## **AZANIA BANK LIMITED**



Issued Pursuant to Regulations 7 & 8 of the Banking and Financial Institutions (Dislosures) Regulations, 2014

|    |   | Current Quarter 30th June 2022 | Previous Quarter 31st<br>March 2022 |
|----|---|--------------------------------|-------------------------------------|
|    | ASSETS  |                                |                                     |
|    | Cash  | 33,488                         | 27,9                                |
|    | Balances with Bank of Tanzania  | 41,972                         | 34,1:                               |
|    | Investment in Government securities                                   | 154,937                        | 143,8                               |
|    | Balances with other Banks and financial institutions                  | 7,799                          | 9,4                                 |
|    | Cheques and items for clearing  | 4,309                          | 4,1                                 |
|    | Interbranch float items   | 1                              |                                     |
|    | Bills negotiated  | -                              |                                     |
|    | Customers' Liabilities for Acceptances<br>Interbank Loans Receivables | 60.001                         | 45.4                                |
| 1  | Investment in other securities  | 60,981<br>4,200                | 45,4                                |
|    | Loans, Advances and Overdrafts(Net of allowances for probable         | 870,956                        | 4,2<br>845,6                        |
|    | Losses)   | 670,930                        | 043,0                               |
|    | Other Assets  | 79,485                         | 76,3                                |
|    | Equity Investments  | 12,295                         | 12,2                                |
|    | Underwriting accounts   | 12,275                         | 12,2                                |
|    | Property, Plant and Equipment   | 13,971                         | 14,5                                |
| 16 | TOTAL ASSETS  | 1,284,394                      | 1,218,0                             |
| В  | LIABILITIES   |                                |                                     |
| 17 | Deposits from other banks and financial institutions                  |                                |                                     |
| 18 | Customer deposits   | 639,928                        | 597,4                               |
| 19 | Cash Letters of Credit  | 899                            | 8                                   |
| 20 | Special deposits  | 150,881                        | 150,4                               |
| 21 | Payment orders/transfers payable                                      |                                |                                     |
| 22 | Bankers Cheques and Drafts Issued                                     | 100                            | 1                                   |
| 23 | Accrued taxes and expenses payable                                    | 16,769                         | 18,3                                |
| 24 | Acceptances Outstanding   | -                              |                                     |
| 25 | Interbranch float items   |                                |                                     |
|    | Unearned income and other deferred charges                            | -                              |                                     |
|    | Other Liabilities   | 23,471                         | 33,2                                |
|    | Borrowings  | 185,442                        | 158,0                               |
|    | TOTAL LIABILITIES   | 1,017,490                      | 958,5                               |
|    | NET ASSETS/(LIABILITIES) 16 LESS 29<br>SHAREHOLDERS' FUNDS            | 266,904                        | 259,5                               |
| ,, |   |                                |                                     |
|    | Paid up share capital   | 185,493                        | 185,4                               |
|    | Capital reserves  | 739                            | 7                                   |
|    | Retained Earnings   | 31,679                         | 31,6                                |
|    | Profit (Loss) Account   | 13,375                         | 6,0                                 |
|    | Other capital accounts Regulatory Reserve                             | 25 610                         | 25.6                                |
| 37 | TOTAL SHAREHOLDERS FUNDS  | 35,618                         | 35,6                                |
|    | Contingent liabilities  | <b>266,904</b> 137,272         | <b>259,5</b><br>96,9                |
| 39 | Non Performing Loans and advance                                      |                                |                                     |
| 10 | Allowance for Probable losses   | 197,369<br>83,955              | 194,6<br>77,2                       |
|    | Other non performing assets   | 1,158                          | 1,1                                 |
| D  | PERFORMANCE INDICATORS  |                                |                                     |
|    | (i)Shareholders Funds to Total Assets                                 | 20.78%                         | 21.3                                |
|    | (ii)Non performing loans to Total Gross Loans                         | 20.72%                         | 21.0                                |
|    | (iii)Gross loans and advances to Total Deposits                       | 118.11%                        | 120.4                               |
|    | (iv)Loans and Advances to Total Assets                                | 67.81%                         | 69.4                                |
|    | (v)Earning Assets to Total Assets                                     | 74.41%                         | 73.9                                |
|    | (vi)Deposits Growth   | 7.10%                          | 11.5                                |
|    | * / *   | 5.44%                          | 3.7                                 |

| INCOME STATEMENT FOR THE QUARTER ENDED ON 30TH JUNE 2022  (Amount in TShs " Millions")  |                                   |  |  |   |  |  |
|---|-----------------------------------|--|--|---|--|--|
