

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st MARCH 2022

(Amounts in million shillings)

A. ASSETS	
1 Cash 7,021 6	631
	844
3 Investments in Government securities 114,344 107,	954
4 Balances with other banks and financial institutions 12,547 22	945
5 Cheques and items for clearing 98	117
6 Inter branch float items	-
7 Bills negotiated -	-
8 Customer liabilities for acceptances -	-
9 Interbank Loans Receivables 25,080 20,	157
10 Investments in other securities -	-
11 Loans, advances and overdrafts (net of allowances for probable losses) 362,156 354,	389
	466
1 7	014
14 Underwriting accounts	-
1. 7, 1.1	082
16 TOTAL ASSETS 581,268 587,)98
B. LIABILITIES	
17 Deposits from other banks and financial institutions 12,829 12,	542
18 Customer deposits 420,082 427,	573
19 Cash letters of credit -	-
20 Special deposits 1,047	370
21 Payment orders/transfers payable -	-
1	311
	508
24 Acceptances outstanding -	-
25 Interbranch float items	-
	624
	695
	231
29 TOTAL LIABILITIES 482,031 489,	
30 NET ASSETS/(LIABILITIES)(16 minus 29) 99,237 97,	645
C. SHAREHOLDERS' FUNDS	
	192
32 Share premium 18,090 18,	090
33 Capital reserves 413	254
34 Retained earnings 38,154 33,	262
	026
	821
37 Minority Interest -	-
	645
39 Contingent liabilities 82,741 152,	
	443
*	074
42 Other non performing assets	-
D. SELECTED FINANCIAL CONDITION INDICATORS	
V .	5.6%
() 1 0 0	0.2%
1	3.6%
	3.9%
()	5.7%
() 1	7.5%
(vii) Assets growth -1.0%	1.3%

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

(Amounts in million shillings)

		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		31.03.2022	30.03.2021	30.03.2022	30.03.2021
1	Interest Income	12,025	10,055	12,025	10,055
2	Interest Expense	(5,618)	(4,885)	(5,618)	(4,885)
3	Net Interest Income (1 minus 2)	6,406	5,170	6,406	5,170
4	Bad Debts Written-Off	-	-	-	-
5	Impairment Losses on Loans and Advances	233	268	233	268
6	Non Interest Income:	2,588	2,327	2,588	2,327
	6.1 Foreign Currency Dealings and Translation	854	748.6	854	749
	Gains/(Loss)				
	6.2 Fees and Commissions	1,687	1,565.4	1,687	1,565
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	48	13.5	48	13
7	Non Interest Expenses:	(6,803)	(5,353)	(6,803)	(5,353)
	7.1 Salaries and Benefits	(3,509)	(2,801.8)	(3,509)	(2,802)
	7.2 Fees and Commission	(520)	(522.8)	(520)	(523)
	7.3 Other Operating Expenses	(2,774)	(2,028.9)	(2,774)	(2,029)
8	Operating Income/(Loss)	1,959	1,876	1,959	1,876
9	Income Tax Provision	(526)	(553.6)	(526)	(554)
10	Net Income/ (Loss) After Income Tax	1,433	1,323	1,433	1,323
11	Other Comprehensive Income (itemize)	-	-	-	-
12	Total comprehensive income/(loss) for the quarter	1,433	1,323	1,433	1,323
	/ year				
13	Number of Employees	185	185	185	185
14	Basic Earnings Per Share	0.06	0.08	0.06	0.08
15	Number of Branches	8	8	8	8
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	0.97%	1.01%	0.97%	1.01%
(ii)	Return on Average Shareholders' Fund	5.81%	6.28%	5.81%	6.28%
(iii)	Non Interest Expense to Gross Income	75.63%	71.40%	75.63%	71.40%
(iv)	Net Interest Income to Average Earning Assets	4.91%	4.39%	4.91%	4.39%

