

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30th SEPTEMBER 2022

(Amounts in million shillings)

		30.09.2022	30.06.2022
A. ASS	SETS		
1	Cash	6.846	6,237
2	Balances with Bank of Tanzania	43,152	30,967
3	Investments in Government securities	121,396	110,207
4	Balances with other banks and financial institutions	17,256	10,445
5	Cheques and items for clearing	190	-
6	Inter branch float items	-	_
7	Bills negotiated	_	-
8	Customer liabilities for acceptances	_	-
9	Interbank Loans Receivables	36,465	39,917
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable	371,182	387,327
12	Other assets	17,922	20,319
13	Equity Investments	1,014	1,014
14	Underwriting accounts	_	-
15	Property, Plant and Equipment	6,285	6,484
16	TOTAL ASSETS	621,707	612,917
			,
B. LIA	BILITIES		
17	Deposits from other banks and financial institutions	28,199	10,025
18	Customer deposits	454,394	455,497
19	Cash letters of credit	-	-
20	Special deposits	3,327	895
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	385	437
23	Accrued taxes and expenses payable	14,518	12,914
24	Acceptances outstanding	-	-
25	Interbranch float items	-	<u>-</u>
26	Unearned income and other deferred charges	1,421	1,514
27	Other liabilities	5,226	4,682
28	Borrowings	15,152	26,927
29	TOTAL LIABILITIES	522,622	512,892
30	NET ASSETS/(LIABILITIES)(16 minus 29)	99,084	100,025
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	23,192	23,192
32	Share premium	18,090	18,090
33	Capital reserves	289	280
34	Retained earnings	34,700	37,456
35	Profit (Loss) account	3,512	2,355
36	Provision Reserve	19,301	18,652
37	Minority Interest	-	=
38	TOTAL SHAREHOLDERS' FUNDS	99,084	100,025
39	Contingent liabilities	166,884	143,418
40	Non performing loans & advances	55,375	44,501
41	Allowances for probable losses	24,985	22,634
42	Other non performing assets	-	-
	OF LEGTED SIMANOIAL COMPLETION INDICATORS		
D.	SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets	15.9%	16.3%
(i) (ii)	Non performing loans to total gross loans	14.0%	10.9%
		81.5%	10.9% 87.9%
(iii)	Gross loans and advances to total deposits	81.5% 59.7%	63.2%
(iv)	Loans and Advances to total assets		
(v)	Earning Assets to Total Assets	89.1%	91.4%
(vi)	Deposits Growth	4.2%	7.5%
(vii)	Assets growth	1.4%	5.4%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 $^{\rm th}$ SEPTEMBER 2022

(Amounts in million shillings)

		Current Quarter	Quarter (Previous Year)	Current Year Cumulative	(Previous Year) Cumulative
		30.09.2022	30.09.2021	30.09.2022	30.09.2021
1	Interest Income	13,186	11,729	37,790	33,156
2	Interest Expense	(5,842)	(5,183)	(17,314)	(15,139)
3	Net Interest Income (1 minus 2)	7,344	6,547	20,476	18,016
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	996	459	2,397	741
6	Non Interest Income:	3,332	2,114	8,822	6,760
	6.1 Foreign Currency Dealings and Translation	1,412	807	3,064	2,349
	Gains/(Loss)				
	6.2 Fees and Commissions	1,897	1,286	5,640	4,355
	6.3 Dividend Income	-	-	16	-
	6.4 Other Operating Income	24	22	104	55
7	Non Interest Expenses:	(8,027)	(6,893)		(19,157)
	7.1 Salaries and Benefits	(3,650)	(3,388)	(10,768)	(9,334)
	7.2 Fees and Commission	(455)	(284)	(1,403)	(1,431)
	7.3 Other Operating Expenses	(3,922)	(3,220)	(9,715)	(8,392)
8	Operating Income/(Loss)	1,653	1,310	5,016	4,878
9	Income Tax Provision	(496)	(393)	(1,505)	(1,463)
10	Net Income/ (Loss) After Income Tax	1,157	917	3,512	3,415
11	Other Comprehensive Income (itemize)	10	-	35	-
12	Total comprehensive income/(loss) for the quarter / year	1,167	917	3,547	3,415
13	Number of Employees	190	183	190	183
14	Basic Earnings Per Share	0.05	0.05	0.15	0.18
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
	Return on Average Total Assets	0.75%	0.65%		0.84%
	Return on Average Shareholders' Fund	4.65%	3.91%	4.72%	5.09%
(iii)	Non Interest Expense to Gross Income	75.19%	79.58%	74.70%	77.32%
(iv)	Net Interest Income to Average Earning Assets	5.31%	5.11%	5.04%	4.87%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30th SEPTEMBER 2022 (Amounts in million shillings)

