

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 31ST DECEMBER 2022

(Amounts in million shillings)

	Current Quarter		Previous Quarte	
		31.1	2.2022	30.09.2022
	SETS			
1	Cash		7,010	6,846
2	Balances with Bank of Tanzania		40,090	43,152
3	Investments in Government securities		123,472	121,396
4	Balances with other banks and financial institutions		10,804	17,256
5	Cheques and items for clearing		-	190
6	Inter branch float items		-	-
7	Bills negotiated		-	-
8	Customer liabilities for acceptances		-	-
9	Interbank Loans Receivables		20,097	36,465
10	Investments in other securities		-	-
11	Loans, advances and overdrafts (net of allowances for probable		366,716	371,182
12	Other assets		19,267	17,922
13	Equity Investments		1,014	1,014
14	Underwriting accounts		-	-
15	Property, Plant and Equipment		5,714	6,285
16	TOTAL ASSETS		594,183	621,707
. LIA 17	BILITIES Deposits from other banks and financial institutions		32,076	28,199
18	Customer deposits		443,051	454,394
19	Cash letters of credit		-140,001	-101,00
20	Special deposits		3,492	3,327
21	Payment orders/transfers payable		0,432	0,027
22	Bankers' cheques and drafts issued		316	385
23	·			
24	Accrued taxes and expenses payable		12,396	14,518
25	Acceptances outstanding Interbranch float items			•
26	Unearned income and other deferred charges		1,781	1,42
27	_			
28	Other liabilities		5,314	5,226
29	Borrowings TOTAL LIABILITIES		12,857 511,283	15,152 522,622
30	NET ASSETS/(LIABILITIES)(16 minus 29)		82,901	99,084
-	THE PROPERTY OF THE PARTY OF TH		02,001	00,00
C.	SHAREHOLDERS' FUNDS		00.400	00.100
31	Paid up share capital		23,192	23,192
32	Share premium		18,090	18,090
33	Capital reserves		323	289
34	Retained earnings		53,328	34,700
35	Profit (Loss) account		(12,706)	3,512
36	Provision Reserve		673	19,301
37	Minority Interest		-	•
38	TOTAL SHAREHOLDERS' FUNDS		82,901	99,084
39	Contingent liabilities		118,817	166,884
40	Non performing loans & advances		65,261	55,375
	Allowances for probable losses		33,315	24,985
41			-	-
	Other non performing assets			
41 42	Citier non performing assets			
41 42	<u> </u>		14.0%	15.9
41 42 . SE	ELECTED FINANCIAL CONDITION INDICATORS		14.0% 16.3%	15.9 14.0
41 42 . SE (i)	ELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets			
41 42 . SE (i) (ii)	ELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans		16.3%	14.0
41 42 . SE (i) (ii) (iii)	Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits		16.3% 83.6%	14.0 81.5
41 42 (i) (ii) (iii) (iv)	Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total assets		16.3% 83.6% 61.7%	14.0 81.5 59.7

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST DECEMBER 2022

Comparative Year

(Amounts in million shillings)

		Current Quarter	Quarter (Previous Year)	Current Year Cumulative	(Previous Year) Cumulative
		31.12.2022	31.12.2021	31.12.2022	31.12.2021
1	Interest Income	17,019	18,643	54,809	51,799
2	Interest Expense	(5,611)	(5,273)	(22,925)	(20,412)
3	Net Interest Income (1 minus 2)	11,408	13,371	31,884	31,387
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	22,173	4,554	24,569	5,295
6	Non Interest Income:	2,874	3,347	11,696	10,107
	6.1 Foreign Currency Dealings and Translation	1,239	825	4,302	3,174
	Gains/(Loss)				
	6.2 Fees and Commissions	1,612	1,827	7,252	6,182
	6.3 Dividend Income	-	20	16	20
	6.4 Other Operating Income	24	676	127	731
7	Non Interest Expenses:	(9,831)	(6,801)	(31,717)	(25,958)
	7.1 Salaries and Benefits	(3,547)	(3,537)	(14,315)	(12,871)
	7.2 Fees and Commission	(479)	1,293	(1,881)	(138)
	7.3 Other Operating Expenses	(5,805)	(4,557)	(15,521)	(12,949)
8	Operating Income/(Loss)	(17,722)	5,363	(12,706)	10,241
9	Income Tax Provision	1,505	(1,752)	-	(3,215)
10	Net Income/ (Loss) After Income Tax	(16,217)	3,611	(12,706)	7,026
	Other Comprehensive Income (itemize)	29	-	64	5
12	Total comprehensive income/(loss) for the	(16,188)	3,611	(12,641)	7,031
	quarter / year				
	Number of Employees	181	182	181	182
	Basic Earnings Per Share	(0.70)	0.18	(0.55)	0.34
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
	Return on Average Total Assets	-11.00%		-2.12%	1.28%
	Return on Average Shareholders' Fund	-72.40%		-13.13%	7.75%
(iii)	Non Interest Expense to Gross Income	68.84%	40.68%	72.78%	62.56%
(iv)	Net Interest Income to Average Earning Assets	8.36%	10.49%	5.87%	6.74%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2022 (Amounts in million shillings)

