

## **PUBLICATION OF FINANCIAL STATEMENTS**

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

	CONDENSED STATEMENT OF FIN AS AT 30 <sup>th</sup> JUNE 2 (Amounts in million shillir	022	ΤΙΟΝ
		Current Quarter 30.06.2022	Previous Quarter 31.03.2022
AS	SETS		
1	Cash	6,237	7,021
2	Balances with Bank of Tanzania	30,967	34,873
3	Investments in Government securities	110,207	114,344
4	Balances with other banks and financial institutions	10,445	12,547
5	Cheques and items for clearing	-	98
6	Inter branch float items	-	
7	Bills negotiated	-	
8	Customer liabilities for acceptances	-	•
9	Interbank Loans Receivables	39,917	25,080
10	Investments in other securities		-
11	Loans, advances and overdrafts (net of allowances for probable Other assets	387,327	362,156
12		20,319	17,541
13 14	Equity Investments Underwriting accounts	1,014	1,014
14	Property, Plant and Equipment	- 6,484	6.595
16	TOTAL ASSETS	612,917	581,268
		012,011	501,200
LIA	BILITIES		
17	Deposits from other banks and financial institutions	10,025	12,829
18	Customer deposits	455,497	420,082
19	Cash letters of credit	-	
20	Special deposits	895	1,047
21	Payment orders/transfers payable	-	
22	Bankers' cheques and drafts issued	437	315
23	Accrued taxes and expenses payable	12,914	11,905
24	Acceptances outstanding	-	
25	Interbranch float items	-	
26	Unearned income and other deferred charges	1,514	1,496
27	Other liabilities	4,682	5,177
28	Borrowings	26,927	29,181
29 30	TOTAL LIABILITIES NET ASSETS/(LIABILITIES)(16 minus 29)	512,892 100,025	482,031 99,237
30	NET ASSETS/(LIABILITIES)(10 minus 29)	100,025	99,237
	SHAREHOLDERS' FUNDS		
31	Paid up share capital	23,192	23,192
32	Share premium	18,090	18,090
33	Capital reserves	280	413
34	Retained earnings	37,456	38,154
35	Profit (Loss) account	2,355	1,433
36	Provision Reserve	18,652	17,955
37		-	00.007
38	TOTAL SHAREHOLDERS' FUNDS	100,025	99,237-
39 40	Contingent liabilities	143,418	82,741
40	Non performing loans & advances	44,501	42,960
41 42	Allowances for probable losses	22,634	21,203
42	Other non performing assets		
	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	16.3%	17.1%
(ii)	Non performing loans to total gross loans	10.9%	11.2%
(iii)	Gross loans and advances to total deposits	87.9%	88.3%
(iv)	Loans and Advances to total assets	63.2%	62.3%
(v)	Earning Assets to Total Assets	91.4%	89.9%
	Deve the Orenth	7.5%	-1.6%
(vi)	Deposits Growth	1.3%	=1.0%

(	CONDENSED STATEMENT OF PROFIT FOR THE QUAR				IVE INCOME
	(Amouni	s in millior	n shillings)		
		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		30.06.2022	30.06.2021	30.06.2022	30.06.2021
1	Interest Income	12,579	11,371	24,604	21,426
2	Interest Expense	(5,854)	(5,072)	(11,472)	(9,957)
3	Net Interest Income (1 minus 2)	6,726	6,300	13,132	11,470
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	1,167	15	1,400	283
6	Non Interest Income:	2,902	2,318	5,490	4,645
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	798	793.7	1,652	1,542
	6.2 Fees and Commissions	2,056	1,504.3	3,743	3,070
	6.3 Dividend Income	16		16	-
	6.4 Other Operating Income	32	20.0	80	33
7	Non Interest Expenses:	(7,055)	(6,911)	(13,858)	(12,264)
	7.1 Salaries and Benefits	(3,609)	(3,144.0)	(7,118)	(5,946)
	7.2 Fees and Commission	(428)	(624.0)	(947)	(1,147)
	7.3 Other Operating Expenses	(3,019)	(3,142.8)	(5,793)	(5,172)
8	Operating Income/(Loss)	1,405	1,692	3,364	3,568
9	Income Tax Provision	(483)	(516.9)	(1,009)	(1,071)
10	Net Income/ (Loss) After Income Tax	922	1,175	2,355	2,498
11	Other Comprehensive Income (itemize)	26	-	26	-
12	Total comprehensive income/(loss) for the quarter / year	948	1,175	2,381	2,498
13	Number of Employees	192	187	192	187
14	Basic Earnings Per Share	0.04	0.07	0.10	0.15
15		8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
(i)		0.61%	0.86%	0.79%	0.94%
(ii)		3.71%	5.27%	4.76%	5.72%
	Non Interest Expense to Gross Income	73.28%	80.19%	74.42%	76.10%
(iv)	Net Interest Income to Average Earning Assets	4.89%	2.54%	4.90%	4.75%