(Am	ounts in m	illion sł	nillings)			
	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total
Current Quarter (31.03.2022)							
Balance as at the beginning of the quarter (01.01.2022)	23,192	18,090	40,288	15,821		254	97,645
Profit for the quarter	-	-	1,433	-	-	-	1,433
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-		-	-	-
Dividends Paid	-	-	-		-	-	-
Regulatory Reserve	-	-	(2,135)	2,135	-	-	-
General Provision Reserve	-	-	-	-	-		-
Others	-	-	-	-	-	159	159
Balance as at the end of the current quarter (31.03.2022)	23,192	18,090	39,586	17,955	-	413	99,237

Previous Quarter (31.12. 2021)
Balance as at the beginning of the quarter (01.10.2021)
Profit for the quarter

Other Comprehensive Income Dividends Paid Regulatory Reserve General Provision Reserve

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st MARCH 2022

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31st MARCH 2022

		Current Quarter		ious Quarter	Current Year Cumulative 30.03.2022	Comparative Year Cumulative (Previous Year) 30.03.2021
I:	Cash flow from operating activities:	00.00.1011	•		00.00.2022	00.00.2021
••	Net income		1.959	5,363	1.959	1.876
	Adjustments for:			-	-,	-,
	- Impairment/Amortization		1.129	(4,093)	1.129	1.622
	- Net change in Loans and Advances		(8,396)	8,699	(8,396)	(21,984)
	- Gain/loss on Sale of Assets		-	_	-	-
	- Net change in Deposits		(7,413)	30,791	(7,413)	14,682
	- Net change in Short Term Negotiable Securities		(8,583)	3,058	(8,583)	(5,232)
	- Net change in Other Liabilities		1,228	(6,995)	1,228	391
	- Net change in Other Assets		3,676	2,500	3,676	1,457
	- Tax Paid		(750)	(750)	(750)	(750)
	- Others		(1,152)	(20)	(1,152)	(1,068)
	Net cash provided (used) by operating activities		18,303)	38,552	(18,303)	(9,007)
II:	Cash flow from investing activities:			-		
	Dividend Received		-	20	-	-
	Purchase of Fixed Assets		487	(440)	487	(502)
	Proceeds from Sale of Fixed Assets		-	-	-	-
	Purchase of Non- Dealing Securities		-	-	-	-
	Proceeds from Sale of Non-Dealing Securities		-	-	-	-
	Others (specify)		159	-	159	-
	Net cash provided (used) by investing activities		646	(420)	646	(502)
III:	Cash flow from financing activities:			-		
	Repayment of Long-term Debt		-	-	-	-
	Proceeds from Issuance of Long Term Debt		-	-	-	-
	Proceeds from Issuance of Share Capital		0	(0)	0	-
	Payment of Cash Dividends		-	-	-	0
	Net Change in Other Borrowings		(2,050)	(5,329)	(2,050)	(3,579)
	Others (specify)		-	5	-	-
	Net Cash (used) / provided by Financing Activities		(2,050)	(5,324)	(2,050)	(3,579)
IV:	Cash and Cash Equivalents:			-		
	Net Increase/ (Decrease) in Cash and Cash Equivalents		19,708)	32,807	(19,708)	(13,088)
	Cash and Cash Equivalents at the Beginning of the Quarter		73,342	40,535	73,342	43,629
	Cash and Cash Equivalents at the end of the Quarter		53,634	73,342	53,634	30,541

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
Baseer Mohammed (Chief Executive Officer)	(Signed)	27.04.2022
Veronica Bascal Magongo		

(Signed)

(Head of Finance)

(Signed) 27.04.2022 (Chief Internal Auditor) 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.

27.04.2022

Name :	Signature	Date
Sarit S. Raja Shah	(Signed)	27.04.2022
Pratul H. Shah	(Signed)	27.04.2022

"I&M Bank (T) Limited Tariff Guide (Applicable from 01st March, 2022)" ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

