I&M BANK (T) LTD



PUBLICATION OF FINANCIAL STATEMENTS

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

A. ASSETS		(Amounts in million shillings)		
A. ASSETS		(Amounts in minon simings)	Current Quarter	Previous Quarte
Cash			30.06.2024	31.03.2024
2 Balances with Bank of Tanzania 43,350 45,47 3 Investments in Government securities 173,587 159,24 4 Balances with other banks and financial institutions 28,019 11,03 5 Cheques and items for clearing (121) 8 6 Inter branch float items 7 Bills negotiated 8 Customer liabilities for acceptances 16,423 15,588 9 Interbank Loans Receivables 16,423 15,588 10 Investments in other securities 11 Loans, advances and overdrafts (net of allowances for probable losses) 447,017 464,888 12 Other assets 28,269 35,355 13 Equity Investments 1,014 1,014 14 Underwriting accounts 15 Property, Plant and Equipment 13,750 12,255 16 TOTAL ASSETS 759,638 752,951 17 Deposits from other banks and financial institutions 21,076 29,637 18 Customer deposits 592,803 582,524 19 Cash letters of credit 19 Special deposits 1,482 1,555 21 Payment order/transfera payable 22 Banker's cheques and drafts issued 355 344 23 Acceptances outstanding 24 Acceptances outstanding 25 Barrian float items - 26 Unearmed income and other deferred charges 1,514 1,697 27 Other liabilities 1,690 10,900 28 Borrowings 3,276 3,277 29 TOTAL LIABILITIES 40,9923 646,88 30 NET ASSETS/(LIABILITIES) 10,9715 106,376 C. SHARHOLDERS' FUNDS 109,715 106,377 31 Potity Interest 40 Non performing loans to total assets 14,4% 14,17 41 Allowances for probable losses 52,439 66,441 41 Allowances for probable losses 52,439 66,441 41 Allowances for probable losses 52,439 66,441 42 Allowances for probable losses 52,439 66,441 43 Allowances for probable losses 52,439 66,441 44 Allowances for probable losses 52,439 66,441 45 Allowances for probable losses 52,439 66,441 46	A. ASSE	<u>ETS</u>		
3 Investments in Government securities 173,587 159,244 4 Balances with other banks and financial institutions 28,019 11,632 5 Cheques and items for clearing (121) 88 6 Inter branch float items	1	Cash	8,330	7,644
Balances with other banks and financial institutions 28,019 11,63	2	Balances with Bank of Tanzania	43,350	45,475
5 Cheques and items for clearing (121) 88 6 Inter branch float items - - - 7 Bills negotiated - - - - 8 Customer liabilities for acceptances 16,423 15,385 10 Investments in other securities - - - 11 Loans, advances and overdrafts (net of allowances for probable losses) 447,017 464,888 12 Other assets 1,014 1,014 14 Underwriting accounts - - 15 Property. Plant and Equipment 13,750 12,255 16 TOTAL ASSETS 759,638 752,955 B. LIABILITIES 759,638 752,955 17 Cash letters of credit -	3	Investments in Government securities	173,587	159,244
6 Inter branch float items 7 Bills negotiated 7 Bills negotiated 8 Customer thabilities for acceptances 9 Interbank Loans Receivables 10 Investments in other securities 11 Loans, advances and overdrafts (net of allowances for probable losses) 12 Other assets 12 Other assets 13 Equity Investments 14 Underwriting accounts 15 Property, Plant and Equipment 15 Property, Plant and Equipment 16 TOTAL ASSETS 1759,638 18 Customer deposits 19 Cash letters of credit 20 Special deposits 21 Payment orders/transfers payable 22 Bankers' cheques and drafts issued 23 Accrued taxes and expenses payable 24 Acceptances outstanding 25 Interbranch float items 26 Uncarned income and other deferred charges 27 Other liabilities 28 Borrowings 30 NET ASSETS/(LJABILITIES)/(16 minus 29) 100,609 100,007 1	4	Balances with other banks and financial institutions	28,019	11,633
7 Bills negotiated -	5	Cheques and items for clearing	(121)	80
8 Customer liabilities for acceptances 9 Interbank Loans Receivables 10 Investments in other securities 11 Loans, advances and overdrafts (net of allowances for probable losses) 12 Other assets 12 Other assets 13 Equity Investments 14 Underwriting accounts 15 Property, Plant and Equipment 16 TOTAL ASSETS 17 Deposits from other banks and financial institutions 18 Customer deposits 17 Deposits from other banks and financial institutions 19 Cash letters of credit 20 Special deposits 21 Payment orders/transfers payable 21 Payment orders/transfers payable 22 Bankers' cheques and drafts issued 23 Accrued taxes and expenses payable 24 Acceptances outstanding 25 Interbranch float items 26 Uncarned income and other deferred charges 27 Other liabilities 28 Borrowings 30 NET ASSETS/LIABILITIES/(16 minus 29) 30 Paid up share capital 31 Paid up share capital 32 Share premium 31,528 33 Profit (Loss) account 34 Allowances for probable losses 32,49 40 Non performing loans & advances 41 Allowances for probable losses 42 Other non performing loans & advances 41 Allowances for probable losses 42 Other non performing assets 43 Contingent liabilities 44 Allowances for probable losses 45 Shareholders FUNDS 46 Contingent liabilities 47 Contingent liabilities 48 Capital reserves 49 (18 2) Share premium 41 (19 2) Special deposits 40 Other non performing loans & advances 41 Allowances for probable losses 42 Other non performing loans & advances 43 Contingent liabilities 44 Contingent liabilities 55 Contingent liabilities 56 (10) Non performing loans & advances 57 (19) Loans and Advances to total deposits 57 (19) Loans and Advances to total assets 58 (10) Non performing loans to total gross loans 57 (19) Loans and Advances to total deposits 58 (19) Loans and Advances to total assets 58 (19) Loans and Advances to tota			-	-
9 Interbank Loans Receivables 16,423 15,385 10 Investments in other securities		· ·	-	-
10 Investments in other securities				-