Dividends Paid Regulatory Reserve General Provision Rese

Wetu Savings Account

					030170		
Current Quarter (31.12.2022)							
Balance as at the beginning of the quarter (01.10.2022)	23,192	18,090	38,212	19,301		289	99,084
Profit for the quarter	-	-	(16,217)		-	•	(16,217)
Other Comprehensive Income	-					29	29
Fransactions with owners	-	-	-		-	•	
Dividends Paid	-		0				0
Regulatory Reserve	-		18,628	(18,628)	-		
General Provision Reserve	-						
Others	-			-	-	5	5
Balance as at the end of the current quarter (31.12.2022)	23,192	18,090	40,622	673		323	82,901
Previous Quarter (30.09. 2022)	20.402	40.000	20.044	40.070		200	100.007
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	_	_		_			

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2022

(Amounts in million shillings)

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)
l:	Cash flow from operating activities:				
	Net income	(17,722)	1,653	(12,706)	10,241
	Adjustments for:	-	-		
	- Impairment/Amortization	9,122	3,767	16,170	8,974
	- Net change in Loans and Advances	(3,864)	13,408	(25,068)	(39,474)
	- Gain/loss on Sale of Assets	-			
	- Net change in Deposits	(11,179)	1,329	18,000	74,202
	- Net change in Short Term Negotiable Securities	15,639	(5,670)	720	(10,679)
	- Net change in Other Liabilities	(239)	1,507	2,668	588
	- Net change in Other Assets	(1,345)	3,147	1,200	382
	- Tax Paid	-	(750)	-	(3,896)
	- Others	(128)	138	(2,200)	(12,366)
	Net cash provided (used) by operating activities	(9,715)	18,529	(1,215)	27,972
II:	Cash flow from investing activities:		-		
	Dividend Received	-		16	20
	Purchase of Fixed Assets	(222)	(831)	(1,562)	(2,046)
	Proceeds from Sale of Fixed Assets	•		•	
	Purchase of Non- Dealing Securities	•		•	
	Proceeds from Sale of Non-Dealing Securities	-		•	
	Others (specify)	34	10	69	
	Net cash provided (used) by investing activities	(188)	(822)	(1,477)	(2,026)
III:	Cash flow from financing activities:	-			
	Repayment of Long-term Debt	•		•	(21,927)
	Proceeds from Issuance of Long Term Debt	-		•	9,304
	Proceeds from Issuance of Share Capital	•		•	6,990
	Payment of Cash Dividends	-	(2,108)	(2,108)	
	Net Change in Other Borrowings	(2,295)	(11,775)	(18,374)	
	Others (specify)	•	-	•	(559)
	Net Cash (used) / provided by Financing Activities	(2,295)	(13,883)	(20,481)	(6,192)
IV:	Cash and Cash Equivalents:		: 1		:
•••	Net Increase/ (Decrease) in Cash and Cash Equivalents	(12,198)	3,825	(23,174)	19,754
	Cash and Cash Equivalents at the Beginning of the Quarter	62,366	58,541	73,342	30,018
	Cash and Cash Equivalents at the end of the Quarter	50,168	62,366	50,168	49,772

ı			
		ial statements, consistent accounting policies hav uring the quarter, the changes be explained as pe	re been used as those applicable to the previous year audited financia rr IAS 34 & IAS 8).
	Name and Title:	Signature	Date
	Zahid Mustafa (Chief Executive Officer)	(Signed)	25.01.2023
	Veronica Pascal Magongo (Head of Finance)	(Signed)	25.01.2023
	Aimtonga Adolph (Chief Internal Auditor)	(Signed)	25.01.2023
	to the best of our knowledge and be		nents. We declare that the statements have been examined by us and remational Financial Reporting Standards and the requirements of the
	Name :	Signature	Date
	Sarit S. Raja Shah	(Signed)	25.01.2023
	Pratul H. Shah	(Signed)	25.01.2023