|   | Current Quarter<br>30th June 2022 | Comperative Quarter<br>(Previous year) 30th<br>June 2021 | Current Year<br>Cumulative 30th June<br>2022 | Comparative Year<br>(Previous Year)<br>Cumulative 30th June<br>2021 |  |  |
| sterest Income  | 28,957                            | 19,728   | 59,861                                       | 44,228  |  |  |
| sterest Expense   | (14,542)                          | (10,398)   | (28,133)                                     | (20,409)  |  |  |
| et Interest Income  | 14,415                            | 9,329  | 31,728                                       | 23,819  |  |  |
| ad debts Written -off  npairement losses on loans and Advances  | (6,810)                           | 13   | (9,010)                                      | 678   |  |  |
| on - Interest Income  | 16,133                            | 3,892  |  | 6,071   |  |  |
| .1 Foreign exchange profit/(Loss)   | 2,104                             | 755  |  | 1,463   |  |  |
| .2 Commissions and Fees   | 4,706                             | 1,808  |  | 3,216   |  |  |
| .3 Dividend Income .4 Other operating income  | 62<br>9,260                       | 1 220  | 62<br>10,237                                 | 1 202   |  |  |
| on - Interest Expense   | (14,826)                          | 1,329  |  | 1,392<br>(29,590)   |  |  |
| 1 Salaries and Benefits   | (8,987)                           | (8,812)  | 1 1  | (17,221)  |  |  |
| 2 Fees and Commission   | (118)                             | (542)  | (241)  | (1,201)   |  |  |
| 3 Other operating expenses  | (5,721)                           | (5,523)  | (10,914)                                     | (11,168)  |  |  |
| perating Income/(Loss) before Tax ordinary items<br>come Tax Provision  | 8,912                             | (1,642)  |  | 978   |  |  |
| et income /(Loss) After Income tax and  | 7,344                             | (1,349)  |  | (294)   |  |  |
| umber of employees  | 572                               | 561  | 572  | 561   |  |  |
| asic Earnings Pershare  | 161                               | (29)   | 145  | 7   |  |  |
| iluted Earnings Pershare  | 161                               | (29)   | 145  | 7   |  |  |
| umber of Branches   | 24                                | 24   | 24   | 24.00   |  |  |
| ERFORMANCE INDICATORS   |                                   |  |  |   |  |  |
| Return on average total assets  | 2.85%                             | -0.58%   | 2.53%  | 0.17%   |  |  |
| Return on Average sharehoders' funds  | 11.16%                            | -2.14%   | 10.28%                                       | 0.54%   |  |  |
| Non interest expense to Operating income.  Net Interest income to average earning assets  | 48.53%<br>6.21%                   | 112.52%<br>4.01%   |  | 99.00%<br>5.05%   |  |  |
| the under-named non-executive members of the board of memoris have been examined by us, and to the best of our known and correct. |                                   | e correctness of the                                     |  |   |  |  |
| Signed by:  Chairman Eng  | g.Julius B.Ndyamuk                | ama  |  | 6-Jul-22  |  |  |
| Vice chairman M   | 1r. Felix M.Maagi                 |  |  | 6-Jul-2   |  |  |
| urahia manufaa  | 13                                |  |  |   |  |  |

| m operating activities  me C:: Amortization n loans and Advances Statutory Min Reserve n Deposits n Short Term Negotiable Securities n Other liabilities n Other assets  ifly) idded (used) by operating activities m investing activities: ved ed assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment idded (used) by investing activities  | 8,912<br>8,441<br>(30,769)<br>41,558<br>16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495 | 65,987<br>(9,254)<br>(3,457)<br>5,159<br>(194)<br>(806)<br>63,275                                | 12,255<br>(35,374)<br>107,544<br>7,037<br>(13,684)<br>1,610<br>(389)<br>7,227                                   | (7<br>(5)<br>(2)<br>(14)<br>(1)<br>(15)   |
|--|---|--|---|---|
| Amortization In loans and Advances In Statutory Min Reserve In Deposits In Short Term Negotiable Securities In Other liabilities In Other liabilities In Other assets In Guerral Statutory Min Reserve In Other assets In Other assets In I   | 8,441<br>(30,769)<br>41,558<br>16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495          | 3,814<br>(4,605)<br>65,987<br>(9,254)<br>(3,457)<br>5,159<br>(194)<br>(806)<br>63,275            | 12,255<br>(35,374)<br>107,544<br>7,037<br>(13,684)<br>1,610<br>(389)<br>7,227<br>101,770                        | (13<br>(13<br>(14<br>(15)<br>(15)<br>(15)   |
| Amortization In loans and Advances Istatutory Min Reserve In Deposits In Short Term Negotiable Securities In Other labilities In Other assets In It Is Is It Is Is Is It Is Is Is It Is   | 8,441<br>(30,769)<br>41,558<br>16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495          | 3,814<br>(4,605)<br>65,987<br>(9,254)<br>(3,457)<br>5,159<br>(194)<br>(806)<br>63,275            | 12,255<br>(35,374)<br>107,544<br>7,037<br>(13,684)<br>1,610<br>(389)<br>7,227<br>101,770                        | (C)   |
| Amortization In loans and Advances In Deposits In Short Term Negotiable Securities In Other liabilities In Other assets If you didd (used) by operating activities In investing activities: Investing activities I | (30,769)<br>41,558<br>16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495                   | (4,605) 65,987 (9,254) (3,457) 5,159 (194) (806) 63,275  | (35,374) 107,544 7,037 (15,664) 1,610 (389) 7,227 101,770   | (1  |
| n loans and Advances Statutory Min Reserve n Deposits n Short Term Negotiable Securities n Other liabilities n Other assets iffy) idded (used) by operating activities m investing activities: veed ded assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment idded (used) by investing activities   | (30,769)<br>41,558<br>16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495                   | (4,605) 65,987 (9,254) (3,457) 5,159 (194) (806) 63,275  | (35,374) 107,544 7,037 (15,664) 1,610 (389) 7,227 101,770   | (1  |
| a Statutory Min Reserve in Deposits in Short Term Negotiable Securities in Other liabilities in Other assets itify) ided (used) by operating activities im investing activities: wed teed assets sale of fixed assets in-dealing securities sale non-dealing securities y) - Equity investment ided (used) by investing activities   | 41,558<br>16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495                               | 65,987<br>(9,254)<br>(3,457)<br>5,159<br>(194)<br>(806)<br>63,275                                | 107,544<br>7,037<br>(13,684)<br>1,610<br>(389)<br>7,227<br>101,770  | (1)   |
