

I&M BANK (T) LTD

PUBLICATION OF FINANCIAL STATEMENTS
Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 31 ST DECEMBER 2019 (Amount in millions)		CONDENSED INTERIM STATEMENT OF CASH FLOW AS AT 31 ST DECEMBER 2019 (Amount in million shillings)						CONDENSED INTERIM STATEMENT OF INCOME AS AT 31ST DECEMBER 2019 (Amount in millions)					
A. ASSETS	Current Quarter 31.12.2019	Previous Quarter 30.09.2019			Current Quarter 31.12.2019	Previous Quarter 30.09.2019	Current Year Cummulative 31.12.2019	Comparative Year Cummulative (Previous Year) 31.12.2018		Current Quarter 31.12.2019	Comparative Quarter (Previous Year) 31.12.2018	Current Year Cummulative 31.12.2019	Previous Year Cummulative 31.12.2018
1 Cash	8,049.22	7,159.74											
2 Balances with Bank of Tanzania	24,480.12	19,084.44	I: Cash flow from operating	activities:	0.000.00	4 000 50	7.500.57	0.044	1 Interest Income	12,626.53	14,085.70	45,580.57	44,283
3 Investments in Government securities	100,298.76	100,230.23	Net income(loss) Adjustments for:		2,383.80	1,260.52	7,566.57	9,011.7	5 2 Interest Expense	(5,216.43)	(5,051.02)	(19,955.88)	(18,928.
4 Balances with other banks and financial institutions	497.92	8,110.66	- Impairment/Amortization	1	(46.23)	(1,751.77)	5,876.31	6,770.1	3 Net Interest Income (1 minus 2)	7,410.10	9,034.68	25,624.69	25,355
5 Cheques and items for clearing	135.01	322.72	- Net change in Loans and		(13,657.81)	11,463.36	(1,557.80)	(38,756.6	0) 4 Bad Debts Written-Off	-	682.24	-	730
Inter branch float items	-	-	- Gain/loss on Sale of Ass	ets		-	-		5) 5 Impairment Losses on Loans and Advances	934.09	3,707.77	4,149.53	5,18
7 Bills negotiated 3 Customer liabilities for acceptances	-	-	- Net change in Deposits		(5,309.13)	3,186.40	(19,252.56)	26,318.7	1 6 Non Interest Income:	1,955.97	2,622.81	9,209.54	9,42
Interbank Loans Receivables		1,415.27	- Net change in Short Term	n Negotiable Securities	5,973.60	(7,610.48)	6,235.88	(17,799.4	2) 6.1 Foreign Currency Dealings and Translation	593.80	834.83	3,120.98	3,00
Investments in other securities	_		- Net change in Other Liab		(1,543.94)	1,196.74	1,238.59	, , ,	Gain/(Loss)				
Loans, advances and overdrafts (net of	343,765.05	328,976.80	- Net change in Other Ass	eets	2,846.68	(4,250.43)	(5,277.33)		6.0 5	1,239.55	1,784.20	5,965.94	6,10
allowances for probable losses)	2 10,1 22.02	020,010.00	- Tax Paid		(763.08)	(900.00)	(3,463.08)			8.62	0.00	8.62	5,1.5
2 Other assets	22,655.37	24,738.96	- Others	by operating activities	733.11	3,946.67	4,964.13 (3,669.29)	• •		113.99	3.78	113.99	30
3 Equity Investments	1,013.75	811.00	Net cash provided (used)	by operating activities	(9,383.00)	6,541.00	(3,669.29)	(22,398.2	6.4 Other Operating Income				
4 Underwriting accounts	-	-	II: Cash flow from investing a	activities:					7 Non Interest Expenses:	(6,048.18)	(5,206.42)	(23,118.13)	(19,85
5 Property, Plant and Equipment	7,567.21	5,442.20	Dividend Received		8.62	(8.62)	8.62	8.7	7.1 Salaries and Benefits	(2,830.29)	(2,395.10)	(11,064.63)	(9,43
6 TOTAL ASSETS	508,462.41	496,292.03	Purchase of Fixed Assets		(3,209.22)	(81.94)	(5,874.12)	(3,846.5	7) 7.2 Fees and Commission	(565.43)	(311.82)	(1,806.92)	(1,36
3. LIABILITIES			Proceeds from Sale of Fixed	d Assets	-	-	-	121.0	5 7.3 Other Operating Expenses	(2,652.46)	(2,499.49)	(10,246.57)	(9,048
