

PUBLICATION OF FINANCIAL STATEMENTS

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

STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

		Current Quarter 30th September 2024	Previous Quarter 30th June 2024
	ASSETS		
1	Cash	24,100	29,875
2	Balances with Bank of Tanzania	63,870	110,630
3	Investment in Government securities	252,263	237,735
4	Balances with other Banks and financial institutions	10,883	11,595
5	Cheques and items for clearing	13,835	20,441
6	Interbranch float items	-	-
7	Bills negotiated		-
8	Customers' Liabilities for Acceptances	-	-
9	Interbank Loans Receivables	32,785	27,805
10	Investment in other securities	3,800	4,800
11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	1,783,287	1,734,824
12	Other Assets	119,355	98,524
13	Equity Investments	12,429	12,429
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	21,687	14,326
16	TOTAL ASSETS	2,338,294	2,302,983
17	Deposits from other banks and financial institutions	-	-
18	Customer deposits	1,646,331	1,665,554
19	Cash Letters of Credit	11,325	633
20	Special deposits	-	-
21	Payment orders/transfers payable	-	-
22	Bankers Cheques and Drafts Issued	1	1
23	Accrued taxes and expenses payable	10,198	27,525
24	Acceptances Outstanding		-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	4,808	3,701
27	Other Liabilities	15,833	19,988
28	Borrowings	333,817	278,151
29	TOTAL LIABILITIES	2,022,312	1,995,552
30	NET ASSETS/(LIABILITIES) 16 LESS 29	315,982	307,431
C 31	SHAREHOLDERS' FUNDS	100 707	185,782
01	Paid up share capital	185,783	100,702
32	Capital reserves	832	832
33	Retained Earnings	62,738	89,680
34	Profit (Loss) Account	23,609	15,059
35	Other capital accounts		
36	Regulatory Reserve	43,019	16,077
37	TOTAL SHAREHOLDERS FUNDS	315,982	307,431
38	Contingent liabilities	107,092	179,825
39	Non Performing Loans and advance	143,628	121,710
40	Allowance for Probable losses	56,979	48,135
41	Other non performing assets	539	539
	PERFORMANCE INDICATORS		000
	(i)Shareholders Funds to Total Assets	13.51%	13.35%
	(ii)Non performing loans to Total Gross Loans	7.80%	6.83%
	(iii)Gross loans and advances to Total Deposits	113.84%	
	(iv)Loans and Advances to Total Assets	76.26%	
	(v)Earning Assets to Total Assets	84.16%	
	(vi)Deposits Growth	-2.72%	

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

		Current Quarter 30th September 2024	Previous Quarter 30th June 2024	Current Year Cumulative as at 30th September 2024	Comparative Year(Previous Year) Cumulative as at 30th September 2023
i.	Cash flow from operating activities				
	Operating Income	11,551.00	10,760	32,119	24,600
	Adjustment for :-	-	-		
	-Impairment/Amortization	12,084	7,158	26,242	(14,830
	-Net change in loans and Advances	(42,922)	(52,436)	(154,089)	(560,447
	-Net change in Statutory Min Reserve	20,856	(30,484)	(13,289)	(32,989
	-Net change in Deposits	(43,494)	53,958	63,681	634,009
	-Net change in Short Term Negotiable Securities	(29,000)	1,000	(12,500)	(28,162
	-Net change in Other liabilities	14,067	10,944	13,675	(11,550
	Net change in other borrowings	55,590	9,781	65,371	26,910
	Rent paid	(1,044)	(524)	(2,418	(2,528
	-Net change in Other assets	(22,792	7,612	(9,941	13,49
	-tax paid	(387	(387)	(1,162)	(1,36
	-Others adjustment	-	-	-	2,97
	Net cash provided (used) by operating activities	(25,490)	17,382	7,690	50,422
i	Cash flow from investing activities:				
	Dividend received		90	90	
	Purchase of fixed assets	(3,293)	(175)	(3,587	(2,52)
	Proceeds from issuance of Share capital				
	Proceeds from sale non-dealing securities				
	Others (Specify)-Equity investment				