| n Deposits n Short Term Negotiable Securities n Other liabilities n Other assets iffy) ided (used) by operating activities m investing activities: ved ted assets sale of fixed assets n-dealing securities sale non-dealing securities y)-Equity investment ided (used) by investing activities   | 16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495   | (9,254)<br>(3,457)<br>5,159<br>(194)<br>(806)<br>63,275  | 7,037<br>(13,684)<br>1,610<br>(389)<br>7,227<br>101,770   | (1:   |
| n Short Term Negotiable Securities n Other liabilities n Other assets iffy) ided (used) by operating activities m investing activities: ved ed assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment ided (used) by investing activities   | 16,290<br>(10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495   | (9,254)<br>(3,457)<br>5,159<br>(194)<br>(806)<br>63,275  | 7,037<br>(13,684)<br>1,610<br>(389)<br>7,227<br>101,770   | (I:   |
| n Other liabilities n Other assets ify) ided (used) by operating activities m investing activities: ved ed assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment ided (used) by investing activities   | (10,227)<br>(3,549)<br>(194)<br>8,033<br>38,495   | (3,457)<br>5,159<br>(194)<br>(806)<br>63,275   | (13,684) 1,610 (389) 7,227 101,770 - (654)  | (L  |
| n Other assets  iffy)  ided (used) by operating activities  m investing activities:  ved  ede assets  sale of fixed assets  n-dealing securities  sale non-dealing securities  y) - Equity investment  ided (used) by investing activities   | (3,549)<br>(194)<br>8,033<br>38,495   | 5,159<br>(194)<br>(806)<br>63,275<br>(143)   | 1,610<br>(389)<br>7,227<br><b>101,770</b><br>-<br>(654)   | (I:   |
| inity) ided (used) by operating activities  m investing activities: ved ced assets sale of fixed assets n-dealing securities sale non-dealing securities y)-Equity investment ided (used) by investing activities  | (194)<br>8,033<br>38,495<br>(511)   | (194)<br>(806)<br>63,275<br>(143)  | (389)<br>7,227<br><b>101,770</b><br>(654)   | (13   |
| ided (used) by operating activities  m investing activities:  ved  ed assets  sale of fixed assets  n-dealing securities  sale non-dealing securities  y) - Equity investment  ided (used) by investing activities   | 8,033<br>38,495<br>-<br>(511)   | (806)<br>63,275<br>(143)   | 7,227<br>101,770<br>(654)   | (1:   |
| ided (used) by operating activities  m investing activities:  ved  ed assets  sale of fixed assets  n-dealing securities  sale non-dealing securities  y) - Equity investment  ided (used) by investing activities   | (511)   | 63,275<br>(143)<br>-<br>-  | 101,770<br>-<br>(654)   | (12   |
| m investing activities: ved ted assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment idded (used) by investing activities   | (511)   | (143)  | (654)   | ,   |
| ved ted assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment ided (used) by investing activities  | (511)<br>-<br>-<br>-<br>-   |  | (654)   |   |
| ved ted assets sale of fixed assets n-dealing securities sale non-dealing securities y) - Equity investment ided (used) by investing activities  | -   |  |   |   |
| ed assets sale of fixed assets n-dealing securities sale non-dealing securities y) -Equity investment idied (used) by investing activities   | -   |  |   |   |
| sale of fixed assets<br>n-dealing securities<br>sale non-dealing securities<br>y)-Equity investment<br>idded (used) by investing activities  | -   |  |   |   |
| n-dealing securities<br>sale non-dealing securities<br>y)-Equity investment<br>ided (used) by investing activities   | -<br>-<br>-<br>(511)  |  | -<br>-  |   |
| sale non-dealing securities<br>y) -Equity investment<br>ided (used) by investing activities  | (511)   |  |   |   |
| y) -Equity investment<br>ided (used) by investing activities   | (511)   | -  | -   |   |
| ided (used) by investing activities  | (511)   |  | l .   |   |
|  |   | (143)  | (654)   |   |
| ancing activities  |   |  |   |   |
| Long-term Debt   | -   |  | -   |   |
| issuance of long term debt   | 449   | (944)  | (495)   |   |
| issuance of Share capital  | (105)   | (69)   | (174)   | )   |
| sh Dividends   | -   |  | -   |   |
| other borrowings   | 27,388  | (24,367)   | 3,021   |   |
| new equity   |   |  |   |   |
| ided (used) by financing activities  | 27,733  | (25,381)   | 2,352   |   |
| ı equivalents:   |   |  |   |   |
| lecrease) in cash and cash equivalents   | 65,717  | 37,751   | 103,468   | o o   |
| Equivalent at the beginning of the Quarter   | 161,784   | 124,033  | 124,033   | 10  |
| n equivalent at the end of the   | 227,501   | 161,784  | 227,501   | 10  |
| l  | ecrease) in cash and cash equivalents  Equivalent at the beginning of the Quarter                 | ecrease) in cash and cash equivalents 65,717  Equivalent at the beginning of the Quarter 161,784 | ecrease) in cash and cash equivalents 65,717 37,751  Equivalent at the beginning of the Quarter 161,784 124,033 | ecrease) in cash and cash equivalents 65,717 37,751 103,468  Equivalent at the beginning of the Quarter 161,784 124,033 124,033 |

| CONDENSE   | ED STATEMENT OF C | HANGES IN EQUITY                          | AS AT 30TH JU      | NE 2022    |         |
|--|-------------------|---|--------------------|------------|---------|
|  |                   | Retained earnings<br>(Accumulated losses) | Regulatory reserve | Others     | Total   |
| Current Period 30th June 2022                          |                   | (Amount in TShs "                         | Millions")         |            |         |
| Balance as at the beginning of the Period              | 185,493           | 37,710                                    | 35,618             | 739        | 259,560 |
| Prior Period Adjustment                                | -                 |   | -                  | -          | -       |
| Profit for the Year                                    | -                 | 7,344                                     | -                  | -          | 7,344   |
| Other Comprehensive Income                             | -                 | -   | -                  | -          | -       |
| Transactions With Owners                               | -                 | -   | -                  | -          | -       |
| Dividend Paid  | -                 | -   | -                  | -          | -       |