S. LIABILITIES			Purchase of Non- Dealing S	Securities	(202.75)	-	(202.75)		8 Operating Income/(Loss)	2,383.80	2,061.06	7,566.57	9,01
7 Deposits from other banks and financial institutions	53,438.84	33,983.53	Proceeds from Sale of Non-	-Dealing Securities	-	-	-		9 Income Tax Provision	(1,087.55)	(719.03)	(2,647.55)	(2,814
8 Customer deposits	303,099.64	308,413.21	Others (specify)		-	-	-		-	1,296.26	1,342.03	4,919.02	6,19
9 Cash letters of credit	-	-	Net cash provided (used)	by investing activities	(3,403.35)	(90.56)	(6,068.25)	(3,716.7	•	31.24	-	31.24	
0 Special deposits	406.93	402.50							11 Other Comprehensive Income (itemize)	4 227 50	1,342.03	4,950.26	6.44
1 Payment orders/transfers payable			III: Cash flow from financing						12 Total comprehensive income/(loss) for the quarte	r/ 1,327.50	1,342.03	4,950.26	6,19
2 Bankers' cheques and drafts issued	313.03	311.59	Repayment of Long-term De		(18,433.02)	6,377.66	(12,907.92)		- year				
3 Accrued taxes and expenses payable	8,522.69	11,503.70	Proceeds from Issuance of I	•	-	-	-	15,390.8	13 Number of Employees	183	183	183	
4 Acceptances outstanding	-	-	Proceeds from Issuance of S Payment of Cash Dividends	•	31.24	-	(1,827.96)	13,410.0	14 Basic Earnings Per Share	0.08	0.11	0.31	
5 Interbranch float items	-	-	Net Change in Other Borrow		15,586.12	(7,455.09)	5,492.24		15 Number of Branches	8	8.00	8	
6 Unearned income and other deferred charges	2,038.86	2,161.17	Others (specify)	wings	13,360.12	(7,455.09)	5,492.24	1,492.7					
7 Other liabilities	5,714.69	3,069.20	Net Cash Provided (used)	by Financing Activities	(2,815.67)	(1,077.43)	(9,243.64)						
8 Borrowings	56,015.77	58,862.67							SELECTED PERFORMANCE INDICATORS				
9 TOTAL LIABILITIES	429,550.45	418,707.57	IV: Cash and Cash Equivalent	ts:					(i) Return on Average Total Assets	1.06%	1.04%	0.99%	1
0 NET ASSETS/(LIABILITIES)(16 minus 29)	78,911.96	77,584.47	Net Increase/ (Decrease) in Casl	h and Cash Equivalents	(15,602.01)	5,373.01	(18,981.17)		(ii) Return on Average Shareholders' Fund	6.77%	7.17%	6.40%	9
			Cash and Cash Equivalents at the	Beginning of the Quarter	(6,750.39)	(12,123.40)	(3,371.23)	1,048.8	(iii) Non Interest Expense to Gross Income	64.58%	44.66%	66.37%	56
SHAREHOLDERS' FUNDS			Cash and Cash Equivalents at the	he end of the Quarter	(22,352.40)	(6,750.39)	(22,352.40)	5,227.5	(iv) Net Interest Income to Average Earning Assets	6.44%	7.87%	5.57%	5
11 Paid up share capital	16,202.00	16,202.00				CONDENSE	D STATEMEN		S IN EQUITY AS AT 31ST DECEMBER 2	019			
22 Share premium	18,090.23	18,090.23						(Amour	t in millions)				
33 Capital reserves	248.94	217.70		Share Share capital premium	Retained profit	Regulatory reserve	General provision Other reserve	rs Total	In preparation of the quarterly financial statements, co	nsistent accounting of	olicies have been used	as those applicable to	the previous ve
4 Retained earnings	30,194.59	29,859.33	Current Quarter (31.12. 2019)	capital premium	pront	Teserve	reserve	_	audited financial statements (if there were changes du	• .			the previous y
5 Profit (Loss) account 6 Provision Reserve	4,919.02 9,257.18	3,622.77 9,592.44	Balance as at the beginning of	16,202.00 18,09	0.23 33,482.	09 9,592.44		217.70 77,584.4				<u> </u>	
7 Minority Interest	9,237.10	9,592.44	the quarter (01.10.2019)						Name and Title :	Signature			Date
,	78,911.96	77,584.47	Profit for the the quarter		- 1,296.	26 -	•	- 1,296.2	Baseer Monammed	(Signed)			28.01.2