	Net cash provided (used) by investing activities	(3,293)	(85)	(3,497)	(2,525
ii	Cash from financing activities				
	Payment of cash Dividends		(4,637)	(4,637)	(4,05)
	Proceeds from issuance of Long term debt				
	Payment of cash Dividends				
	Rent paid				
	Porceeds from new equity	1		1	2
	Net cash provided (used) by financing activities	1	(4,637)	(4,636)	(4,028
iv.	Cash and cash equivalents:				
	Net increase (decrease) in cash and cash equivalents	(28,782)	12,661	(442)	44,152
	Cash and cash Equivalent at the beginning of the Quarter	175,776	163,115	147,436	171,54
	Cash and cash equivalent at the end of the Quarter	146.994	175,776	146,994	215,693

Signed by: Managing Director Ms. Esther Mangenya 9-Oct-24 Director of Finance and Planning Mr. Jacqueline L. Tinkasimile 9-Oct-24 Director of Internal Audit Mr. Oswald Matilya 9-Oct-24 We, the under-named non-executive members of the board of directors, attest to the correctness 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 the instructions and are true and correct. Signed by: Chairman Eng. Julius B.Ndyamukama 9-Oct-24

STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

	Current Quarter 30th September 2024	Comperative Quarter (Previous year) 30th September 2023	Current Year Cumulative 30th September 2024	Comparative Year (Previous Year) Cumulative 30th September 2023
Interest Income	59,758	49,940	165,670	126,274
Interest Expense	(35,132)	(21,931)	(90,692)	(59,720
Net Interest Income	24,626	28,009	74,978	66,554
Bad debts Written -off	-	-	-	
Impairement losses on loans and Advances	(8,850)	(8,769)	(18,610)	(15,148
Non - Interest Income	18,645	10,240	37,435	26,334
6.1 Foreign exchange profit/(Loss)	11,166	5,951	19,463	11,136
6.2 Commissions and Fees	5,313	3,806	13,452	12,23
6.3 Dividend Income	-	83	90	8
6.4 Other operating income	2,166	400	4,430	2,87
Non - Interest Expense	(22,869)	(19,314)	(61,684)	(53,139
7.1 Salaries and Benefits	(12,069)	(10,792)	(33,497)	(31,08
7.2 Fees and Commission	(301)	(239)	(866)	(51
7.3 Other operating expenses	(10,499)	(8,283)	(27,321)	(21,54
Operating Income/(Loss) before Tax ordinary items	11,551	10,166	32,119	24,60
Income Tax Provision	(3,001)	(2,001)	(8,510)	(4,30)
Net income /(Loss) After Income tax and	8,550	8,165	23,609	20,29
Number of employees	653	611	653	61
Basic Earnings Pershare	183	175	169	141
Diluted Earnings Pershare	183	175	169	14
Number of Branches	27	25	27	25
PERFORMANCE INDICATORS				
.Return on average total assets	1.97%	2.16%	1.84%	1.77%
ii.Return on Average sharehoders' funds	10.88%	11.38%	10.09%	9.53
iii.Non interest expense to Operating income	52.25%	50.12%	52.25%	56.69
iv.Net Interest income to average earning assets	5.05%	6.99%	5.16%	5.81

CONDENSED STATEMENT OF CHANGES IN EQUITYAS AT 30TH SEPTEMBER 2024

	Ordinary share capital	losses)	Regulatory reserve Others Amount in TShs "Millions")		Total	
Current Period 30th September 2024			(Amount in Tons Timons)			
Balance as at the beginning of the Period	185,782	104,740	16,077	832	307,43	
Profit for the Year		8,550			8,55	
Fransactions With Owners	1					
Dividend Paid						
Other Comprehensive Income						
Regulatory Reserve		(26,942)	26,942			
Balance as at the end of the period	185,783	86,348	43,019	832	315,98	
Previous Period 30th June 2024						
Balance as at the beginning of the Period	185,776	102,649	16,077	832	305,33	
Profit for the Year		7,756			7,75	
Fransactions With Owners	6					
Dividend Paid		(5,665)			(5,68	
Other Comprehensive Income						
Regulatory Reserve						
Balance as at the end of the period	185,782	104,740	16,077	832	307,43	

