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I&M BANK (T) LTD

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30th SEPTEMBER 2024

(Amounts in million shillings)

		Current Quarter 30.09.2024	Previous Quarter 30.06.2024
A.	**ASSETS**		
1	Cash	10,517	8,330
2	Balances with Bank of Tanzania	51,995	43,350
3	Investments in Government securities	158,397	173,587
4	Balances with other banks and financial institutions	68,584	28,019
5	Cheques and items for clearing	(76)	(121)
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customer liabilities for acceptances	-	-
9	Interbank Loans Receivables	11,839	16,423
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	430,119	447,017
12	Other assets	35,376	28,269
13	Equity Investments	1,014	1,014
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	14,435	13,750
16	**TOTAL ASSETS**	**782,200**	**759,638**
B.	**LIABILITIES**		
17	Deposits from other banks and financial institutions	6,504	21,076
18	Customer deposits	621,104	592,803
19	Cash letters of credit	-	-
20	Special deposits	2,296	1,482
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	351	355
23	Accrued taxes and expenses payable	22,151	18,808
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	2,174	1,514
27	Other liabilities	10,784	10,609
28	Borrowings	3,276	3,276
29	**TOTAL LIABILITIES**	**668,639**	**649,923**
30	**NET ASSETS/(LIABILITIES)*(16 minus 29)***	**113,562**	**109,715**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	23,954	23,954
32	Share premium	31,528	31,528
33	Capital reserves	280	280
34	Retained earnings	36,873	39,656
35	Profit (Loss) account	8,962	5,115
36	Provision Reserve	11,965	9,182
37	Minority Interest	-	-
38	**TOTAL SHAREHOLDERS' FUNDS**	**113,562**	**109,715**
39	Contingent liabilities	102,217	102,775
40	Non performing loans & advances	53,677	52,439
41	Allowances for probable losses	33,208	29,605
42	Other non performing assets	-	-
D.	**SELECTED FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets	14.5%	14.4%
(ii)	Non performing loans to total gross loans	11.6%	11.0%
(iii)	Gross loans and advances to total deposits	73.6%	77.5%
(iv)	Loans and Advances to total assets	55.0%	58.8%
(v)	Earning Assets to Total Assets	81.0%	87.8%
(vi)	Deposits Growth	2.4%	0.3%
(vii)	Assets growth	3.0%	0.9%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30th SEPTEMBER 2024

(Amounts in million shillings)

		Current Quarter 30.09.2024	Comparative Quarter (Previous Year) 30.09.2023	Current Year Cumulative 30.09.2024	Comparative Year (Previous Year) Cumulative 30.09.2023
1	Interest Income	26,347	16,667	68,035	48,891
2	Interest Expense	(7,838)	(6,449)	(23,242)	(18,789)
3	**Net Interest Income (1 minus 2)**	**18,509**	**10,217**	**44,792**	**30,102**
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	5,053	654	10,978	8,846
6	**Non Interest Income:**	**3,444**	**3,489**	**9,626**	**9,672**
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	1,811	2,159	5,573	5,209
	6.2 Fees and Commissions	1,622	1,477	3,995	4,288
	6.3 Dividend Income	-	21	23	21
	6.4 Other Operating Income	12	(168)	36	154
7	**Non Interest Expenses:**	**(11,405)**	**(9,086)**	**(30,638)**	**(26,286)**
	7.1 Salaries and Benefits	(4,403)	(3,741)	(12,532)	(11,083)
	7.2 Fees and Commission	(656)	(585)	(1,962)	(1,760)
	7.3 Other Operating Expenses	(6,346)	(4,760)	(16,143)	(13,443)
8	**Operating Income/(Loss)**	**5,495**	**3,966**	**12,803**	**4,642**
9	Income Tax Provision	(1,649)	(1,190)	(3,841)	(1,393)
10	**Net Income/ (Loss) After Income Tax**	**3,846**	**2,776**	**8,962**	**3,250**
11	**Other Comprehensive Income (itemize)**	-	(49)	(6)	(65)
12	**Total comprehensive income/(loss) for the quarter / year**	**3,846**	**2,727**	**8,956**	**3,185**
13	Number of Employees	206	190	206	190
14	Basic Earnings Per Share	0.16	0.12	0.37	0.14
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1.99%	1.65%	1.58%	0.68%
(ii)	Return on Average Shareholders' Fund	13.76%	10.97%	10.98%	4.47%
(iii)	Non Interest Expense to Gross Income	51.95%	66.29%	56.30%	66.09%
(iv)	Net Interest Income to Average Earning Assets	11.51%	6.67%	9.08%	6.86%

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)	**15.10.2024**
Veronica Pascal Magongo (Head of Finance)	(Signed)	**15.10.2024**
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	**15.10.2024**

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*
Mr.Emmanuel J. Chacha	(Signed)	**15.10.2024**
Mr. Christopher K. Maina	(Signed)	**15.10.2024**