8 TOTAL SHAREHOLDERS' FUNDS		,	Other Comprehensive Income Transactions with owners					31.24 31.2	(Chief Executive Officer)	(Signed)			
9 Contingent liabilities	68,824.38	122,747.58	Dividends Paid						Amulike Kamwela	(Signed)			20.04.0
0 Non performing loans & advances	42,562.61	44,413.45	Regulatory Reserve		- 335	.26 (335.26)		-	(Head of Finance)	(Signed)			28.01.20
1 Allowances for probable losses	19,899.50	21,029.94	General Provision Reserve	•	-		-		- Aimtonga Adolph				
2 Other non performing assets	4,852.50	4,852.50	Others Balance as at the end of the	46 202 00 40 00	. 25.440		•	249.04 79.044.0	Chief Internal Auditor)	(Signed)			28.01.2
SELECTED FINANCIAL CONDITION INDICATORS			current quarter (31.12. 2019)	16,202.00 18,09	00.23 35,113	.61 9,257.18	•	248.94 78,911.9	We, the undersigned directors, attest to the faithful				
Shareholders Funds to total assets	15.52%	15.63%	Previous Quarter (30.09. 2019)						examined by us and, to the best of our knowledge				
i) Non performing loans to total gross loans	11.70%	12.69%	Balance as at the beginning of	16,202.00 18,090	0.23 35,982.	.43 3,728.09	2,536.82	217.70 76,757.27	Standards and the requirements of the Banking and F	inancial Institutions Ad	ct, 2006 and they prese	ent a true and fair view.	
ii) Gross loans and advances to total deposits	101.88%	102.10%	the quarter (01.07. 2019)	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,									
v) Loans and Advances to total assets	67.61%	66.29%	Profit for the quarter	-	- 827.	.19 -	-	- 827.19					
/) Earning Assets to Total Assets	91.25%	91.01%	Other Comprehensive Income	•	-	-	-	-		Signature			Date
vi) Deposits Growth	4.13%	-4.61%	Transactions with owners Dividends Paid					-	Sarit S. Raja Shah	(Signed)			28.01.2
vii) Assets growth	2.45%	-2.97%			- (5,864.3	35) 5,864.35		_					
			General Provision Reserve	-	- 2,536.		(2,536.82)	-	Pratul H. Shah	(Signed)			20.04.04
			Others _		-		-	-		(Signed)			28.01.20
			Balance as at the end of the	16,202.00 18,090	0.23 33,482.	.09 9,592.44	•	217.70 77,584.46					

BANK'S TARIFF (Applicable from 01st September, 2019) ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

	Local Currency (LCY)	Foreign Currency (FCY)		Local Currency (LCY)	Foreign Currency (FCY)	
Mont	nly Ledger Fees / Maintenance Fees		Stop Payment - per instruction (Single Continuos cheque series)	TZS 50,000	TZS 50,000 Equivalent	Locker Type B (15.9 x 21 x 49.2)
urrent Account, Bonanza Account	TZS 15,000	TZS 15,000 Equivalent	Revoke Stop Payment Instruction	TZS 10,000	TZS 10,000 Equivalent	Locker Type 2B (15.9 x 42.3 x 49.2)
Savings Account, Salary Account, Young Savers Account	Free	Free	Note: Cheque book destruction charges apply if	any requested cheuqe book remain uncollected	by customer within 6 months	Locker Type 4B (32.1 x 42.3 x 49.2) Locker Type 2B1 (32.1 x 21 x 49.2)
Student Account	Free	Free	Un	paid Cheque Return Charges		ECCRET Type 2DT (S2.1 x 21 x 45.2)
&M Express Account	Free	Free	Check returned by us - per item - Technical reason by customer side	TZS 20,000 TZS 60,000	TZS 20,000 Equivalent	
Noble Current Account	TZS 20,000 TZS 20,000	US\$, EUR, GBP 10 US\$, EUR, GBP 10	Check returned by us - per item - Financial reason by customer side Cheque returned by other banks (Inward unpaid)	TZS 25,000	TZS 60,000 Equivalent TZS 25,000 Equivalent	Limits below TZS 100M
