

GOVT TO LINK MBEYA, TABORA, SINGIDA BY TARMAC ROAD PAGE2

SAUDIS OFFER 36 TONNES OF DATES PAGE 3



INSURANCE STAKEHOLDERS MEET IN DAR PAGE4 ADHERE TO RULES, CSOS TOLD
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Mwinyi stresses Gulf Zone ties

OUrges citizenship for Tanzanians abroad to boost foreign investments

By Guardian Reporter

ZANZIBAR President Dr Hussein Ali Mwinyi has underscored the need for the Ministry of Foreign Affairs and East African Cooperation to enhance its focus on economic diplomacy to facilitate the tapping of opportunities for economic uplift.

Speaking at the Zanzibar State House yesterday after holding talks with the minister, Ambassador Liberata Mulamula, Dr Mwinyi, said Zanzibar's economic growth depends on ambassadors representing Tanzania abroad doing a good job.

The Isles have a variety of commodities including spices that could be exported and earn Zanzibar foreign currencies, he asserted, noting that Zanzibar has been importing most consumption goods while exporting just a few goods to countries such as the United Arab Emirates (UAE) and Oman.

"Improved economic diplomacy would enhance economic growth by enhanced investments, productivity and reliable markets for our goods. We need this input to be able to secure markets for crops and manufactured goods," he declared.

Apart from UAE and Oman, there are several other countries wishing to obtain products from Zanzibar, hence the need to link the Zanzibar business community with counterparts elsewhere, he stated.

"The ministry must forge links between local and foreign business communities especially in Arab countries," he urged, highlighting the need for the government to consider giving citizenship to Tanzanians living abroad (Diaspora) to enable them to contribute to the country's development.

Zanzibar is determined to ensure economic growth through investments in the blue economy as its geographical location provides a number of opportunities in the marine sector, he stated, emphasizing that maritime resources can provide Zanzibaris with numerous decent jobs and other income generating opportunities.

Ambassador Mulamula had earlier pledged to closely work with the Zanzibar government, pointing out that the ministry has been cooperating with Zanzibar government officials in the conduct of its responsibilities.

She acknowledged the Isles president's efforts in uniting Zanzibaris by forming the Government of National Unity (GNU) which she said improves the wider atmosphere in which the foreign ministry pursues its tasks. The GNU has attracted a broad range

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Zanzibar President Dr Hussein Ali Mwinyi pictured in Zanzibar yesterday with a copy of Asian Aspiration, a book co-authored by former Nigerian president Olusegun Obasanjo (L) and former Ethiopian prime minister Hailemariam Desalegn, shortly after launching it. Photo: Zanzibar State House



Opportunities enthuse NMB Bank in Covid-19 aftermath

By Guardian Reporter

FINANCIAL sector health has been underlined with the latest NMB Bank Plc statement of results for the first half of 2021, looking to the future with excitement about opportunities that lie ahead as the global economy continues to recover from the adverse impacts of the COVID-19 pandemic.

Ruth Zaipuna (pictured),the bank's CEO, has said that the bank will continue leveraging off its solid foundations, including a strong balance sheet, healthy capital levels, branch network and digital capabilities "to further sustain its business ambitions."

In a statement yesterday, the bank announced sustained strong first half 2021



performance momentum, with total revenues increasing by 20 percent year on year to 463bn/- in the period ended 30 June 2021. It earned 387bn/- in the same period last year and has sharply improved results with sustained growth in loans and advances.

There was similarly continued investment in government securities and growth in non-funded income by up 17 per cent year on year, reflecting an increase in customer activities, it said, noting that the bank's profit after tax rose by 43 per cent year-onyear to 134bn/- end of June 2021 compared to 94bn/- end of June 2020.

The strong first half 2021 performance featured significant year-on-year total income growth due to enhanced ways of managing customer relationships occasioning higher customer activity, alongside disciplined cost optimization "and overall credit portfolio quality improvement," the statement underlined.

The bank's efficiency ratio improved further during the first half of 2021, well within the regulatory benchmark, recording a 47 per cent cost-to-income ratio (CIR) end of June 2021 compared to 56 per TURN TO PAGE 2 Southern Highlands bask in EA border trade flow easing

By Guardian Correspondent, Mbeya

REMOVING trade restrictions between Kenya and Tanzania has begun top yield dividends to cereals farmers in Mbeya Region following transportation to Kenya of a large consignment of rice produced in the region.

The change followed the visit to Kenya by President Samia Suluhu Hassan in May, where trade disputes were ironed out with host President Uhuru Kenyatta, and some procedural issues left to the relevant ministers of both countries to find solutions so as to effectively remove impediments to trade between the two countries.

Regional Commissioner Juma Homera and Mbeya Urban MP Dr Tulia Ackson



The mill owner only reached Standard Seven but has employed more than 40 well educated people with degrees and more than 200 labourers in the mill's various departments on Wednesday visited Raphael Rice Mill Ltd at Uyole ward and witnessed a large consignment of Kenya destined rice being loaded onto trucks.

Raphael Ndelwa, operator of the rice milling plant, said that there was currently high demand of the cereal across the northern border, noting that as the truck already full of rice was departing for Nairobi, "other Kenyan buyers are dispatching their trucks to pick up rice here. We have enough rice stock for the Kenya market and still farmers are bringing to us more rice," he told the RC and other members of the regional defence and security committee.

In addition to rice, the miller has also been buying various crops like beans,

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French firms exploring blue economy potential

By Henry Mwangonde

TANZANIA has expressed readiness to work closely with France in developing a competitive maritime sector to attract serious investors in the blue economy as a new area of focus for the country.

Dr Leonard Chamuriho (pictured), the minister for Works and Transport, expressed this commitment in Dar es Salaam yesterday when speaking at a meeting with a delegation of French companies who are in the country on a maritime business exploration tour.

The minister said that Tanzania has



vast opportunities for investments in the maritime sector, thus the visit provides an opportunity for the two sides to share knowledge and discuss the potential that the country has in this sector.

Tanzania has enormous water related resources as water bodies take up 37-percent of the national area, a coastline of 1,424 km and numerous islands especially within the Zanzibar archipelago, he stated, noting that the country was open for heavy investment in diverse sectors of the blue economy, including deepsea fishing, port infrastructure, marine transport, oil exploration and drilling, apart from tourism.

The French delegation is in the country to explore opportunities to venture into the country's maritime sector, with the minister pointing out that the blue

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Mwinyi stresses Gulf Zone ties

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of stakeholders who are now interested in working as well as investing in the Isles, she remarked, praising the Isles leader for taking up the gender aspect in appointments

of various government officials. On the issue of the Diaspora, the minister said the government is working on the matter whereas it is now reviewing the National Diaspora Policy of 2001.

Opportunities enthuse NMB Bank in Covid-19 aftermath

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cent in the same period in 2020, climbing above the 55 per cent regulatory benchmark, it observed.

CIR posting also improved from 48 per cent in the first quarter of 2021, "reflecting continued focus on cost optimization," it said, elaborating that the bank will continue to focus on further efficiency improvements "whilst optimizing investments in technology and strategic priorities to enhance the overall customer experience."

Credit quality continued to improve in first half 2021 due to strong emphasis on robust credit portfolio risk management. The bank's non-performing loans ratio improved to 4.3 per cent in first half 2021 from 6.9 per cent in the same period last year.

It thus came within the 5.0 per cent regulatory benchmark, reflecting continued strategies to improve overall credit portfolio quality, it affirmed, maintaining that the bank maintains a strong balance sheet with sustained growth, "demonstrating enhanced customer relationships in our core business segments."

Gross loans and advances increased 11 per cent year to year to 4.4trn/- end June 2021 compared to 4.0trn/- in the same period in 2020. Customer deposits also grew 8.0 per cent year on year to 5.8trn/- by end June 2021 compared to T5.5trn/- in June 2020 "as we continue to focus

on enhancing overall customer experience by providing our clients with relevant solutions," it stated.

The bank's total assets stood at 7.6trn/- by end of June 2021, up 5.0 per cent from the 7.2trn/- during the same period last year, it said, with CEO Zaipuna expressing absolute satisfaction with the bank's financial results for the first half of 2021.

She explained that the bank had continued to build momentum on the strong performance registered in first quarter 2021 and leveraging off the stance of monetary measures undertaken by the Bank of Tanzania.

"We continue to make good strides in the execution of our strategic initiatives, with the strong first half 2021 performance demonstrating continued deepened customer relationships in our core business segments, with further gains made on cost-optimization and overall credit quality improvement," she declared.

"We are very thankful to our valued customers, shareholders, and our key stakeholders and employees for the continued strong performance of the bank. We remain committed to delivering strong returns to our shareholders and we look forward to further serving our esteemed customers and supporting the communities we serve as we progress along the second half of the year and beyond," the statement added.



Works and Transport minister Dr Leonard Chamuriho addresses a Blue Economy business cooperation meeting in Dar es Salaam yesterday. Participants included French Ambassador Frédéric Clavier, French Business Community (East Africa) manager Ludovic Prevost and members of the Tanzanian business community, Photo: Correspondent Ju

French firms exploring blue economy potential

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economy agenda "has naturally become a top priority for the Union and Zanzibar governments."

The French ambassador, Frederic Clavier, said the tour aims at strengthening cooperation and sustainable development in the Indian Ocean region with a focus on maritime safety and security; trade and investment.

Other areas include tourism

technological exchanges while others are fisheries management; disaster risk management plus women's economic empowerment and blue economy investments, he stated.

Discussions on the many aspects of the blue economy are ongoing between France and the two governments in order to contribute to an ambitious Blue Economy strategy beneficial for all parties

plus academic, scientific and involved and uplifting the western rim of the Indian Ocean region, he specified.

"France strategises to see which areas it can work with Tanzania," he said, elaborating that discussions with the French business community were intended to see how France can work with Tanzania "to ensure we explore opportunities available." Tanzania has a huge potential

for investment in the blue

economy with its extensive shorelines on the Indian Ocean, he declared.

Dr Rashid Tamatama, the permanent secretary in the Ministry of Livestock and Fisheries, said that despite having enormous water related resources, the sector's contribution to national economy was the limited, hence the need for more investments to enhance its earnings potential.



Southern Highlands bask in EA border trade flow easing

FROM PAGE 1 groundnuts and sunflower for

efforts for thinking up a modern rice milling facility, promising to see to it that TADB looks positively

Ummy Mwalimu (L), Minister of State in the President's Office (Regional Administration and Local Governments) pays her last respects to three pupils of Mpwapwa District's Mbori Primary School killed in a landslide accident on Wednesday. Photo: Guardian Corr

By Correspondent Marc Nkwame, Arusha

A young man identified as Dickson Peter Mulungu, who was reportedly kidnapped by unidentified people who demanded 3 million/- ransom from his parents, has been found at an unnamed guest house in Arusha, with several wounds on his body.

But according to police reports, Dickson, a graduate of Tumaini Makumira University College, could have actually holed himself up in the small inn, from which he would send a series of ransom notes to his parents, feigning to be the kidnappers, demanding money for his release.

The Arusha Regional Police Commander, ACP Justine Masejo,

Graduate reportedly kidnapped 'holds himself hostage for 3m/-'

disappearance reached the security organs on the 25th of July 2021, from an anonymous person, claiming that his relative, that is Dickson Mungulu, was kidnapped and being held ransom by a group of racketeers that demanded cash a certain house located in the money for his release.

It was further stated that the caller who notified the police, explained that the alleged kidnappers were a Guest House with rental rooms, in sending demand notes to members which the alleged kidnapped young of the victim family through Short man was holed up.

said reports of the young man's Messaging Services (SMS), from an unknown phone number, threatening to harm Dickson if their ultimatums were not met.

> thorough after However. investigations, the police officers working on the case were led to Kwa-Mrombo area, populous located slightly outside the Arusha City. The premises turned out to be

Dickson was found with injuries on legs and neck. Upon probing he admitted that he inflicted those on himself in order to convince his parents and relatives that he was indeed in danger, thus they should send the ransom money in a hurry.

The police intend to take the young man to court in connection with his feigned kidnapping case and self-extortion fracas once all investigations have been completed, including finding out if other people were involved in the strange racket.

value addition and sale, along with meeting export market demand, despite challenges facing the mill, which now include inadequate space to stock rice. Piling up sacks in the open ruins its quality by admixture with the elements, he said.

The miller has thus sought a loan he quoted at 3bn/- from the Tanzania Agricultural Development Bank (TADB) for construction of warehouses for storage of the crops, having obtained land plots for the purpose.

RC Homera expressed his satisfaction with the investor's

at the loan request so as to upscale the grain milling and value addition environment in the region.

He praised the investor for being close to small scale farmers in various regions in the Southern Highlands Zone., while Dr Ackson said apart that from boosting country's GDP the mill was helping to boost job creation.

"The mill owner only reached Standard Seven but has employed more than 40 well educated people with degrees and more than 200 labourers in the mill's various departments," the noted legislator underlined.

Govt out to connect Mbeya with Tabora and Singida regions through tarmac road

By Guardian Correspondent, Chunya

THE government, in FY 2021/22 plans to construct 58 kms of tarmac road connecting Mbeya with Tabora and Singida regions from Makongolosi Town in Chunya District.

This has been revealed here on Wednesday this week by Lupa Member of Parliament, Masanche Kasaka when he was addressing Makongolosi residents on the implementation of various development projects in the district. He said as for now the 39 km Chunya-Makongolosi road has been completed hence in the budget recently endorsed by parliament, funds have been allocated for the extension of the road in different phases.

He said in addition to the road, there are also various roads that will be improved by the government to assist people in remote areas to transport their farm crops without any obstacles.

"The government has provided 1bn/- for the roads serviced by TARURA in our district hence there are many other roads that will be improved," Kasaka said.

