	
	Cash Withdrawal - Other Banks within Tanzania	Classic card - TZS 5,000	Classic card - TZS 5,000	Classic card - TZS 5,000	Classic card - TZS 5,000	
Infinite card - TZS 5,000	Infinite card - TZS 5,000	Infinite card - TZS 5,000	Infinite card - TZS 5,000	Infinite card - TZS 5,000		
Cash Withdrawal - Other Banks outside Tanzania	Classic card - TZS 10,000	Classic card - TZS 10,000	Classic card - TZS 10,000	Classic card - TZS 10,000		
Infinite card - TZS 10,000	Infinite card - TZS 10,000	Infinite card - TZS 10,000	Infinite card - TZS 10,000	Infinite card - TZS 10,000		
Mobile (SMS) Banking	Balance Inquiry	450	-	-	-	
	Min statement	800	-	-	-	
	Intra bank charges (by mobile)	Free	N/A	N/A	N/A	
	Inter bank charges (by mobile)					
	(i) TZS ≤ TZS 10M	2,000	N/A	N/A	N/A	
(ii) Above TZS 10M – 50M	5,000	N/A	N/A	N/A		
(iii) More than TZS 50M	10,000	N/A	N/A	N/A		
(iv) EAPS Payments	10,000	N/A	N/A	N/A		
Mobile Banking Transfers	Wallet to Bank	Free	Free	Free	Free	
	Bank to Wallet (VAT Inclusive)					
	100-999	10	N/A	N/A	N/A	
	1,000-1,999	50	N/A	N/A	N/A	
	2,000-4,999	70	N/A	N/A	N/A	
	5,000-9,999	100	N/A	N/A	N/A	
	10,000-14,999	200	N/A	N/A	N/A	
	15,000-19,999	450	N/A	N/A	N/A	
	20,000-29,999	700	N/A	N/A	N/A	
	30,000-39,999	1,000	N/A	N/A	N/A	
	40,000-49,999	2,000	N/A	N/A	N/A	
	50,000-99,999	2,500	N/A	N/A	N/A	
	100,000-199,999	3,500	N/A	N/A	N/A	
	200,000-299,999	4,000	N/A	N/A	N/A	
	300,000-399,999	4,200	N/A	N/A	N/A	
400,000-499,999	4,500	N/A	N/A	N/A		
Above 500,000	5,000	N/A	N/A	N/A		
Internet Banking	Registration fee	Free	-	-	-	
	Payments Internal	Free	Free	Free	Free	
	Payments to other banks (TISS)					
	(i) TZS ≤ TZS 10M	2,000	TZS 2,000	N/A	N/A	
	(ii) Above TZS 10M – 50M	5,000	TZS 5,000	N/A	N/A	
	(iii) More than TZS 50M	10,000	TZS 10,000	N/A	N/A	
	(iv) EAPS Payments	10,000	TZS 10,000	N/A	N/A	
	(v) Incoming transfers/Payments	NIL	NIL	NIL	NIL	
	Payments to other banks (TT)	N/A	60,000	USD 60	USD 60	
	Monthly fee (Retail)	3,160	1.18	1.18	0.98	
	Monthly fee (Corporate)	12,800	11.80	11.80	9.50	
	Cash Withdrawal at Azania Bank Agent					
	1,000 – 9,999	700	N/A	N/A	N/A	
	10,000 – 19,999	800	N/A	N/A	N/A	
	20,000 – 39,999	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		
1,000,000 – 2,999,999	8,000	N/A	N/A	N/A		
3,000,000 – 4,999,999	9,500	N/A	N/A	N/A		
5,000,000 – 9,999,999	10,000	N/A	N/A	N/A		
10,000,000 – 19,999,999	11,000	N/A	N/A	N/A		
20,000,000 – 49,999,999	14,000	N/A	N/A	N/A		
50,000,000 – 10,000,000	16,000	N/A	N/A	N/A		
Money Remittances	Western Union	As per prevailing rates				
	MoneyGram	As per prevailing rates				
Letter of Credit						
Import LC	LC Opening Commission	1% per quarter or min of USD 250 / EUR 250 / GBP 210	1% per quarter or min of USD 250	1% per quarter or min of EUR 250	1% per quarter or min of GBP 210	
	General LC Commission	USD 200 / EUR 200 / GBP 170	200.00	200.00	170.00	
	LC extension and change of amount	1% per quarter or min of USD 250 / EUR 250 / GBP 210	250.00	250.00	210.00	
	LC expired/unutilized or cancellation fees	USD 200 / EUR 200 / GBP 170	200.00	200.00	170.00	
	SWIFT charges	USD 59	USD 59	USD 59	USD 59	
Export LC	Advising Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250.00	
	amendment Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250.00	
	Confirmation Commission	1.18% or Minimum of USD 300 / EUR 300 / GBP 250	1.18% or Minimum of USD 300 / EUR 300 / GBP 250	1.18% or Minimum of USD 300 / EUR 300 / GBP 250	1.18% or Minimum of USD 300 / EUR 300 / GBP 250	
	Courier Charges	USD 180 / EUR 180 / GBP 150	180.00	180.00	150.00	
Loans	Prime/Base lending rate					
	Arrangement Fee (all loans)	15 – 25%				
	Arrangement Fee (Mortgages USD)	15% of the loan amount				
	Security perfection fees (all loans)	TZS 150,000 to 1M				
	Security perfection fees for additional documents (all loans)	TZS 250,000 for Legal Mortgage and TZS 100,000 for Assignment				
Insurance premiums	Credit Life Insurance – Consumer	0.40 %/a				
	- Staff	0.40 %/a				
	- Mortgage	0.65 %/a				
	Property Insurance	0.177 – 0.265 %/a				
	Penal Interest TZS	0.07				
Penal Interest TZS	0.05					
Bonds & Guarantee (Commission)						
	Performance bond/Bid bonds/Guarantees	2% per quarter, Min 250,000				
	Treasury Bill & Bond Bidding on behalf of customers per bid	100,000	25.20	25.20	21.00	
Premium Pass Services	Monthly charge (TZS)	25,000	12.00	12.00	6.94	
	Dormant account charge (TZS)	Free of charge	Free of charge	Free of charge	Free of charge	
	Internet Banking	Free of charge	Free of charge	Free of charge	Free of charge	
	Statement	Free of charge	Free of charge	Free of charge	Free of charge	
	Other charges	As per tariff guide	-	-	-	
Retrieval of Documents	Less than 30 days	24,000	TZS 24,000	TZS 24,000	TZS 24,000	
	More than 30 days, but less than a year	80,000	TZS 80,000	TZS 80,000	TZS 80,000	
	Above One year	120,000	TZS 120,000	TZS 120,000	TZS 120,000	