FEES AND CHARGES AS OF 30TH SEPTEMBER 2024 (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GBP
Savings Account	Ledger Fees Monthly				
	Normal Savings	6,500	1.80	1.80	1.50
	Special Savings	4,000	1.80	1.80	1.50
	Jikwamue Individual	500	N/A	N/A	N/A
	Vicoba Group	Free	N/A	N/A	N/A
	Society and Club Savings	Free	Free	Free	Free
	Selected Savings Accounts	Free	N/A	N/A	N/A
	Statement				
		_		_	_
	E-statement monthly	Free	Free	Free	Free
	Up to 6 Months	5,000	3.00	3.00	2.50
	More than six months per page	2,500	1.00	1.00	0.72
	Charges for operating below minimum balance -	3,000	1.80	1.80	1.50
	savings				
	Service Charge	2,500	1.00	1.00	1.00
	Closing Account	Free Free	Free Free	Free Free	Free Free
	Monthly dormant accounts charges Dormant activation fees	Free	Free	Free	Free
	Dominant activation rees	riee	riee	riee	riee
Current Account	Ledger Fees Monthly				
	Personal	8,000	4.32	4.32	3.60
	Business	17,000	10.80	10.80	9.00
	Corporate	30,000	25.00	25.00	20.00
	Society and Club Current	Free	Free	Free	Free
	Statement				
	E-statement monthly Up to 6 months	Free 5,000	Free 3.0	Free 3.0	Free 2.5
	More than six month (Per Page)	2,500	1.0	1.0	0.7
	Service Charge	4,000	2.0	1.5	1.5
	Closing account	Free	Free	Free	Free
	Monthly Dormant Charges	Free	Free	Free	Free
	Dormant activation fees	Free	Free	Free	Free
	Counter Leaf	15,000	8.5	8.5	7.1
	Cheque book (50 Leaf)	25,000 45,000	10.0	10.0	8.5
	Cheque book (100 Leaf)	45,000	20.0	20.0	17.0
Returned Cheques (Issued by our	Piles Webster				
customers)	(i)Insufficient fund	125,000	60.0	N/A	N/A
	(ii) Other reasons	24,600	17.0	N/A	N/A
	(ii) Other reasons Stop Payment orders per leaf	·			
	(ii) Other reasons	24,600 64,000	17.0 31.0	N/A 31.0	N/A
	(ii) Other reasons Stop Payment orders per leaf	24,600 64,000	17.0 31.0	N/A 31.0	N/A
Cash Transactions over the counter	(iii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book	24,600 64,000 25,000	17.0 31.0 10.0	N/A 31.0 10.0	N/A 25.8 -
Cash Transactions over the	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 s 3M	24,600 64,000 25,000 5,000	17.0 31.0 10.0	N/A 31.0 10.0	N/A 25.8 - 0.59%
Cash Transactions over the counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M	24,600 64,000 25,000 5,000 0.1800%	17.0 31.0 10.0 0.59% 0.59%	N/A 31.0 10.0 0.59% 0.59%	N/A 25.8 - - 0.59% 0.59%
Cash Transactions over the counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 5M ≤ 10M	24,600 64,000 25,000 5,000 0.1800% 0.1700%	17.0 31.0 10.0 0.59% 0.59%	N/A 31.0 10.0 0.59% 0.59%	N/A 25.8 - - 0.59% 0.59% 0.59%
Cash Transactions over the counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M 3M ≤ 5M >5M ≤ 10M >10M =100	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1650%	17.0 31.0 10.0 0.59% 0.59% 0.59%	N/A 31.0 10.0 0.59% 0.59% 0.59%	N/A 25.8 - 0.59% 0.59% 0.59%
Cash Transactions over the counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 5M ≤ 10M	24,600 64,000 25,000 5,000 0.1800% 0.1700%	17.0 31.0 10.0 0.59% 0.59%	N/A 31.0 10.0 0.59% 0.59%	N/A 25.8 - 0.59% 0.59% 0.59%
Cash Transactions over the counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M > M ≤ 10M > 10M < 100 Maximum cash withdrawal charges	24,800 64,000 25,000 5,000 0.1800% 0.1700% 0.1860% 200,000	17.0 31.0 10.0 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 0.59%
Cash Transactions over the counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M >5M ≤ 5M > 5M ≤ 10M > 10M ← 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS)	24,800 64,000 25,000 5,000 0.1800% 0.1700% 0.1860% 200,000	17.0 31.0 10.0 0.59% 0.59% 0.59% 0.59%	N/A 31.0 10.0 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59%