11 Loans, advances and overdrafts (net of allowances for probable losses)			16,423	15,383
12 Other assets			-	-
13 Equity Investments		* * * * * * * * * * * * * * * * * * * *		1
14				1
15		* *	1,014	1,014
TOTAL ASSETS		•	13 750	12.251
R. LIABILITIES				
17	10	TOTAL ASSETS	737,036	132,737
18 Customer deposits 592,803 582,528 19 Cash letters of credit	B. <u>LIAB</u>	ILITIES		
19 Cash letters of credit	17	Deposits from other banks and financial institutions	21,076	29,637
20 Special deposits	18	Customer deposits	592,803	582,528
Payment orders/transfers payable	19	Cash letters of credit	-	-
22 Bankers' cheques and drafts issued 355 343 23 Accrued taxes and expenses payable 18,808 16,643 24 Acceptances outstanding - - 25 Interbranch float items - - 26 Unearned income and other deferred charges 1,514 1,699 27 Other liabilities 10,609 10,900 28 Borrowings 3,276 3,276 3 20 TOTAL LIABILITIES 649,923 646,583 30 NET ASSETS/(LIABILITIES)/16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 23,954 23,954 23,954 32 Share premium 31,528 31,528 31,528 33 Capital reserves 280 28 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,833 37 Minority Interest - - <td>20</td> <td>Special deposits</td> <td>1,482</td> <td>1,557</td>	20	Special deposits	1,482	1,557
23 Accrued taxes and expenses payable 18,808 16,643 24 Acceptances outstanding - - 25 Interbranch float items - - 26 Unearned income and other deferred charges 1,514 1,697 27 Other liabilities 10,609 10,902 28 Borrowings 3,276 3,276 29 TOTAL LIABILITIES 649,923 646,583 30 NET ASSETS/(LIABILITIES)(16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 2 280 31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities <td>21</td> <td>1 2</td> <td>-</td> <td>-</td>	21	1 2	-	-
24 Acceptances outstanding - - - 25 Interbranch float items - - - 26 Unearmed income and other deferred charges 1,514 1,697 27 Other liabilities 10,609 10,902 28 Borrowings 3,276 3,276 29 TOTAL LIABILITIES 649,923 646,583 30 NET ASSETS/(LIABILITIES)/(16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 23,954 23,954 23,954 32 Share permium 31,528 31,528 31,528 33 Capital reserves 280 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 40 Non performing loans & advances 52,439 66,441 40 Non performing loans & advances		•		343
25 Interbranch float items - <td></td> <td></td> <td>18,808</td> <td>16,643</td>			18,808	16,643
26 Unearmed income and other deferred charges 1,514 1,697 27 Other liabilities 10,609 10,902 28 Borrowings 3,276 3,276 29 TOTAL LIABILITIES 649,923 646,583 30 NET ASSETS/(LIABILITIES)/16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 23,954 23,954 31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 28 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,77 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,374 39 Contingent liabilities 102,775 82,425 40 Non performing loans & advances 52,439 66,441 41		*	-	-
27 Other liabilities 10,609 10,902 28 Borrowings 3,276 3,276 29 TOTAL LIABILITIES 649,923 646,583 30 NET ASSETS/(LIABILITIES)(16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 23,954 23,954 31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities 102,775 82,425 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other no				-
28 Borrowings 3,276 3,276 29 TOTAL LIABILITIES 649,923 646,583 30 NET ASSETS/(LIABILITIES)(16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 23,954 23,954 31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,833 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECTED FINANCIAL CONDITION INDICATORS SEL		•		1
TOTAL LIABILITIES 649,923 646,588 30 NET ASSETS/(LIABILITIES)/(16 minus 29) 109,715 106,376 C. SHAREHOLDERS' FUNDS 23,954 23,954 31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets 14,4% 14,19 61 Corollary Funds to total assets 11,0% 13,29 61 Gross loans and advances to total deposits 77,5% 82,250 61 Formal Assets 58,8% 61,79 62 Corollary Funds to total assets 58,8% 61,79 63 Corollary Funds to total assets 58,8% 61,79 64 Corollary Funds to total assets 58,8% 61,79 64 Corollary Funds to total assets 58,8% 61,79 65 Corollary Funds to total assets 58,8% 61,79 65 Corollary Funds to total assets 58,8% 61,79 66 Corollary Funds and Advances to total assets 58,8% 61,79 67 Corollary Funds and Advances to total assets 58,8% 61,79 67 Corollary Funds and Advances to total assets 58,8% 61,79 68 Corollary Funds and Advances to total assets 58,8% 61,79 67 Corollary Funds and Advances to total assets 58,8% 61,79 78 Corollary Funds and Advances to total assets 58,8% 61,79 78 Corollary Funds and Advances to total assets 58,8% 61,79 79 Corollary Funds and Funds				
NET ASSETS/(LIABILITIES)(16 minus 29) 109,715 106,376				
C. SHAREHOLDERS' FUNDS 31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities 102,775 82,428 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS SELIC Shareholders Funds to total assets 11,0% 13,29 (ii) Non performing loans to total gross loans 111,0% 13,29 (iii) Gross loans and advances to total deposits 77,5% 82,29 (iv) Loans and Advances to total assets 58,8% 61,78 (v) Earning Assets to Total Assets 87,8% 90,29				
31 Paid up share capital 23,954 23,954 32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,374 39 Contingent liabilities 102,775 82,428 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELIEC Shareholders Funds to total assets 11,4% 14,19 (ii) Non performing loans to total gross loans 11,0% 13,29 (iii) Gross loans and advances to total deposits 77,5% 82,29 (iv) Loans and Advances to total assets 58,8% 61,79 <t< td=""><td>30</td><td>NET ASSETS/(LIABILITIES)(16 minus 29)</td><td>109,715</td><td>106,376</td></t<>	30	NET ASSETS/(LIABILITIES)(16 minus 29)	109,715	106,376
