

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 2023

(Amounts in million shillings)

		Current Quarter	Previous Quarter
		30.09.2023	30.06.2023
A. AS	SETS.		
1	Cash	6,841	6,796
2	Balances with Bank of Tanzania	45,856	35,471
3	Investments in Government securities	160,975	144,900
4	Balances with other banks and financial institutions	17,645	22,324
5	Cheques and items for clearing	487	86
6	Inter branch float items	_	-
7	Bills negotiated	_	-
8	Customer liabilities for acceptances	_	
9	Interbank Loans Receivables	16,125	14,942
10	Investments in other securities	· <u>-</u>	
11	Loans, advances and overdrafts (net of allowances for probable Losses)	386,018	400,488
12	Other assets	24,979	28,350
13	Equity Investments	1,014	1,014
14	Underwriting accounts	.,	
15	Property, Plant and Equipment	4,506	4,880
16	TOTAL ASSETS	664,445	659,250
	TOTAL AGGLIG	004,440	000,200
B. LIAI	BILITIES.		
17	Deposits from other banks and financial institutions	15,594	40,036
18	Customer deposits	514,091	486,481
19	Cash letters of credit	-	-
20	Special deposits	1,420	1,370
21	Payment orders/transfers payable	-,,	
22	Bankers' cheques and drafts issued	329	323
23	Accrued taxes and expenses payable	15,974	13.492
24	Acceptances outstanding	-	
25	Interbranch float items	_	_
26	Unearned income and other deferred charges	1,602	2,149
27	Other liabilities	6,503	6,804
28	Borrowings	5,860	8,273
29	TOTAL LIABILITIES	561,373	558,928
30	NET ASSETS/(LIABILITIES)(16 minus 29)	103,072	100,322
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	23,954	23,954
32	Share premium	31,528	31,528
33	Capital reserves	270	296
34	Retained earnings	19,745	26,612
35	Profit (Loss) account	3,250	474
36	Provision Reserve	24,325	17,458
37	Minority Interest	-	-
38	TOTAL SHAREHOLDERS' FUNDS	103,072	100,322
39	Contingent liabilities	115,831	109,679
40	Non performing loans & advances	92,825	91,729
41	Allowances for probable losses	44,213	40,438
42	Other non performing assets	-	-
D.	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	15.5%	15.29
(ii)	Non performing loans to total gross loans	21.6%	20.89
(iii)	Gross loans and advances to total deposits	81.0%	83.59
(iv)	Loans and Advances to total assets	58.1%	60.79
(v)	Earning Assets to Total Assets	91.4%	91.19
(vi)	Deposits Growth	0.6%	8.49
(vii)	Assets growth	0.8%	6.59

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30th SEPTEMBER 2023

(Amounts in million shillings)

		Current Quarter	Quarter (Previous Year)	Current Year Cumulative	Cumulative (Previous Year)
		30.09.2023	30.09.2022	30.09.2023	30.09.2022
1	Interest Income	16,667	13,186	48,891	37,790
2	Interest Expense	(6,449)	(5,842)	(18,789)	(17,314)
3	Net Interest Income (1 minus 2)	10,217	7,344	30,102	20,476
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	654	996	8,846	2,397
6	Non Interest Income:	3,489	3,332	9,672	8,822
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	2,159	1,412	5,209	3,064
	6.2 Fees and Commissions	1,477	1,897	4,288	5,640
	6.3 Dividend Income	21	-	21	16
	6.4 Other Operating Income	(168)	24	154	104
7	Non Interest Expenses:	(9,086)	(8,027)	(26,286)	(21,886)
	7.1 Salaries and Benefits	(3,741)	(3,650)	(11,083)	(10,768)
	7.2 Fees and Commission	(585)	(455)	(1,760)	(1,403)
	7.3 Other Operating Expenses	(4,760)	(3,922)	(13,443)	(9,715)
8	Operating Income/(Loss)	3,966	1,653	4,642	5,016
9	Income Tax Provision	(1,190)	(496)	(1,393)	(1,505)
10	Net Income/ (Loss) After Income Tax	2,776	1,157	3,250	3,512
11	Other Comprehensive Income (itemize)	(49)	10	(65)	35
12	Total comprehensive income/(loss) for the quarter / year	2,727	1,167	3,185	3,547
13	Number of Employees	190	190	190	190
14	Basic Earnings Per Share	0.12	0.05	0.14	0.15
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1.65%	0.75%	0.68%	0.78%
(ii)	Return on Average Shareholders' Fund	10.97%	4.65%	4.47%	4.72%
(iii)	Non Interest Expense to Gross Income	66.29%	75.19%	66.09%	74.70%
(iv)	Net Interest Income to Average Earning Assets	6.67%	5.31%	6.86%	5.04%