| Regulatory Reserve                                     | -                 | -   | -                  | -          | -       |
| Other Reserve  | -                 | -   | -                  | -          | -       |
| General Provission Reserve                             |                   | -   | -                  | -          | -       |
| Balance as at the end of the current period            | 185,493           | 45,054                                    | 35,618             | 739        | 266,904 |
|  |                   |   |                    |            |         |
| Previous Period 31st March 2022                        | 407.402           | 20.440                                    | 25.405             | <b>720</b> | 252.520 |
| Balance as at the beginning of the Period              | 185,493           | 30,110                                    | 37,187             | 739        | 253,529 |
| Prior Period Adjustment                                | -                 | -   | -                  | •          | -       |
| Profit for the Year                                    | -                 | 6,031                                     | -                  | •          | 6,031   |
| Other Comprehensive Income<br>Transactions With Owners | -                 | -   | -                  | -          | -       |
| Transactions with Owners<br>Dividend Paid              | ·                 | -   | -                  |            | · -     |
| Regulatory Reserve                                     |                   | 1,568                                     | (1,568)            |            |         |
| Other Reserve  | ]                 | 1,500                                     | (1,508)            |            |         |
| General Provission Reserve                             |                   |   | _                  |            |         |
| Balance as at the end of the current period            | 185,493           | 37,710                                    | 35,618             | 739        | 259,560 |

## FEES AND CHARGES FOR 2022

TYPE OF CHARGES

RODUCT TYPE

| PRODUCT TYPE                               | TYPE OF CHARGES   | (TZS)  | USD   | EUR   | GB  |
|--|---|--|---|---|---|
| Savings account                            | Normal savings (monthly charges)  | 5,000.00   | 1.80  | 1.80  | 1.5   |
|  | Special savings (monthly charges)   | 2,500.00   | 1.80  | 1.80  | 1.5   |
|  | Statement   |  |   |   |   |
|  | 0 CM-who  | 2 700 00   | 2.00  | 2.00  | 2.6   |
|  | 0-6 Months  | 3,700.00   | 3.00  | 3.00  | 2.5   |
|  | More than six months per page   | 1,200.00   | 1.00  | 1.00  | 0.7   |
|  | Charges for operating below minimum balance - savings   | 2,500.00   | 1.80  | 1.80  | 1.5   |
|  | Savings Card  | 6,000.00   | 3.00  | 3.00  | 3.0   |
|  | Closing Account   | 24,000.00  | 17.28   | 17.28   | 14.4  |
|  | Monthly dormant accounts charges savings  | Free   | Free  | Free  | Fr  |
|  | Dormant activation fees   | Free   | Free  | Free  | Fr  |
| Current account                            | Service charges monthly   |  |   |   |   |
| Juli ent weedunt                           | Personal  | 6,000.00   | 4.32  | 4.32  | 3.0   |
|  | Business  | 15,000.00  | 10.80   | 10.80   | 9.1   |
|  | Corporate   | 25,000.00  | 25.00   | 25.00   | 20.   |
|  | Statement   |  |   |   |   |
|  | 1-6 months  | 4,000.00   | 3.00  | 3.00  | 2.:   |
|  | More than six month (Per Page)  | 1,200.00   | 1.00  | 1.00  | 0.  |
|  | Closing account   | 36,000.00  | 25.92   | 25.92   | 21.   |
|  | Monthly Dormant Charges   | Free   | Free  | Free  | Fı  |
|  | Dormant activation fees   | Free   | Free<br>8.50  | Free  | Fi  |
|  | Charge book (50 Leaf)   | 11,800.00<br>24,000.00   | 10.00   | 8.50<br>10.00   | 7.0   |
|  | Cheque book (50 Leaf) Cheque book (100 Leaf)  | 24,000.00<br>44,000.00   | 20.00   | 20.00   | 17.   |
|  | Cheque Book (100 Ecar)  | 44,000.00  | 20.00   | 20.00   | 17.   |
| Returned cheques (Issued by our            | (i) Insufficient fund   | 120,000.00   | 60.00   | N/A   | N   |
| customers)                                 |   |  |   |   |   |
|  | (ii) Other reasons  | 23,600.00  | 16.99<br>72.00  | N/A<br>N/A  | N   |
|  | Special Cheque Clearance  | 100,000.00<br>59,000.00  | 30.96   | 30.96   | N<br>25.  |
|  | Stop Payment orders per leaf Blocking of lost cheque book   | 20,000.00  | 10.00   | 10.00   | 23.0  |
|  | Blocking of lost cheque book  | 20,000.00  | 10.00   | 10.00   |   |
| Cash transactions over the count           | er  |  |   |   |   |
| Cash Withdrawal at Counter                 | 0 ≤3M   | 5,000.00   | 0.59%   | 0.59%   | 0.59  |
|  | >3M ≤ 5M  | 0.1800%  | 0.59%   | 0.59%   | 0.59  |
|  | > 5M ≤10M   | 0.1700%  | 0.59%   | 0.59%   | 0.59  |
|  | > 10M   | 0.1650%  | 0.59%   | 0.59%   | 0.59  |
|  | Maximum cash withdrawal charges   | 150,000.00   | 75.00   | 75.00   | 75.   |
|  | Cash payment to 3rd party   | 6,000.00   | 4.32  | 4.32  | 3.0   |
|  | Bulk cash deposits/Withdrawals;   |  |   |   |   |
|  | Bulk cash withdrawal/ Same day deposited above TZS<br>30M   | Free   | Free  | Free  | Fr  |
|  | 3014  |  |   |   |   |
| Cash deposit                               | Cash deposit charges(TZS)   | Free   |   |   |   |
|  |   | Free   | NIL   | NIL   | N   |
| 1  | Cash deposit charge \$50 and \$100  |  |   |   |   |
| •  | Cash deposit charge \$50 and \$100<br>\$1,5,10 and \$20   | 1100   | 5.00%   | 5.00%   |   |
|  | \$1,5,10 and \$20   | 0.5 % of the amount,maximum  |   | 5.00%   | 5.00  |
| •  | \$1,5,10 and \$20<br>Mutilated note deposit   | 0.5 % of the amount,maximum<br>50,000  | N/A   | 5.00%<br>N/A  | 5.00<br>N   |
|  | \$1,5,10 and \$20   | 0.5 % of the amount,maximum  |   | 5.00%   | 5.00<br>N.  |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits   | 0.5 % of the amount,maximum<br>50,000<br>Free  | N/A<br>N/A  | 5.00%<br>N/A<br>N/A   | 5.00<br>N   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS   | 0.5 % of the amount,maximum<br>50,000  | N/A   | 5.00%<br>N/A  | 5.00<br>N   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT   | 0.5 % of the amount,maximum 50,000 Free 12,000.00  | N/A<br>N/A<br>6.00  | 5.00%<br>N/A<br>N/A<br>N/A  | 5.00<br>N.<br>N.  |