32 Share premium 31,528 31,528 33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities 102,775 82,428 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,330 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECT Shareholders Funds to total assets 11.4% 14.19 (ii) Non performing loans to total gross loans 11.0% 13.29 (iii) Gross loans and advances to total deposits 77.5% 82.29 (iv) Loans and Advances to total assets 58.8% 61.79 (v) Earning Assets to Total Assets 87.8% 90.25 <td>C.</td> <td>SHAREHOLDERS' FUNDS</td> <td></td> <td></td>	C.	SHAREHOLDERS' FUNDS		
33 Capital reserves 280 280 34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities 102,775 82,428 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELIEC Shareholders Funds to total assets 11.0% 13.25 (ii) Non performing loans to total assets 11.0% 13.25 (iii) Gross loans and advances to total deposits 77.5% 82.25 (iv) Loans and Advances to total assets 58.8% 61.7% (v) Earning Assets to Total Assets 87.8% 9	31	Paid up share capital	23,954	23,954
34 Retained earnings 39,656 40,000 35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities 102,775 82,428 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECT Shareholders Funds to total assets 11.0% 13.25 (ii) Non performing loans to total gross loans 11.0% 13.25 (iii) Gross loans and advances to total deposits 77.5% 82.25 (iv) Loans and Advances to total assets 58.8% 61.79 (v) Earning Assets to Total Assets 87.8% 90.25	32	Share premium	31,528	31,528
35 Profit (Loss) account 5,115 1,776 36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,375 39 Contingent liabilities 102,775 82,425 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECT Shareholders Funds to total assets 11.4% 14.19 (ii) Non performing loans to total gross loans 11.0% 13.29 (iii) Gross loans and advances to total deposits 77.5% 82.29 (iv) Loans and Advances to total assets 58.8% 61.79 (v) Earning Assets to Total Assets 87.8% 90.25	33	Capital reserves	280	280
36 Provision Reserve 9,182 8,838 37 Minority Interest - - 38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,374 39 Contingent liabilities 102,775 82,425 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECTED Shareholders Funds to total assets 14,4% 14,19 (ii) Non performing loans to total gross loans 11,0% 13,29 (iii) Gross loans and advances to total deposits 77,5% 82,29 (iii) Loans and Advances to total assets 58,8% 61,79 (v) Earning Assets to Total Assets 87,8% 90,25	34	Retained earnings	39,656	40,000
37 Minority Interest - - - -	35		5,115	1,776
38 TOTAL SHAREHOLDERS' FUNDS 109,715 106,376 39 Contingent liabilities 102,775 82,428 40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECT Shareholders Funds to total assets 14.4% 14.19 (ii) Non performing loans to total gross loans 11.0% 13.29 (iii) Gross loans and advances to total deposits 77.5% 82.29 (iv) Loans and Advances to total assets 58.8% 61.79 (v) Earning Assets to Total Assets 87.8% 90.29			9,182	8,838
Contingent liabilities			-	-
40 Non performing loans & advances 52,439 66,441 41 Allowances for probable losses 29,605 39,336 42 Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS SELECT Shareholders Funds to total assets 11.4% 14.19 (ii) Non performing loans to total gross loans 111.0% 13.29 (iii) Gross loans and advances to total deposits 77.5% 82.29 (iv) Loans and Advances to total assets 58.8% 61.79 (v) Earning Assets to Total Assets 87.8% 90.29				106,376
41 Allowances for probable losses 29,605 39,336 42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELEC Shareholders Funds to total assets 14.4% 14.19 (ii) Non performing loans to total gross loans 11.0% 13.29 (iii) Gross loans and advances to total deposits 77.5% 82.29 (iv) Loans and Advances to total assets 58.8% 61.7% (v) Earning Assets to Total Assets 87.8% 90.29		· ·		· · · · · · · · · · · · · · · · · · ·
42 Other non performing assets - - D. SELECTED FINANCIAL CONDITION INDICATORS SELECTED Shareholders Funds to total assets 14.4% 14.19 (ii) Non performing loans to total gross loans 11.0% 13.29 (iii) Gross loans and advances to total deposits 77.5% 82.29 (iv) Loans and Advances to total assets 58.8% 61.7% (v) Earning Assets to Total Assets 87.8% 90.29				
D. SELECTED FINANCIAL CONDITION INDICATORS		*	29,605	39,336
SELEC Shareholders Funds to total assets 14.4% 14.1% (ii) Non performing loans to total gross loans 11.0% 13.2% (iii) Gross loans and advances to total deposits 77.5% 82.2% (iv) Loans and Advances to total assets 58.8% 61.7% (v) Earning Assets to Total Assets 87.8% 90.2%	42	Oner non performing assets	-	-
SELEC Shareholders Funds to total assets 14.4% 14.1% (ii) Non performing loans to total gross loans 11.0% 13.2% (iii) Gross loans and advances to total deposits 77.5% 82.2% (iv) Loans and Advances to total assets 58.8% 61.7% (v) Earning Assets to Total Assets 87.8% 90.2%	D.	SELECTED FINANCIAL CONDITION INDICATORS		
(ii) Non performing loans to total gross loans 11.0% 13.25 (iii) Gross loans and advances to total deposits 77.5% 82.25 (iv) Loans and Advances to total assets 58.8% 61.75 (v) Earning Assets to Total Assets 87.8% 90.25			14.4%	14.19
(iii) Gross loans and advances to total deposits 77.5% 82.25 (iv) Loans and Advances to total assets 58.8% 61.75 (v) Earning Assets to Total Assets 87.8% 90.25	(ii)	Non performing loans to total gross loans		13.29
(v) Earning Assets to Total Assets 87.8% 90.29				82.29
	(iii)			
(vi) Deposits Growth 0.3% 1.69		Loans and Advances to total assets	58.8%	61.79
	(iv)			61.79 90.29

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30th JUNE 2024							
(Amounts in million shillings)							