	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total	
Current Quarter (30.09.2022)								
Balance as at the beginning of the quarter (01.07.2022)	23,192	18,090	39,811	18,652			280	100,025
Profit for the quarter			1,157					1,157
Other Comprehensive Income							10	10
Transactions with owners								
Dividends Paid			(2,108)					(2,108)
Regulatory Reserve			(648)	648				
General Provision Reserve								
Others							0	0
Balance as at the end of the current quarter (30.09.2022)	23,192	18,090	38,212	19,301			289	99,084
Previous 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					922
Other Comprehensive Income							26	26
Transactions with owners								
Dividends Paid								
Regulatory Reserve			(697)	697				
Onesaid Describes Describe			41					

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30th SEPTEMBER 2022

(Amounts in million shillings)

		Current Quarter 30.09.2022	Previous Quarter 30.06.2022	Current Year Cumulative 30.09.2022	Comparative Year Cumulative (Previous Year) 30.09.2021
l:	Cash flow from operating activities:				
	Net income	1,653	1,405	5,016	4,878
	Adjustments for:	-	- 1		-
	- Impairment/Amortization	3,767	2,537	7,433	3,064
	- Net change in Loans and Advances	13,408	(26,602)	(21,589)	(38,216)
	- Gain/loss on Sale of Assets	- 1	1	-	- 1
	- Net change in Deposits	1,329	35,263	29,179	40,221
	- Net change in Short Term Negotiable Securities	(5,670)	(665)	(14,919)	(6,967)
	- Net change in Other Liabilities	1,507	172	2,907	3,929
	- Net change in Other Assets	3,147	(2,028)	4,795	484
	- Tax Paid	(750)	(750)	(2,250)	(2,250)
	- Others	138	(1,058)	(2,072)	(4,983)
	Net cash provided (used) by operating activities	18,529	8,274	8,500	160
II:	Cash flow from investing activities:		-		
	Dividend Received	- 1	16	16	-
	Purchase of Fixed Assets	(831)	(995)	(1,340)	(2,496)
	Proceeds from Sale of Fixed Assets	- 1	- 1	-	-
	Purchase of Non- Dealing Securities	-	1	-	-
l	Proceeds from Sale of Non-Dealing Securities	- 1	- 1	-	- 1
	Others (specify)	10	(134)	35	- 1
	Net cash provided (used) by investing activities	(822)	(1,114)	(1,289)	(2,496)
III:	Cash flow from financing activities:	-			
	Repayment of Long-term Debt	- 1			-
	Proceeds from Issuance of Long Term Debt	-			- 1
İ	Proceeds from Issuance of Share Capital	-	- 1	-	6,990
	Payment of Cash Dividends	(2,108)	1	(2,108)	-
	Net Change in Other Borrowings	(11,775)	(2,254)	(16,079)	(7,749)
	Others (specify)	-	- 1	-	- 1
	Net Cash (used) / provided by Financing Activities	(13,883)	(2,254)	(18,187)	(759)
IV:	Cash and Cash Equivalents:				
	Net Increase/ (Decrease) in Cash and Cash Equivalents	3,825	4,907	(10,976)	(3,094)
	Cash and Cash Equivalents at the Beginning of the Quarter	58,541	53,634	73,342	43,629
	Cash and Cash Equivalents at the end of the Quarter	62,366	58,541	62,366	40,535

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous 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
Zahid Mustafa (Chief Executive Officer)	(Signed)	28.10.2022
Veronica Pascal Magongo (Head of Finance)	(Signed)	28.10.2022
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	28.10.2022

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.