Kwetu Current Account	Free	Free	Cheque returned by other banks (inward unpaid)	Banker's Cheques	12S 25,000 Equivalent	Limits from TZS 100M - TZS 500M
Kwetu Savings Account	tial Deposit Required for Account Opening	Free	Inquiance of Pankers Chague	TZS 15.000	TZS 15,000 Equivalent in FCY	Limits from TZS 500M - TZS 1,000 Limits from TZS 1,000M and above
Current Account, Bonanza Account	TZS 100,000	US\$, EUR, GBP 100	Issuance of Bankers Cheque Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY	TL above 5years
Savings Account, Young Savers Account	TZS 20,000	US\$, EUR, GBP 100	Issuance Foreign draft	123 15,000	US\$ 30	Temporary over draft per quarter
Salary Account	Free	Free	Replacement / Cancellation of Foreign Draft		US\$ 5	Minimum Appraisal fees
Student Account	TZS 10,000	N/A	Indian Rupee Domand Draft (faMy)		US\$ 6	Advances against Deposits
I&M Express Account	TZS 10,000	N/A	induit rapec bornand brait (lawy)	Standing Instruction	0000	
Noble Current Account	TZS 100,000	US\$, EUR, GBP 100	Registration charges	TZS 10.000	TZS 10,000 Equivalent in FCY	Limits below TZS 100M
Kwetu Current Account	Nil	Nil	Processing - Internal	TZS 2.000	TZS 2,000 Equivalent in FCY	Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000
Kwetu Savings Account	Nil	Nil	Processing - External (TISS or TT charges applies along with banks tariff		TZS 8,000 Equivalent in FCY	Limits from TZS 1,000M and above
Min	imum Required Account Balance		Amendment / Stop Standing order instruction	TZS 8,000	TZS 8,000 Equivalent in FCY	Elinia non 120 1,000M and above
Current Account	TZS 100,000	US\$, EUR, GBP 100	Unpaid SI / Failure of SI (insufficient fund)	TZS 20,000	TZS 20,000 Equivalent in FCY	Disbursement of Loans
Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)		Others Certificates		Recall Notice/Demand for repayment
Student Account	TZS 5,000 (Min Balance Blocked)	N/A	Balance confirmation	TZS 40,000	TZS 40,000 Equivalent in FCY	Discharge of Mortgage Demands
I&M Express Account	TZS 5,000 (Min Balance Blocked)	N/A	Audit confirmation	TZS 70,000	TZS 70,000 Equivalent in FCY	
Kwetu Current Account	TZS 500,000	US\$ 200, EUR 100, GBP 100	Reference Letter / Status Inquiry	TZS 20,000	TZS 20,000 Equivalent in FCY	
Kwetu Savings Account	TZS 200,000	US\$ 100, EUR 50, GBP 50	Investigation / query per item above 12 months	TZS 30,000	TZS 30,000 Equivalent in FCY	Letter of credit issuance - sight/issued
Noble Current Account	Nil	Nil		Dormant Account Charges		Letter of credit amendment - extension
Non	- Maintanance of Minimum Balance		Current Accounts General, Noble, Kwetu	TZS 10,000	TZS 10,000 Equivalent	Letter of credit amendment - other than extension
Current Account month	TZS 15,000	TZS 15,000 Equivalent	Savings Account, Salary Account, Young Savers Account	TZS 5,000	TZS 5,000 Equivalent	LC documents - acceptance commission LC cancellation
Saving Account month	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)	Savings Student Account , Kwetu Savings Account	TZS 2,000	TZS 2,000 Equivalent	
Student Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)	I&M Express Account	TZS 2,000	TZS 2,000 Equivalent	Avalisation/co acceptance of import collection Import collections
I&M Express Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)	Dorman	nt Accounts - Reactivation Charges		Import collection - outstanding beyond due date