Young Saver's Account

Kwetu Savings Account

"I&M Bank (T) Limited Tariffs Guide (Applicable from 01st March, 2022)" **ALL CH** RGES

10/24/202210/24/202210/24/2022	Local Currency (LCY)	Foreign Currency (FCY)
Monthly Led	ger Fees / Maintenance Fees	
Corporate, Institutional and Business Banking Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account Kwetu Current Account	Free TZS 20,000	Free TZS 20,000 Equivalent
	125 20,000	12S 20,000 Equivalent
Personal Banking	Free	Fuee
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 Young Saver's Account	Free	Free
	Free	Free
Kwetu Savings Account	Free	Free
Select Banking Select Savings Account	Free	Eroo
Select Savings Account	TZS 30,000 (Equivalent in FCY) if Avg	Free TZS 30,000 (Equivalent in FCY) if Avg
Select Current Account	monthly balance is below TZS 40M. Avg monthly balance above TZS 40M, Free	monthly balance is below TZS 40M. Avg monthly balance above TZS 40M Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance above TZS 200M, Free	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance above TZS 200M, Free
	posit 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
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
Isomi 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
Minimum Corporate, Institutional and Business Banking	Required Account Balance	
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	120 000,000	000000, 2011200, 0011200
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
Young Saver's Account	TZS 5,000 (Min Balance Blocked)	Blocked)
Young Saver's Account Kwetu Savings Account	TZS 200,000	US\$ 20 USD100, EUR50, GBP50
Select Banking	125 200,000	OSDIOO, EONSO, GBP30
Select Savings Account	Nil	Nil
Select Current Account		1
Select Plus Savings Account		Nil
	Nil	Nil Nil
	Nil Nil	Nil
Select Plus Current Account	Nil Nil Nil	
Select Plus Current Account Trans	Nil Nil	Nil
Select Plus Current Account Trans: Corporate, Institutional and Business Banking	Nil Nil Nil	Nil
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account	Nil Nil Nil action Fees - per entry	Nii Nii
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account	Nii Nii Nii action Fees - per entry TZS 500 Per transaction	Nii Nil TZS 500 Equivalent Per transaction
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account Jamil Account	Nii Nii Nii action Fees - per entry TZS 500 Per transaction Free	Nii Nii TZS 500 Equivalent Per transaction Free
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account Jamil Account Tunaweza Current Account	Nii Nii Nii stion Fees - per entry TZS 500 Per transaction Free	Nii Nii TZS 500 Equivalent Per transaction Free Free
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free Free Free (ICLick internet banking charges	Nil TZS 500 Equivalent Per transaction Free Free Free Free Free Free (iCLick internet banking charges
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free Free	Nii Nii TZS 500 Equivalent Per transaction Free Free
Select Plus Current Account Trains: Corporate, Institutional and Business Banking Current Account Bannanza Account Iunaweza Current Account Tunaweza Group Account Kwetu Current Account Counter Account	Nii Nii Nii T25 500 Per transaction Free Free Free Free Free (iCLick internet banking charges apply)	NII TZS 500 Equivalent Per transaction Free Free Free Free Free (/CLick internet banking charges
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account Ilamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free Free Free (ICLick internet banking charges	Nil TZS 500 Equivalent Per transaction Free Free Free Free Free Free (iCLick internet banking charges
Select Plus Current Account Trens: 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	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free Free Free Fre	NII TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Select Plus Current Account Trans: Corporate, Institutional and Business Banking Current Account Bonanza Account Jamil Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking Dunduliza Savings Account Fasiar Account Fasiary Account	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free (CLick internet banking charges apply) Free Free Free	NII TZS 500 Equivalent Per transaction Free Free Free Free Free Free Free Fre
Select Plus Current Account Trans 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 Salary Account Msomi Student Account Msomi Student Account	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free (ICLick internet banking charges apply) Free Free	Nil NII TZS 500 Equivalent Per transaction Free Free Free Free Free (CLick internet banking charges apply) Free N/A Free
Select Plus Current Account	Nii Nii Nii TZS 500 Per transaction Free Free Free Free Free Free (CLick internet banking charges apply) Free Free Free Free Free Free	NII TZS 500 Equivalent Per transaction Free Free Free Free Free Free Apply) Free N/A Free N/A

Free
Free (iCLick internet banking charges apply)
Free (iCLick internet banking charges apply)