(iv) Net Interest Income to Average Earning Assets 6,67% 5,31% 6,86% 5,04%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30" SEPTEMBER 2023								
(Amounts in million shillings)								
	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total	
Current Quarter (30.09.2023)								
Balance as at the beginning of the quarter (01.07.2023)	23,954	31,528	27,086	17,458		296	100,322	
Profit for the quarter			2,776				2,776	
Other Comprehensive Income						(49)	(49)	
Transactions with owners								
Dividends Paid	-	•	-		•			
Regulatory Reserve	-	•	(6,867)	6,867	•			
General Provision Reserve	-		-				-	
Others						23	23	
Balance as at the end of the current quarter (30.09.2023)	23,954	31,528	22,995	24,325		270	103,072	
Previous Quarter (30.06. 2023)								
Balance as at the beginning of the quarter (01.04.2023)	37,392	18,090	24,047	20,299		312	100,140	
Profit for the quarter			198				198	
Other Comprehensive Income			-			8	8	
Transactions with owners			-					
Dividends Paid			-					
Regulatory Reserve			2,841	(2,841)	-			
General Provision Reserve		-		-	-			
Others	(13,438)	13,438		•	-	(23)	(23)	

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30th SEPTEMBER 2023

(Amounts in million shillings)

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)	
		30.09.2023	30.06.2023	30.09.2023	30.09.2022	
l:	Cash flow from operating activities:					
	Net income	3.966	283	4.642	5.016	
	Adjustments for:	-	-	1,012	0,010	
	- Impairment/Amortization	4.762	4.817	13.182	7.433	
	Net change in Loans and Advances	10.695	(26,962)	(30,200)	(21,589)	
	- Gain/loss on Sale of Assets	-	-	-	(=1,111)	
	Net change in Deposits	27.661	26.165	68.969	29.179	
	Net change in Short Term Negotiable Securities	(16,916)	(15,526)	(63,706)	(14,919)	
	Net change in Other Liabilities	1.201	1.317	3.189	2.907	
	- Net change in Other Assets	3,371	(4,775)	(265)	4,795	
	- Tax Paid	(750)	(750)	(2,250)	(2,250)	
	- Others	(2,542)		(4,534)	(2,072)	
	Net cash provided (used) by operating activities	31,446	(15,431)	(10,973)	8,500	
II:	Cash flow from investing activities:					
	Dividend Received	21	-	(21)	16	
	Purchase of Fixed Assets	(612)	(488)	(1,467)	(1,340)	
	Proceeds from Sale of Fixed Assets	-	-	-	-	
	Purchase of Non- Dealing Securities		-	-	-	
	Proceeds from Sale of Non-Dealing Securities		-	-	-	
	Others (specify)	(26)	(16)	(65)	35	
	Net cash provided (used) by investing activities	(618)	(504)	(1,553)	(1,289)	
III:	Cash flow from financing activities:	-	-			
	Repayment of Long-term Debt	-	-	-	-	
	Proceeds from Issuance of Long Term Debt	-	-	-	-	
	Proceeds from Issuance of Share Capital	-	-	14,200	-	
	Payment of Cash Dividends	-	-	-	(2,108)	
	Net Change in Other Borrowings	(2,414)	(2,241)	(6,998)	(16,079)	
	Others (specify)	-	-	-	-	
		(2,414)	(2,241)	7,202	(18,187)	
	Net Cash (used) / provided by Financing Activities					
IV:	Cash and Cash Equivalents:		-			
	Net Increase/ (Decrease) in Cash and Cash Equivalents	28,414	(18,176)	(5,323)	(10,976)	
	Cash and Cash Equivalents at the Beginning of the Quarter	16,430	34,607	50,168	73,342	
	Cash and Cash Equivalents at the end of the Quarter	44,845	16,430	44,845	62,366	