Kwetu Current Account per month (Free for first month)	TZS 10,000	US\$, EUR, GBP 5	Current Accounts General, Noble, Kwetu	Free	Free	Issue of delivery order
Kwetu Saving Account per month (Free for first month)	TZS 5,000	US\$, EUR, GBP 2	Savings Account, Salary Account, Young Savers Account, Kwetu Account	Free	Free	
	Transaction Fees - per entry		Student Account	Free	Free	Advising of export LC - customer
Current Accounts	TZS 400 Per transaction	TZS 400 Equivalent Per transaction	I&M Express Account	Free	Free	Advising of export LC - non customer
Savings Account, Salary Account, Young Savers Account	Free	Free		Account Closure Charges		Advising amendment to export L/C - Customer
Salary handling/Bulky internal transfers charges	TZS 500/ Per salary	TZS 500 Equivalent/ Per Salary	Current accounts	TZS 35,000	TZS 35,000 Equivalent	Advising amendment to export L/C - Non-Customer
Student Account	Free	Free	Savings Accounts	TZS 10,000	TZS 10,000 Equivalent	Negotiation of export documents under L/C
I&M Express Account	Free	Free		Related Charges (Visa Debit Cards)		Export collections
Kwetu Current Account	Free (iClick internet banking charges apply)	Free (iClick internet banking charges apply)	Annual charges	TZS 6,000	TZS 6,000 Equivalent in FCY	Confirmation of export L/C
Kwetu Savings Account	Free (iClick internet banking charges apply) Free	Free (iClick internet banking charges apply)	Card replacement	TZS 15,000	TZS 15,000 Equivalent in FCY	Export collection - outstanding beyond due date
Noble Current Account	Free	Free	New pin request (Pin regeneration)	TZS 2,000	TZS 2,000 Equivalent in FCY	Transfer of export L/C
Salary handling/Bulky internal transfers charges (Noble account)	Statement Charges	Free	Cards uncollected and destroyed (after 3months)	TZS 15,000	TZS 15,000 Equivalent in FCY	
Current account/OD Account (Monthly statement)	Free	Free	Cash withdrawal-I&M ATM per withdrawal	TZS 700	TZS 700 Equivalent in FCY	Guarantees/SBLC - Issuance
Savings account (Quarterly Statement)	Free	Free	Other bank ATM withdrawal -In Tanzania	TZS 1,500	TZS 1,500 Equivalent in FCY	
E-statement (Infomail)	Free	Free	Other bank ATM withdrawal - Out side Tanzania	TZS 5,000	TZS 5,000 Equivalent in FCY	Guarantees - Amendment extension of expiry date
Interim Statement - current year	TZS 1,200 / page	FCY 1 / page	Financial Transaciton Dr . & Cr. Alert	Charges on Alerts	Free	Guarantees - Amendment other than extension date
Interim Statement - previous year	TZS 1,200 / page	FCY 1 / page		TZS 500		Advising of guarantees
	Cash Deposit		Stop payment & Revoke Stop payment	iClick Charges	TZS 500 Equivalent in FCY	Cancellation of guarantee
CII Diti T70 500 4 000 0 000	Below TZS 30M: Free		Inquiries through Mobile Banking	TZS 100		Collection of FCY cheques
Small Denomination TZS 500 1,000 2,000	Above TZS 30M charge 1%		Bank2Wallet (From your Bank account to Wallet account)	TZS 1,000		Discounting of FCY cheques
US\$ Cash deposits - Current Account/OD Account		Free	Wallet2Bank (From your Wallet account to Bank account)	Free		Debt registration BOT (DRN)
US\$ Cash deposits - Savings Account		Free	Funds Transfer between Selcom managed banks	TZS 500		Fixed Deposit - TZS
Deposit Denomination less than 50 EUR/USD		4%	Funds Transfer from Bank account to agents	TZS 500		Traca Bapasit - 120
Deposit Denomination less than 20 GBP		4%	Fast jet Flight fare payment	TZS 2,000		4 000 000 4 000 000