He also said Chunya District has 12 villages and 14 hamlets that are yet to get electricity but claimed that already contractors were continuing to distribute power to all villages.

He said the aim of the government is to make sure all villages in the country are connected to electricity to make it easy for the people to start small factories for income generation.

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Karatu district commissioner Abbas Kayanda (L) is briefed yesterday on the ongoing construction of a mortuary at Oldean health centre in Arusha

Saudis hand WFP 36 tonnes of dates

By Guardian Reporter

THE United Nations World Food Programme (WFP) yesterday received a contribution of 36 metric tonnes of nutritious dates worth USD 88,437 (over 200m/-) from the Kingdom of Saudi Arabia and King Salman Humanitarian Aid and Relief Center (KSRelief) to support refugees living in Tanzania.

WFP said in a statement that the consignment of dates will supplement its monthly food assistance to over 50,000 expectant and breastfeeding mothers, children under five years of age and other vulnerable groups in Mtendeli, Nduta and Nyarugusu refugee camps in Kigoma Region.

The advisory added that this latest contribution from the Kingdom of Saudi Arabia comes at a time when WFP is facing significant funding gaps that has led to only 68 percent of humanitarian food needs being distributed to refugees in Tanzania.

"WFP is grateful to King Salman Humanitarian Aid and Relief Center for their continued support. We are very pleased that the Kingdom of Saudi Arabia remains one of our valued donors in Tanzania, helping WFP reach the most

vulnerable populations in need of food assistance," said WFP Country Director and Representative Sarah Gordon-Gibson at a handover ceremony held at the Embassy of Saudi Arabia in Dar es Salaam.

Refugees are solely reliant on WFP to meet their basic food needs. They receive a food basket that consists of super cereal, pulses, salt, vegetable oil and fortified maize meal.

WFP said in the statement that distribution of dates received yesterday will take place this month and provide more than 50,000 beneficiaries with much-needed healthy nutrients.

Currently, WFP is assisting nearly 235,000 Burundian and Congolese refugees in Kigoma's Mtendeli, Nduta, and Nyarugusu refugee camps.

"Between now and June 2022, WFP is facing a funding shortfall of USD29.6 million (over 60bn/-) for its refugee operations," reads the statement.

"Between now and June 2022, WFP is facing a funding shortfall of USD29.6 million (over 60bn/-) for its refugee operations"

By Guardian Reporter

FINANCE and Planning deputy minister Yusuf Hamad Masauni has instructed the Tanzania Investment Bank (TIB) to ensure that debts and loans totaling 535.3bn/- that were loaned to its customers without following procedures as well as from longtime debtors are reclaimed.

Masauni gave the instructions in Dar es Salaam yesterday during his visit to the bank where he spoke to staff as part of his visits to various



institutions under his ministry. "This money has to be repaid, it belongstothepeopleandIalsodirect you to bring up recommendations to the government to see whether there is any area it can intervene to ensure we rescue Tanzanians'

money invested in unprofitable projects," he said.

He said in its economic pursuits, the government wants to see TIB fully participating in big national strategic projects to enable it procure loans from its own financial

institutions than from those outside and called upon bank officials to appropriately deal with the issue.

He also called on the bank to make sure all loans it issues are beneficial to avoid bad loans that can inflict it with huge losses.

Chairperson Mary Mashingo said TIB was keen to participate in the ongoing implementation of huge strategic projects in the country. TIB Managing Director Charles Singili said the bank,

For her part, TIB Board in collaboration with experts from the Ministry of Finance and Planning was making efforts to ensure the loans, including 168bn/- whose cases were in courts are reclaimed to enable loaning to other investors.



TANDAHIMBA COMMUNITY BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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



	ONDENSED STATEMENT OF FI				AT 30TH J	UNE,2021			THE QUA		NDED :	OF CASH F 30TH JUNI		
	(Allounts I	THOUSA	nus animi	Current Q		vious Qtr			(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
А.	ASSETS			30/06/202		1/03/2021				Curre Quar		Previous Quarter	Current Year Cumulative	Previous Ye Cumulativ
1	Cash Balances with Bank of Tanzania			3	6,771	267,661				30/06/	2021	31/03/2021	30/06/2021	30/06/2020
3	Investment in Government Securities				-	-	Ŀ	Cash flow from operating activi Net income (Loss)	ties:		77,442	50,287	127,729	14,
4	Balances with Other Banks and financia Cheques and items for clearing	ıl institu	utions	2,23	8,834	5,348,130		Adjustment for :			-		-	4,
6	Interbranch float items				-	-		 Impairment / Amortization Net change in loans and Ad- 	vances		8,308 (28,897)	11,570 127,857	19,878 98,961	20, (102,
7	Bills negotiated				-	-		- Gain / loss on Sale of Assets			(1,550)	-	(1,550)	
8	Customers Liabilities on acceptances Interbank Loans Receivables				-			 Net change in Deposits Net change in Short Term N 	legotiable	(3	,303,196)	978,611	(2,324,585)	(433,
10	Investment in other securities				-	-		Securities	egouable		-			
11	Loans, Advances and Overdrafts			2,91	9,702	2,909,645		- Net change in Other Liabiliti	es		(105,090)	92,066	(13,023)	15
12	(Net of Allowances for Probable Losses Other Assets)		22	- 2,042	- 267,669		 Net change in Other Assets Tax paid 			321,744 (6,000)	(244,279)	77,465 (6,000)	(9
13	Equity Investments			2.0	=	-		- Others (specify)			(176,115)		(176,115)	
14	Underwriting accounts					-		Net cash provided (used) by op	erating activities	(3	,213,353)	1,016,113	(2,197,241)	(490
15 16	Property, Plant and Equipment TOTAL ASSETS				0,613 7.961	127,166 8.920.270	II:		ties:					
в.	LIABILITIES			-,	.,	-,,		Dividend Received Purchase of Fixed Assets			- (2.803)	2.102	(701)	(2)
17	Deposits from other banks and financia	l institu	utions		-	-		Proceeds from Sale of Fixed Assets	ts		(2,803) 2,000	2,102	2,000	(21
18	Customer deposits			3,15	8,728	6,456,066		Purchase of Non - Dealing Securi			-			
19 20	Cash letters of credit Special deposits				-	-		Proceeds from Sale Non - Dealin Others (Intangible)	ng Securities		-			
21	Payment orders / transfers payable				-	-		Net cash provided (used) by inv	vesting activities		(803)	2,102	1,299	(21
22	Bankers' cheques and drafts issued				-	-	III:	Cash flow from financing activit	ine.					
23 24	Accrued taxes and expenses payable Acceptances outstanding			2	5,465	69,601	m	Repayment of Long-term Debt						(24
25	Interbranch float items				-	-		Proceeds from Isuance of Long T			-		-	
26	Unearned income and other deferred cl	narges			-	-		Proceeds from Issuance of Share Payment of Cash Dividends	Capital					
27 28	Other Liabilities Borrowings				9,483 0,931	85,539 156,960		Proceeds from borrowings and su			(126,029)	(24,802)	(150,830)	(6
29	TOTAL LIABILITIES			3,29	4,608	6,768,166		Others (Grant received and refun			-	-	(150,830)	(1.
30 C.	NET ASSETS / (LIABILITIES) SHAREHOLDERS' FUNDS			2,24	3,353	2,152,104	-	Net Cash Provided (used) by Fin	iancing activities		(126,029)	(24,802)	(150,830)	(9
С.	SHAREHOLDERS FUNDS						IV:	Cash and Cash Equivalents:						
31	Paid up share capital			4,48	3,228	4,483,228		Net Increase / (Decrease) in Cash Equivalent	1 and Cash	(3	,340,185)	993,413	(2,346,772)	(60)
32 33	Capital Reserves Retained earnings			(2.58	- 3,056)	- (2,622,056)		Cash and Cash Equivalents at the	Beginning of		,,,		(0)0 10/110	(00)
34	Profit / (Loss) account				9,410	35,201		the Quarter / Year Cash and Cash Equivalents at th		5	,615,790	4,622,377	4,622,377	2,71
35	Others Capital Accounts			25	3,771	255,731		Cash and Cash Equivalents at th the Quarter / Year	e end of	2	,275,605	5,615,790	2,275,605	2,110
36 37	Minority Interest TOTAL SHAREHOLDERS' FUNDS			2.2/	- 3,353	- 2,152,104								
38	Contingent Liabilities			=,=.		-		CONDENSED STATE	EMENT OF	CHANG	ES IN E	EQUITY AS	6 AT 30TH	JUNE,20
39	Non performing loans & advances			12	8,037	93,380			(Ar	ounts in Tho	usands Shi	llings)		
40	Allowances for probable losses			6	1,609	77,061			Share	Share	Retained	Regulatory	General Provision	
41 D.	Other non performing assets SELECTED FINANCIAL CONDITIO		ATOR	e	-	-			capital	Premium	Earnings		Reserves Oth	ers To
(i)	Shareholders Funds to Total assets	N IINL	ATOR		40.5%	24.1%		ent Year - 30/06/2021						
(ii)	Non performing loans to Total gross loa				4.2%	3.1%		nce as at the beginning of the year	4,483,228		(2,582,423 89,410			89,416 2
(iii) (iv)	Gross Loans and advances to Total dep Loans and Advances to Total assets	osits			94.4% 52.7%	46.3% 32.6%		t for the year r Comprehensive Income			89,410			
(1V)	Earnings Assets to Total Assets				93.1%	92.6%	Trans	actions with owners						
(V)	Deposits Growth				51.1%	17.9%		lend paid						÷
	Assets growth			-	37.9%	12.4%								
	ruscu Brown	_					Gener	latory Reserve ral Provision Reserve		-				
							Gener Other	latory Reserve ral Provision Reserve rs			(633	3) .		(1,960)
vii)	CONDENSED STATEMENT			OR LOSS		ER	Gener Other	latory Reserve ral Provision Reserve	4,483,228		(633 (2,493,646	3) .		(1,960) 87,456 2
(vii)			PERIO	OD ENDED		ER	Gener Other Balan Previ	latory Reserve ral Provision Reserve rs nce as at the end of the current period ious Year - 31st December 2020			(2,493,646	3) . 166,315	•	87,456 2
vii)	CONDENSED STATEMENT	R THI	PERIO			ER	Gener Other Balan Previ Balan	latory Reserve ral Provision Reserve rs nce as at the end of the current period ious Year - 31st December 2020 nce as at the beginning of the year	4,483,228	•	(2,493,646	3) . 166,315) 51,230	•	87,456
vii)	CONDENSED STATEMENT OMPREHENSIVE INCOME FOR	R THI	PERIO	OD ENDED illings) Comparative	30TH JUI	ER NE,2021 Previous Year	Gener Other Balan Previ Balan Profit Other	latury Reserve eral Provision Reserve es nee as at the end of the current period ious Year - Jist December 2020 nee as at the beginning of the year t for the year Comprehensive Income		-	(2,493,646	3) . 166,315) 51,230	•	87,456
vii)	CONDENSED STATEMENT OMPREHENSIVE INCOME FOR	R THI n Thou Cu	PERI ds Shi	OD ENDED illings) Comparative Qtr	30TH JUI	ER NE,2021 Previous Year Cumulative	Gener Other Balan Previ Balan Profit Other Trans	latny Reserve ral Provision Reserve rs nee as at the end of the current period ious Year - 31st December 2020 nee as at the beginning of the year for the year Comprehensive Income scients with omens		· · · ·	(2,493,646	3) . 166,315) 51,230	•	87,456
C	CONDENSED STATEMENT OMPREHENSIVE INCOME FOF (Amounts i	R THI n Thou	PERIO ds Shi	OD ENDED illings) Comparative Qtr 30/06/2020	Current Year Cumulative 30/06/2021	ER NE,2021 Previous Year Cumulative 30/06/2020	Gener Other Balan Previ Balan Profit Other Trans Divid	latery Seave ral Provision Reserve es se es as the end of the current period ious Year - 31 st December 2020 nee as at the beginning of the year for the year e Comprehensive Income actions with overnes head paid		- - - - - - - - - - - - - - -	(2,493,646)) .)) 166,315)) 51,230 7 .	•	87,456
C	CONDENSED STATEMENT OMPREHENSIVE INCOME FOR (Amounts i	R THI n Thou Cu	2ERI ds Shi 21 03,334	OD ENDED illings) Comparative Qtr 30/06/2020 102,899	Current Year Cumulative 30/06/2021	ER NE,2021 Previous Year Cumulative 30/06/2020 216,334	Gener Other Balan Profit Other Trans Divid Regul Gener	latery Beerre and Provision Reserve see as at the end of the current perind ions Year - 11sd December 2020 ions Year - 21sd December 2020 ions See as 41th Delegning of the year foor the year Comprehension Endome actions with overnes indip Julia data pid Juliary Reserve end Provision Reserve		- - - - - - - - - - - - - - - - - - -	(2,493,646 (2,387,791 29,077	3) . 3) 166,315 51,230 5) 115,085	-]	87,456 2 06,123 2
C	CONDENSED STATEMENT OMPREHENSIVE INCOME FOF (Amounts i	R THI n Thou Cu	21 03,334 (3,960)	OD ENDED illings) Comparative Qtr 30/06/2020 102,899 (19,891)	Current Year Cumulative 30/06/2021 388,624 (29,244	ER NE,2021 Previous Year Cumulative 30/06/2020 216.334 (25,180)	Genet Other Balan Protit Other Trans Divid Regul Genet Other	Intrip Serve Provision Reserve See as at the end of the current period ions Year - 310 December 2020 ions Year - 310 December 2020 ions Year - 310 December 2020 ions with orners Stations with orners Ionif Searve Fall Provision Reserve Fall Provision Reserve Fall	4,483,228	- - - - - - - - - - - - - - - - - - -	(2,493,646 (2,387,791 29,077 - - - - - - - - - - - - - - - - - -	3) . 0) 166,315 0) 51,230 . .	- 1	87,456 06,123
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C C L L L L L L L L L L L L L L L L L L	CONDENSED STATEMENT OMPREHENSIVE INCOME FOF (Amounts i interest Income therest Income did debts written off mpairment Losses on Lans and Advances and chest written off mpairment Losses on Lans and Advances interest Income d debts written off mpairment Losses on Lans and Advances interest Income d Other Operating Income d Income (Loss) d Other Operating Income d Insalation: Revaluation Reserve Shones Traded Total Comprehensive Income State Earnings Per Share unimber of Enanches SELECTED PERFORMANCE INDICATORS:	R THI n Thou Cu	21 21 3,334 3,960) 99,374 3,037) 22,701 17,701 17,701 17,701 17,701 17,701 17,701 17,701 17,701 17,701 17,701 17,701 14,209 13 13	DD ENDED illings) Comparative Qtr 30/06/2020 10,2,599 (19,891) 83,000 74,456 - 75,457 - 75,458 - 75,588 - 75,5	30TH JUI Current Year Curmulative 3006/2021 388.62 (29.244 359.383 3.145 62.522 - - (279.321 (126.375 (170.947 12.7729 (18.719) 89,410 - - - - - - - - - - - - -	ER EL, 2021 Previous Year Cumulative 300602020 216383) (25383) (25383) (25383) (25383) 193,154 (11,386) 123,214 (14,386) (142,847) (142,847) (145,294) 14,789 14,789 14,789 14,789 14,789 10,353 10,353 11 10 0,4%	Gener Othees Balar Pretriv Balar Profit Otheo Transs Gener Balar Balar Balar H H A A A B B B B H H H H H B B B B B B	Jahrip Reerve and Provision Reserve ss are as at the end of the current period less Year-11 of Development 2010 less Year-11 of Development 2010 SEE LECTED EXPLANATION SEE LECTED EXPLANATION SEE LECTED EXPLANATION SEE LECTED EXPLANATION In Provision Reserve at the end of the previous period less An M. Mussa keing General Manager alians J. Sawaya lead of Finance and administration Advanced N. Mwinguku lesard Chairman	4,483,228 4,483,228 9RY NOTES 3 5, consistent account g the quarter, the ch is faithful represent lief have been prep-	ing policies hav anges be explair aion of the above red in conforma	(2,993,646 (2,887,74) (115,857) (115,857) (116,854)\\(116,854)\\(116,854)\\(116,854)\\(116,854)\\(116,854)\\(116	3)	30TH JUNE,2	66,123 2 66,123 2 15,440 1 15,440 1 15,440 2 2021 audited financ
C L L L L L L L L L L L L L	CONDENSED STATEMENT OMPREHENSIVE INCOME FOF (Amounts i interest Income interest Income id interest income al dotts written off and dotts written off mpairment Losses on Loans and Advances ion-Interest Income I foreign Cinnery Dulings and Tranlation Gain / (Los) 2 Tess and Commissions 3 Dividend Income 4 Other Operating Income ion-Interest Expense 1 Solvietand Income 5 Jointer and Benefits 2 Pees and Commissions 3 Other Operating Expenses 3 Other Ope	R THI n Thou Cu	21 03,334 3,3600 99,374 27,701 17,700	OD ENDED illings) Comparative Otr 3006/2020 102,899 (19,891) 83,808 - - 74,455 - - 74,455 - - 74,455 - - 74,455 - - - 74,455 - - - - - - - - - - - - -	307H JUI Current Year Camulative 3006/2021 388,62 (29,244 339,388,62 (29,244 339,388,62 (29,244 (29,244) (20,257) (20,257) (20,272) (20,27	ER VE,2021 Previous Year Cumulative 300652020 216,334 (25,180) 191,154 (11,356) 123,214 (11,356) (142,849) (142,849) (142,849) (142,849) (142,849) 10,353 10,353 11 12 10,353 11 12 12 12 12 12 12 12 12 12	General Othere Balan Protivity Balan Division Cenena Balan S S Cenena Balan S S H H A A A A B H H H H H S S S S S S S S S S S S S S	Jalary Beerre and Provision Reserve see as at the end of the current period ins Year - His December 2020 see as at the beginning of the year for the year Comprehensive learner actions with owners see in the difference and Provision Reserve see as at the end of the previous period SELECTED EXPLANATIO In preparation of the quartely statement latements (if there were changes durin lates at the end of the previous period SELECTED EXPLANATIO In preparation of the quartely statement latements (if there were changes durin lates and Nussea ketting General Manager alius J. Sawaya fead of Finance and administration Ve the undersigned directors attest to th nd to the best of our knowledge and be the Banking and Financial Institutions A kohamed N. Mwinguku	4,483,228 4,483,228 9RY NOTES 3 5, consistent account g the quarter, the ch is faithful represent lief have been prep-	ing policies hav anges be explair aion of the above red in conforma	(1,983,664 (1,887,794) (115,887,794) (115,887,794) (115,887,873) (115,877,873) (115,877,877,873) (115,877,877,877) (115,877,877,877) (115,877,877)(115,877,877) (115,877,	3)	30TH JUNE,2	66,123 2 66,123 2 15,440 1 15,440 1 15,440 2 2021 audited financ