	Local Currency (LCY)	Foreign Currency (FCY)
Monthly L	edger Fees / Maintenance Fees	roreign currency (FCT)
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 Personal Banking	TZS 20,000	TZS 20,000 Equivalent
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
		TZS 30,000 (Equivalent in FCY) if Avg
Select Current Account	monthly balance is below TZS 40M.	monthly balance is below TZS 40M.
	Avg monthly balance above TZS 40M,	Avg monthly balance above TZS 40M,
	Free	Free
Select Plus Savings Account	Free	Free
		TZS 50,000 (Equivalent in FCY) if Avg
Select Plus Current Account	monthly balance is below TZS 200M. Avg monthly balance above TZS	monthly balance is below TZS 200M. Avg monthly balance above TZS
	200M, Free	200M, Free
Minimum Initial	Deposit Required for Account Opening	2001, 1166
Corporate, Institutional and Business Banking	Deposit Required for Account Opening	
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 Young Saver's Account	TZS 10,000 TZS 20,000	US\$, EUR, GBP 10 US\$ 20
Kwetu Savings Account	Nil	Nil
Select Banking	INII	INII
Select Banking Select Savings Account	Nil	Nil
Select Current Account	Nil	Nil
Select Plus Savings Account	Nil	Nil
Select Plus Current Account	Nil	Nil
	m 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		LICE ELID CDD E (Min Dalance
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