	Current Quarter		Comparati ve Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previou Year) Cumulative		
		30.06.2024	30.06.2023	30.06.2024	30.06.2023		
1	Interest Income	20,084	16,785	41,687	32,224		
2	Interest Expense	(7,801)	(6,370)	(15,404)	(12,340		
3	Net Interest Income (1 minus 2)	12,283	10,414	26,283	19,88		
4	Bad Debts Written-Off	-	-	-	-		
5	Impairment Losses on Loans and Advances	805	4,607	5,925	8,19		
6	Non Interest Income:	3,126	3,306	6,182	6,18		
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	1,843	1,624	3,762	3,05		
	6.2 Fees and Commissions	1,246	1,382	2,373	2,81		
	6.3 Dividend Income	23	-	23	-		
	6.4 Other Operating Income	14	300		32		
7	Non Interest Expenses:	(9,823)	(8,830)	(19,232)	(17,200		
	7.1 Salaries and Benefits	(4,128)	(3,827)	(8,129)	(7,342		
	7.2 Fees and Commission	(706)	(739)	(1,306)	(1,17:		
	7.3 Other Operating Expenses	(4,990)	(4,264)	(9,797)	(8,68)		
8	Operating Income/(Loss)	4,782	283	7,308	67		
9	Income Tax Provision	(1,442)	(85)	(2,192)	(20)		
10	Net Income/ (Loss) After Income Tax	3,339	198	5,115	47		
11	Other Comprehensive Income (itemize)	-	8	(6)	(10		
12	Total comprehensive income/(loss) for the quarter / year	3,339	206	5,109	45		
13	Number of Employees	207	191	207	19		
14	Basic Earnings Per Share	0.14	0.01	0.21	0.0		
15	Number of Branches	8	8	8			
	SELECTED PERFORMANCE INDICATORS						
(i)	Return on Average Total Assets	1.77%	0.12%		0.15		
(ii)	Return on Average Shareholders' Fund	12.28%	0.81%		1.00		
	Non Interest Expense to Gross Income	63.75%	64.36%		65.98		
(iv)	Net Interest Income to Average Earning Assets	7.35%	7.13%	7.91%	6.97		

In preparation of the quarterly accounting policies have been us previous year audited financial staduring the quarter, the changes be e	sed as those a tements (if the	applicable to the ere were changes		
Name and Title :	Signature	Date		
Zahid Mustafa (Chief Executive Officer)	(Signed)	24.07.2024	Rafiki	MAN Bank 59
Veronica Pascal Magongo (Head of Finance)	(Signed)	24.07.2024		WhatApp Banking Just got better
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	24.07.2024		✓ Live chat with standby customer services✓ Open An Account✓ Quicker transaction
We, the undersigned directors, atte the above statements. We declare examined by us and, to the best of been prepared in conformance with Standards and the requirements Institutions Act, 2006 and they pres	e that the state f our knowledg International F of the Bankin	ements have been e and belief, have inancial Reporting ing and Financial		services On Your Side
Name :	Signature	Date		
Mr. Pratul Shah	(Signed)	24.07.2024		
Mr. Christopher K. Maina	(Signed)	24.07.2024		

(CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30th JUNE 2024 (Amounts in million shillings)					
		Current Quarter 30.06.2024	Previous Quarter 31.03.2024	Current Year Cumulative 30.06.2024	Comparative Year Cumulative 30.06.2023	
I:	Cash flow from operating activities:					
	Net income	4,782	2,526	7,308	677	
	Adjustments for:		-	(0.525)		
	- Impairment/Amortization	(8,671)	136	(8,535)	8,420	
	- Net change in Loans and Advances	27,597	(15,681)	11,916	(40,895)	
	- Gain/loss on Sale of Assets		-			
	- Net change in Deposits	10,200	(144)	10,056	41,309	
	- Net change in Short Term Negotiable Securities	(7,134)	(23,349)	(30,483)	(46,789)	
	- Net change in Other Liabilities	258	1,107	1,365	2,739	
	- Net change in Other Assets	7,721	(3,762)	3,958	(4,386)	
	- Tax Paid	(638)	(638)	(1,276)	(1,500)	
	- Others	(644)	(1,457)	(2,101)	(2,034)	
	Net cash provided (used) by operating activities	33,471	(41,262)	(7,791)	(42,460)	
II:	Cash flow from investing activities:					
	Dividend Received	23	-	22.56		
	Purchase of Fixed Assets	(2,558)	(361)	(2,918)	(855)	
	Proceeds from Sale of Fixed Assets		-	-	-	
	Purchase of Non- Dealing Securities		-	-	-	
	Proceeds from Sale of Non-Dealing Securities		-	-	-	
	Others (specify)		(6)	(6)	(39)	
	Net cash provided (used) by investing activities	(2,535)	(367)	(2,902)	(893)	
III:	Cash flow from financing activities:	-	-			
	Repayment of Long-term Debt		-	-	-	
	Proceeds from Issuance of Long Term Debt		-		-	
	Proceeds from Issuance of Share Capital		-	-	14,200	
	Payment of Cash Dividends		-		-	
	Net Change in Other Borrowings		-	-	(4,584)	
	Others (specify)		-		-	
		-	-		9,616	
	Net Cash (used) / provided by Financing Activities				ĺ	
IV:	Cash and Cash Equivalents:		-			
.,.	Net Increase/ (Decrease) in Cash and Cash Equivalents	30,935	(41,628)	(10,693)	(33,738)	
	Cash and Cash Equivalents at the Beginning of the Quarter	30,754	72,383	72,383	50,168	
	Cash and Cash Equivalents at the end of the Quarter	61,690	30,755	61,690	16,430	

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30th INVE 2014 (Amounts in million shillings)								
	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total	
Current Quarter (30.06.2024)								
Balance as at the beginning of the quarter (01.04.2024)	23,954	31,528	41,776	8,838		-	280	106,3
Profit for the quarter			3,339					3,3
Other Comprehensive Income	-	-	-	-		-	-	
Transactions with owners	-	-	-	-		-	-	
Dividends Paid	-	-	-					
Regulatory Reserve	-	-	(344)	344				
General Provision Reserve								
Others	-	-	-	-		-	-	
Balance as at the end of the current quarter (30.06.2024)	23,954	31,528	44,771	9,182			280	109,7
Previous Quarter (31.03. 2024) Balance as at the beginning of the quarter (01.01.2024) Profit for the quarter Other Comprehensive Income Transactions with owners Dividends Paid Regulatory Reserve General Provision Reserve	23,954	31,528	21,874 1,776 - - - 18,126	26,964 - - - (18,126)	-	- - - -	286 - 2280 - -	104,60 1,77 28
Others		-	-				286)	(2
Balance as at the end of the quarter (31.03.2024)	23,954	31,528	41,776	8,838			280	106.