Cash Transactions over the counter Cash Withdrawal at Counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M >5M ≤ 10M > 10M ← 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$S0 and \$100	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000	17.0 31.0 10.0 0.59% 0.59% 0.59% 75.000 4.32	N/A 31.0 10.0 0.59% 0.59% 0.59% 75.000 4.32	N/A 25.8
Cash Transactions over the counter Cash Withdrawal at Counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M >5M ≤ 5M > 5M ≤ 10M > 10M ← 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS)	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free	17.0 31.0 10.0 0.59% 0.59% 0.59% 0.59%	N/A 31.0 10.0 0.59% 0.59% 0.59% 0.59% 4.32	0.59% 0.59% 0.59% 0.59% 0.59%
Cash Transactions over the counter Cash Withdrawal at Counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M >5M ≤ 10M > 10M ← 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$S0 and \$100	24,600 64,000 25,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free Free - 0,5 % of the amount,maximum	17.0 31.0 10.0 0.59% 0.59% 0.59% 75.000 4.32	N/A 31.0 10.0 0.59% 0.59% 0.59% 75.000 4.32	N/A 25.8 - 0.59% 0.59% 0.59% 75.000 3.60
Cash Transactions over the counter Cash Withdrawal at Counter	iii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 3M ≤ 5M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges \$1250 Cash deposit charge \$155,510 and \$20 Mutilated note deposit	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free Free Free - 0.5 % of the amount,maximum 50,000	17.0 31.0 10.0 0.59% 0.59% 0.59% 75.00 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 NIL 0.055	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%
Cash Transactions over the counter Cash Withdrawal at Counter	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 5M ≤ 5M > 10M = 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$50 and \$100 Cash deposit charge \$1.55,\$10 and \$20	24,600 64,000 25,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free Free - 0,5 % of the amount,maximum	17.0 31.0 10.0 0.59% 0.59% 0.59% 0.59% 75.00 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 0.59% 1.59% 0.59% 0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 3.80
Cash Transactions over the counter Cash Withdrawal at Counter	iii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 3M ≤ 5M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges \$1250 Cash deposit charge \$155,510 and \$20 Mutilated note deposit	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free Free Free - 0.5 % of the amount,maximum 50,000	17.0 31.0 10.0 0.59% 0.59% 0.59% 75.00 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 NIL 0.055	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 0.59%
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M 0 ≤ 3M > 3M ≤ 5M > 5M ≤ 5M > 10M <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charge \$125) Cash deposit charge \$1.55,510 and \$20 Mutilated note deposit School fees deposits TISS (i) TZS 1-TZS 10M	24,800 64,000 25,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free - 0,5% of the amount,max/mum 50,000 Free	17.0 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.06 N/A N/A	0.59% 0.59% 0.59% 0.59% 0.59% 75.00 3.60
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	iii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M >5M ≤ 10M > 10M ← 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$1.55,\$10 and \$20 Mutilated note deposit School fees deposits TISS 10/TZS 1-TZS 10M iii/ Above TZS 10M − 50M	24,600 64,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free 0,5 % of the amount,maximum 50,000 Free	17.0 31.0 10.0 0.59% 0.59% 0.59% 75.000 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 0.59% 75.000 4.32 NIL 0.05 N/A N/A	N/A 25.8