CONDENSED STATEM	ENT OF C	HANGES	IN EQU	JITY AS A	T 30 <sup>th</sup> Jl	JNE 202	2
	(Amoun	ts in milli	on shilli	ings)			
	Share cap	ital Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total
Current Quarter (30.06.2022)							
Balance as at the beginning of the quarter (01.04.2022)	23,192	18,090	39,586	17,955	•	413	99,237
Profit for the quarter	-		922				923
Other Comprehensive Income	-					26	26
Transactions with owners	-						
Dividends Paid							
Regulatory Reserve	-		(697)	697			
General Provision Reserve	-						
Others						(159)	(159
Balance as at the end of the current quarter (30.06.2022)	23,192	18,090	39,811	18,652		280	100,02
Previous Quarter (31.03. 2022)							
Balance as at the beginning of the guarter (01.01.2022 )	23,192	18,090	40,288	15,821		254	97,645
Profit for the quarter			1,433				1,433
Other Comprehensive Income							
Transactions with owners							
Dividends Paid							
Regulatory Reserve			(2,135)	2,135			
General Provision Reserve							
Others						159	159
Balance as at the end of the guarter (31.03.2022)	23.192	18.090	39.586	17.955		413	99,23

	CONDENSED STATEMENT ( FOR THE QUARTER EN				
	(Amounts in n	nillion shilling	js)		
		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)
		30.06.2022	31.03.2022	30.06.2022	30.06.2021
Ŀ	Cash flow from operating activities:				
	Net income	1.405	1.959	3.364	3.568
	Adjustments for:	.,	.,	0,001	0,000
	- Impairment/Amortization	2.537	1.129	3.666	3.371
	- Net change in Loans and Advances	(26,602)	(8,396)	(34,998)	(39,423
	- Gain/loss on Sale of Assets	(20,002)	(0,000)	(01,000)	(00, 120
	- Net change in Deposits	35.263	(7.413)	27.850	36.998
	- Net change in Short Term Negotiable Securities	(665)	(8,583)	(9,249)	(8,439)
	- Net change in Other Liabilities	172	1.228	1.400	522
	- Net change in Other Assets	(2.028)	3.676	1.647	(1.008)
	- Tax Paid	(750)	(750)	(1,500)	(1,500)
	- Others	(1,058)	(1,152)	(2,210)	(2,050)
	Net cash provided (used) by operating activities	8,274	(18,303)	(10,029)	(7,962)
11:	Cash flow from investing activities:	, ,	-	,	,
	Dividend Received	16		16	
	Purchase of Fixed Assets	(995)	487	(509)	(1,593)
	Proceeds from Sale of Fixed Assets	-		-	-
	Purchase of Non- Dealing Securities			-	
	Proceeds from Sale of Non-Dealing Securities			-	
	Others (specify)	(134)	159	26	
	Net cash provided (used) by investing activities	(1,114)	646	(468)	(1,593)
III:	Cash flow from financing activities:	-			
	Repayment of Long-term Debt	-			
	Proceeds from Issuance of Long Term Debt			-	
	Proceeds from Issuance of Share Capital	0	0	0	6,990
	Payment of Cash Dividends	-		-	
	Net Change in Other Borrowings	(2,254)	(2,050)	(4,304)	(3,838)
	Others (specify)	-			
	Net Cash (used) / provided by Financing Activities	(2,254)	(2,050)	(4,304)	3,152
IV:	Cash and Cash Equivalents:		-		
	Net Increase/ (Decrease) in Cash and Cash Equivalents	4,907	(19,708)	(14,801)	(6,403)
	Cash and Cash Equivalents at the Beginning of the Quarter	53,634	73,342	73,342	43,629
	Cash and Cash Equivalents at the end of the Quarter	58,541	53,634	58,541	37,226

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the pre year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8).