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the

Name :	Signature	Date
Sarit S. Raja Shah	(Signed)	28.10.2022
Pratul H. Shah	(Signed)	28.10.2022

"I&M Bank (T) Limited Tari Guide (Applicable from 01st March, 2022)" ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

Balance as at the end of the quarter (30.06.2022)

10/24/202210/24/202210/24/2022	Local Currency (LCY)	Foreign Currency (FCY)
Monthly L Corporate, Institutional and Business Banking	Ledger Fees / Maintenance Fees	
Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account	Free	Free
lamii Account Tunaweza Current Account	Free	Free
	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 20,000	TZS 20,000 Equivalent
Personal Banking		I=
Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account	Free	Free
Msomi Student Account	Free	N/A
Tunaweza Savings Account	Free	Free
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free	Free
Select Banking	1100	1100
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,
Select Plus Savings Account	Free Free	Free Free
	TZS 50,000 (Equivalent in FCY) if Avg	TZS 50,000 (Equivalent in FCY) if Avg
	monthly balance is below TZS 200M.	monthly balance is below TZS 200M.
Select Plus Current Account	Avg monthly balance above TZS	Avg monthly balance above TZS
Market and the second	200M, Free	200M, Free
	Deposit Required for Account Opening	
Corporate, Institutional and Business Banking		
Current Account	TZS 100,000	US\$, EUR, GBP 100
Bonanza Account	TZS 100,000	US\$, 100
amii Account	Nil	Nil
Tunaweza Current Account	TZS 30,000	US\$, EUR, GBP 50
unaweza Group Account	TZS 30,000	US\$, EUR, GBP 50
Wetu 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
Asomi Student Account	TZS 10,000	N/A
unaweza 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
	Nil	Nil
Select Plus Savings Account		
Select Plus Current Account	Nil	Nil
Select Plus Current Account Minimu		Nil
Select Plus Current Account Minimu Corporate, Institutional and Business Banking	Nil um Required Account Balance	
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Select Plus Current Account Minimu Corporate, Institutional and Business Banking Current Account Sonanza Account Jamii Account Junaweza Current Account Junaweza Group Account	Nil Um Required Account Balance	US\$, EUR, GBP 100 US\$, EUR, GBP 100 NII US\$, EUR, GBP 10 US\$, EUR, GBP 10
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Kwetu Savings Account

Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
	atement Charges	1100
Corporate, Institutional and Business Banking	atement charges	
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Current Account	TZS 1,500 / page	FCY 1 / page
Bonanza Account	Free	Free
Jamii Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Current Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Group Account	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		FCY 1 / page
Select Banking	TZS 1,500 / page	TCT 1 / page
	Te.	le.
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Cash Deposit (Small	Denomination Charges Apply for all	
Small Deposit Denomination	TZS 500; 1,000; 2,000: 1% of total	Less than 50 EUR/US\$ or 20 GBP: 5%
·	Value max of TZS 100k	Less thail 30 LUN/US\$ 01 20 GDP: 5%
Corporate, Institutional and Business Banking		
Current Account	Free	Free
Bonanza Account	Free	Free
Jamii Account	Free	Free
	Below TZS 30M: Free; Above TZS	
Tunaweza Current Account	30M charge 1%.	Free
	Below TZS 30M: Free; Above TZS	
Tunaweza Group Account		Free
	30M charge 1%.	
Kwetu Current Account	Below TZS 30M: Free; Above TZS	Free
	30M charge 1%.	
Personal Banking		
Dunduliza Savings Account	Free	Free
Fasta Account	Wakala Tariff Apply	N/A
Salary Account	Free	Free
Msomi Student Account	Free	N/A
	Below TZS 20M: Free; Above TZS	
Tunaweza Savings Account	20M charge 1%.	Free
	Below TZS 20M: Free; Above TZS	
Mafao Account	20M charge 1%.	Free
Young Saver's Account	Free	Free
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Select Banking Select Savings Account Select Current Account Select Plus Savings Account Select Plus Savings Account Select Plus Current Account Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account	Free Free Free Free Free Hoffawals (Daily Limits) Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k 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 Free Upto US\$ 10,000/- 0.5% above 1% Free Free Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1%
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Select Banking Select Savings Account Select Current Account Select Plus Savings Account Select Plus Savings Account Select Plus Savings Account Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Funaweza Group Account Kwetu Current Account	Free Free Free hdrawals (Daily Limits) Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k 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 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Free Free Upto US\$ 10,000/- 0.5% above 1% Free 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%
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Select Banking Select Savings Account Select Current Account Select Plus Savings Account Select Plus Current Account Select Plus Current Account Cash Wi Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account	Free Free Free Free Hdrawals (Daily Limits) Upto TZS 10M: Free; Above TZS 10M: Gree Upto TZS 10M: Free; Above TZS 10M: 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 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 Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above	Free Free Free Upto US\$ 10,000/- 0.5% above 1% Free 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\$ 10,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free,
Select Banking Select Savings Account Select Current Account Select Plus Savings Account Select Plus Current Account Cash Wi Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account	Free Free Free Free Free Free Free Hoffawals (Daily Limits) Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: 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 Free Free Upto US\$ 10,000/- 0.5% above 1% Free 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\$ 10,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free,
Select Banking Select Savings Account Select Current Account Select Plus Savings Account Select Plus Current Account Select Plus Current Account Cash Wi Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account	Free Free Free Free Free Free Free Free	Free Free Free Upto US\$ 10,000/- 0.5% above 1% 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 Upto US\$ 5,000/- per day is Free, above that 0.5%
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elect Banking	1 Cash withdrawal per month at the	1 Cash withdrawal per month at the
	1 Cash withdrawal per month at the counter for Free. Above that TZS	1 Cash withdrawal per month at the counter for Free. Above that TZS