TANZANIA REVENUE AUTHORITY

ISO 9001: 2015 CERTIFIED

PRESS RELEASE

Tanzania Revenue Authority (TRA) wishes to inform the general public that, the Finance Act 2021 brought about changes in tax laws where by the minimum individual income tax rate has been reduced to 8% and the employee threshold for Skills and Development Levy has been increased to ten (10) employees and above. Both changes came into effective from 1st July 2021.

Following such changes, TRA has accordingly updated the respective tax returns templates in the e-filing system. We therefore wish to remind all taxpayers to download and use the updated return templates while filing returns for July 2021 and subsequent months for the following returns: -

- Statement and Payment of Taxes Withheld for Employees (PAYE) for both Tanzania Mainland and Zanzibar.
- Skills Development Levy (SDL) for Tanzania Mainland.

The updated return templates can be downloaded from TRA e-filing system in the ordinary processes.

Note:

The due dates for filing and payment of taxes in respect of Statement and Payment of Taxes Withheld for Employees (PAYE) and Skills Development Levy (SDL) returns for the month of July 2021 is 7th August, 2021.

"Together we Build our Nation"

For further information, please contact our Call Center at: -Toll free: 0800750075 or 0800780078 E-mail: services@tra.go.tz or huduma@tra.go.tz

Issued by; **COMMISSIONER FOR DOMESTIC REVENUE**

NATIONAL.NEWS

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30TH JUNE 202

-DCB COMMERCIAL BANK

DCB COMMERCIAL BANK PLC

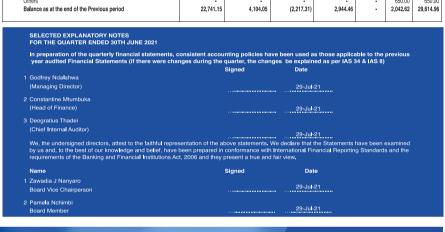
Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

	NDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE	(AMOUNTS IN MI	LLION SHILLINGS
		CURRENT QUARTER 30TH JUNE 2021	QUARTE
Α.	ASSETS		
	1 Cash 2 Balances with Bank of Tanzania	3,549.10 15,087.00	2,305.09 11,630.89
	3 Investments in Government securities	41,676.71	40.394.1
	4 Balances with other banks and financial institutions	893.02	495.43
	5 Cheques and items for clearing	81.87	112.52
	6 Inter branch float items	1.92	55.02
	7 Bills negotiated	-	-
	8 Customer's liabilities for acceptances	-	-
	9 Interbank Loans Receivables	2,319.40	3,011.9
	 Investments in other securities Loans, advances and overdrafts (net of allowances) 	105,863.17	- 101,097.0
	12 Other assets	19,494.25	19,057.3
	13 Equity Investments	1,823.20	1,823.2
	14 Underwriting accounts	-	1,020.2
	15 Property, Plant and Equipment	4,251.63	4,092.3
	16 TOTAL ASSETS	195,041.26	184,074.8
3.	LIABILITIES 17 Deposits from other banks and financial institutions	07 070 07	04 540 0
	17 Deposits from other banks and infancial institutions 18 Customer deposits	37,370.07 113,039.38	34,516.8 104,138.9
	19 Cash letters of credit	113,039.36	104,138.8
	20 Special deposits	30.08	53.3
	21 Payment orders/transfers payable	-	-
	22 Bankers' cheques and drafts issued	23.07	23.0
	23 Accrued taxes and expenses payable	111.14	192.5
	24 Acceptances outstanding	-	-
	25 Interbranch float items	-	-
	26 Unearned income and other deferred charges 27 Other liabilities	1,211.66	1,205.2
	28 Borrowings	3,900.64 8,718.95	3,356.4 10,469.7
	29 TOTAL LIABILITIES	164,404.99	153,956.1
	³⁰ NET ASSETS/(LIABILITIES)(16 minus 29)	30,636.27	30,118.7
		,	,
:	SHAREHOLDERS' FUNDS 31 Paid up share capital	22,741,15	22,741.1
	32 Capital reserves	4,104.05	4,104.0
	33 Retained earnings	(2,737.07)	(1,920.3
	34 Profit (Loss) account	1,023.85	503.7
	35 Other capital accounts	5,504.30	4,690.1
	36 Minority Interest	-	-
	37 TOTAL SHAREHOLDERS' FUNDS	30,636.27	30,118.7 4,401.7
	38 Contingent liabilities	3,880.75	12,646.2
	39 Non performing loans & advances	13,277.22	6,411.3
	40 Allowances for probable losses 41 Other non performing assets	6,584.33 209.51	209.5
).	SELECTED FINANCIAL CONDITION INDICATORS	209.51	
i)	Shareholders Funds to total assets	15.7%	16.4
; i)	Non performing loans to total gross loans	11.8%	11.8
ii)	Gross loans and advances to total deposits	74.7%	77.5
v)	Loans and Advances to total assets	54.3%	54.9
V)	Earning Assets to Total Assets	78.2%	79.8
vi)	Deposits Growth	8.5%	9.2
vii)	Assets growth	6.0%	6.5

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH JUNE 2021

		(AMOUNT	S IN MILLION	SHILLINGS)
	CURRENT QUARTER 30TH JUNE 2021	COMPARATIVE QUARTER (PREVIOUS YEAR) 30TH JUNE 2020	CURRENT YEAR CUMULATIVE 30TH JUNE 2021	COMPARATIVE YEAR CUMULATIVE (PREVIOUS YEAR) 30TH JUNE 2020
1 Interest Income	6,700.46	5.361.22	13,604.24	10,689.03
2 Interest Expense	2,935.34	2,325.54	5,699.94	4,421.41
3 Net Interest Income (1 minus 2)	3,765.12	3,035.68	7,904.31	6,267.63
4 Bad Debts Written-Off	-	-	.,	-
5 Impairment Losses on Loans and Advances	173.01		606.01	
6 Non Interest Income:	1,539,57	1,179,77	2,729,16	2,255.40
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	60.03	45.66	120.31	67.31
6.2 Fees and Commissions	1,093.48	928.58	2,109.86	1,706.44
6.3 Dividend Income	-	0.21	-	0.21
6.4 Other Operating Income	386.07	205.32	499.00	481.44
7 Non Interest Expenses:	4,611.61	4,016.24	9,003.61	7,918.34
7.1 Salaries and Benefits	2,521.02	2,328.36	5,018.84	4,545.30
7.2 Fees and Commission	-		-	-
7.3 Other Operating Expenses	2,090.59	1,687.87	3,984.77	3,373.04
8 Operating Income/(Loss)	520.07	199.21	1,023.85	604.69
9 Income Tax Provision	-		•	-
10 Net Income/ (Loss) After Income Tax	520.07	199.21	1,023.85	604.69
11 Other Comprehensive Income (itemize)	119.27	-	119.27	•
12 Total comprehensive income/(loss) for the year	639.34	199.21	1,143.12	604.69