Name and Title :	Signature	Date			
Baseer Mohammed (Chief Executive Officer)	(Signed)	22.07.2022			
Veronica Pascal Magongo (Head of Finance)	(Signed)	22.07.2022			
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	22.07.2022			
We, the undersigned directors, attest to the faithful representation 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 International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.					
Name :	Signature	Date			
Pratul H. Shah	(Signed)	22.07.2022			
Shameer Patel	(Signed)	22.07.2022			

## "I&M Bank (T) Limited Tariff Guide (Applicable from 01<sup>st</sup> March, 2022)" ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

	Local Currency (LCY)	Foreign Currency (FCY)		Transaction Fees - per entry		ATM C	ash Withdrawal (Per Withdrawa	-D
		relighteuriency (rel)	Corporate, Institutional and Business Banking	I		Cash withdrawal-I&M ATM	TZS 1,500	TZS 1,500 Equivalent in FCY
	Monthly Ledger Fees / Maintenance Fees		Current Account Bonanza Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction	Other bank ATM withdrawal -In Tanzania	TZS 1,500	TZS 1,500 Equivalent in FCY
Corporate, Institutional and Business Banki			Jamii Account	Free	Free	Other bank ATM withdrawal - Outside Tanzania	TZS 5,500 Funds Transfers	TZS 5,500 Equivalent in FCY
Current Account	TZS 20,000	TZS 20,000 Equivalent	Tunaweza Current Account	Free	Free	Internal Funds Transfers (Non- Iclick Banking)	Free	Free
Bonanza Account	Free	Free	Tunaweza Group Account	Free Free (iCLick internet banking charges	Free Free (iCLick internet banking charges	Incoming Funds Transfers (TISS)	Inward Remittances	Free
Jamii Account	Free	Free	Kwetu Current Account	apply)	apply)	Incoming Funds Transfers (TISS) Incoming Funds Transfers (TT)	Free	Free
Tunaweza Current Account	Free	Free	Personal Banking	Erec	Free	Income EFT Local	Free	N/A
			Dunduliza Savings Account Fasta Account	Free	Free N/A	Outgoing Funds Transfers (TISS/EAPS)	Outward Remittances	US\$ 10
Tunaweza Group Account	Free	Free	Salary Account	Free	Free	Outgoing Funds Transfers (TISS/EAPS) Outward EFT - External (Single/bulk)	TZS 3,000	N/A
Kwetu Current Account	TZS 20,000	TZS 20,000 Equivalent	Msomi Student Account Tunaweza Savings Account	Free Free	N/A Free	Outgoing Funds Transfers (TT)	0.11% min equivalent to Max US\$ 100	US\$ 40/- & 0.11% min FCY 40/- & Max FCY 100/-
Personal Banking			Mafao Account	Free	Free	Brisk Transfer	100 ¢CU ABIT	100/- US\$ 20
Dunduliza Savings Account	Free	Free	Young Saver's Account	Free Free (iCl ick internet banking charges	Free Free (iCLick internet banking charges	Outgoing funds Transfers Rapidex - Existing Customers	7	US\$ 7
Fasta Account	Free	N/A	Kwetu Savings Account	Free (iCLick internet banking charges apply)	Free (ICLick internet banking charges apply)	(Routed Through Account) Outgoing funds Transfers Rapidex - Walk-in Clients		US\$ 9
Salary Account	Free	Free	Select Banking		Enco	Cheque Services (All	cheque book charges are inclus	sive stamp duty)
Msomi Student Account	Free	N/A	Select Savings Account Select Current Account	Free Free	Free Free	Per leaf Counter cheque	TZS 800 TZS 10,000	TZS 800 Equivalent TZS 10,000 Equivalent
			Select Plus Savings Account	Free	Free	Stop Payment - per instruction (Single Continuous che	que seliéBZS 50,000	TZS 50,000 Equivalent
Tunaweza Savings Account	Free	Free	Select Plus Current Account	Free Statement Charges	Free	Revoke Stop Payment Instruction	TZS 10,000 eque book destruction charges	TZS 10,000 Equivalent