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

Mr. Christopher K. Maina (Signed)

	Monthly Account Maintenance Fees	
Corporate, Institutional and Business Banking Current Account	TZS 20,000	TZS 20,000 Equivalent
Bonanza Account	Free	Free
Jamii Account Tunaweza Current Account	Free Free	Free Free
Tunaweza Current Account Tunaweza Group Account	Free	Free
Kwetu Current Account	TZS 20,000	TZS 20,000 Equivalent
Personal Banking Dunduliza Savings Account	Free	Free
Fasta Account	Free	N/A
Salary Account Msomi Student Account	Free Free	Free N/A
Tunaweza Savings Account	Free	Free
Mafao Account	Free	Free
Young Saver's Account Kwetu Savings Account	Free Free	Free Free
Select Banking		
Select Savings Account Select Current Account	Free TZS 30,000 (Equivalent in FCY) if Avg monthly balance is	Free TZS 30,000 (Equivalent in FCY) if Avg monthly balance is
Select Current Account	below TZS 40M. Avg monthly balance above TZS 40M,	below TZS 40M. Avg monthly balance above TZS 40M,
	Free	Free
Select Plus Savings Account Select Plus Current Account	Free TZS 50,000 (Equivalent in FCY) if Avg monthly balance is	Free TZS 50,000 (Equivalent in FCY) if Avg monthly balance is
Select Fits Current Account	below TZS 200M. Avg monthly balance above TZS 200M,	below TZS 200M. Avg monthly balance above TZS 200M,
	Free	Free
Mi	nimum Initial Deposit Required for Account Opening	
Corporate, Institutional and Business Banking		100 100 000 000
Current Account Bonanza Account	TZS 100,000 TZS 100,000	USS, EUR, GBP 100 USS, 100
Jamii Account	Nil	Nil
Tunaweza Current Account Tunaweza Group Account	TZS 30,000 TZS 30,000	US\$, EUR, GBP 50
Tunaweza Group Account Kwetu Current Account	12S 30,000 Nil	US\$, EUR, GBP 50 Nil
Personal Banking		
Dunduliza Savings Account Fasta Account	TZS 20,000 TZS 10,000	USS, EUR, GBP 20 N/A
Fasta Account Salary Account	Nil	N/A Nil
Msomi Student Account	TZS 10,000	N/A
Tunaweza Savings Account Mafao Account	TZS 10,000 TZS 10,000	USS, EUR, GBP 20 USS, EUR, GBP 10
Young Saver's Account	TZS 20,000	US\$ 20
Kwetu Savings Account	Nil	Nil
Select Banking Select Savings Account	Nil	Nil
Select Current Account	Nil	Nil
Select Plus Savings Account	Nil Nil	Nil Nil
Select Plus Current Account		NII
Corporate, Institutional and Business Banking	Minimum Required Account Balance	
Current Account	TZS 100,000	USS, EUR, GBP 100
Bonanza Account	TZS 100,000	USS, EUR, GBP 100
Jamii Account Tunaweza Current Account	Nil TZS 10,000	Nil US\$, EUR, GBP 10
Tunaweza Group Account	TZS 10,000	US\$, EUR, GBP 10
Kwetu Current Account	TZS 500,000	USD200, EUR100, GBP100
Personal Banking Dunduliza Savings Account	TZS 5,000 (Min Balance Blocked)	US\$, EUR, GBP 5 (Min Balance Blocked)
Fasta Account	TZS 5,000 (Min Balance Blocked)	N/A
Salary Account	TZS 5,000 (Min Balance Blocked)	US\$ 5 (Min Balance Blocked)
Msomi Student Account Tunaweza Savings Account	TZS 5,000 (Min Balance Blocked) TZS 5,000 (Min Balance Blocked)	N/A 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 Select Banking	TZS 200,000	USD100, EUR50, GBP50
Select Savings Account	Nil	Nil
Select Current Account Select Plus Savings Account	Nil Nil	Nil Nil
Select Plus Current Account	Nil	Nil
	Non - Maintenance of Minimum Balance	
Corporate, Institutional and Business Banking	Non - Maintenance of Minimum Balance	
Current Account	TZS 15,000	TZS 15,000 Equivalent
Bonanza Account Jamii Account	TZS 15,000 N/A	TZS 15,000 Equivalent N/A
Tunaweza Current Account	TZS 2,000	TZS 2,000 Equivalent
Tunaweza Group Account	TZS 2,000	TZS 2,000 Equivalent
Kwetu Current Account Personal Banking	TZS 15,000	TZS 15,000 Equivalent
Dunduliza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Fasta Account Salary Account	Nil (Min Balance Blocked) Nil (Min Balance Blocked)	N/A Nil (Min Balance Blocked)
Msomi Student Account	Nil (Min Balance Blocked)	N/A
Tunaweza Savings Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Mafao Account	Nil (Min Balance Blocked) Local Currency (LCY)	Nil (Min Balance Blocked) Foreign Currency (FCY)
Young Saver's Account	Nil (Min Balance Blocked)	Nil (Min Balance Blocked)
Kwetu Savings Account	TZS 2,000	TZS 2,000 Equivalent
Select Banking Select Savings Account	N/A	N/A
Select Current Account	N/A	N/A
Select Plus Savings Account	N/A N/A	N/A N/A
Select Plus Current Account		
Company Institutional and Business Business	Ledger Folio Charges/ Transaction Fees - per entry	
Corporate, Institutional and Business Banking Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
Bonanza Account		Free
	Free	
Jamii Account	Free	Free
Jamii Account Tunaweza Current Account		Free Free Free
Jamii Account Tunaweza Group Account Tunaweza Group Account Kwetu Current Account	Free Free	Free
Jamii Account Tunaweza Current Account Tunaweza Group Account Kwetu Current Account Personal Banking	Free Free Free Free (iCLick internet banking charges apply)	Free Free (iCLick internet banking charges apply)
Jamii Account Tunaweza Group Account Tunaweza Group Account Kwetu Current Account	Free Free Free	Free Free
Jamii Account Tunaweza Current Account Tunaweza Current Account Kweta Current Account Personal Banking Dunduliza Sawings Account Fasta Account	Free Free Free (iCLick internet banking charges apply) Free	Free Free Free (iCLick internet banking charges apply) Free
Jamii Account Tunaveza Current Account Tunaveza Current Account Kweth Current Account Ferranal Bankhing Dendalria Savings Account Salary Account Momii Student Account	Free Free Free Free GLick internet banking charges apply) Free Free Free Free Free Free Free	Free Free (iCLick internet banking charges apply) Free N/A Free
Jamii Account Tumsweza Current Account Tumsweza Current Account Kwetta Current Account Personal Banking Donaldiza Savings Account Fasta Account Salary Account Moorni Student Account Tumsweza Savings Account	Free Free Free Free Free Free Free Free	Free Free (CLick internet banking charges apply) Free N/A Free N/A Free N/A Free