				(AM	IOUNTS IN	MILLION	N SHILL	INGS)
			CURRE		EVIOUS CUI		CU	PARATIV YEA MULATIV PREVIOU
			QUART 30TH JUNE 2	ER QU	ARTER C	UMULATIVI H JUNE 202	E Ì	YEAF
	Cash flow from operating activities: Net income(loss)		520.	07	199.21	1,023.85		604.6
	Adjustments for: - Impairment/Amortization		641.	07	645.90	1 055 50		1,235.0
	Net change in Loans and Advances Gain/loss on Sale of Assets		(4,766		17.84	1,255.50 (7,791.72		(3,618.1
	 Net change in Deposits 		11,730.	41 1	,215.17	23,422.02	2	6,475.4
	 Net change in Short Term Negotiable Securities 		(1,286		,541.76)	(7,971.52		(5,393.3
	 Net change in Other Liabilities 		527.		(55.07)	374.56		(268.4
	 Net change in Other Assets 		(615.		,380.02)	(1,109.11		(2,444.8
	- Tax Paid		(136.			(136.50		
	- Others (SMR)		(442		,338.25	(1,213.78		1,267.3
	Net cash provided (used) by operating activities Cash flow from investing activities:		6,173.	32 (3	,560.48)	7,853.29	'	(2,142.2
	Dividend Received				1.02			1.0
	Purchase of Fixed Assets		(484	65)	(175.76)	(1,069.56)	(280.2
	Proceeds from Sale of Fixed Assets			,	- 1	•		· -
	Purchase of Non- Dealing Securities		-		-	-		-
	Proceeds from Sale of Non-Dealing Securities		-		-	-		-
	Others (Purchase of Intangible Assets)				-	•		-
	Net cash provided (used) by investing activities		(484.	65)	(174.74)	(1,069.56)	(279.2
	Cash flow from financing activities:							
	Repayment of Long-term Debt		(1,974		(627.61)	(2,679.87)	(1,237.2
	Proceeds from Issuance of Long Term Debt		-	2	,500.00	-		2,500.0
	Proceeds from Issuance of Share Capital		-		350.01	-		650.0
	Payment of Cash Dividends		-		-	•		-
	Net Change in Other Borrowings		(100					
	Others Net Cash Provided (used) by Financing Activities		(129.		405.01 ,627.41	(601.97 (3,281.84		(630.5 1,282.1
			(2,103.	/1) 2	,027.41	(3,201.04	,	1,202.
':	Cash and Cash Equivalents:							
	Net Increase/ (Decrease) in Cash and Cash Equiva		3,584. 9,427		,107.81) ,914.49	3,501.89 9,510.85		(1,139.3
	Cash and Cash Equivalents at the Beginning of the C Cash and Cash Equivalents at the end of the Qua		13,012.		,806.68	13,012.74		11,914.4 10,775.1
co	NDENSED STATEMENT OF CHANGES	IN EQUITY AS	AT 30TH JU				N SHILI	INGS
		SHARE CAPITAL	SHARE PREMIUM	RETAINED	REGULATORY	GENERAL PROVISION RESERVE	OTHER RESERVES	TOTAL
	Current Year 2021							
	Balance as at the beginning of the year	22,741.15	4,104.05	(2,217.31)	2,944.46		2,042.62	29,614.
	Profit for the year	-	-	1,023.85	-	-	-	1,023.8
	Other Comprehensive Income	-	-	-	-		119.27	119.2
	Transactions with owners	-	-	-	-	-		
	Dividends Paid	-	-	-	-	-		-
	Regulatory Reserve	-	-	(519.75)	519.75		-	-
	General Provision Reserve	-	-	-	-		-	-
	Others	•	-	-	-		(121.80)	(121.8
	Balance as at the end of the current period	22,741.15	4,104.05	(1,713.22)	3,464.2	· -	2,040.09	30,636.2
	Previous Year 2020							
	Balance as at 1st January 2020	22,741.15	4,104.05	(580.33)	1,354.13		1,228.94	28,847.9
	Profit for the year		-	453.31	-	· ·		453,3
	Other Comprehensive Income	· · ·		-	-		163.68	163.
	Transactions with owners		-		-	1 .		
	Dividends Paid			(500.00)	-		-	(500.0
	Dividends Paid Begulatory Beserve			(500.00) (1.590.29)	1.590.29	-		(500.0
	Dividends Paid Regulatory Reserve General Provision Reserve	-		(500.00) (1,590.29)	1,590.29	-	-	(500.0



Over 200 insurance stakeholders due to meet in Dar today

By Getrude Mbago

OVER 200 insurance stakeholders from in and outside the country are today set to meet in Dar es Salaam to collectively chart on effective ways to boost the insurance industry expanding its services to reach more people.

Organized by the Tanzania Insurance Brokers Association (TIBA), the annual conference will draw participants from Kenya, Uganda, Rwanda as well as representatives from the Organisation of Eastern and Southern Africa Insurers (OESAI).

Addressing journalists in Dar es Salaam this week, Amir Kiwanda, said the conference provides a platform for information sharing and collaborative forum for insurance stakeholders that include regulators, registrants, educational institutions and other special groups with interest in the insurance industry.

"The theme of this year's conference is 'Insurance Development for Economic Growth'. The insurance industry as we speak has not been able to fully play its required roles as a driver of the national economy, this needs more coordinated efforts to boost the subsector," he said.

Kiwanda said that the conference's theme reflects the 10-year Financial Sector Development Master Plan 2020-2030 for the insurance sub-sector which aims to increase insurance penetration rate from the current 0.51 percent of gross domestic product (GDP) to the top 5 percent of GDP.

"The strategic plan also aims to promote enrollment of more people to have health insurance by 2030 as well as 20 percent of the population to have lifesaving products," he added.

Tabia Massudi, head of sales and retention at Assemble Insurance said that brokers in the subsector have a huge role to play to ensure that it attains various goals including developing new products, encouraging research and development as well as eliminating unsavory business ethics and enhancing professionalism.

Snehal Sneth, chairman of organizing committee said the preparation of the event has obtained support from almost 31 sponsors including the National Insurance Corporation (NIC) as main sponsor. Assemble Insurance, Jubilee Insurance and Tan Reinsurance Company as 'Gold Sponsors'.

He thanked all the sponsors for their dedicated support to facilitate advance of the insurance agenda in the country.

TIBA is an umbrella organization of insurance brokers that represents the interests of its members and their customers through promotion, maintenance, support and regulatory participation.

Govt committed to address challenges facing southern regions, minister declares

14 Basic Earnings Per Share	22.52	8.63	22.17	13.09	
15 Number of Branches	8	8	8	8	
SELECTED PERFORMANCE INDICATORS					
(i) Return on Average Total Assets	1.10%	0.54%	1.08%	0.81%	
(ii) Return on Average Shareholders' Fund	6.85%	2.67%	6.74%	4.05%	
(iii) Non Interest Expense to Gross Income	86.93%	95.27%	84.67%	92.91%	
(iv) Net Interest Income to Average Earning Assets	10.05%	10.88%	10.55%	11.23%	

13 Number of Employee

bank kirahisi na usalama zaidi.

Benki kidigitali, fanya miamala

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BANK

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MINIMUM DISCLOSURES OF CHARGES AND FEES

		CHARGE/FEE	CHARGE/FEE	2	Internet banking		
N <u>o.</u>			USD/EURO/GBP		(a)Registration	free	free
1	(a) Required minimum opening balance	125			(b)Balance enquiry/mini statement	free	free
1	Current account	100 000	100		(c)Monthly charges (d)Funds transfer	free free	free free
		100,000			(d)TISS, MT Transfer	free	free
	Personal Saving account	20,000	10				
	Student account	5,000	n/a	3	Mobile Banking		
	Young Saver account	5,000	n/a		(a)Registration (b)Balance enquiry	free 300	free n/a
	Joint account	100,000	100		(c)Monthly charges	1,000	n/a
	Instant account opening	5,000	n/a		(d)Instant account opening balance	5,000	n/a
	(b)Monthly service fee(breakdown per						
	customer type)			4	Foreign Exchange Transaction (a)LC acceptance/settlement/payment		
	Current account	18,000	10		commission	n/a	free
	Saving account	3,000	1.5				1.5%
	Student account	free	n/a		(b)LC opening commission	n/a	(negotiable)+swift
	Young saver account	1,950	n/a		(c)LC amendment	n/a	charges 150
	Joint account	3,000	1.5		(d)LC documents for collection	n/a	100
	(c) Cheque withdrawal over the counter	free	free		e)Purchase/sale of TCs transactions over the	n/a	n/a
	(d) Fees per ATM withdrawal	1,300	n/a		counter		
	(e)ATM mini statement	200	n/a		(f)Purchase of foreign cheque (g) Sale/purchase of cash passport	n/a n/a	n/a n/a
	()	200	n/d		(h)Telegraphic transfer	Equivalent in USD	50
	(f)Interim statement per page	1 000			(i)Telex/SWIFT	10,000	Equivalent in TZS
	Current account	1,000	Equivalent In TZS		(j)Transfer from foreign currency	fire a	Euro e
	Saving account	1,000	Equivalent In TZS		denominated account to local current account(within bank and to other bank)	free	free
	(g)Periodic scheduled statement	5,000	1.2				
	(h)Cheque book	1200 per leaf	0.5 per leaf	5	Lending		
	(i)Dishonoured cheque	1% of value min. 30,000	1% of value min. 30		(a)Loan Processing fee (b)Unpaid loan instalment	2.5% of loan amount 5% per month	negotiable negotiable
	.,	max. 300,000	max. 300		(c)Early repayment	50% of future interest	negotiable
	(j)Cerificate of balance	30,000	15		(d)Valuation fees	negotiable with valuers	negotiable with
	(k)Stop payment	25,000	13		(d)valuation rees	negotiable with valuers	valuers
	(I)Standing Order for internal transfers	free	free		(e) Loan Insurance fee	1.5% of loan amount	negotiable with insuarer
	(m)Balance enquiry at banking hall	1,000	1		(f) Interest rate - Business loan	19% - 24% per annum	negotiable
	(n)New ATM card issuance	13,000	n/a		(g) Interest rate - Salaried loan	19% per annum	negotiable
	(o)ATM card renewal or replacement(indicate		,		(h) Interest rate - SGL (Group Ionas)	2.9% per month	n/a
	costs for different card type)	13,000	n/a	6	Fixed Deposit (FDR)		
	(p)Overdrawn account interest charge	2.25% per month	n/a	Ĭ	(a) FDR 3 months	Up to 8%	Negotiable
	(g)Unarranged overdraft (penalty)	2.25% per month	n/a		(b) FDR 6 months	Up to 9%	Negotiable
	(r)Interbank transfer	2.23% per monur 10,000	Equivalent in TZS		(c) FDR 9 months	Up to 10%	Negotiable
		free			(d) FDR 12 months (e) FDR above 100 million	Up to 11% (negotiable)	Negotiable Negotiable
	(s)Bill payments through ATM		n/a				Regoliable
	(t) Deposit fee	free	free			KEY: n/a - not applicable	
	(u) Inward cheque clearing	10,000	Equivalent in TZS			p.a per annum	

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

	Name	Designation	Signed	Date
1	Godfrey Ndalahwa	Managing Director		29-Jul-21
2	Constantine Mtumbuka	Head of Finance		29-Jul-21
3	Deogratius Thadei	Chief Internal Auditor		29-Jul-21

By Guardian Correspondent, Mtwara

THE Minister of State in the Prime Minister's Office (Investment), Geoffrey Mwambe, has said that the government is committed to address various challenges facing the communities to bring development in the southern part of the country.

Mwambe, who is an MP for Masasi Urban, made the remarks here yesterday when speaking shortly after visiting Matawale ward in the constituency where he handed over 200 galvanized iron corrugated sheets, which has been issued with support from the Tanzania Postal Bank (TPB) to facilitate construction of the Gereza dispensary in Masasi District, Lindi Region.

[•]I am donating these roofing materials in collaboration with our fellow TPB, let me assure you that the government is with you and has good goals to change the lives of its people, we want to strengthen efforts to ensure that all the development goals are reached and challenges are addressed.

Mwambe said that in efforts meant to improve health services delivery, the government has issued 500m/- for the rehabilitation of Mkomaindo hospital in the constituency.

"One of our long-time requests was improvement of our health centre, but the government has heard our cry and set aside the funds to conduct major rehabilitations at the Mkomaindo hospital to improve service delivery," he said.

On education, Mwambe said apart from him contributing 50 bags of cement for the construction of a classroom, the government has issued 400m/for the construction of Matawale Secondary School.

He further said that President Samia Suluhu Hassan has also issued 1.5bn/- for the improvements of roads in Masasi town at tarmac level with 700m/being spent in rehabilitation of roads connecting the constituency and other areas.

The minister wanted the residents to continue waiting for sometime more while the government is working on permanent measures to address water shortage challenges facing the constituency.

"I have been informed that the government through the Rural Water Supply and Sanitation Agency (RUWASA) is planning to drill a big water well which will help improve supply of water," he added.

Matawale ward councilor Hamisi Mnela commended the lawmaker and TPB for supporting development initiatives in the constituency. He assured the MP that his people are all well prepared to support various development programmes so as to bring relief to the challenges facing the community.

NATIONAL.NEWS

Guardian

Govt announces reduction in NPS and NPS Zinc fertiliser prices



NGOs registrar Vickness Mayao (C) with Foundation for Civil Society (FCS) president Dr Stigmata Tenga (R), National Council of NGOs chairperson Lilian Badi (2nd-R), Special Seats legislator Neema Lugangira (2nd-L) and FCS executive director Francis Kiwanga in Dar es Salaam yesterday shortly after the launch of this year's edition of Civil Society Organisations Week. Photo: John Badi

By Guardian Reporter, Dodoma

THE government has announced the reduction of fertilisers price -NPS and NPS Zinc used for planting will now be sold at between 60,000/- and 65,000/- per 50kg bag in Dar es Salaam.

These fertiliser types have been picked as alternative to DAP type of fertiliser whose prices have been skyrocketing in the world market.

Agriculture Minister Prof Adolf Mkenda gave the clarification here on Wednesday this week when addressing reporters on the solution to increased fertiliser prices.

Prof Mkenda said NPS and NPS Zinc fertilisers have been researched upon and showed good results more than the DAP fertiliser because they have been enhanced with extra nutrients - sulfur and zinc.

He said the fertilisers are available countrywide hence farmers should continue applying them in their farms without worries.

He said the cost thereof are friendly to the fertiliser manufacturer and is the result of his recent official visit to Morocco.

In regard to the importation of fertiliser through Bulk Procurement

with the system as it did not bring about big results as it had been anticipated.

"We decided to allow dealers to import fertiliser without using the system which will have no necessity of permits unless TFRA provides permits after the inspection is concluded," Prof Mkenda said.

He said the government was still holding discussions with other fertiliser factories to see whether they can reduce the price of the fertilisers, the issue that has adversely impacted farmers.

For his part OCP Company Manager in Tanzania, Dr Mshindo Msolla said NPS and NPS Zinc fertilisers are being sold at much affordable prices than the other types and called on farmers to grab the opportunity and buy from them.