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	III) Other reasons III) Other reasons III) Other reasons IIII) Other reasons IIII IIIII IIIIIIIIIIIIIIIIIIIII	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1850% 200,000 6,000 Free Free 	17.0 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.000 4.32 - NIL 0.05 N/A	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 NIL 0.05 N/A N/A N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 3.80
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	(ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M 0 ≤ 3M > 3M ≤ 5M > 5M ≤ 5M > 10M <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (T2S) Cash deposit charge \$12S Cash deposit charge \$10 and \$100 Cash deposit charge \$10 and \$10	24,800 64,000 25,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free - 0.5 % of the amount,maximum 50,000 Free	17.0 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05 N/A N/A 1ZS 2.000 1ZS 5.000 1ZS 5.000 1ZS 10.000	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 - NIL 0.05 N/A N/A N/A N/A	N/A 25.8
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	iii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M >3M ≤ 5M >5M ≤ 10M > 10M <=100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (TZS) Cash deposit charge \$1.55,\$10 and \$20 Mutilated note deposit School fees deposits TISS 10/TZS 1-TZS 10M (iii) More TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments (iv) Incoming it fransfers/Payments	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1850% 200,000 6,000 Free Free 	17.0 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.000 4.32 - NIL 0.05 N/A	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 NIL 0.05 N/A N/A N/A	0.59% 0.59% 0.59% 0.59% 0.59% 0.59% 75.00 3.80
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	III) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 3M ≤ 5M > 5M ≤ 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charge \$T2S\$ Cash deposit charge \$T2S\$ Cash deposit charge \$S0 and \$100 Cash deposit charge \$S0 and \$100 Cash deposit charge \$S0 and \$S00 Mutilated note deposit School fees deposits TISS (i) 72S 1-72S 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments V) Incoming transfers/Payments TT	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1850% 200,000 6,000 Free Free	17.0 31.0 10.0 10.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 0.59% 75.00 4.32 NIL 0.05 N/A N/A N/A N/A N/A N/A N/A	N/A 25.8 0.59% 0.59% 0.59% 0.59% N/A
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	iii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M 0 ≤ 3M > M ≤ 5M > 5M ≤ 5M > 5M ≤ 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (T2S) Cash deposit charges (S0 and \$100 Cash deposit charge \$1,25,5,10 and \$20 Mutilated note deposit School fees deposits TISS (i) TZS 1-TZS 10M (iii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments V) Incoming transfers/Payments IT (i) Outward foreign transfers	24,800 64,000 25,000 0.1800% 0.1800% 0.1650% 200,000 6,000 Free Free - 0.5 % of the amount,maximum 50,000 Free	17.0 31.0 10.0 10.0 10.0 10.0 10.0 10.0 10	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 - NILL 0.05 N/A	N/A 25.8