In preparation of the quarterly financial statements, consistent accounting polici changes be explained as per IAS 34 & IAS 8).	es have been used as those applicable t	o the previous year audited financial statements (if there were changes of	during the quarter, the		
Name and Title :	Signature		Date		
Zahid Mustafa (Chief Executive Officer)	(Signed)		27.10.2023		
Veronica Pascal Magongo (Head of Finance)	(Signed)		27.10.2023		
Aimtonga Adolph (Chief Internal Auditor)	(Signed)		27.10.2023		
We, the undestigned directors, aftest 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		
Christopher Kihara Maina	(Signed)		27.10.2023		
Pratul H. Shah	(Signed)		27.10.2023		

"I&M Bank (T) Limited Tariff Guide (Applicable from 15th June, 2023)"

ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

	Local currency (LC1)	Foreign Currency (FCT)
	Monthly Account Maintenance Fees	
Corporate, Institutional and Business Banking		
Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account Jamii Account	Free	Free
	Free Free	Free Free
Tunaweza Current Account Tunaweza Group Account	Free Free	Free
Kwetu Current Account	TZS 20.000	TZS 20,000 Equivalent
Personal Banking		
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 Free
Mafao Account	Free Free	Free
Young Saver's Account 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	TZS 30,000 (Equivalent in FCY) if Avg monthly
	balance is below TZS 40M. Avg monthly balance	balance is below TZS 40M. Avg monthly balance
	above TZS 40M, Free	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	TZS 50,000 (Equivalent in FCY) if Avg monthly balance is below TZS 200M. Avg monthly balance
	above TZS 200M, Free	above TZS 200M, Free
	45010 125 250W, 1100	above 120 200m, 1100
Mi	nimum Initial 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
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	NI	Ni
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	NI	Nil
Select Current Account	Nil Nil	Nii Nii
Select Plus Savings Account	NI NI	Nii Nii
Select Plus Current Account	NI	NI
	Minimum 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	NI	Nil
Tunaweza Current Account	TZS 10,000	US\$, EUR, GBP 10
Tunaweza Group Account	TZS 10,000	US\$, EUR, GBP 10
Kwetu Current Account Personal Banking	TZS 500,000	USD200, EUR100, GBP100
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	Nil	Nil
Select Savings Account Select Current Account	Ni	Ni
Select Plus Savings Account	Ni	Ni
Select Plus Current Account	Ni	Nil
October 1 do Garrette 1 to Gar	130	110
	Non - Maintenance of Minimum Balance	
Corporate, Institutional and Business Banking		
Current Account	TZS 15,000	TZS 15,000 Equivalent
Bonanza Account	TZS 15,000	TZS 15,000 Equivalent
Jamii Account	N/A T7S 2 000	N/A
Tunaweza Current Account Tunaweza Group Account	TZS 2,000 TZS 2.000	TZS 2,000 Equivalent TZS 2,000 Equivalent
Kwetu Current Account	TZS 15,000	TZS 15,000 Equivalent
Personal Banking		-,
	AD AC. Delever Division	Nil (Min Balance Blocked)
Dunguiza Savings Account	Nil (Min Balance Blocked)	
Fasta Account	Nil (Min Balance Blocked)	N/A
Fasta Account Salary Account	Nii (Min Balance Blocked) Nii (Min Balance Blocked)	Nil (Min Balance Blocked)
Fasta Account Salary Account Msomi Student Account	Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked)	Nil (Min Balance Blocked) N/A
Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account	Nil (Min Balance Blocked) Nil (Min Balance Blocked) Nil (Min Balance Blocked) Nil (Min Balance Blocked)	Nil (Min Balance Blocked) N/A Nil (Min Balance Blocked)
Fasta Account Salary Account Msom' Student Account Tunaweza Savings Account Mafao Account	Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked)	Nii (Min Balance Blocked) N/A Nii (Min Balance Blocked) Nii (Min Balance Blocked)
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Fasta Account Salary Account Meoms Student Account Tunawezz Savings Account Makan Account Young Saver's Account Kwettu Savings Account	Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked) Nii (Min Balance Blocked)	Nii (Min Balance Blocked) N/A Nii (Min Balance Blocked) Nii (Min Balance Blocked)
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elect Savings Account	Free Free	Free Free
elect Current Account elect Plus Savings Account elect Plus Current Account	Free Free Free	Free Free
Cash De	eposit (Small Denomination Charges Apply for all)	
mall 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 conanza Account	Free Free	Free Free
amii Account unaweza Current Account unaweza Group Account	Free Below TZS 30M: Free; Above TZS 30M charge 1%. Below TZS 30M: Free; Above TZS 30M charge 1%.	Free Free
unaweza Group Account wetu Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%. Below TZS 30M: Free; Above TZS 30M charge 1%.	Free Free
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unaweza Savings Account afao Account	Below TZS 20M: Free; Above TZS 20M charge 1%. Below TZS 20M: Free; Above TZS 20M charge 1%.	Free Free
oung Saver's Account wetu Savings Account elect Banking	Free Below TZS 20M: Free; Above TZS 20M charge 1%.	Free Free