The Director of Mlingano Centre of Tanzania Agricultural Research Institute (TARI-Mlingano) in Tanga Region, Dr Catherine Senkoro said the fertilisers have extra nutrients compared to other types.

She said some farmers who have used NPS and NPS Zinc fertilisers have witnessed good results for their crops hence all farmers should trust them.

She said TARI has made research System (BPS), he said the on the fertilisers in various areas of government decided to discontinue the country getting positive results.

CSOs challenged to comply with rules, regulations

By Guardian Reporter

CIVIL Society Organisations (CSOs) have been challenged to adhere to rules and regulations when executing their duties to be trusted by the public, the government and other stakeholders.

Chairperson of the National Council of NGOs (NACONGO), Lilian Badi made the call yesterday in Dar es Salaam when speaking at the launch of third Civil Society Week, themed: CSOs' contribution to the national development.

"It is high time for NGOs to stick to rules and regulations governing your operations, so that you remain meaningful to the Tanzanian community," Lilian said, noting that NaCoNgo will continue to work closely with NGOs to improve performance.

Liliani also described the CSOs week as key in scaling up the country's economy, urging players in the sector to explore the available opportunities embedded in the important annual showcasing

BANK OF BARODA (TANZANIA) LTD.

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

23,007 133,512

3,132

159,857

44,815

10,000

32,642

1,051 1,121

44,814

20,947

1,364

22%

2% 80%

61% 87% -5%

-3%

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE, 2021 (Amount in Million Tshs)

	(Am	Sunt in Million	isns)	
		AS AT 30.06.2021	AS AT 31.03.2021	
А.	ASSETS			
1	Cash	4,414	3,649	
2	Balances with Bank of Tanzania	15,115	16,455	
3	Investment in Government Securities	18,373	19,491	
4	Balances with Other Banks and financial Institution	43,921	33,415	
5	Cheques and Items for Clearing	7	10	
6	Interbranch Float items	-	-	
7	Bills Negotiated	-	-	
8	Customers' Liabilities on Acceptances	-	-	
9	Interbank Loan Receivables	-	-	
10	Investments In other Securities	-	-	
11	Loans, Advances and Overdrafts (Net of Allowances)	122,575	124,502	
12	Other Assets	5,379	4,974	
13	Equity Investments	-	-	
14	Underwrittings accounts	-	-	
15	Property,Plant and Equipment	2,120	2,176	
16	TOTALASSETS	211.904	204.672	

CONDENSED STATEMENT OF CASHFLOW STATEMENT FOR THE QUARTER ENDED 30TH JUNI 2021

		CURRENT QUARTER ENDED	QU	EVIOUS ARTER NDED	CURRENT CUMULLA	YEAR	COMPARATI E YEAR CUMULATIV
		30.06.2021	31.	03.2021	30.06.20	21	30.06.2020
I Cash flow from operating activities							
Net Income (Loss)			361	1,417		1,778	2,80
Adjustment for:							
-Impairment/Armortization			319	374		693	56
-Prior Period Adjustment			380)	609		229	32
-Net change in Loans and advances		1,	708	7,959		9,667	10,82
-Gain/Loss on Sale of Assets -Net change in Deposits		4	- 296	(7,154)		- (2,858)	(21,87
-Net change in Short term negotiable securitie	26	·*,	-	-		(2,030)	(21,0/
-Net Change in Other Liabilities	.0	3.	320	(1,506)		1,814	9,32
-Net change in Other Assets			402)	(929)		(1,742)	1,86
-Tax paid			366)	(366)		(732)	(56
-Others (Increase/decrease in SMR)			176)	(412)		(176)	(91
Net cash provided (used) by operating activities			681	(9)		8,673	2,35
II Cash flow from Investment activities							
Dividend Received			-	-		-	-
Purchase of fixed assets			(45)	-		(45)	(1
Proceeds from Sale of Fixed Assets			-	-		-	-
Purchase of non-dealing securities		1,	118	789		1,907	28
Proceeds from sale of non-dealing securities			-	-		-	-
Others(Specify)			-	-		-	-
Net cash provided (used) by investing activities		1,	073	789		1,862	27
III Cash flow from financing activities							
Repayment of long-term debt			-	-		-	-
Proceeds from issuance of long term debt Proceeds from issuance of share capital				-			-
Proceeds from issuance of share capital Payment of cash dividends							-
Net change in other borrowings						-	
Others (specify) Long term financing			-	-		-	-
Net cash provided (used) by financing activities			-	-		-	-
IV Cash and Cash Equivalents:							
Net increase/(decrease) in cash and cash							
equivalent		9,	754	780	:	10,535	2,62
Cash and Cash Equivalents at the beginning of	of						
the period		40,2	248	39,466	3	39,466	45,89
Cash and Cash Equivalents at the end of							
the period		50,	002	40,248		50,002	48,52
CONDENSED STATEME	NT OF CH	IANGES O	F EQUIT Retained Earnings	Regulatory Reserve	General Provision reserve	Others	
			Larinigs				
CURRENT YEAR Balance as at the beginning of the year	10.000		32,235	672		249	43.1
	10,000			672		249	,
Balance as at the beginning of the year Profit for the year Other comprehensive Income	10,000		32,235 1,046	-			,
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners	10,000		32,235			249	,
Balance as at the beginning of the year Profit for the year Other comprehensive Income	10,000 - - - -		32,235 1,046	-		249 - - - - -	,
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve	10,000 - - - - - - - -		32,235 1,046 - - - 664 -			249 - - - - - -	1,0 - - - -
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Priro period adjustments)			32,235 1,046 - - - 664 - 229	- - (664) -			
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve	10,000 		32,235 1,046 - - - 664 -			249 - - - - - - - - - - - - 249	1,0 - - - - 2
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR			32,235 1,046 - - - 664 - 229 34,174	- - - (664) - - 8		- - - - 249	1,0 2 44,4
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year			32,235 1,046 - - - - - - - - - - - - - - - - - - -	- - (664) -			1,0
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Priro period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year Profit for the year			32,235 1,046 - - - 664 - 229 34,174	- - - (664) - - 8		- - - - 249	1,0 2 -
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners			32,235 1,046 - - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - 8 - - - -		- - - - 249	1,0 2 -
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid			32,235 1,046 - - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - -		- - - - 249	1,0 2 -
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve			32,235 1,046 - - - - 664 - 229 34,174 28,381 3,627 -	- - - - - - - - - - - - - - - - - - -		- - - - 249	1,0 2 -
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve			32,235 1,046 - - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - -		- - - - 249	1,0 - - - - 2: - - - - - - - - - - - - - -
Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve General Provision Reserve Others(Prior period adjustments) Balance as at the end of the current Period PREVIOUS YEAR Balance as at the beginning of the year Profit for the year Other comprehensive Income Transction with Owners Dividend Paid Regulatory Reserve			32,235 1,046 - - - - - - - - - - - - - - - - - - -	- 		- - - - 249	1,0

event to be held between October 23 and 29, this year in Dodoma and it is expected to bring on board more than 1,000 CSOs.

She commended the role played by the Foundation for Civil Society (FCS) in empowering the country's CSOs with different skills to improve the sector, which contribute handsomely to the national development.

Lilian said FCS and other stakeholders should continue to support NaCoNGO and fulfill their legal responsibilities, and that the move will help reduce the recurring unresolved conflicts in the organisation that undermine performance.

FCS executive director Francis Kiwanga unveiled some of the achievements as a partnership strategy among them to reach the national development agenda, saying since its inception, member of the CSO's has increased to 20 from 8 adding that coordinated efforts was key.

NGOs' Registrar Vickness Mayao reaffirmed government's commitment to continue collaborating with CSOs to enable them to contribute to the country's development.

She said the week was an opportunity for CSOs and other stakeholders to showcase their contributions to the community.

"My office will continue to improve the collaboration so that the CSO contribution can be realised," she said.

CO

An MP who represents NGOs in parliament, Neema Lugangira challenged the CSOs to ensure they are recognized as independent instead of being treated as private sector.

She said some stakeholders thinks CSOs are under the Tanzania Private Sector Foundation (TPSF) umbrella noting that in reality they are abandoned.

As a result, she said CSO have not fully contributed to the nation's development activities adding that there must be changes.

"We need to change from that narrative to ensure that CSOs are recognized and stand independent and get an opportunity to contribute to the nation development," she said.She also threw another challenge relating to funds from donors saying that the inequality between the local and international is a hindrance factor.



My office will continue to improve the collaboration so that the CSO contribution can be realised

в.	LIABILITIES	
17	Deposits from Other Banks and Financial Financial Institution	23,011
18	Customers Deposits	137,808
19	Cash Letters of Credit	-
20	Special Deposits	-
21	Payment orders/Transfer payables	-
22	Bankers Cheques and Drafts Issued	77
23	Accrued Taxes and Expenses payable	66
24	Acceptances Outstanding	-
25	Interbranch Float items	-
26	Unearned income and other deffered charges	39
27	Other Liabilities	6,473
28	Borrowings	-
29	TOTAL LIABILITIES	167,474
30	NET ASSETS/(LIABILITIES) (15 MINUS 29)	44,430
	SHAREHOLDERS' FUNDS	10,000
31	Paid up Share Capital	10,000
32 33	Capital Reserves	
	Retained Earnings	33,127
34 35	Profit (Loss) Account	1,046 257
35 36	Other Capital account	257
	Minority Interest TOTAL SHAREHOLDERS' FUNDS	-
33		44,430
34	Contingent Liabilities	19,508
35	Non-Performing Loans and Advances	1,667
36	Allowances for Probable Losses	729
37	Other Non-Performing assets	-
	FINANCIAL CONDITION INDICATORS	
	Shareholders Funds to total assets (%)	21%
(ii)	Non Performing loans to Total gross Loans (%)	1%
(iiii)	Gross Loans and Advances to Total Deposits (%)	77%
(iv)	Loans and Advances to Total Assets (%)	58%
(v)	Earning Assets to Total Assets	87%
(vi)	Deposits Growth	3%
	Assets Growth	4%

INDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE	INCOM
FOR THE QUARTER ENDED 30TH JUNE 2021	

				(Amount ii	n million shillings)
	CURRENT QUARTER 30.06.2021	COMPARATIV E QUARTER 30.06.2020	CURRENT YEAR CUMULATIVE 31.12.2020	CURRENT YEAR CUMULATIVE FROM 01.01.2021 TO 30.06.2021	COMPARATIVE YEAR (Prev. Year) FROM 01.01.2020 TO 30.06.2020
Interest Income	3,946	3,723	7,754,313	7,754	7,455
Interest Expenses	1,467	1,276	2,827,079	2,827	2,565
Net Interest Income (1 minus 2)	2,479	2,447	4,927,234	4,927	4,890
Bad debts written off	756	0	811,104	811	34
Impairment Losses on Loans and Advances	218	199	504,338	504	473
Non - Interest Income	342	463	863,060	863	755
6.1 Foreign Currency Dealings and					
Translation Gains/Loss	114	102	229,219	229	207
6.2 Fees and Commissions	228	355	633,496	633	541
6.3 Dividend Income	-	-	-	-	-
6.4 Other Operating Income	0	6	345	0	7
Non - Interest Expenses:	1,487	1,123	2,697,213	2,697	2,329
7.1 Salaries and Benefits	621	541	1,157,101	1,157	1,084
7.2 Fees and Commissions	195	(25)	209,785	210	80
7.3 Other Operating Expenses	671	607	1,330,328	1,330	1,165
7.4 Other Provision	-	-	-	-	-
Operating Income/(Loss)	361	1,588	1,777,639	1,778	2,809
Income Tax Provision	366	366	732,000	732	567
Net income (loss) after Income Tax	(5)	1,222	1,045,639	1,046	2,242
Other Comprehensive Income	-	-		-	-
Total Comprehensive Income/(loss) for the year	(5)	1,222	1,045,639	1,046	2,242
Number of Employees	48	48	50	48	48
Basic Earnings Per Share	(0)	122	104.6	105	224
Number of Branches	4	4	4	4	4
PERFORMANCE INDICATORS					
Return on Average Total Assets	-0.01%	2.73%		1.01%	2.50%
Return on Average Shareholders' Funds	-0.04%	11.70%		4.63%	10.92%
Non Interest Expenses to Gross Income	52.71%	38.44%		46.58%	41.17%
Net Interest Income to Average Earning Assets	5.40%	6.37%		5.48%	6.31%

ELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH

In preparation of Quarterly Financial statements, consistent Accounting Policies have been used as those applicable to the previous year audited fin nts. (Any changes during the period shall be explained as per the IAS 34 & IAS 8)

Name and Title	Signature	Date
Rajendra Sadashiv Mohrir (Managing Director)		15th July, 2021
Deogratias Edward Ndushi (Head of Finance)		15th July, 2021
Mwita Mohamed Mwita (Internal Auditor)		15th July, 2021

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Stataements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions act, 2006 and they present a true and fair view.