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30th SEPTEMBER 2024

(Amounts in million shillings)

		Current Quarter 30.09.2024	Previous Quarter 30.06.2024	Current Year Cumulative 30.09.2024	Comparative Year Cumulative (Previous Year) 30.09.2023
I:	**Cash flow from operating activities:**				
	Net income	5,495	4,782	12,803	4,642
	Adjustments for:	-	-		-
	- Impairment/Amortization	1,349	(8,671)	(7,186)	13,182
	- Net change in Loans and Advances	13,296	27,597	25,212	(30,200)
	- Gain/loss on Sale of Assets	-	-	-	-
	- Net change in Deposits	29,114	10,200	39,170	68,969
	- Net change in Short Term Negotiable Securities	(3,086)	(7,134)	(33,569)	(63,706)
	- Net change in Other Liabilities	2,526	258	3,891	3,189
	- Net change in Other Assets	(6,469)	7,721	(2,511)	(265)
	- Tax Paid	(638)	(638)	(1,914)	(2,250)
	- Others	(3,566)	(644)	(5,666)	(4,534)
	Net cash provided (used) by operating activities	**38,021**	**33,471**	**30,230**	**(10,973)**
II:	**Cash flow from investing activities:**				
	Dividend Received	-	23	22.56	(21)
	Purchase of Fixed Assets	1,568	(2,558)	(1,350)	(1,467)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non- Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Others (specify)	-	-	(6)	(65)
	Net cash provided (used) by investing activities	**1,568**	**(2,535)**	**(1,334)**	**(1,553)**
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	-	-	-	-
	Net Change in Other Borrowings	-	-	-	(6,998)
	Others (specify)	-	-	-	-
	Net Cash (used) / provided by Financing Activities	**-**	-	**-**	**7,202**
IV:	**Cash and Cash Equivalents:**		-		
	Net Increase/ (Decrease) in Cash and Cash Equivalents	**39,589**	**30,935**	**28,896**	**(5,323)**
	Cash and Cash Equivalents at the Beginning of the Quarter	61,690	30,754	72,383	50,168
	Cash and Cash Equivalents at the end of the Quarter	**101,279**	**61,690**	**101,279**	**44,845**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30th SEPTEMBER 2024

(Amounts in million shillings)

	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total
Current Quarter (30.09.2024)							
Balance as at the beginning of the quarter (01.07.2024)	**23,954**	**31,528**	**44,771**	**9,182**	**-**	**280**	**109,715**
Profit for the quarter	-	-	3,846	-	-	-	3,846
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(2,783)	2,783	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (30.09.2024)	**23,954**	**31,528**	**45,835**	**11,965**	**-**	**280**	**113,562**
Previous Quarter (30.06. 2024)							
Balance as at the beginning of the quarter (01.04.2024)	**23,954**	**31,528**	**41,776**	**8,838**	**-**	**280**	**106,376**
Profit for the quarter	-	-	3,339	-	-	-	3,339
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(344)	344	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (30.06.2024)	**23,954**	**31,528**	**44,771**	**9,182**	**-**	**280**	**109,715**