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	III) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 3M ≤ 5M > 5M ≤ 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charge \$T2S\$ Cash deposit charge \$T2S\$ Cash deposit charge \$S0 and \$100 Cash deposit charge \$S0 and \$100 Cash deposit charge \$S0 and \$S00 Mutilated note deposit School fees deposits TISS (i) 72S 1-72S 10M (ii) Above TZS 10M - 50M (iii) More than TZS 50M (iv) EAPS Payments V) Incoming transfers/Payments TT	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1850% 200,000 6,000 Free Free	17.0 31.0 10.0 10.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 0.59% 75.00 4.32 NIL 0.05 N/A N/A N/A N/A N/A N/A N/A	N/A 25.8 0.59% 0.59% 0.59% 0.59% N/A
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	III) Other reasons SI) Other reasons SI) Other reasons Blocking of lost cheque book 0 ≤ 3M > M ≤ 5M > M ≤ 5M > 5M ≤ 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charges (T2S) Cash deposit charges (T2S) Cash deposit charges (T3S) Cash deposit charges (T3S) Mutilated note deposit School fees deposits TISS (I) TZS 1-TZS 10M (II) Above TZS 10H - 50M (III) More than TZS 5DM (IV) EAPS Payments TI (I) Outward foreign transfers (III) Not counting transfers/Payments TI (I) Outward foreign transfers (III) Not account holder Inward transfers (T1) - customers Standing orders (within the same bank)	24,800 64,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free Free 0,5 % of the amount, maximum 50,000 Free 1,000 10,000 10,000 NIL USD 60 USD 60 USD 12 Free	17.0 31.0 10.0 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 75.00 4.32 NILL 0.05 N/A	N/A 25.8
Cash Transactions over the counter Cash Withdrawal at Counter Cash Deposit	ii) Other reasons Stop Payment orders per leaf Blocking of lost cheque book 0 ≤ 3M > 3M ≤ 5M > 3M ≤ 5M > 5M ≤ 10M > 10M <= 100 Maximum cash withdrawal charges Cash payment to 3rd party Cash deposit charge \$T2S\$ Cash deposit charge \$T2S\$ Cash deposit charge \$S0 and \$100 Cash deposit charge \$S1, 25, 510 and \$20 Mutilated note deposit School fees deposits TISS (ii) ZBS 1-T2S 10M (iii) Above TZS 10M - 50M (iiii) More than TZS 50M (iv) EAPS Payments V) Incoming transfers/Payments TT (ii) Outward foreign transfers (iii) Non account holder Inward transfers (TT) - customers	24,800 84,000 25,000 5,000 0,1800% 0,1700% 0,1650% 200,000 6,000 Free Free 2,000 5,000 10,000 10,000 NIL USD 60 USD 60	17.0 31.0 10.0 10.0 10.0 10.0 10.0 10.0 10	N/A 31.0 10.0 10.0 0.59% 0.59% 0.59% 0.59% N/A	N/A 25.8 0.59% 0.59% 0.59% 0.59% 1.50% 0.005 N/A

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	
	EFT and Interbank Instant Transfers				
	(i) Outward transfers TZS 1 to 50,000	500	N/A	N/A	
	TZS 50,001 to 500,000	1,000	N/A	N/A	
	TZS 500,001 to 5,000,000 TZS 5,000,001 to 20,000,000	1,500	N/A	N/A N/A	
	(ii) Inward transfers	2,000 Free	N/A N/A	N/A	
	GePG	Free	Free	N/A	
Salary Handling					
	Inward (From other banks)	N/A	N/A	N/A	
	Inward (Within Azania) Outward (By EFT)	Free 2,000	Free N/A	Free N/A	
	Farmers proceeds handling fees	NIL	N/A N/A	N/A N/A	
	Company Search to BRELA	NIL	N/A	N/A	
Other Services	0.5.1.1.				
ssuance of Bankers cheque	(i) Existing Customer (ii) Walk in Customers	20,000 30,000	14.40 21.60	14.20 21.60	
	Certificate of balance	60,000	30.00	30.00	2
	Comfort/Introduction Letter				
oans.	Loan balance confirmation;				
	Retail Corporate	5,000 50,000	N/A 36.00	N/A 36.00	3
ATM Transactions Azania Umoja ATM Withdrawals	Umoja Switch ATM Network	-			
у типили чило	1,000 - 99,999	1,500	N/A	N/A	
	100,000 - 400,000 Balance Inquiry on ATMs	1,700 400	N/A N/A	N/A N/A	
	and and an entire		IVA	IVA.	