Name and Title	Signature	Date
Dr. Proches Meshili Kiwango Ngatuni		15th July, 2021
Dr. Imanueli Daniel Mnzava		15th July, 2021

CRDB BANK PLC PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS

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

7	STATEMENT OF FINAN (Amou	CIAL POSITION A nts in Million Shil		, 2021		STATEMENT OF CAU	SH FLOW FO (Amounts i			DED 30TH	JUNE, 202 ⁻	1		
		GI	ROUP	BANI	к		GRC	DUP	BA	NK	GROUP		BAN	к
· / H		Current Qtr 30/06/2021	Previous Qtr 31/03/2021	Current Qtr 30/06/2021	Previous Qtr 31/03/2021		Current Qtr 30/06/2021	Previous Qtr 31/03/2021	Current Qtr 30/06/2021	Previous Qtr 31/03/2021	Current Year Cumulative 30/06/2021	Previous Year Cumulative	Current Year Cumulative 30/06/2021	Previous Year Cumulative
	A. ASSETS					I: Cash flow from operating activities:		31/03/2021	30/06/2021	31/03/2021	30/00/2021	30/06/2020	30/06/2021	30/06/2020
	1. Cash	324,351	304,738	315,562	299,816	Net income (Loss)	64,612	62,284	62,113	63,032	126,896	100,230	125,145	94,671
	2. Balances with Bank of Tanzania	804,750	291,085	776,377	285,216	Adjustment for :	01,012	02,204	02,110	00,002	120,000	100,200	120,110	04,077
	3 Investment in Government Securities	1,477,025	1,498,889	1,302,826	1,336,525	- Impairment / Amortization	40,059	39,174	39,430	39,249	79,232	76,446	78,679	75,177
Profit	4 Balances with Other Banks and financial institutions	430,209	328,256	470,535	350,056	- Net change in loans and Advances	(242,678)	(21,966)	(194,899)	(23,923)	(264,645)	(216,103)	(218,822)	(208,977)
	5 Cheques and items for clearing	3,604	9,267	3,323	5,568	- Gain / loss on Sale of Assets	(2)	-	(2)	-	(2)	64	(2)	64
Before Tax	6 Interbranch float items	-	-	-	-	- Net change in Deposits	781,816	(147,031)	729,327	(145,927)	634,786	260,486	583,401	236,443
TZS127	7 Bills negotiated	-	-	-	-	- Net change in Short Term Negotiable	-	-	-	-	-	-	-	-
1254	8 Customers Liabilities on acceptances	-	-	-	-	Securities - Net change in Other Liabilities	55,011	48,713	50,806	46,968	103,724	62,826	97,774	61,195
	9 Interbank Loans Receivables	-	-	-	-	- Net change in Other Assets	(3,912)	(76,711)	18,880	(78,636)	(80,623)	(173,493)	(59,755)	(165,234)
Dillion	10 Investment in other securities	13,252	11,475	5,530	4,653	- Tax paid	(8,050)	(15,144)	(24,119)	(15,144)	(23,194)	(23,194)	(39,264)	(23,000)
Billion	11 Loans, Advances and Overdrafts	4,184,189	3,961,954	4,061,641	3,888,845	- Others (specify)	(85,827)	(49,749)	(81,770)	(28,742)	39,951	(54,465)	42,584	(30,989)
	(Net of Allowances for Probable Losses)					Net cash provided (used) by operating activities	601,030	(160,431)	599,767	(143,123)	616,126	32,797	609,741	39,350
26.6%	12 Other Assets	417,469	398,272	416,081	397,987									
	13 Equity Investments	12,664	12,655	34,215	34,203	II: Cash flow from investing activities:								
	14 Underwriting accounts	-	-	-	-	Dividend Received	-	-	5,132	-	-	-	5,132	2,699
	15 Property, Plant and Equipment	394,896	390,977	380,965	377,334	Purchase of Fixed Assets	(18,306)	(12,400)	(18,145)	(12,400)	(30,705)	(43,187)	(30,545)	(42,496)
	16 TOTAL ASSETS	8,062,409	7,207,567	7,767,056	6,980,204	Proceeds from Sale of Fixed Assets Purchase of Non - Dealing Securities	- 2,860	(2,860)	- 1,611	(1,611)				-
	B. LIABILITIES					Proceeds from Sale Non - Dealing Securities	2,000	(2,000)		(1,011)				_
	17 Deposits from other banks and financial institutions	14,985	7,440	5,142	10,265	Others (Intangible)	(448)	-	(161)		(448)	(448)	(161)	(448)
	18 Customer deposits	6,023,316	5,252,317	5,770,876	5,049,867	Net cash provided (used) by investing activities	(15,893)	(15,260)	(11,562)	(14,011)	(31,153)	(43,635)	(25,573)	(40,245)
	19 Cash letters of credit	-	-	-	-									
	20 Special deposits	27,731	28,647	27,731	28,647	III: Cash flow from financing activities:								
	21 Payment orders / transfers payable	21,239	21,312	21,285	21,290	Repayment of Long-term Debt	(16,018)	(22,133)	(16,018)	(22,133)	(38,151)	(33,699)	(38,151)	(29,746)
	22 Bankers' cheques and drafts issued	1,236	1,392	499	428	Proceeds from Isuance of Long Term Debt	-	-	-		-	-	-	-
Total	23 Accrued taxes and expenses payable	47,897	50,183	46,953	48,735	Proceeds from Issuance of Share Capital	-	-	-		-	-	-	-
	24 Acceptances outstanding		· ·		_	Payment of Cash Dividends	(54,683)	117 616	(54,683)	117 615	(54,683)	(41,285)	(54,683)	(41,285)
Deposits	25 Interbranch float items	-		-	-	Proceeds from borrowings and subordinated debt Others (Grant received and refund)	94,802	117,615	94,802	117,615	212,417	121,237	212,417	117,284
	26 Unearned income and other deferred charges	40,182	42,237	39,101	41,406	Net Cash Provided (used) by Financing activities	24,100	95,482	24,100	95,482	119,582	46,253	119,582	46,253
TZS 6,066	27 Other Liabilities	108,812	91,777	103,517	90,661						,			
	28 Borrowings	740,150	661,367	740,150	661,367	IV: Cash and Cash Equivalents:								
Billion	29 TOTAL LIABILITIES	7,025,548	6,156,672	6,755,254	5,952,666	Net Increase/ (Decrease) in Cash and Cash								
	30 NET ASSETS / (LIABILITIES)	1,036,861	1,050,895	1,011,801	1,027,538	Equivalent	609,236	(80,209)	612,305	(61,652)	704,554	35,414	703,750	45,358
10.6%	C. SHAREHOLDERS' FUNDS	1,000,001	1,000,000	1,011,001	1,027,000	Cash and Cash Equivalents at the Beginning of								
10.070	31 Paid up share capital	65,296	65,296	65,296	65,296	the Year	704,648	784,857	711,957	773,609	609,330	747,098	620,513	737,416
-	32 Capital Reserves	00,200	00,200	00,200	00,230	Cash and Cash Equivalents at the end of								
	33 Retained earnings	674,111	735,698	659,009	716,470	the Year	1,313,884	704,648	1,324,262	711,957	1,313,884	782,512	1,324,262	782,774
	34 Profit /(Loss) account	88,601	42,911	87,601	44,122									
	35 Others Capital Accounts	208,853	206,990	199,895	201,650	STATEMENTS (ОТН ШМЕ	2021			
	36 Minority Interest	-	-	-	-	STATEMENTS	(Amounts i				., 2021			
	37 TOTAL SHAREHOLDERS' FUNDS	1,036,861	1,050,895	1,011,801	1,027,538									
	38 Contingent Liabilities	1,885,024	1,734,957	1,861,653	1,718,983									
	39 Non performing loans & advances	199,098	172,172	198,445	171,519	GROUP								
	40 Allowances for probable losses	154,474	139,540	153,587	138,426				are Ret	ained Reg	ulatory O	General rovision		Total
Loans &	41 Other non performing assets	-		-	-		Capit	al Pren	nium Ean	nings Res		eserves		
Loans & Advances	D. SELECTED FINANCIAL CONDITION INDICATORS					Current Year - 30/06/2021				05 000				1.0/0.0/1
	(i) Shareholders Funds to Total assets	12.9%	14.6%	13.0%	14.7%	Balance as at the beginning of the year	65	5,296 1		35,698	3,346	1,259	47,052	1,010,964
тте Л 10Л	(ii) Non performing loans to Total gross loans	4.40%	4.1%	4.56%	4.1%	Profit for the year Other Comprehensive Income		-		88,601		1	- (4,152)	88,601 (4,152)
TZS 4,184	(iii) Gross Loans and advances to Total deposits	71.5%	77.6%	72.6%	79.1%	Transactions with owners		_		-			-, 102)	(4,102)
	(iv) Loans and Advances to Total assets	51.9%	55.0%	52.3%	55.7%	Dividend paid		-	- (5	57,460)	-	-		(57,460)
Billion	(v) Earnings Assets to Total Assets	75.7%	80.5%	75.2%	79.9%	Regulatory Reserve		-		(3,665)	3,665	-	-	-
	(a) Describe Occurt	4.4.70/	0.70/	11.00/	0.00/									

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

14.7%

11.9%

-2.7%

0.5%

14.0%

11.3%

-2.8% General Provision Reserve

Balance as at the end of the current period

Balance as at the beginning of the year

Previous Year - 31/12/2020

Others

0.6%

			FOR I			Shillings				
			GR	OUP	BA	NK	GR	OUP	ВА	NK
			Current Qtr 30/06/2021	Comparative Qtr 30/06/2020	Current Qtr 30/06/2021	Comparative Qtr 30/06/2020	Current Year Cumulative 30/06/2021	Previous Year Cumulative 30/06/2020	Current Year Cumulative 30/06/2021	Previous Year Cumulative 30/06/2020
	1.	Interest Income	187,137	168,350	179,224	161,405	370,724	335,860	357,339	321,216
Total Assets	2.	Interest expense	(37,858)	(29,085)	(35,748)	(27,778)	(69,010)	(59,833)	(65,960)	(55,508)
Assats	3.	Net interest income	149,278	139,266	143,475	133,627	301,715	276,027	291,379	265,708
	4.	Bad debts written off	-	-	-	-	-	-	-	-
zs 8,062	5.	Impairment Losses on Loans and Advances	(18,262)	(15,548)	(18,255)	(15,353)	(44,374)	(41,002)	(44,449)	(40,525)
	6.	Non-Interest Income	75,483	62,538	75,306	60,464	144,947	128,746	146,544	125,022
Billion		6.1 Foreign Currency Dealings and Translation Gain / (Loss)	9,195	8,699	8,675	8,671	17,370	15,774	16,954	15,819
		6.2 Fees and Commissions	64,769	51,038	63,847	48,469	121,650	102,170	118,532	95,703
15.2%		6.3 Dividend Income	-	-	1,266	523	-	-	5,132	2,699
		6.3 Other Operating Income	1,518	2,801	1,518	2,801	5,926	10,801	5,926	10,801
	7.	Non-Interest Expense	(141,886)	(131,731)	(138,413)	(127,553)	(275,391)	(263,541)	(268,329)	(255,534)
		7.1 Salaries and Benefits	(73,692)	(73,112)	(71,973)	(70,635)	(149,240)	(147,960)	(145,482)	(143,428)
		7.2 Fees and Commissions	(13,297)	(13,585)	(13,293)	(13,654)	(25,430)	(21,370)	(25,385)	(21,336)
		7.3 Other Operating Expenses	(54,897)	(45,034)	(53,147)	(43,264)	(100,721)	(94,211)	(97,463)	(90,770)
	8.	Operating Income/(Loss)	64,612	54,525	62,113	51,185	126,896	100,230	125,145	94,671
	9	Income tax provision	(18,922)	(16,560)	(18,634)	(16,022)	(38,296)	(29,851)	(37,543)	(28,401)
1116	10	Net Income (Loss) After Income Tax	45,690	37,965	43,479	35,164	88,601	70,379	87,601	66,270
	11	Other Comprehensive Income	(2,096)	2,614	(1,756)	3,220	(4,152)	14,079	(3,644)	14,455
n Performing		Translation+Revaluation Re- serve+Shares Traded	(2,096)	2,614	(1,756)	3,220	(4,152)	14,079	(3,644)	14,455
Loans	12	Total Comprehensive income/(loss) for the year	43,594	40,578	41,723	38,383	84,449	84,458	83,957	80,725
4 40/	13	Number of Employees	3,619	3,613	3,524	3,496	3,619	3,613	3,524	3,496
4.4%	14	Basic Earnings Per Share	17.5	14.5	16.6	13.5	33.9	26.9	33.5	25.4
	15	Number of Branches	251	243	247	240	251	243	247	240
4 00/		SELECTED PERFORMANCE INDICATORS:								
-4.8%		(i) Return on Average Total Assets	3.4%	3.2%	3.3%	3.1%	3.4%	3.0%	3.5%	2.9%
		(ii) Return on Average Shareholders' Funds	17.3%	16.4%	16.9%	15.5%	16.9%	15.4%	17.2%	14.9%
		(iii) Non interest Expense to Gross Income	60.8%	62.8%	60.9%	63.1%	59.3%	63.2%	58.9%	63.4%
		(iv) Net Interest Income to Average Earning Assets	10.1%	10.4%	10.1%	10.3%	10.3%	10.5%	10.4%	10.5%

Balance as at the end of the previous period	65,296	158,314	735,698	3,346	1,259	47,052	1,010,964
Others		-	(3,930)	-	-	10,787	6,857
General Provision Reserve	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(564)	-	564	-	-
Dividend paid	-	-	(44,401)	-	-	-	(44,401)
Transactions with owners	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	10,254	10,254
Profit for the year (Previous)	-	-	165,185	-	-	-	165,185

65,296

65,296

630

(1,092)

762,712

619,407

7,011

3,346

158,314

158,314

(630)

629

695

42,900

26,011

(1,092)