Mafao Account	Free	Free	Corporate, Institutional and Business Banking	1		if any requested cheque bo	ook remain uncollected by cust	omer within 6 months
Young Saver's Account	Free	Free	Current Account Bonanza Account	TZS 1,500 / page Free	FCY 1 / page Free		npaid Cheque Return Charges	TZS 20,000 Equivalent
Kwetu Savings Account	Free	Free	Jamii Account	TZS 1,500 / page	Free FCY 1 / page	Check returned by us - per item - Financial reason by	customer ZBie60,000	TZS 60,000 Equivalent
Select Banking			Tunaweza Current Account	TZS 1,500 / page	FCY 1 / page	Cheque returned by other banks (Inward unpaid )	TZS 25,000	TZS 25,000 Equivalent
	Error	Erro	Tunaweza Group Account Kwetu Current Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page FCY 1 / page	Issuance of Bankers Cheque	Banker's Cheques TZS 15,000	TZS 15,000 Equivalent in FCY
Select Savings Account	Free	Free	Personal Banking	· · ·		Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY
	TZS 30,000 (Equivalent in FCY) if Av		Dunduliza Savings Account Fasta Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page N/A	Issuance Foreign draft Replacement / Cancellation of Foreign Draft		US\$ 30 US\$ 5
Select Current Account	monthly balance is below TZS 40M.	monthly balance is below TZS 40M.	Salary Account	TZS 1,500 / page	N/A FCY 1 / page	Indian Rupee Demand Draft (faMy)	Shan dian Tanàn M	US\$ 6
	Avg monthly balance above TZS 40M	M, Avg monthly balance above TZS 40M,	Msomi Student Account	TZS 1.500 / page	N/A	Registration charges	Standing Instruction TZS 15,000	TZS 15,000 Equivalent
	Free	Free	Tunaweza Savings Account Mafao Account	TZS 1,500 / page Free for last month (Once a month)	FCY 1 / page Free for last month (Once a month)	Processing - Internal	TZS 2,000	TZS 2,000 Equivalent
Select Plus Savings Account	Free	Free	Young Saver's Account	TZS 1,500 / page	FCY 1 / page	Processing - External (TISS or TT charges applies along Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent TZS 10,000 Equivalent
		1100	Kwetu Savings Account Select Banking	TZS 1,500 / page	FCY 1 / page	Unpaid SI / Failure of SI (insufficient fund)	TZS 25,000	TZS 25,000 Equivalent
	TZS 50,000 (Equivalent in FCY) if Av		Select Savings Account	Free	Free	Balance confirmation	Others Certificates TZS 50,000	TZS 50,000 Equivalent
Select Plus Current Account	monthly balance is below TZS 200M.		Select Current Account Select Plus Savings Account	Free	Free	Audit confirmation	TZS 70,000	TZS 70,000 Equivalent
	Avg monthly balance above TZS	Avg monthly balance above TZS	Select Plus Current Account	Free	Free	Reference Letter / Status Inquiry Investigation / guery per item above 12 months	TZS 20,000 TZS 30,000	TZS 20,000 Equivalent TZS 30,000 Equivalent
	200M, Free	200M, Free		sit (Small Denomination Charges Apply for all) TZS 500: 1,000: 2,000: 1% of total			Dormant Account Charges	
	um Initial Deposit Required for Account Opening	la l	Small Deposit Denomination	Value max of TZS 100k	Less than 50 EUR/US\$ or 20 GBP: 5%	All Accounts Dorman	No Charge nt Accounts - Reactivation Charge	No Charge
Corporate, Institutional and Business Banki	king		Corporate, Institutional and Business Banking	_	Emo	All Accounts	Free	Free
Current Account	TZS 100,000	US\$, EUR, GBP 100	Current Account Bonanza Account	Free	Free Free	All Current accounts	Account Closure Charges TZS 35,000	TZS 35,000 Equivalent
Bonanza Account	TZS 100,000	US\$, 100	Jamii Account	Free	Free	All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