/ISA ATM Cards	New Issue of Visa Card	Classic card - Free Infinite card- premium			
AIII VIII VIII	The state of Float Card	banking membership		_	
		Classic card - TZS 16,000			
	Annual Charges	Infinite card - premium	-	-	
		banking membership Classic card - TZS			
	Visa ATM card Replacement	24,000		_	
	visa ATTT card Nepiacement	Infinite card - TZS 59,000			
	Pin reset	Free		-	
	Cards uncollected or destroyed	No charge Classic card - TZS 400		-	
isa ATM Withdrawals	Balance Inquiry- Domestic(Our customer, Our ATM)	Infinite card-TZS 400		-	
	Balance Inquiry- Domestic(Our customer, Not our ATM)	Classic card - TZS 950 Infinite card-TZS 950	-	-	
		Classic card - TZS			
	Balance Inquiry- International	2,500 Infinite card-TZS 2,500	-	-	
		Classic card - TZS			
	Cash Withdrawal -Other Banks within Tanzania	5,000 Infinite card-TZS 5,000	-	-	
		Classic card - TZS			
	Cash Withdrawal -Other Banks outside Tanzania	10,000 Infinite card-TZS 10,000	-	-	
1obile (SMS) Banking	Balance Inquiry Min statement	450 800		-	
	Intra bank charges (by mobile)	1,300	N/A	N/A	
	Inter bank charges (by mobile) (i) TZS 1-TZS 10M	2,000	N/A	N/A	
	(ii) Above TZS 10M - 50M	5,000	N/A	N/A	
	(iii) More than TZS 50M (iv) EAPS Payments	10,000 10,000	N/A N/A	N/A N/A	
		-	-	-	
Nobile Banking Transfers	Wallet to Bank Bank to wallet (VAT Inclusive)	Free -	Free	Free	
	<1,000	200		-	
	1,000 - 4,999 5,000 - 9,999	200 600		-	
	10,000 - 19,999	1,700	-	-	
	20,000 - 29,999 30,000 - 49,999	2,200 3,000	-	-	
	50,000 - 99,999	4,000	-	-	
	100,000 - 199,999 200,000 - 299,999	4,500 5,000	-	-	
	300,000 - 399,999	5,700	-	-	
	400,000 - 499,999 500,000 - 599,999	6,000 7,000		-	
	600,000 - 699,999	7,400		-	
	700,000 - 799,999 800,000 - 899,999	7,600 7,800		-	
	900,000 - 1,000,000	8,000		-	
	1,000,001 - 2,000,000 2,000,001 - 5,000,000	10,000 12,000		-	
		12,500			
ternet Banking	Registration fee	Free			
	Payments internal	Free	Free	1.00	
	Payments to other banks(TISS)	2,000	-	- N/A	
	(i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M	2,000 5,000	TZS 2,000 TZS 5,000	N/A N/A	
	(iii) More than TZS 50M	10,000	TZS 10,000	N/A	
	(iv) EAPS Payments (v) Incoming transfers/Payments	10,000 NIL	TZS 10,000 NIL	N/A NIL	
	Payments to other banks(TT)	N/A	60.00	USD 60	U
	Monthly fee (Retail)	3,360	1.18	1.18	

Comparison Com						
Control 1000 - 1,500	PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GBP
1,000 - 1,999	Cash Withdrawal at Azania Bank					
1,000	Agent					
2000-3898				-	-	
ACCOUNT - 46989						
COLONO - 1869 899				-		
DOCUMENT DOCUMENT				-		
SOLDON - 1989 999				-		
CODIO-2-2889899						
S.000,000 - 5989 999				-	-	
BODICONO-1-989999		3,000,000 - 4,999,999	9,500	-	-	
Today Remittances						
Secretary Secr				-	-	
Comparison Commission Com					-	
Metern Union					·	
Metern Union						
As per prevailing rates	Money Remittances					
### Activated Chedit ### Commission ### Commission						
Till		rioneyGram	As per prevailing rates			
Till	Latter of Credit					
WS 250 EUR 250 GBP Page 1 value to 3	Letter or credit		19/ nor quarter or min of			
General LC Commission	Import LC	LC Opening Commission	USD 250/ EUR 250/ GBP			1% per quarter of min of GBP 210
Certension and change of amount 1% per guarter or min of 10 250.00 250.00 200.00 200.00 200.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 170.00 200.00 200.00 170.00 200.00 200.00 170.00 200.00 200.00 200.00 170.00 200.00		General LC Commission	USD 200 / EUR 200/	200.00	200.00	170.00
Cesteration and change of amount USD 250 FUR 250 (SEP 250.00 250.00 200.00 200.00 170.00			1% per quarter or min of			