elect Banking elect Savings Account elect Current Account	Free	Free
elect Current Account elect Plus Savings Account elect Plus Current Account	Free Free Free	Free Free Free
	Cash Withdrawals (Daily Limits)	
orporate, Institutional and Business Banking urrent Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
onanza Account mii Account	Max TZS 100k Free Free	Free Free
ımii Account ınaweza 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: charge 0.14% Max TZS 100k	Upto US\$ 10,000/- 0.5% above 1%
ersonal Banking unduliza Savings Account	Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	Upto US\$ 5,000/- per day is Free, above that 0.5%
ista Account	0.14% Max TZS 100k Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	N/A Upto US\$ 5,000/- per day is Free, above that 0.5%
isary Account	Upto 12S 5M: 12S 3,500/-; Above 12S 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5%
naweza Savings Account	0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14%	Upto US\$ 5,000/- per day is Free, above that 1%
afao Account	Max TZS 100k Unto TZS 5M: TZS 3 500/r: Above TZS 5M: charge	Upto US\$ 5,000/- per day is Free, above that 0.5%
oung Saver's Account	0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge	Upto US\$ 5,000/- per day is Free, above that 0.5%
wetu Savings Account	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, above that 0.5%
elect Banking elect Savings Account		1 Cash withdrawal per month at the counter for Free
	Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not	Cash withdrawal per month at the counter for Free Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not
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elect Plus Savings Account	TZS 100,000 1 Cash withdrawal per month at the counter for Free. About that TZS 5 000 & equivalent in ECV per	of USD40 1 Cash withdrawal per month at the counter for Free Above that TZS 5 000 5 equipplent in ECV per
	Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions are not restricted.	Above that TZS 5,000 & equivalent in FCY per transaction. ATM & iClick transactions 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
ash Deposits	Inter Country Transaction	Free
ish Deposits ish Withdrawal	As per Normal Bank Tariff	As per Normal Bank Tariff
temal Funds Transfers (Non- Iclick Banking)	k Free Inward Remittances	Free
coming Funds Transfers (TISS) coming Funds Transfers (TT)	Free USD/GBP/EUR 11.8;TZS EQV	Free USD/GBP/EUR 11.8
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utgoing Funds Transfers (TISS/EAPS) utward EFT - External (Single/bulk) utgoing Funds Transfers (TT)	TZS 10,000 TZS 4,000 0.11% min equivalent to US\$ 50/- & Max US\$ 100	N/A 0.11% min FCY 50/- & Max FCY 100/-
isk Transfer utgoing funds Transfers Rapidex - Existing Customers (Routed irough Account)		US\$ 20 US\$ 7
rrough Account) utgoing funds Transfers Rapidex - Walk-in Clients reall of funds (TT)		US\$ 9 USD 20
ecall of funds (TT) ancellation of (TT)	USD 20 USD 20	USD 20 USD 20
Cheque Servierieaf	tes (All cheque book charges are inclusive stamp dut TZS 800	TZS 800 Equivalent
unter cheque op Payment - per instruction (Single Continuous cheque series)	TZS 10,000 TZS 50,000	TZS 10,000 Equivalent TZS 50,000 Equivalent
woke Stop Payment Instruction	TZS 10,000	TZS 10 000 Equivalent
N If any requested of	ote: Cheque book destruction charges apply leque book remain uncollected by customer within 6 r Unpaid Cheque Return Charges	nonths
eck returned by us - per item - Technical reason by customer le	TZS 50,000	TZS 50,000 Equivalent
neck returned by us - per item - Financial reason by customer de	TZS 60,000	TZS 60,000 Equivalent
reque returned by other banks (Inward unpaid)	TZS 30,000 Banker's Cheques	TZS 30,000 Equivalent
suance of Bankers Cheque Incellation/Repurchase of Banker's Cheque Isuance Foreign draft	TZS 20,000 TZS 15,000	TZS 20,000 Equivalent in FCY TZS 15,000 Equivalent in FCY US\$ 30
Ruance Foreign grant splacement / Cancellation of Foreign Draft dian Rupee Demand Draft (family)		US\$ 5 US\$ 6
	Standing Instruction	
gistration charges ocessing - Internal	TZS 15,000 TZS 2,000	TZS 15,000 Equivalent TZS 2,000 Equivalent
ocessing - External (TISS or TT charges applies along with nks tariff	TZS 10,000	TZS 10,000 Equivalent TZS 10,000 Equivalent
nendment / Stop Standing order instruction paid SI / Fallure of SI (insufficient fund)	TZS 25,000	TZS 10,000 Equivalent TZS 25,000 Equivalent
alance confirmation	Others Certificates TZS 50,000	TZS 50,000 Equivalent
udit confirmation eference Letter / Status Inquiry		TZS 70,000 Equivalent
vestigation / query per item above 12 months	TZS 70,000 TZS 20,000	TZS 20,000 Equivalent
	TZS 20,000 TZS 30,000	TZS 20,000 Equivalent TZS 30,000 Equivalent
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Il Accounts Il Accounts	TZS 20,000 TZS 30,000 Dormant Account Charges No Charge Dormant Accounts - Reactivation Charges Free	TZS 20,000 Equivalent TZS 30,000 Equivalent
	TZS 20,000 TZS 30,000 Dormant Account Charges No Charge Dormant Accounts - Reactivation Charges	TZS 20,000 Equivalent TZS 30,000 Equivalent No Charge