|  | \$1.5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers  | 0.5 % of the amount,maximum<br>50,000<br>Free<br>12,000.00<br>USD 59   | N/A<br>N/A<br>6.00  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59  | 5.00<br>N<br>N<br>N   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder  | 0.5 % of the amount,maximum<br>50,000<br>Free<br>12,000.00<br>USD 59<br>USD 59   | N/A<br>N/A<br>6.00<br>59.00<br>59.00  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59  | 5.00<br>N<br>N<br>N<br>USD<br>USD   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (7T) - customers  | 0.5 % of the amount,maximum<br>50,000<br>Free<br>12,000.00<br>USD 59<br>USD 59<br>USD 12   | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59<br>USD 12  | 5.00  N  N  N  USD  USD  USD  USD   |
|  | S1.5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) -customers Standing orders (within the same bank)   | 0.5 % of the amount,maximum<br>50,000<br>Free<br>12,000.00<br>USD 59<br>USD 59   | N/A<br>N/A<br>6.00<br>59.00<br>59.00  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59  | 5.00  N  N  N  USD  USD  USD  USD   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (7T) - customers  | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free Free Free Free Free Free Free Fre   | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59<br>USD 12<br>Free  | 5.00 N N N USD USD USD Fit 5.   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks/gi/Transfer   | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00   | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59<br>USD 12<br>Free<br>6.00  | 5.00 N N N USD USD USD Fit 5.   |
|  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks)@Transfer Internal Transfers  EFT charges:(Single transfer) (i) Outward transfers   | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 1,300.00  | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59<br>USD 12<br>Free<br>6.00<br>1.00                                      | 5.000 N<br>N<br>N<br>USD<br>USD<br>USD<br>FI<br>5.                                  |
|  | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TI  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (within the same bank) Standing orders (to other banks)@Transfer Internal Transfers  EFT charges(Single transfer)  | 0.5 % of the amount,maximum<br>50,000<br>Free<br>12,000.00<br>USD 59<br>USD 59<br>USD 12<br>Free<br>12,000.00  | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00  | 5.00% N/A N/A N/A N/A USD 59 USD 59 USD 12 Free 6.00 1.00   | 5.00<br>N<br>N<br>N<br>USD<br>USD<br>USD<br>FI<br>5.                                |
| 'ransfers                                  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks)@Transfer Internal Transfers  EFT charges:(Single transfer) (i) Outward transfers   | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 1,300.00  | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00  | 5.00%<br>N/A<br>N/A<br>N/A<br>USD 59<br>USD 59<br>USD 12<br>Free<br>6.00<br>1.00                                      | 5.00<br>N<br>N<br>N<br>USD<br>USD<br>USD<br>FI<br>5.                                |
| 'ransfers                                  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder  Inward transfers (TT) -customers  Standing orders (within the same bank) Standing orders (to other banks)@Transfer  Internal Transfers  EFT charges.(Single transfer) (i) Outward transfers (ii) Inward transfers   | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 1,300.00 N/A  | N/A N/A 6.00 59.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A   | 5.00% N/A   | 5.000 N. N. N. USD: USD: USD Frr 5.0.00.  |
| l'ransfers                                 | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder  Inward transfers (TT) - customers  Standing orders (within the same bank)  Standing orders (to other banks)@Transfer  Internal Transfers  EFT chargest (Single transfer) (i) Outward transfers (ii) Inward transfers  Inward (From other banks)   | 0.5 % of the amount,maximum 50,000 Free 12,000.00  USD 59 USD 59 USD 12 Free 12,000.00 1,300.00 8,000.00 N/A   | N/A N/A 0.00 59.00 USD 12 Free 6.00 1.00 5.76 N/A   | 5.00%  N/A  N/A  N/A  N/A  USD 59  USD 19  USD 12  Free  6.00  1.00  5.76  N/A  | 5.000 N. N. N. N. USD: USD: USD Fr. 5.4. 0.   |
| l'ransfers                                 | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks)@Transfer Internal Transfers ETF charges/Single transfer) (i) Outward transfers (ii) Inward transfers  Inward (From other banks) Inward (From other banks) Inward (Within Azania)  | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 1,300.00 N/A N/A Free   | N/A N/A N/A 6.00 59.00 59.00 USD 12 Free 6.00 1.00 1.00 N/A N/A Free  | 5.00%  N/A  N/A  N/A  USD 59  USD 12  Free  6.00  1.00  5.76  N/A  N/A  Free  | 5.000 N. N. N. USD: USD: USD: USD: 5.00. N. N. N. Tr.                               |
| l'ransfers                                 | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks)@Transfer Internal Transfers  EFT charges:(Single transfer) (i) Outward transfers (ii) Inward transfers  Inward (From other banks) Inward (Within Azania) Outward (By EFT)  | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 1,300.00 N/A N/A Free 2,000.00  | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00<br>5.76<br>N/A                             | 5.00% N/A   | 5.00  N  N  N  USD  USD  USD  Fr  5.  0.  4.  N  N  N  N  N  N  N  N  N  N  N  N  N |
| Fransfers Salary handling                  | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TI  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) (i) Outward transfers  EFT charges; (Single transfer) (ii) Inward transfers (iii) Inward transfers  Inward (From other banks) Inward (Within Azania) Outward (By EFT) Farmers proceeds handling fees | 0.5 % of the amount,maximum 50,000 Free 12,000.00  USD 59 USD 59 USD 12 Free 12,000.00 1,300.00 N/A N/A Free 2,000.00 NIL  | N/A N/A N/A 6.00 59.00 59.00 S9.00 USD 12 Free 6.00 1.00 5.76 N/A N/A Free N/A N/A N/A                            | 5.00%  N/A  N/A  N/A  N/A  USD 59  USD 12  Free  6.00  1.00  5.76  N/A  N/A  Free  N/A  N/A                           | 5.000 N.N.N.N.N.N.N.N.N.N.N.N.N.N.N.N.N.N   |
| l'ransfers                                 | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers  Standing orders (within the same bank)  Standing orders (to other banks)@Transfer Internal Transfers  EFT charges (Single transfer) (i) Outward transfers  (ii) Inward transfers  Inward (From other banks) Inward (Within Azania) Outward (By EFT) Farmers proceeds handling fees  GePG Wakala  | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 1,300.00 N/A N/A Free 2,000.00  | N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00<br>5.76<br>N/A                             | 5.00% N/A N/A N/A N/A N/A USD 59 USD 12 Free 6.00 1.00 1.00 N/A                   | 5.000 N N N N N N N N N N N N N N N N N N   |