	Cash Withdrawals		NHC payments	TZS 1.000		1,000,000-4,999,999
Cash withdrawals at counter (Current Account/OD Account). Daily Limi	Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100.000/-	Upto US\$ 10,000/- 0.5% above 1%	Precision Air Flight fare payment	TZS 2.000		5,000,000-99,999,999
	0.12 /6 IVIAX 123 100,000/-		Selcom Card funds transfers	TZS 500		100,000,000- 499,999,999
Cash withdrawals at counter (Saving Account). Daily Limite	Upto TZS 1M: TZS 2,000/-;	Cash withdrawal Upto US\$ 5,000/- per day is	TANESCO Postpaid Electricity Bill payment	Free		
Cash withdrawals at counter (Saving Account). Daily Limits	TZS 1M - TZS 5M: charge TZS 3,000/-Above TZS 5M: charge 0.12% Max TZS 100,000/-	Free, above that 1%	TFDA- Certification application fee payment	TZS 1,000		500,000,000 and above
		Upto US\$ 10,000/- per day is Free.	Transfers through iClick Single	TZS 1,000		PRIME LENDING RATE
Noble Current Account Cash withdrawals at counter	Free Upto TZS 50M. Above that 0.05%	Above that 0.5%	Transfers through iClick File Upload Within	TZS 500		
	Funds Transfers		Transfers through iClick File Upload TISS	TZS 5,000		▶ TZS 19% ▶ USD 10%
Internal Funds Transfers (Non Mobile Banking)	Free	Free	Transfers through iClick File Upload EFT	TZS 1,000		
	Inward Remittances		Transfers through iClick File Upload B2W	TZS 500		
monar dide randor (remineste Saming)		Free	UTT investor payments	TZS 1,000		
Incoming Funds Transfers (TISS)	Free		ZUKU TV subscription payment	Free		
Incoming Funds Transfers (TISS)	mmara resimitanoso	Free	ZONO 14 Subscription payment			
	Free	Free Free	DSTV Payments			10 Year
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT)	Free Free		DSTV Payments 1 - 200,000/-	TZS 1,000		
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT)	Free Free		DSTV Payments 1 - 200,000/- 200,000.01 to 500,000	TZS 2,000		tomorr
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local	Free Free Free Outward Remittances	Free	DSTV Payments 1 - 200,000/- 200,000.01 to 500,000 500,000.01 +	TZS 2,000 TZS 5,000		tomorr
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk)	Free Free Outward Remittances TZS 10,000 TZS 3,000 0.1% min equivalent to US\$ 40/- &	US\$ 10 N/A	DSTV Payments 1 - 200,000/- 200,000 -	TZS 2,000 TZS 5,000 brbay branch (Only in TZS) (Size in CMs - Heig	ght x Width x Depth)	tomorr
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single-bulk) Outgoing Funds Transfers (TT)	Free Free Free Free Outward Remittances TZS 10,000 TZS 3,000	US\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/-	DSTV Payments 1 - 200,000/- 200,000/- 10 500,000 500,000.01 + Annual Safe Deposit Lockers at Oyste Small Size (41.5 x 13 x 10)	TZS 2,000 TZS 5,000 prbay branch (Only in TZS) (Size in CMs - Height TZS 150,000	ght x Width x Depth)	tomorr
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Brisk Transfer	Free Free Outward Remittances TZS 10,000 TZS 3,000 0.1% min equivalent to US\$ 40/- &	US\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20	DSTV Payments 1 - 200,000/- 200,000.01 to 500,000 500,000.01 +	TZS 2,000 TZS 5,000 tribay branch (Only in TZS) (Size in CMs - Heig TZS 150,000 TZS 200,000	ght x Width x Depth)	TOMOTO TO