elect Savings Account	5,000 & equivalent in FCY per	5,000 & equivalent in FCY per
	transaction. ATM & iClick transactions	transaction. ATM & iClick transaction
	are not restricted. Free upto TZS 5M. 0.25% above that.	are not restricted. Free upto USD 5,000. 0.25% above
refere current Account	Maximum of TZS 100,000	that. Maximum of USD40
	1 Cash withdrawal per month at the	1 Cash withdrawal per month at the
elect Plus Savings Account	counter for Free. Above that TZS 5,000 & equivalent in FCY per	counter for Free. Above that TZS 5,000 & equivalent in FCY per
	transaction. ATM & iClick transactions	transaction. ATM & iClick transactionare not restricted.
	are not restricted.	are not restricted.
elect Plus Current Account	Free upto TZS 10M. 0.25% above that, Maximum of TZS 100,000	Free upto USD 7,000. 0.25% above that, Maximum of USD40
ATM Cash Wi	thdrawal (Per Withdrawal)	
Cash withdrawal-I&M ATM	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal -In Tanzania Other bank ATM withdrawal - Outside Tanzania	TZS 1,500 TZS 5,500	TZS 1,500 Equivalent in FCY TZS 5,500 Equivalent in FCY
F	unds Transfers	
Internal Funds Transfers (Non- Iclick Banking)	Free	Free
Incoming Funds Transfers (TISS)	vard Remittances	Free
Incoming Funds Transfers (TT)	Free	Free
Income EFT Local	Free	N/A
Outgoing Funds Transfers (TISS/EAPS)	vard Remittances	US\$ 10
Outward EFT - External (Single/bulk)	TZS 10,000 TZS 3,000 0.11% min equivalent to US\$ 40/-	N/A
Outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 40/-	N/A 0.11% min FCY 40/- & Max FCY 100/-
Brisk Transfer	& Max US\$ 100	100/- US\$ 20
Outgoing funds Transfers Rapidex - Existing Customers		
		US\$ 7
Outgoing funds Transfers Rapidex - Walk-in Clients Cheque Services (All cheque	o book sharges are leaderly	US\$ 9
Per leaf Cheque Services (All cheque	TZS 800	
Counter cheque	TZS 800 TZS 10,000 TZS 50,000	TZS 10.000 Equivalent
Stop Payment - per instruction (Single Continuous cheque s Revoke Stop Payment Instruction	TZS 50,000	
кеvoке Stop Payment Instruction	TZS 10,000	
if any requested cheque book rer	ook destruction charges apply main uncollected by customer with	in 6 months
Unpaid C	heque Return Charges	
Check returned by us - per item - Technical reason by custo Check returned by us - per item - Financial reason by custor Cheque returned by other banks (Inward unpaid)	TZS 20,000 TZS 60,000	TZS 20,000 Equivalent TZS 60,000 Equivalent
Check returned by us - per item - Financial reason by custor	TZS 60,000 TZS 25.000	TZS 60,000 Equivalent TZS 25,000 Equivalent
Ba	inker's Cheques	123 23,000 Equivalent
Issuance of Bankers Cheque	TZS 15.000	TZS 15,000 Equivalent in FCY
Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY US\$ 30
Issuance Foreign draft Replacement / Cancellation of Foreign Draft		US\$ 5
Indian Rupee Demand Draft (faMy)		US\$ 6
Registration charges	nding Instruction	TZC 15 000 Equivalent
Registration charges Processing - Internal	TZS 15,000 TZS 2,000	TZS 15,000 Equivalent TZS 2,000 Equivalent
Processing - External (TISS or TT charges applies along with Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent TZS 10,000 Equivalent
Amendment / Stop Standing order instruction Unpaid SI / Failure of SI (insufficient fund)	TZS 10,000 TZS 25,000	TZS 10,000 Equivalent TZS 25,000 Equivalent
Onpaid S1 / Failure of S1 (Insufficient fund)	hers Certificates	
Balance confirmation	TZS 50.000	TZS 50,000 Equivalent
Audit confirmation	TZS 70,000 TZS 20,000	TZS 70,000 Equivalent
Reference Letter / Status Inquiry Investigation / query per item above 12 months	TZS 30,000	TZS 20,000 Equivalent TZS 30,000 Equivalent
Dorma	int Account Charges	
All Accounts	No Charge unts - Reactivation Charges	No Charge
All Accounts	Free	Free
Accou	int Closure Charges	
All Current accounts All Savings Accounts	TZS 35,000 TZS 10,000	TZS 35,000 Equivalent TZS 10,000 Equivalent
Cards Related	Charges (Visa Debit Cards)	123 10,000 Equivalent
Annual charges	TZS 6,000 TZS 15,000	TZS 6,000 Equivalent in FCY
Card replacement	TZS 15,000	TZS 15.000 Equivalent in FCY
New pin request (Pin regeneration) Cards uncollected and destroyed (after 3months)	Free TZS 20,000	Free TZS 20,000 Equivalent in FCY
Ch	arges on Alerts	
Financial Transaction Debit & Credit Alert Stop payment & Revoke Stop payment	Free TZS 500	TZS 500 Equivalent in FCY
Annual Safe Deposit Lockers at Oys	terbay, Nyerere and Arusha Branch	