| l'ransfers                                 | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TI  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) (i) Outward transfers  EFT charges; (Single transfer) (ii) Inward transfers (iii) Inward transfers  Inward (From other banks) Inward (Within Azania) Outward (By EFT) Farmers proceeds handling fees | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 59 USD 12 Free 12,000.00 N/A N/A Free 2,000.00 NILL NILL NILL NILL NILL NILL NILL NI                  | N/A<br>N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00<br>5.76<br>N/A<br>N/A<br>N/A<br>N/A | 5.00%  N/A  N/A  N/A  N/A  USD 59  USD 12  Free  6.00  1.00  5.76  N/A  N/A  Free  N/A  N/A                           | 5.000 N.N.N.N.N.N.N.N.N.N.N.N.N.N.N.N.N.N   |
| l'ransfers                                 | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers  Standing orders (within the same bank)  Standing orders (to other banks)@Transfer Internal Transfers  EFT charges (Single transfer) (i) Outward transfers  (ii) Inward transfers  Inward (From other banks) Inward (Within Azania) Outward (By EFT) Farmers proceeds handling fees  GePG Wakala  | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 59 USD 12 Free 12,000.00 N/A N/A Free 2,000.00 NILL NILL NILL NILL NILL NILL NILL NI                  | N/A<br>N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00<br>5.76<br>N/A<br>N/A<br>N/A<br>N/A | 5.00% N/A N/A N/A N/A N/A USD 59 USD 12 Free 6.00 1.00 1.00 N/A                   | 5.000 N N N N N N N N N N N N N N N N N N   |
| Transfers Salary handling                  | \$1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder  Inward transfers (TT) -customers  Standing orders (within the same bank)  Standing orders (within the same bank)  Standing orders (to other banks)@Transfer  Internal Transfers  EFT charges; (Single transfer) (i) Outward transfers (ii) Inward transfers  (iii) Inward transfers  Inward (From other banks)  Inward (Within Azania) Outward (By EFT)  Farmers proceeds handling fees  GePG Wakala  Company Search to BRELA           | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 59 USD 12 Free 12,000.00 N/A N/A Free 2,000.00 NILL NILL NILL NILL NILL NILL NILL NI                  | N/A<br>N/A<br>N/A<br>6.00<br>59.00<br>59.00<br>USD 12<br>Free<br>6.00<br>1.00<br>5.76<br>N/A<br>N/A<br>N/A<br>N/A | 5.00% N/A N/A N/A N/A N/A USD 59 USD 12 Free 6.00 1.00 1.00 N/A                   | 5.000 N N N N N N N N N N N N N N N N N N   |
| iransfers  Salary handling  Other Services | S1,5,10 and \$20  Mutilated note deposit  School fees deposits  TISS  TT  (i) Outward foreign transfers (ii) Non account holder Inward transfers (TT) - customers Standing orders (within the same bank) Standing orders (to other banks)@Transfer Internal Transfers  EFT charges (Single transfer) (i) Outward transfers  (ii) Inward transfers  Inward (From other banks) Inward (Within Azania) Outward (By EFT) Farmers proceeds handling fees GePG Wakala Company Search to BRELA   | 0.5 % of the amount,maximum 50,000 Free 12,000.00 USD 59 USD 12 Free 12,000.00 N/A N/A Free 2,000.00 N/L N/A Free 1,000.00 N/L | N/A N/A N/A 6.00 59.00 59.00 USD 12 Free 6.00 1.00 N/A N/A N/A N/A N/A N/A  | 5.00%  N/A  N/A  N/A  N/A  N/A  USD 59  USD 59  USD 12  Free  6.00  1.00  5.76  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/ | 5.000 N N N N N N N N N N N N N N N N N N   |

| TRODUCT TITE                 | THE OF CHARGES  | (123)  | CSD              | LOK               | GDI                                |
|------------------------------|---|--|------------------|-------------------|------------------------------------|
| -                            |   |  |                  |                   |                                    |
| Loans                        | Loan balance confirmation;<br>Retail  | 5,000.00   | N/A              | NI/A              | N/A                                |
|                              | Corporate   | 50,000.00  | 36.00            | N/A<br>36.00      | 30.00                              |
|                              | Corporate   | 50,000.00  | 30.00            | 30.00             | 30.00                              |
| ATM transactions             |   |  |                  |                   |                                    |
| Azania Umoja Cards           | New Issue of Umoja ATM Card   | Free   | N/A              | N/A               | N/A                                |
|                              | Umoja ATM Card Replacement  | 12,000.00  | N/A              | N/A               | N/A                                |
|                              | Umoja Pinmailer replacement   | 12,000.00  | N/A              | N/A               | N/A                                |
| Azania Umoja ATM Withdrawals | Umoja Switch ATM Network  | 1,300.00   | N/A              | N/A               | N/A                                |
|                              | Balance Enquiry on ATMs   | 300.00   | N/A              | N/A               | N/A                                |
| VISA ATM Cards               | New Issue of Visa Card  | Classic card - Free<br>Infinite card- premium banking                            |                  |                   |                                    |
|                              | Annual Charges  | Memebership Classic card - TZS 16,000 Infinite card - premium banking membership |                  |                   |                                    |
|                              | Visa ATM card Replacement   | Classic card - TZS 24,000<br>Infinite card - TZS 59,000                          |                  |                   |                                    |
|                              | Pin reset   | Free   |                  |                   |                                    |
|                              | Cards uncollected or destroyed  | No charge<br>Classic card - TZS 300  |                  |                   |                                    |
| Visa ATM Withdrawals         | Balance Inquiry- Domestic( Our customer, Our ATM)  Balance Inquiry- Domestic( Our customer, Not our | Infinite card-TZS 300<br>Classic card - TZS 950                                  |                  |                   |                                    |