Jamii Account	Nil	Nil	Tunaweza Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free	Cards R Annual charges	Related Charges (Visa Debit Car TZS 6,000	rds) TZS 6,000 Equivalent in FCY
	TTC 20.000		Tunaweza Group Account	Below TZS 30M: Free; Above TZS	Free	Card replacement	TZS 15,000	TZS 15,000 Equivalent in FCY
Tunaweza Current Account	TZS 30,000	US\$, EUR, GBP 50		30M charge 1%. Below TZS 30M: Free; Above TZS		New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months)	Free TZS 20,000	Free TZS 20,000 Equivalent in FCY
Tunaweza Group Account	TZS 30,000	US\$, EUR, GBP 50	Kwetu Current Account	30M charge 1%.	Free		Charges on Alerts	
Kwetu Current Account	Nil	Nil	Personal Banking	Free	Free	Financial Transaction Debit & Credit Alert Stop payment & Revoke Stop payment	Free TZS 500	Free TZS 500 Equivalent in FCY
Personal Banking			Dunduliza Savings Account Fasta Account	Free Wakala Tariff Apply	Free N/A	Annual Safe Deposit Lockers	at Oysterbay, Nyerere and Aru	usha Branch (Only in TZS)
Dunduliza Savings Account	TZS 20,000	US\$, EUR, GBP 20	Salary Account Moomi Student Account	Free	Free N/A	Locker Size Small Size	Charge per Annu TZS 150,000	
Fasta Account	TZS 10,000	N/A		Below TZS 20M: Free; Above TZS		Medium size	TZS 150,000 TZS 300,000 TZS 400,000	TZS 1,000,000
Salary Account	Nil	Nil	Tunaweza Savings Account	20M charge 1%.	Free	Large size		TZS 1,000,000
1	TTC 10.000	N/A	Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free	Extra Large Double Extra Large	TZS 500,000 TZS 1,000,000	TZS 2,000,000 TZS 2,000,000
Msomi Student Account	TZS 10,000	N/A	Young Saver's Account	Free	Free	App	raisal Fees For Credit Facilities	
Tunaweza Savings Account	TZS 10,000	US\$, EUR, GBP 20	Kwetu Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free		Overdraft (P/A)	
Mafao Account	TZS 10,000	US\$, EUR, GBP 10	Select Banking	•		Limits below TZS 100M	1.1%	
Young Saver's Account	TZS 20,000	US\$ 20	Select Savings Account	Free	Free	Limits from TZS 100M - TZS 500M Limits from TZS 500M - TZS 1,000	1.1%	
Kwetu Savings Account	Nil	Nil	Select Current Account Select Plus Savings Account	Free Free	Free Free	Limits from TZS 1,000M and above	1.1%	
Select Banking			Select Plus Current Account	Free	Free	TL above 5years Temporary over draft per quarter	1.1% 1.1% Flat	
•	Mil	Nil	Corporate, Institutional and Business Banking	Cash Withdrawals (Daily Limits)		Minimum Appraisal fees	Nil	
Select Savings Account	INII Arti		Current Account	Upto TZS 10M: Free; Above TZS 10M:	Upto US\$ 10,000/- 0,5% above 1%	Advances against Deposits	Nil Term Lean (Eist)	
Select Current Account	Nil	NII	Bonanza Account	charge 0.14% Max TZS 100k Free	Free	Limits below TZS 100M	Term Loan (Flat) 1.1%	
Select Plus Savings Account	Nil	Nil	Jamii Account	Free	Free	Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000	1.1%	
Select Plus Current Account	Nil	Nil	Tunaweza Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 1%	Limits from TZS 500M-TZS 1,000 Limits from TZS 1,000M and above	1.1%	
	Minimum Required Account Balance		Tunaweza Group Account	Upto TZS 10M; Free; Above TZS 10M;	Upto US\$ 5,000/- per day is Free,	Disburgement of Leave	Advances	
Corporate, Institutional and Business Banki				charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M:	above that 1%	Disbursement of Loans Recall Notice/Demand for repayment	Out of pocket expenses	
Current Assount	TTC 100 000	LICE FUD CRD 100	Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%	Discharge of Mortgage Demands	Out of pocket expenses	