1,036,861

873,069

40,525)	5) STATEMENTS OF CHANGES IN EQUITY AS AT 30TH JUNE, 2021											
125,022	(Amounts in Million Shillings)											
125,022												
15,819												
95,703	BANK											
2,699				Retained	Regulatory	General Provision	Others					
10,801			Premium		Reserves	Reserves						
55,534)	Current Year - 30/06/2021											
43,428)	Balance as at the beginning of the year	65,296	158,314	716,470	-	-	45,224	985,304				
	Profit for the year	-	-	87,601	-			87,601				
21,336)	Other Comprehensive Income	-	-		-		(3,644)	(3,644)				
90,770)	Transactions with owners	-	-		-		-	-				
94,671	Dividend paid	-	-	(57,460)	-		-	(57,460)				
28,401)	Regulatory Reserve	-	-		-		-	-				
66,270	General Provision Reserve	-	-		-		-	-				
14,455	Others	-	-		-		-	-				
	Balance as at the end of the current period	65,296	158,314	746,611	-	-	41,580	1,011,801				
14,455	Previous Year - 31/12/2020											
80,725	Balance as at the beginning of the year	65,296	158,314	607,181	-	-	23,528	854,319				
00,725	Profit for the year	-	-	152,990	-	-	-	152,990				
3,496	Other Comprehensive Income	-	-	-	-	-	10,614	10,614				
25.4	Transactions with owners	-	-	-	-	-	-	-				
240	Dividend paid	-	-	(44,401)	-	-	-	(44,401)				
	Regulatory Reserve	-	-	-	-	-	-	-				
	General Provision Reserve	-	-	-	-	-	-	-				
2.9%	Others	-	-	701	-	-	11,082	11,783				
14.9%	Balance as at the end of the previous period	65,296	158,314	716,470	-	-	45,224	985,304				

WAKALA \dots

TZS

Non

15.7%

(vi) Deposits Growt

(vii) Assets growt

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH JUNE 2021

In preparation of the quartely 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 AND IAS 8)



: Group CEO & Managing Director Mr. Abdulmajid M. Nsekela Mr. Fredrick B. Nshekanabo Mr. Godfrey Sigalla : Chief Financial Officer : Director of Internal Audit

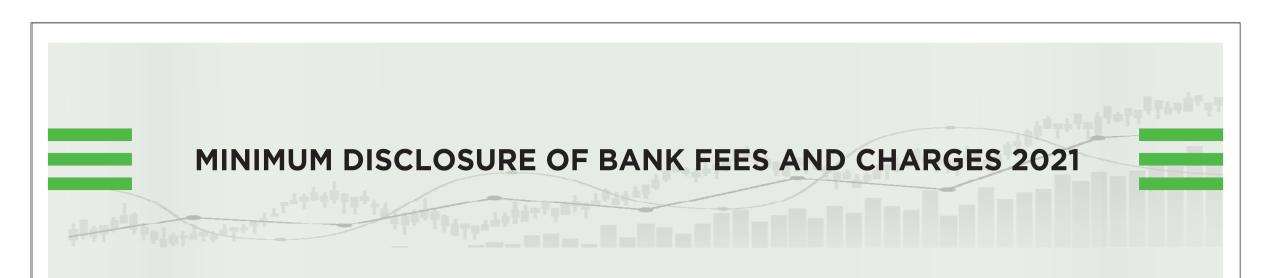
We the undersigned directors attest to the faithful representaion of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Finacial Reporting Standards and requirements of the Banking and Financial Intitutions Act, 2016 and they present a true and fair view.



Dr. Ally H. Laay Mr.Hosea E. Kashimba : Board Chairman : Board Member 27th July 2021



The bank that listens



ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
CURRENT ACCOUNTS				
1: Required minimum opening balance				
balance Corporate Customers	Per Account	100,000	100	100
SMEs	Per Account	100,000	100	100
Personal Customers	Per Account	100,000	100	100
Financial Institutions (Banks)	Per Account	100,000	100	100
Bidii	Per Account	50,000	n/a	n/a
2: Monthly service fee		00,000	iny a	- Tiy G
Corporate Customers	Per Month	17,700	14.16	9.44
SMEs	Per Month	15,340	14.16	9.44
Personal Customers	Per Month	15,340	14.16	9.44
- inancial Institutions (Banks)	Per Month	236,000	14.16	9.44
Bidii	Per Month	3,540	n/a	n/a
3: Account Closure				
Current Account	Per Account	23,600	24	12
4: Cheque Book				
Cheque Book order	Per leaf (Stamp Duty inclusive).	500	0.35	0.35
	Duty inclusive).	1.2% of the amount	1.2%of the	1.2% of the
Stop Payment Order	Per cheque	min.59,000 max.	amount min	amount min
		354,000	35.4 max. 354	17.7 max. 177
Stop /unblock cheque leaf	Per leaf	23,600 max 47,200	Equivalent	Equivalent
Encashment of third party cheque without checklist	Per cheque	11,800	Equivalent	Equivalent
Jnpaid cheque for reason "Refer to		1.2% of the amount		
Drawer or Effect not Cleared"	Per cheque	min. 177,000 max. 354,000	118	118
5: Standing Order		334,000		
Within CRDB Bank	Per transaction	Free	Free	Free
o other Bank	Per transaction	17,700	17.7	11.8
5: Balance Inquiry Over the counter (OTC)	Per enquiry	2,000	Free	Free
At our ATMs -Customers	Per enquiry	354	0.18	n/a
At our ATMs -Other local banks'	Per enquiry	944	0.47	n/a
customers 7: Card Issuance				
TemboCard Fahari	Per Card	5,900	Equivalent	n/a
MasterCard/Visa Electron	Per Card	5,900	Equivalent	n/a
TemboCard Visa Gold	Per Card	5,900	Equivalent	n/a
TemboCard Visa/Mastercard Platinum	Per Card	Free	Free	n/a
TemboCard Visa Infinity/Mastercard	Dor Cord	Free	Free	n/2
World	Per Card	Free	Free	n/a
B: Renewal of Cards/Expiry TemboCard Fahari	Per Card	5.900	2.95	n/a
MasterCard/Visa Electron	Per Card	11,799	5.9	n/a
TemboCard Visa Gold	Per Card	11,800	5.9	n/a
TemboCard Visa/Mastercard	Per Card	23,600	11.8	n/a
Platinum TemboCard Visa Infinity/Mastercard				
World	Per Card	Free	Free	n/a
SAVINGS ACCOUNTS				
I: Required minimum opening				
balance			10.0	100
Normal Savings Account	Per Account	20,000	100	100
Salary Account	Per Account	20,000	n/a	n/a
Busara Account Scholar Account	Per Account Per Account	20,000 5,000	n/a n/a	n/a n/a
Junior Jumbo	Per Account	20,000	20	20
				20
Malkia	Per Account	50,000	50	n/-
Thamani	Per Account	1,000,000	n/a	n/a
Dhahabu	Per Account	100,000	n/a	n/a
Tanzanite	Per Account	100,000	100	100
2: Monthly service fee	-			
Normal Savings Account	Per Month	1,888	2.95	2.95
Salary Account	Per Month	1,770	2.95	2.95
Busara Account	Per Month	Free	n/a	n/a
Scholar Account	Per Month	Free	Free	Free
Junior Jumbo	Per Month	Free	Free	Free
Malkia	Per Month	Free	Free	Free
Thamani	Per Month	Free	n/a	n/a
Dhahabu	Per Month	Free	n/a	n/a
Tanzanite	Per Month	1770	2.95	2.95
3: Account Closure	Dor Assount	E 900	6	1
Savings Account	Per Account	5,900	6	4
CASH WITHDRAW OVER THE COUN		76	LICO	600
		TZS Data	USD	GBP
	Band	Rate		
	≤ 500,000	6,500		
Current Account	500,001 -	7,500		
Per transaction for amount up to	1,000,000	.,	-	
	1,000,001 -	8,500		
25mn.)"	5,000.000	10.000	1.2%min 59 max 150	1.2%min 59 max 150
25mn.)"	5,000,000 > 5,000,000	10,000	UIAX ISU	max 150
25mn.)"	> 5,000,000			
		4,720		
'Savings Accounts (Per transaction	> 5,000,000		-	
'Savings Accounts (Per transaction	> 5,000,000 < 100,000 100,001 - 500,000 500,001 -	4,720 5,500	-	
'Savings Accounts (Per transaction	> 5,000,000 < 100,000 100,001 - 500,000	4,720	-	
'Savings Accounts (Per transaction	> 5,000,000 < 100,000 100,001 - 500,000 500,001 - 5,000,000	4,720 5,500 6,000		
'Savings Accounts (Per transaction for amount up to 5mn.)"	> 5,000,000 < 100,000 100,001 - 500,000 500,001 -	4,720 5,500	1.2% min 5.9	1.2% min 5.9
25mn.)" "Savings Accounts (Per transaction for amount up to 5mn.)" Bidii Account	> 5,000,000 < 100,000 100,001 - 500,000 500,001 - 5,000,000	4,720 5,500 6,000		1.2% min 5.9 max 150

CASH WITHDRAWAL FRO		TZS		USD	GBP
	Ba	nd	Rate		
CRDB Bank ATMs	5,000 - 15	50,000 1,300)	Equivalent	Equivalent
	150,001 -	600,000 1,500)		
Other local bank's ATM		3,540		n/a	n/a
Other bank'sATM outside th	ne	8,850 + 1%		Equivalent	Equivalent
country ITEM/TRANSACTION	FREQUEN		TZS	USD/EUR	GBP
	FREGOEI		123	USD/LOR	
STATEMENT OF ACCOUNT	Der Month		Euo o	Ene e	- Free
E-statement monthly Periodic schedule statement	Per Month t Per Month		Free Free	Free Free	Free Free
Mini statement Over the Cou Adhoc Statement - All Acco			2,360 1,999	1.18 11.8	1.18 11.8
ATM Statement	Per State		299	Free	Free
ELECTRONIC BANKING 1: Internet Banking					
Balance Inquiry	Per Inquir		Free	Free	Free
Funds Transfer Statement	Per Trans Per State		899 Free	2.01 Free	2.01 Free
Bills Payment	Per Transa		590	0.3	0.3
2: SimBanking	Арр		Free	n/a	n/a
Balance Inquiry	USSD		400	n/a	n/a
Transfer Own account Transfer to 3rd party accour	Per Transa nt Per Transa		Free 829	n/a n/a	n/a n/a
Mini Statement	Per State	ment	295	n/a	n/a
Top Up Bills Payment	Per Trans Per Trans		Free Free	n/a n/a	n/a n/a
3: Transfer to MNO's (Simb	anking)				
1,000 - 4,999 5,000 - 9,999	Per Trans Per Trans		850 1,750	n/a n/a	n/a n/a
10,000 - 29,999	Per Trans	action	2,700	n/a	n/a
30,001 - 49,999 50,000 - 99,999	Per Trans Per Trans		4,000 5,300	n/a n/a	n/a n/a
100,000 - 199,999	Per Trans	action	7,100	n/a	n/a
200,000 - 299,999 300,000 - 399,999	Per Trans Per Trans		7,500 8,250	n/a n/a	n/a n/a
400,000 - 499,999	Per Trans	action	9,000	n/a	n/a
500,000 - 699,999 700,000 - 799,999	Per Trans Per Trans		9,500 10,000	n/a n/a	n/a n/a
800,000 - 999,999	Per Trans		10,500	n/a	n/a
1,000,000 - 2,000,000 TISS TRANSFER	Per Trans	action	12,000	n/a	n/a
Outward transfers	Per Trans	action 11800)	USD Equiv	USD Equiv
Inward transfers	Per Trans	action Free		Free	Free
LOANS					
1: Processing/Arrangement,					
Appraisal fee	/				
Appraisal fee Personal Ioan - First applica		1.77% amou	on whole unt	1.77% on whole amo	1.77% on unt whole amount
	ation Per Loan	amoi	unt 5 on whole		unt whole amount
Personal loan - First applica	ition Per Loan	amou 1.77% amou 1.77%	on whole on whole on whole	whole amou 1.77% on whole amou 2.36% on	unt whole amount 1.77% on whole amount 2.36% on
Personal loan - First applica Personal loan - Refinancing	ition Per Loan	amou 1.77% amou	on whole on whole on whole	whole amou 1.77% on whole amou	unt whole amount 1.77% on whole amount 2.36% on
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan	ation Per Loan Per Loan 2000 Per Loan	amoi 1.77% amoi 1.77% amoi	unt 5 on whole unt 6 on whole unt 6 of loan	whole amou 1.77% on whole amou 2.36% on	unt whole amount 1.77% on whole amount 2.36% on whole amount
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)"	ation Per Loan Per Loan 2000 Per Loan cifically s Per Loan	amoi 1.77% amoi 1.77% amoi 1.77% amoi Norn	unt 5 on whole 4 on whole 4 on whole 4 of loan 4 of loan 4 of loan 4 of loan	whole amount 1.77% on whole amount 2.36% on 2.36% on	unt whole amount 1.77% on whole amount 2.36% on whole amount
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn	ation Per Loan Per Loan 2000 Per Loan	amoi 1.77% amoi 1.77% amoi 1.77% amoi Norn	unt 5 on whole unt 5 on whole unt 6 of loan unt	whole amount 1.77% on whole amount 2.36% on 2.36% on	unt whole amount 1.77% on whole amount 2.36% on whole amount
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)"	ation Per Loan Per Loan 2000 Per Loan cifically s Per Loan	amoi 1.77% amoi 1.77% amoi 1.77% amoi Norn	unt 5 on whole 4 on whole 4 of loan 4 of loan 4 nt hal SME rates Charges applied	whole amount 1.77% on whole amount 2.36% on 2.36% on	unt whole amount 1.77% on whole amount 2.36% on whole amount
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal	ation Per Loan Per Loan DOO Per Loan cifically Per Loan Per Loan Per Loan	amou 1.77% amou 1.77% amou 1.77% amou Norn and 0	unt 5 on whole 4 on whole 4 of loan 4 of loan 4 nt hal SME rates Charges applied	whole amou 1.77% on whole amou 2.36% on whole amou 2.36% on whole amou	unt whole amount 1.77% on whole amount 2.36% on whole amount unt n/a
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal mortgage	ation Per Loan Per Loan COO Per Loan ccifically ss Per Loan	amou 1.77% amou 1.77% amou 1.77% amou 0.50°	unt 5 on whole unt 6 on whole unt 6 of loan unt nal SME rates Charges applied %	whole amount 1.77% on whole amount 2.36% on whole amount Free	unt whole amount 1.77% on whole amount 2.36% on whole amount unt n/a Free
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal	ation Per Loan Per Loan DOO Per Loan cifically Per Loan Per Loan Per Loan	amou 1.77% amou 1.77% amou 1.77% amou Norn and 0	unt 5 on whole unt 6 on whole unt 6 of loan unt nal SME rates Charges applied %	whole amou 1.77% on whole amou 2.36% on whole amou 2.36% on whole amou	unt whole amount 1.77% on whole amount 2.36% on whole amount unt n/a
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal mortgage New	ation Per Loan Per Loan COO Per Loan cifically ss Per Loan	amoi 1.77% amoi 1.77% amoi 1.77% amoi 0.50° 0.50°	unt 5 on whole unt 6 on whole unt % of loan unt charges applied %	whole amount 1.77% on whole amount 2.36% on whole amount free Free 1.77%	unt whole amount 1.77% on whole amount 2.36% on whole amount amount n/a Free 1.77%
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal mortgage New Renewal	ation Per Loan Per Loan COO Per Loan Coo Per Loan Coo Per Loan	amou 1.77% amou 1.77% amou 1.77% amou 0.50° 0.50° 1.77% 1.48%	unt 5 on whole unt 5 on whole unt 6 of loan unt 5 harges applied 7 8 6 6 7 8	whole amou 1.77% on whole amou 2.36% on whole amou 2.36% on whole amou Free 1.77% 1.48%	unt whole amount unt 1.77% on whole amount 2.36% on whole amount n/a n/a Free Free 1.77% 1.77%
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Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal mortgage New Renewal Restructuring Enhancing Jijenge	ation Per Loan Per Loan COO Per Loan COO Per Loan Coo Per Loan	amou 1.77% amou 1.77% amou 1.77% amou 1.77% amou 0.50% 1.77% 1.48% 0.59% 1.48% 1.48% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.77% 1.48% 1.77% 1.78% 1.77% 1.78% 1.77% 1.78% 1.77% 1.78% 1.77% 1.78% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48% 1.77% 1.48%	unt 5 on whole unt 5 on whole unt 6 of loan unt 7 al SME rates Charges applied 7 6 6 6 6 6 in 100,000 max	whole amou 1.77% on whole amou 2.36% on whole amou 2.36% on whole amou 1.77% 1.48% 1.48% 1.48%	unt whole amound whole amound ant 2.36% on whole amound ant n/a Free Free 1.77% 1.48% 0.59% 1.48%
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Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal mortgage New Renewal Restructuring Enhancing Jijenge 2: Unpaid Loan Instalment Excess over limit and unpaic instalments penalty DEPOSIT RATES Deposits upto TZS 1 Billion	ation Per Loan COO	amou 1.77% amou 1.77% amou 1.77% amou 0.50% 1.77% 1.48% 0.59% 1.48% 1.48% 0.59% 1.48% 1.44% 1.48%	unt 5 on whole unt 5 on whole unt 6 of loan unt 7 al SME rates Charges applied 7 6 6 6 6 6 in 100,000 max	whole amou 1.77% on whole amou 2.36% on whole amou 2.36% on whole amou 2.36% on whole amou 1.48%	unt whole amound whole amound ant 2.36% on whole amound ant n/a ant n/a 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Personal Ioan - First applica Personal Ioan - Refinancing SME Ioans - up to 300,000,0 Agribusiness Ioans "(a): Tier 1: Loan < 10Mn Spe for Cashew nuts/paddy Ioan appraised in bulk groups)" (b): Tier 2: Loan >10Mn Corporate (a): Cash Secured (b): Secured by other legal mortgage New Renewal Restructuring Enhancing Jijenge 2: Unpaid Loan Instalment Excess over limit and unpaic instalments penalty DEPOSIT RATES Deposits upto TZS 1 Billion 3 Months	ation Per Loan COO	amou 1.77% amou 1.77% amou 1.77% amou 0.50% 1.77% 1.48% 0.59% 1.48% 1.48% 0.59% 1.48% 1.44% 1.48%	unt 5 on whole unt 5 on whole unt 6 of loan unt 7 al SME rates Charges applied 7 6 6 6 6 6 in 100,000 max	whole amou 1.77% on whole amou 2.36% on whole amou 2.36% on whole amou 2.36% on whole amou 1.48%	unt whole amound whole amound ant 2.36% on whole amound ant n/a ant n/a 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
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Guard www.ippmedia.com FRIDAY 30 JULY 2021 **Taking A New Look** At The News **ESTABLISHED IN 1995**