Comparation	Iransa	ction Fees - per entry	
Samon Account	Corporate, Institutional and Business Banking Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Transmit Amount		Free	Free
Transport Component Science Tran			
Section Account	Tunaweza Group Account		
Special Services Account Free	Kwetu Current Account		
Figure 2000000000000000000000000000000000000		Eroo	Eroo
Spens Suprise Account	Fasta Account	Free	N/A
Transpire Saverga Account			
Trace	Tunaweza Savings Account	Free	Free
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Select Pine Servings Account	Select Savings Account		
The control of the	Select Plus Savings Account	Free	Free
Train 1,500 / page	Select Plus Current Account		Free
Secret Account	Corporate, Institutional and Business Banking		
Transverse Current Account 175 1,007 page 175 1,00		Free	
Transverse Group Account TYS 1,500 / page FCY 1 / page MONTAIN SAVIngs Account TYS 1,500 / page FCY 1 / page		TZS 1,500 / page	FCY 1 / page
Personal Banking		TZS 1,500 / page	FCY 1 / page
Special Account		TZS 1,500 / page	FCY 1 / page
Salay Account	Dunduliza Savings Account	TZS 1,500 / page	FCY 1 / page
Magnet M			
Marco Account Free for last month (Checa a month) Free for last	Msomi Student Account	TZS 1,500 / page	N/A
Young Saver's Account	Mafao Account	Free for last month (Once a month)	Free for last month (Once a month)
Select Ranking Carb Deposit General Free Free Free Free Free Free Free Fre	Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Select Chrent Account Cash Deposit (Small Deposit Committed Commi	Select Banking		
Select Plus Carrier Account Free Transport Deposit Denomination Carb Despot Denomination Carb Despot Denomination Carb Despot Denomination Carb Carb Carb Carb Carb Carb Carb Carb			
Cach Deposit Emministion TLS 500; J., 000; J., 2000; 19 of fold Les than 50 EUR/US\$ or 20 GBP; 596 Corporate, Institutional and Business Banking Current Account Free Free Free Free Free Free Free Fre	Select Plus Savings Account	Free	Free
Small Deposit Denomination TZS 500; 1,000; 2,000; 1% of total yolune max of TZS 100% Tree Tr	Select Mus Current Account Cash Deposit (Small	Denomination Charges Apply for all)	Free
Corporate, Institutional and Business Banking Corrent Account		TZS 500; 1,000; 2,000: 1% of total	Less than 50 EUR/US\$ or 20 GBP: 5%
Boranza Account Free Transvera Current Account Free Transvera Corrent Account Free Transvera Corrent Account Below Tra's 30th Free; Above Tra's Free Free Free Free Free Free Free Fre	Corporate, Institutional and Business Banking		
Jami Account Free			
Solid charge 1 % Free Fr		Free	
Marchange 1 % Free	Tunaweza Current Account	30M charge 1%.	Free
Select Pulse Current Account Select Pulse Select Current Account Select Pulse Select Sanking Account Select Pulse Current Account Select Pulse Select Sanking Select Sanking Select Sanking Account Select Pulse Select Sanking	Tunaweza Group Account		Free
Descental Banking Descention Free Free Free Free Free Momin Student Account Free Free Momin Student Account Free Select Turnaveza Savings Account Free Below TZS 20M: Free; Above TZS Free Free Free Free Free Free Free Free Momin Student Account Below TZS 20M: Free; Above TZS Free Below TZS 20M: Free; Above TZS Free	Kwetu Current Account	Below TZS 30M: Free; Above TZS	Free
Dunduliza Savings Account		30M charge 1%.	Titee
Salary Account Free Below TZS 20M: Free; Above TZS Free Marao Account Marao	Dunduliza Savings Account		
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20M charpe 19%. 10m 12m	Msomi Student Account		N/A
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Young Saver's Account Free	Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Select Savings Account Free	Young Saver's Account	Free	Free
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Select Plus Current Account Corporate, Institutional and Business Banking Corporate, Institutional and Business Banking Upto TZS 10M: Free; Above TZS 10M: Free			
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Upto 1725 10N: Free; Above TZ5 10M Opto US\$ 10,000/- 0.5% above 1% Charge 0.14% Max TZ5 100k Free Free Free Opto US\$ 10,000/- 0.5% above 1% Charge 0.14% Max TZ5 100k Opto US\$ 5,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- 0.5% above 1% Charge 0.14% Max TZ5 100k Opto US\$ 5,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 10M: Opto US\$ 10,000/- per day is Free, above TZ5 5M: Charge 0.14% Max TZ5 10M: Opto US\$ 10,000/- per day is Free, above US\$ 10,000/- per day is Fr	Cash Wit	hdrawals (Daily Limits)	
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Wakala Tariff Apply	Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	above that 1% Upto U\$\$ 5,000/- per day is Free, above that 1% Upto U\$\$ 10,000/- 0.5% above 1%
Salary Account Upto TZS 5M: TZS 3,500/; Above TZS 500/; Above ATZS 500/;	Kwetu Current Account Personal Banking	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above	above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free,
Msomi Student Account Upto TZS 5M: charge 0.14% Max TZS 100k Jupto USS 5,000/-; Above that 0.5% Upto USS 5,000/- per day is Free, bare on the street of t	Kwetu Current Account Personal Banking Dunduliza Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k	above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 0.5%