Select Banking		
Select Savings Account	Free	Free
Select Current Account	TZS 30,000 (Equivalent in FCY) if Avg monthly balance is below TZS 40M. Avg monthly balance above TZS 40M,	TZS 30,000 (Equivalent in FCY) if Avg monthly balance is below TZS 40M. Avg monthly balance above TZS 40M,
	Free	Free
Select Plus Savings Account	Free	Free
and the setting needen		TZS 50,000 (Equivalent in FCY) if Avg
Select Plus Current Account	monthly balance is below TZS 200M. Avg monthly balance above TZS	monthly balance is below TZS 200M. Avg monthly balance above TZS
	200M, Free	200M, Free
Minimum Initial D	eposit Required for Account Opening	2001 1100
Corporate, Institutional and Business Banking	eposit Required for Account Opening	
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, 100
Jamii Account	Nil	Nil
Tunaweza Current Account	TZS 30,000	US\$, EUR, GBP 50
Tunaweza Group Account	TZS 30,000	US\$, EUR, GBP 50
Kwetu Current Account	Nil	Nil
Personal Banking		
Dunduliza Savings Account	TZS 20,000	US\$, EUR, GBP 20
Fasta Account	TZS 10,000	N/A
Salary Account	Nil	Nil
Msomi Student Account	TZS 10,000	N/A
Tunaweza Savings Account	TZS 10,000	US\$, EUR, GBP 20
Mafao Account	TZS 10,000	US\$, EUR, GBP 10
Young Saver's Account	TZS 20,000	US\$ 20
Kwetu Savings Account	Nil	Nil
Select Banking		
Select Savings Account	Nil	Nil
Select Current Account	Nil	Nil
Select Plus Savings Account	Nil	Nil
Select Plus Current Account	Nil	Nil
	n Required Account Balance	
Corporate, Institutional and Business Banking		
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, EUR, GBP 100
Jamii Account	Nil	Nil
Tunaweza Current Account	TZS 10,000	US\$, EUR, GBP 10
Tunaweza Group Account	TZS 10,000	US\$, EUR, GBP 10
Kwetu Current Account	TZS 500,000	USD200, EUR100, GBP100
Personal Banking		
Dunduliza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Fasta Account	TZS 5,000 (Min Balance Blocked)	N/A
Salary Account	TZS 5,000 (Min Balance Blocked)	US\$ 5 (Min Balance Blocked)
Msomi Student Account	TZS 5,000 (Min Balance Blocked)	N/A
Tunaweza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Mafao Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Young Saver's Account	TZS 5,000 (Min Balance Blocked)	US\$ 20
Kwetu Savings Account	TZS 200,000	USD100, EUR50, GBP50
Select Banking		
Select Savings Account	Nil	Nil
Select Current Account	Nil	Nil
Select Plus Savings Account	Nil	Nil
Select Plus Current Account	Nil	Nil