Jamii Account Tunweeza Current Account Tunweeza Current Account Kwett Current Account Ferround Banking Dendulra Sevings Account Salary Account Moorni Student Account	Free Free Free Free GLick internet banking charges apply) Free Free Free Free Free Free Free	Free Free (iCLick internet banking charges apply) Free N/A Free
Jamii Account Tunsweza Current Account Tunsweza Current Account Kwete Current Account Personal Banking Dunduliza Savings Account Saking Account Saking Account Tunsweza Savings Account Tunsweza Savings Account Vanng Saver's Account Vanng Saver's Account	Free Free Free Free Free Free Free Free	Free Free (CLick internet banking charges apply) Free N/A Free N/A Free Free
Jamii Account Tumsweza Current Account Tumsweza Current Account Kewte Current Account Personal Banking Dondidiza Savings Account Fasta Account Salary Account Moomi Student Account Tumsweza Savings Account Mafin Account Vonug Saver's Account Kwetu Savings Account Kwetu Savings Account Kwetu Savings Account Kwetu Savings Account	Free Free Free Free Free Free Free Free	Free Free (CLick internet banking charges apply) Free NA Free NA Free NA Free Free Free Free Free Free Free Fre
Jamii Account Tunsweza Current Account Tunsweza Current Account Kwete Current Account Personal Banking Dunduliza Savings Account Saking Account Saking Account Tunsweza Savings Account Tunsweza Savings Account Vanng Saver's Account Vanng Saver's Account	Free Free Free Free Free Free Free Free	Free Free (CLick internet banking charges apply) Free NA Hee Free Free Free Free Free
Jamii Account Tunsweza Current Account Tunsweza Current Account Tunsweza Current Account Personal Banking Dundulira Savinga Account Fasta Account Salary Account Salary Account Moorn Student Account Mafan Account Vaung Saver's Account Select Banking Select Banking Select Savings Account	Free Free Free Free Free Free Free Free	Free Free (CLick internet banking charges apply) Free N/A Free Free Free Free Free Free Free Fre

Foreign Currency (FCY)

	Salary handling/Bulky internal transfers charges	
Corporate, Institutional and Business Banking		
Current Account Bonanza Account	TZS 500 Per transaction TZS 500 Per transaction	TZS 500 Equivalent Per transaction TZS 500 Equivalent Per transaction
Jamii Account	Free	Free
Tunaweza Current Account Tunaweza Group Account	Free Free	Free Free
Kwetu Current Account	TZS 500 Per transaction	TZS 500 Equivalent Per transaction
	Statement Charges	
Corporate, Institutional and Business Banking		POLICE
Current Account Bonanza Account	TZS 1,500 / page Free	FCY 1 / page Free
Jamii Account	TZS 1,500 / page	FCY 1 / page
Tunaweza Current Account Tunaweza Group Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page FCY 1 / page
Kwetu Current Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page FCY 1 / page
Personal Banking		
Dunduliza Savings Account Fasta Account	TZS 1,500 / page TZS 1,500 / page	FCY 1 / page N/A
Salary Account	TZS 1,500 / page	FCY 1 / page
Msomi Student Account Tunaweza Savings Account	TZS 1,500 / page TZS 1,500 / page	N/A FCY 1 / page
Mafao Account	Free for last month (Once a month)	Free for last month (Once a month)
Young Saver's Account	TZS 1,500 / page	FCY 1 / page
Kwetu Savings Account Select Banking	TZS 1,500 / page	FCY 1 / page
Select Savings Account	Free	Free
Select Current Account	Free Free	Free
Select Plus Savings Account Select Plus Current Account	Free Free	Free Free
Cash	Local Currency (LCY) Deposit (Small Denomination Charges Apply for all)	Foreign Currency (FCY)
Small Deposit Denomination	TZS 500; 1,000; 2,000: 1% of total Value max of TZS 100k	Less than 50 EUR/US\$ or 20 GBP: 5%
Corporate, Institutional and Business Banking Current Account	Free	Free
Bonanza Account	Free	Free
Jamii Account Tunaweza Current Account	Free Below TZS 30M: Free; Above TZS 30M charge 1%.	Free Free
Tunaweza Current Account Tunaweza Group Account	Below TZS 30M: Free; Above TZS 30M charge 1%. Below TZS 30M: Free; Above TZS 30M charge 1%.	Free Free
Kwetu Current Account	Below TZS 30M: Free; Above TZS 30M charge 1%.	Free
Personal Banking Dunduliza Savings Account	Free	Free
Fasta Account	Free Wakala Tariff Apply	N/A
Salary Account Msomi Student Account	Free Free	Free N/A
Tunaweza Savings Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free
Mafao Account	Below TZS 20M: Free; Above TZS 20M charge 1%.	Free Free
Young Saver's Account Kwetu Savings Account	Free Below TZS 20M: Free; Above TZS 20M charge 1%.	Free Free
Select Banking		
Select Savings Account Select Current Account	Free Free	Free Free
Select Plus Savings Account	Free	Free
Select Plus Current Account	Free	Free
Corporate Institutional and Rusiness Ranking	Cash Withdrawals (Daily Limits)	
Corporate, Institutional and Business Banking Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max	Upto US\$ 10,000/- 0.5% above 1%
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	Upto US\$ 10,000/- 0.5% above 1% Free Free
Current Account Bonanza Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Free Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max	Free
Current Account Bonanza Account Jamii Account Tunsweza Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100k	Free Free Upto US\$ 5,000/- per day is Free, above that 1%
Current Account Bonanza Account Jamii Account Tunaweza Current Account Tunaweza Group Account	Upto TZS 10M: Free, Above TZS 10M: charge 0.14% Max TZS 100k Free Free 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	Free Free Upto USS 5,000/- per day is Free, above that 1% Upto USS 5,000/- per day is Free, above that 1%