Locker Size	Charge per Annum	Safety Fixed Deposit Required TZS 1,000,000
Small Size	TZS 150,000	TZS 1,000,000
Medium size Large size	TZS 300,000 TZS 400,000	TZS 1,000,000 TZS 1,000,000
Extra Large	TZS 400,000 TZS 500,000	TZS 1,000,000 TZS 2,000,000
Double Extra Large	TZS 1,000,000 Fees For Credit Facilities	TZS 2,000,000
Appraisal I	ees for credit facilities	
	verdraft (P/A)	
Limite below TZC 100M	1.1%	_
	1.1%	
Limits from TZC FOOM - TZC 1 000	1.1%	
Limits from TZS 100M - TZS 300M Limits from TZS 500M - TZS 1,000 Limits from TZS 1,000M and above	1.1%	
Limits from TZS 500M - TZS 300M Limits from TZS 500M - TZS 1,000 Limits from TZS 1,000M and above TL above 5years	1.1% 1.1%	
Limits below 725 100H TZS 500M Limits from 1ZS 100M - TZS 500M Limits from 1ZS 500M - TZS 1,000 Limits from 1ZS 1,000M and above TL above Syears Temporary over draft per quarter	1.1% Flat	
Minimum Appraisal fees	1.1% 1.1% 1.1% Flat Nii	
Minimum Appraisal fees Advances against Deposits	1.1% Flat Nii	
Minimum Appraisal fees Advances against Deposits	1.1% Flat Nil Nil Erm Loan (Flat) 1.1%	
Minimum Appraisal fees Advances against Deposits	1.1% Flat Nii Nii erm Loan (Flat)	
Minimum Appraisal fees Advances against Deposits	1.1% Flat Nil Nil Nil Nil 1.1% 1.1% 1.1% 1.1% 1.1% 1.1%	
Minimum Appraisal fees Advances against Deposits Advances against Deposits Limits below 1725 100M Limits from 1725 100M Limits from 1725 100M Limits from 1725 100M and above	1.1% Flat Nil Nil Nil 1.1% 1.1% 1.1% 1.1% 1.1% 1.1% Advances	
Minimum Appraisal fees Advances against Deposits Advances against Deposits Limits below 1725 100M Limits from 1725 100M Limits from 1725 100M Limits from 1725 100M and above	1.1% Flat Nil Nil Nil Viii 1.1% 1.1% 1.1% 1.1% 1.1% 1.1% Free Advances Free	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000 Limits from TZS 500M-TZS 1,000 Limits from TZS 500M-DEPOSITE STORM ADVANCED LIMITS FROM TZS 1,000 Limits from TZS 1,000M and above Disbursement of Loans Recall Notice/Demand for repayment Discharge of Mortgage Demands	1.1% Flat Nil Nil Nil Fin Loan (Flat) 1.1% 1.1% 1.1% 1.1% Advances Free Free Gorket expenses	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M SZS 500M Limits from TZS 1,000M and above Disbursement of Loans Recall Notice/Demand for repayment Discharge of Morragae Demands **ALL CHARGES ARE W.**	1.1% Flat Nil Nil Nil Viii 1.1% 1.1% 1.1% 1.1% 1.1% 1.1% Free Advances Free	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M+TZS 500M Limits from TZS 100M+TZS 500M Limits from TZS 500M+TZS 1,000 Limits from TZS 500M and above Disbursement of Loans Recall Notice/Demand for repayment Discharge of Mortgage Demands ALL CHARGES ARE WITHER DISCHARGES ARE WITHER DISCH	1.1.% Flat NIII NIII FIRE LOAN (Flat) 1.1.% 1.1.% 1.1.% 1.1.% 1.1.% 0.1.% 0.1.% Out of pocket expenses Out of pocket expenses Out of pocket expenses Out of pocket expenses	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M SZS 500M Limits from TZS 1,000M and above Disbursement of Loans Recall Notice/Demand for repayment Discharge of Morragae Demands **ALL CHARGES ARE W.**	1.1.% Flat NIII NIII FIRE LOAN (Flat) 1.1.% 1.1.% 1.1.% 1.1.% 1.1.% 0.1.% 0.1.% Out of pocket expenses Out of pocket expenses Out of pocket expenses Out of pocket expenses	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M+TZS 500M Limits from TZS 100M+TZS 500M Limits from TZS 500M+TZS 1,000 Limits from TZS 500M and above Disbursement of Loans Recall Notice/Demand for repayment Discharge of Mortgage Demands ALL CHARGES ARE WITHER DISCHARGES ARE WITHER DISCH	1.1.% Flat NIII NIII FIRE LOAN (Flat) 1.1.% 1.1.% 1.1.% 1.1.% 1.1.% 0.1.% 0.1.% Out of pocket expenses Out of pocket expenses Out of pocket expenses Out of pocket expenses	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M and above Disbursoment of Leans Recall florid-go-formand for repayment Discharge of Mortgage Demands **ALL CHARGES ARE W ther Disclosure he bank was charged TZS 1,000,000 for late submission of de-	1.1.% Flat NII NII NII NII NII NII NII NII NII NI	
Minimum Appraisal fees Advances against Deposits Limits below TZS 100M Limits from TZS 100M-LZS 1,000 Limits from TZS 500M-TZS 1,000 Limits from TZS 500M-TZS 1,000 Limits from TZS 1,000M and above Disbursement of Loans Recall Notice/Demand for repayment Discharge of Mortgage Demands *ALL GRANCES ARE VI	1.1.% Flat NIII NIII FIRE LOAN (Flat) 1.1.% 1.1.% 1.1.% 1.1.% 1.1.% 0.1.% 0.1.% Out of pocket expenses Out of pocket expenses Out of pocket expenses Out of pocket expenses	