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

	Local Currency (LCY)	Foreign Currency (FCY)
Monthly Account 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	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
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free	Free
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, Free	TZS 30,000 (Equivalent in FCY) if Avg 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
Minimum 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$, EUR, GBP 20
Fasta Account	TZS 10,000	N/A
Salary Account	Nil	Nil
Msomi Student Account	TZS 10,000	N/A
Tunaweza Savings Account	TZS 10,000	US$, 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
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	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
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	N/A
Tunaweza Current Account	TZS 2,000	TZS 2,000 Equivalent
Tunaweza Group Account	TZS 2,000	TZS 2,000 Equivalent
Kwetu Current Account	TZS 15,000	TZS 15,000 Equivalent
Personal Banking		
Dunduliza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Fasta Account	Nil (Min Balance Blocked)	N/A
Salary Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Msomi Student Account	Nil (Min Balance Blocked)	N/A
Tunaweza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Mafao Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Young Saver's Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Kwetu Savings Account	TZS 2,000	TZS 2,000 Equivalent
Select Banking		
Select Savings Account	N/A	N/A
Select Current Account	N/A	N/A
Select Plus Savings Account	N/A	N/A
Select Plus Current Account	N/A	N/A
Ledger Folio Charges/ Transaction Fees - per entry		
Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	Free	Free
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	Free (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)
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
Mafao Account	Free	Free
Young Saver's Account	Free	Free
Kwetu Savings Account	Free (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)
Select Banking		
Select Savings Account	Free	Free
Select Current Account	Free	Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Salary handling/Bulky internal transfers charges		
Corporate, Institutional and Business Banking		
Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Jamii Account	Free	Free
Tunaweza Current Account	Free	Free
Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Statement Charges		
Corporate, Institutional and Business Banking		
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	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 (Small Denomination Charges Apply for all)		
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
Msomi Student Account	Free	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 20M charge 1%.	Free
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: charge 0.14% Max TZS 100k	Upto US$ 10,000/- 0.5% above 1%
Bonanza Account	Free	Free
Jamii Account	Free	Free
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%
Tunaweza 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%
Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Upto US$ 10,000/- 0.5% above 1%
Personal Banking		
Dunduliza 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%
Fasta Account	Wakala Tariff Apply	N/A
Salary 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%
Msomi 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%
Tunaweza 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%
Mafao 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%
Young Saver's 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%
Kwetu 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%
Select Banking		
Select Savings Account	1 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.	1 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.
Select Current Account	Free upto TZS 5M. 0.25% above that. Maximum of TZS 100,000	Free upto USD 5,000. 0.25% above that. Maximum of USD40
Select Plus Savings Account	1 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.	1 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.
Select 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
Inter Country Transaction		
Cash Deposits	Free	Free
Cash Withdrawal	As per Normal Bank Tariff	As per Normal Bank Tariff
k		
Internal Funds Transfers (Non- Iclick Banking)	Free	Free
Inward Remittances		
Incoming Funds Transfers (TISS)	Free	Free
Incoming Funds Transfers (TT)	USD/GBP/EUR 11.8;TZS EQV	USD/GBP/EUR 11.8
Income EFT Local	Free	N/A
Outward Remittances		
Outgoing Funds Transfers (TISS/EAPS)	TZS 10,000	TZS 10,000 Equivalent in FCY
Outward EFT - External (Single/bulk)	TZS 4,000	N/A
Outgoing Funds Transfers (TT)	0.11% min equivalent to US$ 50/- & Max US$ 100	0.11% min FCY 50/- & Max FCY 100/-
Brisk Transfer		US$ 20
Outgoing funds Transfers Rapidex - Existing Customers (Routed Through Account)		US$ 7
Outgoing funds Transfers Rapidex - Walk-in Clients		US$ 9
Recall of funds (TT)	USD 20	USD 20
Cancellation of (TT)	USD 20	USD 20
Cheque Services (All cheque book charges are inclusive stamp duty)		
Per leaf	TZS 800	TZS 800 Equivalent
Counter cheque	TZS 10,000	TZS 10,000 Equivalent
Stop Payment - per instruction (Single Continuous cheque series)	TZS 50,000	TZS 50,000 Equivalent
Revoke Stop Payment Instruction	TZS 10,000	TZS 10,000 Equivalent
Note: Cheque book destruction charges apply if any requested cheque book remain uncollected by customer within 6 months		
Unpaid Cheque Return Charges		
Check returned by us - per item - Technical reason by customer side	TZS 50,000	TZS 50,000 Equivalent
Check returned by us - per item - Financial reason by customer side	TZS 60,000	TZS 60,000 Equivalent
Cheque returned by other banks (Inward unpaid)	TZS 30,000	TZS 30,000 Equivalent
Banker's Cheques Banker's Cheques		
Issuance of Bankers Cheque	TZS 20,000	TZS 20,000 Equivalent in FCY
Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY
Issuance Foreign draft		US$ 30
Replacement / Cancellation of Foreign Draft		US$ 5
Indian Rupee Demand Draft (family)		US$ 6
Standing Instruction Standing Instruction		
Registration charges	TZS 15,000	TZS 15,000 Equivalent
Processing - Internal	TZS 2,000	TZS 2,000 Equivalent
Processing - External (TISS or TT charges applies along with banks tariff	TZS 10,000	TZS 10,000 Equivalent
Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent
Unpaid SI / Failure of SI (insuffi-cient fund)	TZS 25,000	TZS 25,000 Equivalent
Others Certificates Others Certificates		
Balance confirmation	TZS 50,000	TZS 50,000 Equivalent
Audit confirmation	TZS 70,000	TZS 70,000 Equivalent
Reference Letter / Status Inquiry	TZS 20,000	TZS 20,000 Equivalent
Investigation / query per item above 12 months	TZS 30,000	TZS 30,000 Equivalent
Dormant Account Charges		
All Accounts	No Charge	No Charge
Dormant Accounts - Reactivation Charges		
All Accounts	Free	Free
Account Closure Charges		
All Current accounts	TZS 35,000	TZS 35,000 Equivalent
All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
Cards Related Charges (Visa Debit Cards) Cards Related Charges (Visa Debit Cards)		
Annual charges (Classic Debit Card)	TZS 15,000	TZS 15,000 Equivalent in FCY
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 Card currency conversion fee	4.50%	4.50%
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 Infinite)	TZS 12,000	TZS 10,000 Equivalent in FCY
Annual Safe Deposit Lockers at Oysterbay, Nyerere and Arusha Branch (Only in TZS)		
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
Large 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)		
Facility 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	
Advances		
Disbursement of Loans	Free	
Recall Notice/Demand for repayment	Out of pocket expenses	
Discharge of Mortgage Demands	Out of pocket expenses	