Current Account Bonanza Account Jamii Account Tunaweza Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100.	Free Free Upto US\$ 5,000/- per day is Free, above that 1%
Current Account Jamii Account Jamii Account Tunaweza Current Account Tunaweza Group Account Kwelu Current Account Personal Banking	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Upto TZS 10M: Upto TZS 10M: Charge 0.14% Max TZS 100. Upto TZS 10M: Upto TZS 10M: Charge 0.14% Max TZS 100.	Free Free Upto USS 5,000'- per day is Free, above that 1% Upto USS 5,000'- per day is Free, above that 1% Upto USS 5,000'- per day is Free, above that 1% Upto USS 10,000'- 0.5% above 1%
Current Account Bonstara Account Jamii Account Tunawera Current Account Tunawera Group Account Kwetu Current Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Pree; Above TZS 10M: charge 0.14% Max TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Upto TZS 10M: charge 0.14% Max TZS 10M: Upto TZS 10M: charge 0.14% Max TZS 10M: Upto TZS M: Upto TZS M: charge 0.14% Max	Free Free Upto USS 5,000/- per day is Free, above that 1% Upto USS 5,000/- per day is Free, above that 1%
Current Account Bonastra Account Jamii Account Tunawera Current Account Tunawera Group Account Kwetu Current Account Personal Banking Dundulius Savings Account Fasta Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: William (Control of the Control	Free Free Free Upto USS 5,000- per day is Free, above that 1% Upto USS 5,000- per day is Free, above that 1% Upto USS 10,000- 0.5% above 1% Upto USS 10,000- 0.5% above 1% Upto USS 5,000- per day is Free, above that 0.5% N/A
Bonatra Account Jamii Account Jamii Account Tunawea Current Account Tunawea Group Account Kwelu Current Account Personal Banking Dundultra Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Free Free Free Fres Fres Fres	Free Free Upto USS 5,000'- per day is Free, above that 1% Upto USS 5,000'- per day is Free, above that 1% Upto USS 5,000'- per day is Free, above that 1% Upto USS 10,000'- 0.5% above 1%
Current Account Bonastra Account Jamii Account Tunawera Current Account Tunawera Group Account Kwetu Current Account Personal Banking Dundulius Savings Account Fasta Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Free Free TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Charge 0.1	Free Free Free Upto USS 5,000- per day is Free, above that 1% Upto USS 5,000- per day is Free, above that 1% Upto USS 10,000- 0.5% above 1% Upto USS 10,000- 0.5% above 1% Upto USS 5,000- per day is Free, above that 0.5% N/A
Current Account Bonanza Account Jamin Account Tunawea Current Account Kwetta Current Account Evenout Banking Dundults Savings Account Fasta Account Msomi Student Account Msomi Student Account	Upto TZS 10M: Free, Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Upto TZS 10M: Free, Above TZS 10M: charge 0.14% Max TZS 100. Upto TZS 10M: Free, Above TZS 10M: charge 0.14% Max TZS 10M: Day 10M: Charge 0.14% Max TZS 10M: Max TZS 15M: Charge 0.14% Max TZS 15M: Charge 0.14% Max TZS 15M: Charge 0.14% Max TZS 15M: TZS	Free Free Free Free Free Free Free Free
Current Account Bonanza Account Jamii Account Tunsaveza Current Account Kwelta Current Account Kwelta Current Account Personal Banking Dondaliza Savings Account Salary Account Salary Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Free Free TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Charge 0.1	Free Free Free Free Free Free Free Free
Current Account Jamin Account Jamin Account Tunsweas Current Account Tunsweas Group Account Kwetu Current Account Personal Banking Dundulirs Savings Account Fasta Account Msomi Student Account Msomi Student Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Free Free Free Land Free; Above TZS 10M: charge 0.14% Max TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: 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 1.00%: Above TZS 5M: charge 0.14% Max TZS 10M:	Free Free Free Free Free Free Free Free
Current Account Bonanza Account Jami Account Tunaweza Group Account Tunaweza Group Account Personal Banking Dundulis Savings Account Fasta Account Msoni Student Account Tunaweza Savings Account Tunaweza Savings Account Maño Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Free Free Free Free Free Free Free Fre	Free Free Free Free Free Free Free Free
Bonanza Account Jamii Account Jamii Account Tunaweza Current Account Kwetu Current Account Personal Banking Dundulica Savings Account Fasta Account Masoni Student Account Tunaweza Savings Account Tunaweza Savings Account Young Saver's Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Free Free Free 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: TZS 10M: TZS 10M: Charge 0.14% Max TZS 10M: Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: Washal Tarff Apply Upto TZS M: TZS 500°; Above TZS 5M: charge 0.14% Max TZS 10M: Upto TZS M: TZS 500°; Above TZS 5M: charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: Max TZS 10M: Upto TZS M: TZS 10M: Above TZS 5M: charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: Above TZS 5M: charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: Above TZS 5M: charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: TZS 10M: Charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: TZS 10M: Charge 0.14% Max TZS 10M: Upto TZS M: TZS 10M: TZS 10M: Charge 0.14% Max TZS 10M: Upto TZS M:	Free Free Free Free Free Free Free Free
Current Account Bonanza Account Jami Account Tunaweza Group Account Tunaweza Group Account Personal Banking Dundulis Savings Account Fasta Account Msoni Student Account Tunaweza Savings Account Tunaweza Savings Account Maño Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Free Free Free Free Free Free Fre	Free Free Free Free Free Free Free Free