Cerepted fundificated or cancellation fees 1869 PTO 200.00 200.00 170.00		LC extension and change of amount	210	250.00	250.00	210.00
Advising Commission		LC expired unutilized or cancellation fees		200.00	200.00	170.00
Advising Commission	Evnort I C	SWIFT charges	USD 59	USD 59	USD 59	USD 59
Amendment Commission	EXPORTEO	Advising Commission		300.00	300.00	250.00
1.18% or Minimum of USD 300 / EUR 300 / USD 300 / USD 300 / EUR 300 / USD 300 / EUR 300 / USD		amendment Commission	USD 300 / EUR 300 /	300.00	300.00	250.00
GBP 250 GBP				1.18% or Minimum of	1.18% or Minimum of	1.18% or Minimum of
Courier Charges GBP ISO IBO.00 IBO.00		Confirmation Commission	GBP 250			USD 300 / EUR 300 / GBP 250
Arrangement Fees(all loans) 1.5 - 2.5 %		Courier Charges		180.00	180.00	150.00
Arrangement Fees(all loans) 1.5 - 2.5 %	Loans	Prime/Base lending rate				
Arrangement Fees (Mortgages USD) 1.5% of the loan amount	Louis		1.5 - 2.5%			
Security perfection fees (all loans) TZS 150,000 to 1M			15% of the loan amount			
TZS 150,000 to 1M TZS 150,000 to 1M TZS 215,000 for Legal Nortragae and TZS 10,000 for Assignment TZS 150,000 for Legal Nortragae and TZS 10,000 for Assignment TZS 150,000 for Legal Nortragae and TZS 10,000 for Assignment TZS 150,000 for TZS		* * * * * * * * * * * * * * * * * * * *	1.5 % of the loan amount			
Nortgage and TZS Nortgage N		Security perfection fees (all loans)	TZS 150,000 to 1M			
Nortgage and TZS Nortgage N			TZS 215.000 for Legal			
Number N			Mortgage and TZS			
- Staff		ioans)	100,000 for Assignment			
- Staff		0	0.400/			
Property Insurance	Insurance premiums					
Property Insurance		- Mortgage	0.65%pa			
Penal Interest TZS		Property Insurance	0.177-0.295%pa			
Performance bond/Bid bonds/Guarantees 2% per quarter, Min 250,000						
Performance bond/Bid bonds/Guarantees		Penal Interest TZS	0.05			
Performance bond/Bid bonds/Guarantees	Panda & Guarantage (Commission)					_
Amounts below Z5,0,000	bonus&ouarantees(Commission)		2% per quarter. Min			-
Some Treasury Sill & Bond Bidding on behalf of customers Treasury Sill & Bond Bidding on behalf of customers SoM and 100m TZS SOM TZ		Performance bond/Bid bonds/Guarantees				
Premium Pass Services			Amounts below Tzs 50M - Tzs TZS 50,000 Amounts between Tzs			
			100,000 Amounts between Tzs 100m to 500M - TZS 200,000 Above 500M - TZS	25.20	25.20	21.01
Monthly Charge [Tzs] 25,000 12,00 12,00 8.8						
Dormant account charge (Tzs)	Premium Pass Services	Monthly charge (Tzc)	35 000	19.00	12.00	0.07
Internet Banking					12.00 0 nn	0.00
Statement Free of charge 0.00				0.00	0.00	0.00
Retrieval of Documents 24,000 TZS 24,000 TZS 24,000 TZS 24,000 TZS 24,000 TZS 24,000 TZS 80,000 TZS 80,000 <th< td=""><td></td><td>Statement</td><td>Free of charge</td><td></td><td></td><td>0.00</td></th<>		Statement	Free of charge			0.00
Less than 30 days 24,000 TZS 24,000 TZS 24,000 TZS 24,000 More than 30 days, but less than a year 60,000 TZS 60,000 TZS 60,000 TZS 60,000		Other charges	As per tariff guide	-	-	
Less than 30 days 24,000 TZS 24,000 TZS 24,000 TZS 24,000 More than 30 days, but less than a year 60,000 TZS 60,000 TZS 60,000 TZS 60,000	Patrieval of Documents					
More than 30 days , but less than a year 60,000 TZS 60,000 TZS 60,000 TZS 60,000 TZS 60,000	New 18401 OF DOCUMENTS	Less than 30 days	24,000	T7S 24.000	T7S 24.000	TZS 24,000
		More than 30 days , but less than a year	60,000	TZS 60,000	TZS 60,000	TZS 60,000
		Above One year	120,000	TZS 120,000	TZS 120,000	TZS 120,000