Tunaweza Group Account	TZS 1,500 / page	FCY 1 / page
	TZS 1,500 / page	FCY 1 / page
Kwetu Current Account	TZS 1,500 / page	FCY 1 / page
Personal Banking		
Dunduliza Savings Account	TZS 1,500 / page	FCY 1 / page
Fasta Account	TZS 1,500 / page	N/A
Salary Account	TZS 1,500 / page	FCY 1 / page
Msomi Student Account	TZS 1,500 / page	N/A
Tunaweza Savings Account	TZS 1,500 / page	FCY 1 / page
Mafao Account	Free for last month (Once a month)	Free for last month (Once a month)
Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account	TZS 1,500 / page	FCY 1 / page
Select Banking		·
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Cash Deposit (Sm	all Denomination Charges Apply for all)	Ĵ.
Small Deposit Denomination	TZS 500; 1,000; 2,000: 1% of total Value max of TZS 100k	Less than 50 EUR/US\$ or 20 GBP: 5%
Corporate, Institutional and Business Banking		
Current Account	Free	Free
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Tunaweza Group Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Kwetu Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Wakala Tariff Apply	N/A
Salary Account	Free	Free
Salary Account Msomi Student Account	Free	N/A
Msomi Student Account		N/ A
Tunaweza Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Below TZS 20M: Free; Above TZS	Free
-	20M charge 1%.	
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Cash	Withdrawals (Daily Limits)	
Corporate, Institutional and Business Banking		
Current Account	Upto TZS 10M: Free; Above TZS 10M:	Upto US\$ 10,000/- 0.5% above 1%
	charge 0.14% Max TZS 100k	
Bonanza Account	Free	Free
	Free Free	Free
Bonanza Account	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Free Upto US\$ 5,000/- per day is Free, above that 1%
Bonanza Account Jamii Account	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Free Upto US\$ 5,000/- per day is Free,
Bonanza Account Jamii Account Tunaweza Current Account	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M:	Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free,
Bonanza Account Jamil Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1%
Bonanza Account Jamil Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M:	Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1%
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M:	Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1%
Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account	Free Free Upto TZ5 10M: Free; Above TZ5 10M: charge 0.14% Max TZ5 100k Upto TZ5 10M: Free; Above TZ5 10M: charge 0.14% Max TZ5 100k Upto TZ5 10M: Free; Above TZ5 10M: charge 0.14% Max TZ5 100k Upto TZ5 5M: TZ5 3,500/-; Above	Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free,
Bonarza Account Jamil Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account	Free           Free           Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k           Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k           Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k           Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k           Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k           Wakala Tariff Apply	Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 0.5% N/A
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Bonaraz Account Jamii Account Tunaweza Current Account Tunaweza Group Account <b>Personal Banking</b> Dunduliza Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Mafao Account Young Save/'s Account Kwetu Savings Account	Free Free Free Upto T2S 10M: Free; Above T2S 10M: charge 0.14% Max T2S 100k Upto T2S 10M: Free; Above T2S 10M: charge 0.14% Max T2S 100k Upto T2S 10M: Free; Above T2S 10M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Max T2S 100k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Karz 52 100k Free upto T2S 5M: D2S 3,500/-; Above T2S 5M: charge 0.14% Karz 510k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: charge 0.14% Karz 510k Free upto T2S 5M: D2S 3,500/-; Above T2S 5M: Charge 0.14% Karz 510k Upto T2S 5M: T2S 3,500/-; Above T2S 5M: Charge 0.14% Karz 510k Upto T2S 5M: D2S 3,500/-; Above T2S 5M: Charge 0.14% Karz 510k Upto T2S 5M: D2S 3,500/-; Above T2S 5M: Charge 0.14% Karz 510k	Free 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 0.5% VA Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Free, above UTM 178 is Click transactions are not restricted.
Bonarza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Wetu Current Account Personal Banking Dunduliza Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Young Saver's Account Kwetu Savings Account Select Banking Select Savings Account	Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10W: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10W: Charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/; Above TZS 5M: charge 0.14% Max TZS 100k I 1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per me not restricted.	Free 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 0.5% VA Upto US\$ 5,000/- per day is Free, above that 0.5% Upto Upto Upto Upto Upto Upto Upto Upto
Bonaraz Account         Jamii Account         Tunaweza Group Account         Tunaweza Group Account         Personal Banking         Dunduliza Savings Account         Fasta Account         Salary Account         Msomi Student Account         Tunaweza Savings Account         Mafao Account         Young Saver's Account         Select Banking         Select Savings Account         Select Current Account	Free Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100k	Free 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Tree, day is Free, above that 0.5% Tree, day is Free, above that 0.5% Tree, day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that TZS 5,000/- per day is

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