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT)	Free Free Outward Remittances TZS 10,000 TZS 3,000 0.1% min equivalent to US\$ 40/- &	US\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/-	DSTV Payments 1 - 200,0004 200,00004 500,0000 1 +	TZS 2,000 TZS 5,000 rbay branch (Only in TZS) (Size in CMs - Heig TZS 150,000 TZS 200,000 TZS 300,000	ght x Width x Depth)	TOMOTE TOM
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TTSE/EAPS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Brisk Transfer Outgoing funds Transfers Rapidex	Free Free Free Outward Remittances TZS 10,000 TZS 3,000 0.1% min equivalent to US\$ 40/- & Max US\$ 100 Cheque Services	US\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 6	DSTV Payments 1 - 200,000/- 200,000,01 to 500,000 500,000.01 to 500,000 Annual Safe Deposit Lockers at Oyste Small Size (41.5 x 13 x 10) Medium size (41.5 x 13.5 x 12) Large size (41.5 x 33.5 x 12) Extra Large (41.5 x 33.5 x 27)	TZS 2,000 TZS 5,000 TZS 5,000 TZS 150,000 TZS 150,000 TZS 200,000 TZS 300,000 TZS 400,000		TOMOTO TO
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Brisk Transfer Outgoing funds Transfers Rapidex 25 Leaves	Free Free Free Outward Remittances TZS 10,000 0.1% min equivalent to US\$ 40/- & Max US\$ 100 Cheque Services TZS 18,000	Free US\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 6 TZS 18,000 Equivalent	DSTV Payments 1 - 200,000/-	TZS 2,000 TZS 5,000 TZS 5,000 TZS 150,000 TZS 150,000 TZS 200,000 TZS 300,000 TZS 300,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000		TOMOTE TOM
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Brisk Transfer Outgoing funds Transfers Rapidex 25 Leaves 50 Leaves	Free Free Free Outward Remittances TZS 10,000 TZS 3,000 0.1% min equivalent to US\$ 40/- & Max US\$ 100 Chaque Services TZS 18,000 TZS 38,000	Free US\$ 10	DSTV Payments 1 - 200,0001- 1 - 200,0001- 1 - 200,0001- 1 - 200,00001- 1 - 200,00001- 1 - 200,00001- 1 - 200,00001- 1 - 200,00001- 2 - 200,	TZS 2,000 TZS 5,000 TzS 5,000 TZS 50,000 TZS 150,000 TZS 200,000 TZS 300,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 300,000 TZS 300,000 TZS 300,000 TZS 300,000 TZS 300,000		TOMOTE TOM
Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT) Income EFT Local Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk) Outgoing Funds Transfers (TT) Brisk Transfer Outgoing funds Transfers Rapidex 25 Leaves	Free Free Free Outward Remittances TZS 10,000 0.1% min equivalent to US\$ 40/- & Max US\$ 100 Cheque Services TZS 18,000	Free US\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 6 TZS 18,000 Equivalent	DSTV Payments 1 - 200,000/-	TZS 2,000 TZS 5,000 TZS 5,000 TZS 150,000 TZS 150,000 TZS 200,000 TZS 300,000 TZS 300,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000 TZS 400,000		TOMOTE TOM

	Local Cur	rency (LCY)	Foreign Currency (FCY)				
ocker Type B (15.9 x 21 x 49.2)	TZS 200,000						
ocker Type 2B (15.9 x 42.3 x 49.2)	TZS 500,000						
ocker Type 4B (32.1 x 42.3 x 49.2)	TZS 800,000 TZS 500.000						
ocker Type 2B1 (32.1 x 21 x 49.2)	Appraisal Fees For Credit Fac	cilities					
	Overdraft (P/A)						
mits below TZS 100M	1%						
imits from TZS 100M - TZS 500M	1%						
imits from TZS 500M - TZS 1,000	1%						
imits from TZS 1,000M and above	1%						
L above 5years emporary over draft per quarter	1% Flat						
linimum Appraisal fees	NIL						
dvances against Deposits	NIL						
	Term Loan (Flat)						
imits below TZS 100M	1%						
mits from TZS 100M-TZS 500M	1%						