|                              | ATM)  | Infinite card-TZS 950  |                  |                   |                                    |
|                              | Balance Inquiry- International  | Classic card - TZS 2,500<br>Infinite card-TZS 2,500                              |                  |                   |                                    |
|                              | Cash Withdrawal -Umoja ATM  | Classic card - TZS 1,300<br>Infinite card-TZS 1,300                              |                  |                   |                                    |
|                              | Cash Withdrawal -Other Banks within Tanzania  | Classic card - TZS 3,540<br>Infinite card-TZS 3,540                              |                  |                   |                                    |
|                              | Cash Withdrawal -Other Banks outside Tanzania   | Classic card - TZS 7,080<br>Infinite card-TZS 7,080                              |                  |                   |                                    |
| Makila (CMC) Bankina         | Delever Insuince  | 400.00   |                  |                   |                                    |
| Mobile (SMS) Banking         | Balance Inquiry Min statement   | 300.00   |                  |                   |                                    |
|                              | Intra bank charges (by mobile)  | 300.00   | N/A              | N/A               | N/A                                |
|                              | Inter bank charges (by mobile)  | 1,300.00   | 1.00             | 1.00              | 1.00                               |
| Mobile Banking transfers     | Wallet to Bank  | Free   | Free             | Free              | Free                               |
|                              | Bank to wallet (VAT Inclusive)  |  |                  |                   |                                    |
|                              | 1,000 - 4,999   | 950.00   |                  |                   |                                    |
|                              | 5,000 - 9,999<br>10,000 - 19,999  | 1,800.00<br>2.100.00   |                  |                   |                                    |
|                              | 20,000 - 29,999   | 2,700.00   |                  |                   |                                    |
|                              | 30,000 - 49,999   | 4,000.00   |                  |                   |                                    |
|                              | 50,000 - 99,999   | 5,300.00   |                  |                   |                                    |
|                              | 100,000 - 199,999   | 7,100.00   |                  |                   |                                    |
|                              | 200,000 - 299,999   | 7,700.00   |                  |                   |                                    |
|                              | 300,000 - 399,999   | 8,300.00   |                  |                   |                                    |
|                              | 400,000 - 499,999<br>500,000 - 999,999  | 9,100.00<br>10,700.00  |                  |                   |                                    |
|                              | 1,000,000 - 5,000,000   | 12,000.00  |                  |                   |                                    |
|                              | 1,000,000   |  |                  |                   |                                    |
| Internet Banking             |   |  |                  |                   |                                    |
|                              | Registration fee  | Free   | _                |                   |                                    |
|                              | Payments internal   | Free<br>12,000.00  | Free<br>6.00     | 1.00<br>N/A       | 0.72<br>N/A                        |
|                              | Payments to other banks(TISS)  Payments to other banks(TT)  | 12,000.00<br>N/A   | 59.00            | USD 59            | USD 59                             |
|                              | Monthly fee (Retail)  | 2,360.00   | 1.18             | 1.18              | 0.85                               |
|                              | Monthly fee (Corporate)   | 11,800.00  | 11.80            | 11.80             | 8.50                               |
|                              |   |  |                  |                   |                                    |
| Money Remittances            | Wactorn Union   | A :::::::::::::::::::::::::::::::::  |                  |                   |                                    |
|                              | Western Union<br>MoneyGram  | As per prevailing rates As per prevailing rates                                  |                  |                   |                                    |
|                              | Africash  | As per prevailing rates  |                  |                   |                                    |
|                              |   |  |                  |                   |                                    |
| Letter of Credit             |   |  |                  |                   |                                    |
| Import LC                    | LC Opening Commission   | 1% per quarter or min of USD 250/<br>EUR 250/ GBP 210                            |                  |                   | 1% per<br>quarter or<br>min of GBP |
|                              | General LC Commission   | USD 200 / EUR 200/ GBP 170   | 250<br>200.00    | EUR 250<br>200.00 | 210<br>170.00                      |
|                              | LC extension and change of amount   | 1% per quarter or min of USD 250/  | 250.00           | 250.00            | 210.00                             |
|                              |   | EUR 250/ GBP 210   |                  |                   |                                    |
|                              | LC expired unutilized or cancellation fees  | USD 200 / EUR 200 / GBP 170<br>USD 59  | 200.00<br>USD 59 | 200.00            | 170.00                             |
| Export LC                    | SWIFT charges   | USD 59   | USD 59           | USD 59            | USD 59                             |
|                              | Advising Commision  | USD 300 / EUR 300 / GBP 250  | 300.00           | 300.00            | 250.00                             |