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tharge 0.14% Max TZS 100k above that 1% Upto TZS SM: TZS 3,500/-; Above TZS SM: charge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: charge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: tharge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: TZS 3,500/-; Above TZS SM: tharge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: TZS 3,500/-; Above TZS SM: tharge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: tharge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: tharge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: Clark TZS 3,500/-; Above TZS SM: tharge 0.149% Max TZS 100k Upto TZS SM: TZS 3,500/-; Above TZS SM: Clark TZS 3,5	Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account Salary Account	Upto TZS 10M: Free, Above TZS 10M: charge 0.14% Max TZS 10M: Upto TZS 10M: Free, Above TZS 10M: charge 0.14% Max TZS 100M: Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100M Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: TZS 3,500/-; Above TZS 5M: TZS 5M: TZS 3,500/-; Above Upto TZS 5M: TZS 3,500/-; Above	above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free,
Mafao Account Upto TZS SM: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k above that 0.5% are not restricted. Select Savings Account Select Current Account Free upto TZS 5M. 0.25% above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted. 1 Cash withdrawal per month at the counter for Free. Above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted. Select Plus Savings Account Free upto TZS 5M. 0.25% above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5.000 a cquivalent in FCY per transaction. ATM & Elick transactions are not restricted.	Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account Salary Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Upto TZS 10M: Free; Above TZS 10M: Charge 0.14% Max TZS 10M: Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 10M: Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 10M: TZS 5M: Charge 0.14% Max TZS 10M: CTZS 5M: Charge 0.14% Max TZS 10M: TZS 5M: Charge 0.14% Max TZS 10M: TZS 5M: Charge 0.14% Max TZS 10M: TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 10M: TZS 5M: TARIFE 0.14% Max TZS 10M: TZS 5M: TZS 5M: TZS 3,500/-; TZS 3,500/-; TZS 3,500/-; TZS 3,500/-; TZS 5M: TZS 3,500/-; TZS 3,	above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1.% Upto US\$ 5,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free, above that 0.5% by Upto US\$ 5,000/- per day is Free, above that 0.5% 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 Wettu Savings Account Upto TZS 5M: TZS 3,500/-; Above Above that 0.5% above that 0.5% above that 0.5% Select Banking 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 TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Select Plus Savings Account Upto US\$ 5,000/- per day is Free, above that 0.5% above that 0.5% above that 17S 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Select Plus Savings Account Upto US\$ 5,000/- per day is Free, above that 0.5% above that 17S 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted.	Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account Salary Account Msomi Student Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100K: Upto TZS 10M: Free; Above TZS 10M: Charge 0.14% Max TZS 100K: Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100K Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100K Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100K Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100K Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100K Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100K Upto TZS 5M: TZS 10M: Free; Above TZS 10M: TFee; Above TZ	above that 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5%
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Weetu Savings Account Upto TZS 5M: rCs 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Select Banking 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 TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted. Free upto TZS 5M. 0.25% above that TZS 5,000 & equivalent in FCY per transaction. ATM & IClick transactions are not restricted.	Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100K Upto TZS 10M: Free; Above TZS 10M: Charge 0.14% Max TZS 100K Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 10M: Free; Above TZS 10M: Free; Above TZS 10M: TZS 5M: Charge 0.14% Max TZS 100k	above that 1% Upto USS 5,000/- per day is Free, above that 1% Upto USS 5,000/- per day is Free, above that 0.5% N/A Upto USS 5,000/- per day is Free, above that 0.5% Upto USS 5,000/- per day is Free, above that 0.5% Upto USS 5,000/- per day is Free, above that 0.5% Upto USS 5,000/- per day is Free, above that 0.5%
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1 Cash withdrawal per month at the counter for Free. Above that TZS 5,000 & equivalent in FCY per transaction. ATM & Click transactions are not restricted. Select Current Account	Kwetu Current Account Personal Banking Dunduliza Savings Account Fasta Account Salary Account Msomi Student Account Tunaweza Savings Account Mafao Account Young Saver's Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Upto TZS 10M: Free; Above TZS 10M: Lot TZS 10M: Free; Above TZS 10M: Lot TZS 5M: TZS 3,500/-; Above TZS 5M: charge 0.14% Max TZS 100k Wakala Tariff Apply Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100k Upto TZS 5M: Charge 0.14% Max TZS 10M: Lot TZS 5M: Lot TZS 5M: TZS 3,500/-; Above TZS 5M: Lot TZS 5M: TZS 3,500/-; Above TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 10M: Lot TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 10M: Lot TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100k Upto TZS 5M: TZS 3,500/-; Above TZS 5M: Charge 0.14% Max TZS 100k	above that 1% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% N/A Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5% Upto US\$ 5,000/- per day is Free, above that 0.5%