imits from TZS 500M-TZS 1,000 imits from TZS 1,000M and above	1%						
mits from 12S 1,000M and above	1% Advances						
isbursement of Loans	Free						
ecall Notice/Demand for repayment	Out of pocket expenses	3					
ischarge of Mortgage Demands	Out of pocket expense:						
To the second	rade Finance General C	harges					
	Import Charges						
etter of credit issuance - sight/issued	1% per quarter or pa	rt thereof with a minimum of US	S\$ 300 + swift charges of US\$ 100				
etter of credit amendment - extension	1% per quarter or pa	rt thereof with a minimum of US	S\$ 200 + swift charges of US\$ 50				
etter of credit amendment - other than extension	US\$ 50 + swift charg	es of US\$ 50	2000				
C documents - acceptance commission	1% per quarter or pa	rt thereof with a minimum of US	S\$ 300 + swift charges of US\$ 100				
C cancellation		minimum of LIS\$ 150					
valisation/co acceptance of import collection nport collections		1% per quarter with minimum of US\$ 150					
nport collection - outstanding beyond due date		0.125% with a minim of US\$ 75 + swift charges of US\$ 50 US\$ 50 per quarter or part thereof					
ssue of delivery order	US\$ 25	part trioreor					
	Exports Charges						
dvising of export LC - customer	US\$ 100 per LC						
dvising of export LC - non customer	US\$ 100 per LC						
dvising amendment to export L/C - Customer	US\$ 40						
dvising amendment to export L/C - Non-Customer		US\$ 40 0.25% with a minimum of US\$ 75 + handling charges of US\$ 50 + interest as per					
legotiation of export documents under L/C		im of US\$ 75 + handling charge	es of US\$ 50 + interest as per				
	agreement.	0.25% with a minimum of US\$ 75 + courier charges of US\$ 75					
export collections confirmation of export L/C	Minimum 1% with a	minimum of US\$ 150	01 03\$ 75				
xport collection - outstanding beyond due date		US\$ 50 per quarter or part thereof					
ransfer of export L/C		US\$ 100 per transfer					
	Gaurantees						
Guarantees/SBLC - Issuance		rt thereof with a minim of TZS 1	100,000 per quarter + corresponden				
uarantees/SBLC - Issuance	bank charges						
Suarantees - Amendment extension of expiry date		rt thereof with a minim of TZS 1	100,000 per quarter + corresponden				
		bank charges					
durantees - Amendment other than extension date		TZS 50,000 + correspondent bank charges					
dvising of guarantees	US\$ 75						
cancellation of guarantee collection of FCY cheques		of US\$ 20 + postal/courier char	ges				
discounting of FCY cheques	3% with a minimum	of US\$ 20 + postal/courier char	ges + agreement				
lebt registration BOT (DRN)	US\$ 200						
		C Manth	40 Manualla				
Fixed Deposit - TZS	3 Month	6 Month	12 Month				
	0.000/	0.000	1.500				
1,000,000-4,999,999	3.00%	3.50%	4.50%				
5,000,000-99,999,999	3.50%	4.50%	5.50%				
			3.3377				
100,000,000- 499,999,999	4.50%	5.50%	6.50%				
	5.00%	6.00%	7.00%				
500,000,000 and above							
,							
500,000,000 and above PRIME LENDING RATE							
PRIME LENDING RATE							
PRIME LENDING RATE							
PRIME LENDING RATE			30				
PRIME LENDING RATE TZS 19% USD 10%			0)0				
PRIME LENDING RATE TZS 19% USD 10%	go. We started prep	aring for your	98				
PRIME LENDING RATE TZS 19% USD 10% 10 Years a	go, We started prep						
PRIME LENDING RATE TZS 19% USD 10% 10 Years a	go, We started prep by making sure that						
PRIME LENDING RATE TZS 19% USD 10% 10 Years at tomorrow							