Current Account Jamin Account Jamin Account Jamin Account Tunaseza Current Account Kweth Current Account Personal Banking Dundalita Savings Account Fasta Account Salary Account Masoni Student Account Tunaseza Savings Account Mafan Account Wafan Account Kweth Savings Account Kweth Savings Account Kweth Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 1006. Free Proce Free Free Free Free Free Free Free Fr	Free Free Free Free Free Free Free Free
Current Account Jamii Account Jamii Account Tunaweza Group Account Kwelu Current Account Personal Banking Dunduliza Savings Account Fasta Account Mafan Account Tunaweza Savings Account Tunaweza Savings Account Washary Account Mafan Account Young Saver's Account Kwetu Savings Account Kwetu Savings Account	Upto TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 100. Free Free Free TZS 10M: Free; Above TZS 10M: charge 0.14% Max TZS 10M: 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 10M: TZS 10M: Charge 0.14% Max TZS 10M: Upto TZS 5M: TZS 3.500-; Above TZS 5M: charge 0.14% Max TZS 10M: Max TZS 10M: Above TZS 5M: Charge 0.14% Max TZS 10M: TZS 5M: TZS 5M0-; Above TZS 5M: charge 0.14% Max TZS 10M: TZS 5M0-; Above	Free Free Free Free Free Free Free Free
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Cheque S Per leaf	ervices (All cheque book charges are inclusive stamp TZS 800	TZS 800 Equivalent
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Stop Payment - per instruction (Single Continuous cheque series)	TZS 50,000	TZS 50,000 Equivalent
Revoke Stop Payment Instruction	TZS 10.000	TZS 10,000 Equivalent
	Note: Cheque book destruction charges apply	
if any requested	l cheque book remain uncollected by customer with	in 6 months
Check returned by us - per item - Technical reason by customer side	Unpaid Cheque Return Charges TZS 50 000	TZS 50,000 Equivalent
Check returned by us - per item - Technical reason by customer side	TZS 60,000	TZS 60,000 Equivalent
Cheque returned by other banks (Inward unpaid)	TZS 30,000	TZS 30,000 Equivalent
	Banker's Cheques	
Issuance of Bankers Cheque	TZS 20,000	TZS 20,000 Equivalent in FCY
Cancellation/Repurchase of Banker's Cheque	TZS 15,000	TZS 15,000 Equivalent in FCY
Issuance Foreign draft		US\$ 30
Replacement / Cancellation of Foreign Draft		US\$ 5 US\$ 6
Indian Rupee Demand Draft (family)		US\$ 6
	Standing Instruction	
Registration charges	TZS 15,000	TZS 15,000 Equivalent
Processing - Internal	TZS 2,000 TZS 10,000	TZS 2,000 Equivalent TZS 10,000 Equivalent
Processing - External (TISS or TT charges applies along with banks tariff Amendment / Stop Standing order instruction	TZS 10,000	TZS 10,000 Equivalent
Unpaid SI / Failure of SI (insufficient fund)	TZS 25,000	TZS 25,000 Equivalent
Dalana and Garatina	Others Certificates	T7C 50 000 F
Balance confirmation Audit confirmation	TZS 50,000 TZS 70,000	TZS 50,000 Equivalent TZS 70,000 Equivalent
Reference Letter / Status Inquiry	TZS 20,000	TZS 20,000 Equivalent
Investigation / query per item above 12 months	TZS 30,000	TZS 30,000 Equivalent
All Accounts	Dormant Account Charges No Charge	No Charge
All Accounts	Dormant Accounts - Reactivation Charges	No Charge
All Accounts	Free	Free
	Account Closure Charges	
All Current accounts	TZS 35,000	TZS 35,000 Equivalent
All Savings Accounts	TZS 10,000	TZS 10,000 Equivalent
	Cards Related Charges (Visa Debit Cards)	
Annual charges (Classic Debit Card)	TZS 15,000	TZS 15,000 Equivalent in FCY
Annual charges (Platinum and Infinite Debit Card)	TZS 30,000	TZS 30,000 Equivalent in FCY
Card replacement (Classic)	TZS 20,000	TZS 20,000 Equivalent in FCY
Card replacement (Platinum and Infinite)	TZS 50,000	TZS 50,000 Equivalent in FCY
New pin request (Pin regeneration)	TZS 1,000	TZS 1,000 Equivalent in FCY
Cards uncollected and destroyed (after 3months)	Nil	Nil
Declined ATM cash withdrawal (Insufficient funds)	TZS 200	TZS 200 Equivalent in FCY
Mini Statement	Free	Free
Balance Enquiry Own ATM	TZS 200 TZS 300	TZS 200 Equivalent in FCY
Balance Enquiry Other Bank ATM Balance Enquiry International ATM	TZS 2.000	TZS 300 Equivalent in FCY TZS 2 000 Equivalent in FCY
ATM International access fees (Cards from outside of Tanzania)	TZS 12,000	TZS 12,000 Equivalent in FCY
Optional Issuer fee	4.50%	4.50%
Card currency conversion fee		
	ATM Cash Withdrawal (Per Withdrawal)	
Cash withdrawal-I&M ATM (All Cards)	ATM Cash Withdrawal (Per Withdrawal) TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal -In Tanzania (All Cards)	TZS 1,500	TZS 1,500 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Classic)	TZS 10,000	TZS 10,000 Equivalent in FCY
Other bank ATM withdrawal - Outside Tanzania (Platinum and Infinite)	TZS 12,000	TZS 10,000 Equivalent in FCY
	Local Currency (LCY)	Foreign Currency (FCY)
Annual Safe Denosi	t Lockers at Oysterbay, Nyerere and Arusha Branc	th (Only in TZS)
Locker Size	Charge per Annum	Safety Fixed Deposit Required
Small Size	TZS 200,000	TZS 1,000,000
Medium size	TZS 350,000	TZS 1,000,000
Large size Extra Large	TZS 400,000 TZS 500.000	TZS 1,000,000 TZS 2,000,000
Extra Large Double Extra Large	TZS 1,000,000	1ZS 2,000,000 TZS 2,000,000

	Appraisal Fees For Credit Facilities	
	Overdraft (P/A)	
Facility Fee	1.1% of the facility min of USD 50	
Temporary over draft per quarter	1.1% of the facility min of USD 50	
remporary over draft per quarter	Term Loan (Flat)	
	1.10/ 0.1 0 35/ 3 27/00 40	
Facility Fee	1.1% of the facility min of USD 50	
Facility Fee	1.1% of the facility min of USD 50 USD 500 Advances	
Facility Fee Facilitation of Loan Amendments Disbursement of Loans	1.1% of the facility min of USD 50 USD 500 Advances Free	
Facility Fee Facilitation of Loan Amendments Disbursement of Loans Recall Notice/Demand for repayment Disbursed of Mortgage Demands	1.1% of the facility min of USD 50 USD 500 Advances	