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	Vithdrawal (Per Withdrawal)	
ash withdrawal-I&M ATM	TZS 1,500	TZS 1,500 Equivalent in FCY
hther bank ATM withdrawal -In Tanzania other bank ATM withdrawal - Outside Tanzania	TZS 1,500	TZS 1,500 Equivalent in FCY
rtner bank ATM withdrawai - Outside Tanzania	Funds Transfers	TZS 5,500 Equivalent in FCY
nternal Funds Transfers (Non- Iclick Banking)	Free	Free
In	nward Remittances	
ncoming Funds Transfers (TISS)	Free	Free
ncoming Funds Transfers (TT)	Free	Free
ncome EFT Local	Free	N/A
Outgoing Funds Transfers (TISS/EAPS)	TZS 10,000	US\$ 10
Outward EFT - External (Single/bulk)	TZS 3,000	N/A
Outgoing Funds Transfers (TT)	0.11% min equivalent to US\$ 40/- 8	
	Max US\$ 100	100/-
Brisk Transfer		US\$ 20
Outgoing funds Transfers Rapidex - Existing Customers		US\$ 7
(Routed Through Account) Outgoing funds Transfers Rapidex - Walk-in Clients		US\$ 9
Cheque Services (All cheq	ue book charges are inclusive stam	p duty)
Per leaf	TZS 800	TZS 800 Equivalent
Counter cheque	TZS 10,000	TZS 10,000 Equivalent
Stop Payment - per instruction (Single Continuous cheque s Revoke Stop Payment Instruction	re TZS 50,000 TZS 10,000	TZS 50,000 Equivalent TZS 10,000 Equivalent
Revoke Stop Payment Instruction	book destruction charges apply	12S 10,000 Equivalent
if any requested cheque book r	emain uncollected by customer witl	hin 6 months
Unpaid	Cheque Return Charges	
Check returned by us - per item - Technical reason by custo Check returned by us - per item - Financial reason by custo	on TZS 20,000	TZS 20,000 Equivalent
Check returned by us - per item - Financial reason by custo	m TZS 60,000	TZS 60,000 Equivalent
Cheque returned by other banks (Inward unpaid)	TZS 25,000	TZS 25,000 Equivalent
Issuance of Bankers Cheque	Banker's Cheques TZS 15,000	TZS 15,000 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 (faMy)	- dia - Tankanakian	US\$ 6
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	h TZS 10,000	TZS 10,000 Equivalent
Amendment / Stop Standing order instruction	TZS 10,000 TZS 25,000	TZS 10,000 Equivalent
Unpaid SI / Failure of SI (insufficient fund)	TZS 25,000	TZS 25,000 Equivalent
Balance confirmation	Others Certificates 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 / guery per item above 12 months	TZS 30,000	TZS 30,000 Equivalent
Dorn	nant Account Charges	T
All Accounts	No Charge counts - Reactivation Charges	No Charge
All Accounts	Free	Free
	ount Closure Charges	1100
All Current accounts	TZS 35,000 TZS 10,000	TZS 35,000 Equivalent
All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
Annual charges	ed Charges (Visa Debit Cards) TZS 6,000	TZS 6,000 Equivalent in FCY
Card replacement	TZS 15,000	TZS 15,000 Equivalent in FCY
New pin request (Pin regeneration)	Free	Free
Cards uncollected and destroyed (after 3months)	TZS 20,000	TZS 20,000 Equivalent in FCY
	Charges on Alerts	
Financial Transaction Debit & Credit Alert	Free	Free
Stop payment & Revoke Stop payment	TZS 500	TZS 500 Equivalent in FCY
Annual Safe Deposit Lockers at Oy Locker Size	ysterbay, Nyerere and Arusha Brand Charge per Annum	ch (Only in TZS) Safety Fixed Deposit Requi
Small Size	TZS 150,000	TZS 1,000,000
Medium size	TZS 300,000	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
Appraisa	I Fees For Credit Facilities	
	Overdraft (P/A)	
Limits below TZS 100M	1.1%	
Limits from TZS 100M - TZS 500M Limits from TZS 500M - TZS 1,000	1.1%	
Limits from TZS 500M - TZS 1,000	1.1%	
Limits from TZS 1,000M and above TL above 5years	1.1%	
Temporary over draft per quarter	1.1% 1.1% Flat	
Minimum Appraisal fees	Nil	
Millimum Appraisar rees	Nil	
Advances against Deposits	Term Loan (Flat)	
Advances against Deposits		
Advances against Deposits Limits below TZS 100M	1.1%	
Advances against Deposits Limits below TZS 100M Limits from TZS 100M-TZS 500M	1.1%	
Advances against Deposits Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000		
	1.1%	
Advances against Deposits Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000 Limits from TZS 500M and above Disbursement of Loans	1.1% 1.1% 1.1% Advances Free	
Advances against Deposits Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000 Limits from TZS 500M-TZS 1,000 Limits from TZS 1,000M and above Disbursement of Loans Recall Notice/Demand for repayment	1.1% 1.1% 1.1% Advances Free Out of pocket expenses	
Advances against Deposits Limits below TZS 100M Limits from TZS 100M-TZS 500M Limits from TZS 500M-TZS 1,000 Limits from TZS 500M-TZS 1,000 Disbursement of Loans	1.1% 1.1% 1.1% Advances Free	
inits below TZS 100M Imits from TZS 100M-TZS 500M Imits from TZS 500M-TZS 5,000 Imits from TZS 5,000M-TZS 1,000 Imits from TZS 1,000M and above Disbursement of Loans Recall Notice/Demand for repayment	1.1% 1.1% 1.1% Advances Free Out of pocket expenses	· EU HERON