|                              | amendment Commission  | USD 300 / EUR 300 / GBP 250  | 300.00           |                   | 250.00                             |
|                              |   |  |                  |                   |                                    |

| PRODUCT TYPE                | TYPE OF CHARGES   | (TZS)                                   | USD         | EUR        | GBP         |
|-----------------------------|---|---|-------------|------------|-------------|
| TRODUCT TITE                | THE OF CHARGES  | (123)                                   | CSD         | Lok        | ODI         |
|                             |   |   | 1.18% or    | 1.18% or   | 1.18% or    |
|                             |   | 1.18% or Minimum of USD 300 /           | Minimum     | Minimum    | Minimum     |
|                             | Confirmation Commission                                     | EUR 300 / GBP 250                       |             | of USD 300 | of USD 300  |
|                             |   | 201111111111111111111111111111111111111 | / EUR 300 / |            | / EUR 300 / |
|                             |   |   | GBP 250     | GBP 250    | GBP 250     |
|                             | Courier Charges   | USD 180 / EUR 180 / GBP 150             | 180.00      | 180.00     | 150.00      |
| Loans                       | Prime/Base lending rate                                     |   |             |            |             |
| Lualis                      | Arrangment Fees( all loans)                                 | 1.5 - 2.5%                              |             |            |             |
|                             | Arrangment Fees( Mortgages USD)                             | 1.5% of the loan amount                 |             |            |             |
|                             | Security perfection fees (all loans)                        | 1.570 of the four unfount               |             |            |             |
|                             | country personnel roos (an roans)                           | TZS 150,000 to 1M                       |             |            |             |
|                             |   | ·                                       |             |            |             |
| Incurones promiums          | Cushit Life Incomence Consumer                              | 0.500/                                  |             |            |             |
| Insurance premiums          | Credit Life Insurance - Consumer - Staff                    | 0.59%pa<br>0.472%pa                     |             |            |             |
|                             | - Mortgage  | 0.472%pa<br>0.826%pa                    |             |            |             |
|                             | Property Insurance  | 0.820%pa<br>0.177-0.295%pa              |             |            |             |
|                             | Penal Interest TZS  | 0.07                                    |             |            |             |
|                             | Penal Interest TZS  | 0.05                                    |             |            |             |
|                             | I will interest I E B                                       | 0.00                                    |             |            |             |
| Bonds&Guarantees(Comission) |   |   |             |            |             |
| ` `                         | Perfomance bond/Bid bonds/Guarantees                        | 2% per quarter, Min 250,000             |             |            |             |
|                             |   | Amounts below Tzs 50M - Tzs             |             |            |             |
|                             |   | TZS 50,000                              |             |            |             |
|                             | Tracerum Dill & Dond Didding on habelf of quaternous        | Amounts between Tzs 50M and             |             |            |             |
|                             | Treasury Bill & Bond Bidding on behalf of customers per bid | 100m -TZS 100,000                       | 25.20       | 25.20      | 21.00       |
|                             | per old   | Amounts between Tzs 100m to             |             |            |             |
|                             |   | 500M - TZS 200,000                      |             |            |             |
|                             |   | Above 500M - TZS 250,000                |             |            |             |
| Providence Providence       |   |   |             |            |             |
| Premium Pass Services       | Monthly charge (Tzs)  | 25,000.00                               | 12.00       | 12.00      | 8.64        |
|                             | Dormant account charge (Tzs)                                | Free of charge                          | 12.00       | 12.00      | 0.04        |
|                             | Internet Banking  | Free of charge                          |             |            |             |
|                             | Statement   | Free of charge                          |             |            |             |
|                             | Other charges   | As per tariff guide                     |             |            |             |
|                             | Other charges   | As per tarm guide                       |             |            |             |
| Retrieval of Documents      |   |   |             |            |             |
|                             | 1 4 20 1  | 2100000                                 | TZS         | TZS        | TZS         |
|                             | Less than 30 days   | 24,000.00                               | 24,000      | 24,000     | 24,000      |
|                             | More than 20 days, but lose than a year                     | 60,000.00                               | TZS         | TZS        | TZS         |
|                             | More than 30 days, but less than a year                     | 60,000.00                               | 60,000      | 60,000     | 60,000      |
|                             | Above One year  | 120,000.00                              | TZS         | TZS        | TZS         |
|                             |   |   | 120,000     | 120,000    | 120,000     |