Select Banking		
elect Savings Account	Free	Free
elect Current Account elect Plus Savings Account	Free Free	Free Free
elect Plus Savings Account elect Plus Current Account	Free	Free
	Statement Charges	
orporate, Institutional and Business Banking urrent Account	TZS 1,500 / page	FCY 1 / page
onanza Account	Free	Free
amii Account	TZS 1,500 / page	FCY 1 / page
unaweza Current Account	TZS 1,500 / page	FCY 1 / page
unaweza Group Account wetu Current Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page FCY 1 / page
ersonal Banking	125 1,500 / page	rer 17 page
unduliza Savings Account	TZS 1,500 / page	FCY 1 / page
asta Account alary Account	TZS 1,500 / page TZS 1,500 / page	N/A
somi Student Account	TZS 1,500 / page	FCY 1 / page N/A
unaweza Savings Account	TZS 1,500 / page	FCY 1 / page
afao Account	Free for last month (Once a month)	Free for last month (Once a month)
oung Saver's Account	TZS 1,500 / page	FCY 1 / page
wetu Savings Account elect Banking	TZS 1,500 / page	FCY 1 / page
elect Savings Account	Free	Free
elect Current Account	Free	Free
elect Plus Savings Account	Free	Free
elect Plus Current Account Cash Deposit (Sn	Free mall Denomination Charges Apply for all	Free
mall 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 than 50 Lony 03\$ of 20 GBF.
orporate, Institutional and Business Banking urrent Account	Free	Free
onanza Account	Free	Free
amii Account	Free	Free
inaweza Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
unaweza Group Account	Below TZS 30M: Free; Above TZS 30M charge 1%. Below TZS 30M: Free; Above TZS	Free
wetu Current Account ersonal Banking	30M charge 1%.	Free
unduliza Savings Account	Free	Free
asta Account	Wakala Tariff Apply	N/A
alary Account	Free	Free
somi Student Account	Free	N/A
unaweza Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%. Below TZS 20M: Free; Above TZS	Free
lafao Account Dung Saver's Account	20M charge 1%.	Free Free
wetu Savings Account	Below TZS 20M: Free; Above TZS	Free
	20M charge 1%.	Tree
elect Banking elect Savings Account	Free	Free
elect Current Account	Free	Free
elect Plus Savings Account	Free	Free
elect Plus Current Account	Free	Free
orporate, Institutional and Business Banking	n Withdrawals (Daily Limits)	
urrent Account	Upto TZS 10M: Free; Above TZS 10M:	Upto US\$ 10,000/- 0.5% above 1%
	charge 0.14% Max TZS 100k	, , , , ,
onanza Account amii Account	Free Free	Free Free
unaweza 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%
unaweza Group 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%
wetu Current Account	Upto TZS 10M: Free; Above TZS 10M:	Upto US\$ 10,000/- 0.5% above 1%
ersonal Banking	charge 0.14% Max TZS 100k	
unduliza Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
ista Account	Wakala Tariff Apply	N/A
alary Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
somi Student Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free, above that 0.5%
inaweza Savings 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%
	Upto TZS 5M: TZS 3,500/-; Above	Upto US\$ 5,000/- per day is Free,
afao Account	TZS 5M: charge 0.14% Max TZS 100k	above that 0.5%
oung Saver's Account	TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	Upto US\$ 5,000/- per day is Free,

Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k above that 0.5%

ect Banking	1 Cash withdrawal per month at the	1 Cash withdrawal per month at the counter for Free. Above that TZS
ect Savings Account	counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.	counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactiare not restricted. Free upto USD 5,000. 0.25% above
ect Current Account	Free upto TZS 5M. 0.25% above that. Maximum of TZS 100.000	that, Maximum of USD40
ect Plus Savings Account	I Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted.	Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transaction are not restricted.
ect Plus Current Account	Free upto TZS 10M, 0.25% above that, Maximum of TZS 100,000	are not restricted. Free upto USD 7,000. 0.25% abov that. Maximum of USD40
ash withdrawal-I&M ATM	Vithdrawal (Per Withdrawal) TZS 1,500	TZS 1,500 Equivalent in FCY
tther bank ATM withdrawal -In Tanzania tther bank ATM withdrawal - Outside Tanzania	TZS 1,500 TZS 5,500 Funds Transfers	TZS 1,500 Equivalent in FCY TZS 5,500 Equivalent in FCY
nternal Funds Transfers (Non- Iclick Banking)	Free ward Remittances	Free
ncoming Funds Transfers (TISS) ncoming Funds Transfers (TT)	Free Free	Free Free
ncome EFT Local	Free tward Remittances	N/A
outgoing Funds Transfers (TISS/EAPS) outward EFT - External (Single/bulk)	TZS 10,000 TZS 3,000 0.11% min equivalent to US\$ 40/-	US\$ 10 N/A
outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 40/- & Max US\$ 100	0.11% min FCY 40/- & Max FCY 100/-
risk Transfer Jutgoing funds Transfers Rapidex - <i>Existing Customers</i> Routed Through Account)		US\$ 20 US\$ 7
Routed Through Account) outgoing funds Transfers Rapidex - Walk-in Clients Cheque Services (All cheq		US\$ 9
er lear	TZS 800 TZS 10,000	TZS 800 Equivalent TZS 10,000 Equivalent
ounter cheque top Payment - per instruction (Single Continuous cheque evoke Stop Payment Instruction	FZS 10,000 s TZS 50,000 TZS 10.000	TZS 50,000 Equivalent
Note: Cheque	book destruction charges apply	TZS 10,000 Equivalent
Unpaid	emain uncollected by customer with Cheque Return Charges	in 6 months TZS 20,000 Equivalent
heck returned by us - per item - Technical reason by cust heck returned by us - per item - Financial reason by custo heque returned by other banks (Inward unpaid)	or TZS 20,000 or TZS 60,000 TZS 25.000	TZS 20,000 Equivalent TZS 60,000 Equivalent TZS 25,000 Equivalent
ssuance of Bankers Cheque	Banker's Cheques TZS 15,000	TZS 15,000 Equivalent in FCY
ancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY US\$ 30
ssuance Foreign draft eplacement / Cancellation of Foreign Draft ndian Rupee Demand Draft (faMy)		US\$ 5 US\$ 6
egistration charges	anding Instruction	TZS 15,000 Equivalent
rocessing - Internal rocessing - External (TISS or TT charges applies along wit	TZS 15,000 TZS 2,000 TZS 10,000	TZS 2,000 Equivalent TZS 10,000 Equivalent
mendment / Stop Standing order instruction inpaid SI / Failure of SI (insufficient fund)	TZS 10,000 TZS 25.000	TZS 10,000 Equivalent TZS 25,000 Equivalent
alance confirmation	thers Certificates TZS 50,000	TZS 50,000 Equivalent
udit confirmation eference Letter / Status Inquiry	TZS 70,000 TZS 20,000	TZS 70,000 Equivalent TZS 20,000 Equivalent
nvestigation / query per item above 12 months	TZS 30,000 nant Account Charges	TZS 30,000 Equivalent
II Accounts Dormant Acc	No Charge counts - Reactivation Charges	No Charge
II Accounts Acco	Free ount Closure Charges	Free
II Current accounts II Savings Accounts	TZS 35,000 TZS 10,000	TZS 35,000 Equivalent TZS 10,000 Equivalent
Cards Relate	d Charges (Visa Debit Cards) TZS 6,000 TZS 15,000	TZS 6,000 Equivalent in FCY TZS 15,000 Equivalent in FCY
ard replacement ew pin request (Pin regeneration)		
ards uncollected and destroyed (after 3months)	TZS 20,000 Charges on Alerts	TZS 20,000 Equivalent in FCY
inancial Transaction Debit & Credit Alert top payment & Revoke Stop payment	Free TZS 500	TZS 500 Equivalent in FCY
Annual Safe Deposit Lockers at Oy ocker Size	rsterbay, Nyerere and Arusha Branci Charge per Annum	(Only in TZS) Safety Fixed Deposit Require
mall Size ledium size	TZS 150,000 TZS 300,000	TZS 1,000,000 TZS 1,000,000
arge size xtra Large ouble Extra Large	TZS 400,000 TZS 500,000	TZS 1,000,000 TZS 2,000,000 TZS 2,000,000
Appraisa	l Fees For Credit Facilities	.23 2,000,000
mits below TZS 100M	Overdraft (P/A)	
imits below TZS 100M imits from TZS 100M - TZS 500M imits from TZS 500M - TZS 1,000	1.1% 1.1% 1.1%	
imits from TZS 1,000M and above L above 5years	1.1%	
emporary over draft per quarter linimum Appraisal fees	1.1% Flat Nil	
dvances against Deposits	Nil Term Loan (Flat)	
imits below TZS 100M imits from TZS 100M-TZS 500M imits from TZS 500M-TZS 1,000	1.1%	
imits from TZS 500M-TZS 1,000 imits from TZS 1,000M and above	1.1%	
isbursement of Loans	Advances Free	
ecall Notice/Demand for repayment hischarge of Mortgage Demands	Out of pocket expenses	
*ALL CHARGES ARE '	Out of pocket expenses VAT EXCLUSIVE EXCEPT TISS CHARGES	