Annual charges (Platinum and Infinite Debit Card)	TZS 30,000	TZS 30,000 Equivalent in FCY
Card replacement (Classic)	TZS 20,000	TZS 20,000 Equivalent in FCY
Card replacement (Platinum and Infinite)	TZS 50,000	TZS 50,000 Equivalent in FCY
New pin request (Pin regeneration)	TZS 1,000	TZS 1,000 Equivalent in FCY
Cards uncollected and destroyed (after 3months)	Nil	Nil
Declined ATM cash withdrawal (Insufficient funds)	TZS 200	TZS 200 Equivalent in FCY
Mini Statement	Free	Free
Balance Enquiry Own ATM	TZS 200	TZS 200 Equivalent in FCY
Balance Enquiry Other Bank ATM	TZS 300	TZS 300 Equivalent in FCY
Balance Enquiry International ATM	TZS 2,000	TZS 2 000 Equivalent in FCY
ATM International access fees (Cards from outside of Tanzania)	TZS 12,000	TZS 12,000 Equivalent in FCY
Optional Issuer fee	4.50%	4.50%
Card currency conversion fee		
	ATM Cash Withdrawal (Per Withdrawal)	
Cash withdrawal-I&M ATM (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal -In Tanzania (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Classic)	TZS 10,000	TZS 10,000 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Platinum and nfinite)	TZS 12,000	TZS 10,000 Equivalent in FCY
	ockers at Oysterbay, Nyerere and Arusha Branch (Or	
Locker Size	Charge per Annum	Safety Fixed Deposit Required
Small Size	TZS 200,000	TZS 1,000,000
Medium size	TZS 350,000	TZS 1,000,000
arge size	TZS 400,000	TZS 1,000,000
Extra Large	TZS 500,000	TZS 2,000,000
Double Extra Large	TZS 1,000,000	TZS 2,000,000
	Appraisal Fees For Credit Facilities	
	Overdraft (P/A)	
acility Fee	1.1% of the facility min of USD 50	
Temporary over draft per quarter	1.1% of the facility min of USD 50	
	Term Loan (Flat)	
Facility Fee	1.1% of the facility min of USD 50	
Facilitation of Loan Amendments	USD 500	



Visit your nearest I&M Branch or Call Us: +255 784 107999 | Email: customer.care@imbank.co.tz WE ARE ON YOUR SIDE!