EDITORIALS.OPINION

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Vaccines are with us faster than expected, which speaks volumes

vaccinations Covid-19 has started in earnest, one year before most people expected up to a million people to stand to be vaccinated just by joining a queue at a hospital or health centre.

Wednesday saw President Samia Suluhu Hassan lead several other national leaders in the launch of the national Covid-19 vaccination drive, with a vow that all Tanzanians willing to get the jabs were welcome to do so.

That was important to make clear in that there are fears that, going by recent trends, the vaccines are more dangerous than the disease, that they alter human genetic codes to make people into something else.

There is even the possibility that, within a few months, sufficient stocks would have been delivered for all those willing to be inoculated to get the jabs.

This helps to end a situation where, to be vaccinated one had to put up finances to travel to as far as the Middle East or South Africa where vaccines are readily available for a while.

A similar anomaly was the fact that foreigners living in Tanzania were not being allowed back into their countries because of our earlier stance on vaccination.

The work yet to be done is fairly easy, that the vaccine is better than raw exposure to the virus, and that any mishaps are usually those that medicine can manage, especially allergies.

Such a difficulty arose in the past when it was decided that we shift from chloroquine to the likes of (sulfadoxine-pyrimethamine) SP tablets as a first-line drug for uncomplicated malaria, as many people experienced serious difficulties.

To be sure, the current vaccines

THE rolling out for have fewer such drawbacks, and actually many people now want an extra jab as stronger strands of the virus are hatching up, adding to the 'burden' the body faces.

One thing the president made clear, and showed by her own example that it was wrong, was the conspiracy theories that vaccines were being administered to 'others' while those who know better stand aside.

The president underlined that she is a mother of three, a grandmother, a wife and more significantly the President of the United Republic and Commander in Chief.

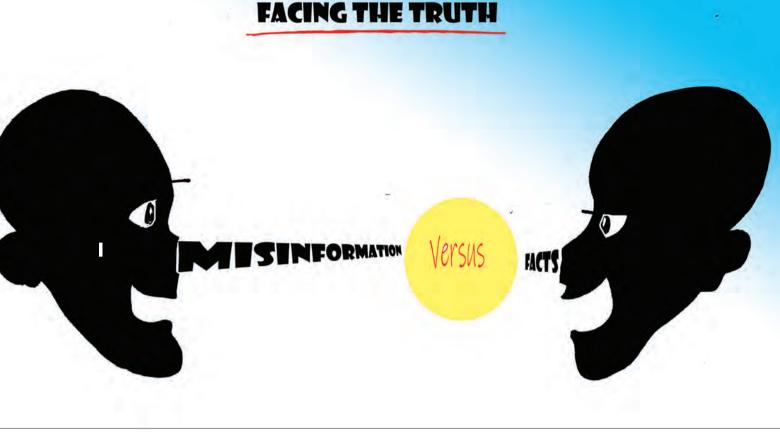
"I cannot make a bad decision and risk my life," she said categorically to show that the need for vaccination has no element of 'them' and 'us', and even those who can make any decisions about anything know that this is simply unavoidable.

Health minister Dr Dorothy Gwajima has lately had the rare distinction of repeatedly making full-blown rebuttals to the pointed and somewhat awkward presentations of an outspoken cleric-turned-politician, a bitter critic of vaccination.

The arguments the latter has been fronting were actually a reiteration of past positions, where expectations were built about herbal solutions, etc.

That track is now hardly worth a rebuttal and, thankfully, we have passed through that stage of temptations to reject the vaccine before things turned awfully bad for the country.

Yet, even now we need to hurry up before it is too late. The Delta Covid-19 strand is claiming lives more rapidly than previous ones. Most importantly, though, our country has not come to the point of making Covid-19 vaccinations mandatory.



By John Omo

LTHOUGH Africa has proven its potential as a fast-rising home to Lbrilliant innovations, many innovators on the continent are struggling.

Opportunities are hard to come by while resource allocation to what could be viable trend-shifting ideas, is a mirage.

Even worse, some of the stakeholders that support struggle innovators with sustainability to the extent of shutting down their operations, significantly reducing the level of support available to the innovators. On the bright side, however, the opportunities for Africa's innovative brains are not all lost. Just last month, Google released a grant of about USD 2 million for non-profit and social-based enterprises using technology to improve lives in

Young ICT innovators in Africa are struggling. This is why...



Identification of phone lines boosts tracking of criminals?

blocked 18,622 mobile telephone lines whose use has been linked with criminal activity, according to Communications and Information Technology minister Dr Faustine Ndugulile.

He has lately affirmed that the lines have been blocked in the past three months after it was noticed that they were used in criminal activities.

A slightly diminished figure of 14,768 was given in relation to national identification cards used to register SIM cards touched by crime suspicions, and the government has since suspended them.

A ministerial meeting called to discuss the revenue and expenditure results of institutions under the ministry in the last quarter of the past fiscal year, April to June, was told that efforts are continuing to hunt the owners of the cards and lines in question.

There was meanwhile a new tone with regard to the work of the Tanzania Communications Regulatory Authority (TCRA) when the minister affirmed that it has submitted its quarterly report of online criminal activities.

This matter tied up with the issue of the need for members of the public to verify their SIM cards, where it was specified that there are more than ten million such cards yet to be verified.

It was a bit surprising that the minister saw it as a matter for the public to take up the verification process, while members of the public are weary about the issue.

The minister issued an open notice on an impending countrywide disconnection of SIM

THE government has cards that have not been verified, insisting that it is essential for the media to notify the public on the issue, "as through your mobile phone you can verify your SIM card".

> That leaves out being handed the number by TCRA, and ten million people are still waiting, as if it was a near-impossible issue.

Those working for the national identification agency (NIDA) might be associated, fairly and rightly or otherwise, with making all efforts to prolong the process for as long as they can for reasons of monopoly, that anyone who has urgent need for the number or the card.

That would effectively mean seeing officials turn the agency from a public office to a private consultancy, as such appeals never go for free.

Having ten million clients waiting out there who must someday see the urgency of having their numbers confirmed or verified is no small matter, and it might see some cash suspiciously changing hands.

And since other government agencies see this as an issue of public education so that people follow up, it will remain like that with contingents of people paying from time to time, unless something to the contrary turns up somewhere.

With improved means of communication, why doesn't NIDA release a block of numbers for each district for the police, revenue offices or property registration bodies to handle?

Just why should ten million people risk losing communication in a situation where the government has been making efforts to heighten diligence in the public service?

Africa.

Huawei's South Africa-based Cloud and Artificial Intelligence (AI) Innovation Centre is another facility that is open to developers and promotes innovation, knowledge transfer and economic growth through app development in the AI industry.

Among others, including the Telecommunications African Union's Africa Innovation Challenge Series, these openings are helping to bring hope for Africans to benefit from African ideas.

The opening line in a 2019 article by the UK's Financial Times suggested that "foreign-owned start-ups are driving African tech revolution - and prompting fears of exploitation".

The article drew reference to some of Africa's finest innovations, including Kenya's M-Pesa, Rwanda's forays in health apps, Nigeria's Cars45 as well as Jumia.

It had a very sad but interesting reflection of Africa's recent past, terming the period as where "most value is added to commodities after they leave the continent".

While this may entirely not be the case today, there is the likely danger that the situation may recur.

In 2019, for instance, when Jumia became the first exclusively Africafocused e-commerce company to be listed on the US stock exchange, that perhaps should have been the golden break for Africa to initiate penetration into the global scene.

Why we are still stuck at a place where innovators are looked at as beggars and not as partners when it comes to funding their ideas is a shame. This explains how, according to a 2019 study by Afrilabs and Briter Bridges, over 110 hubs have shut down operations within the past half-decade.

Confronted by these unfortunate realities, stakeholders across the continent such as regulatory authorities, entrepreneurial support organisations, incubators, accelerators and learning institutions, must come together and attempt to provide the needed support to young ICT innovators.

This way, we are likely to build a system that eases the desire of stakeholders to inject resources into prospects, with the likelihood of resulting in creation of income for youths, market expansion, improved livelihoods and upscaling of businesses and funding.

Looking at the situation from an insider's perspective, it is possible to not only see multiple organisations buying the idea of funding innovations but also to have them work together.

Competing interests must remain at the marketplace, and at no time should they stand on the way of progress for the African youth.

This year's edition of the African Telecommunications Union's Innovation Challenge is one example of how international actors can work together for the betterment of the local population.

The Challenge, which is expected to close this Saturday (July 31), is supported by the ITU, Huawei and Intel Corporation, which typically are many sides of different coins.

Taking notes from the lessons learnt over the years dealing with innovation, and especially from the classroom that was the first edition of the ATU Africa Innovation Challenge, a general agreement that many of us championing

a partnership-led approach to innovator's support have come to is that it is not impossible to pull together.

Common ideas such as our theme for this year's challenge: "Best ecosystem practices in Africa enabling youth ICT innovation" offer the starting point to generating useful engagements and reserving a seat at the table of partnerships.

Just like we expect innovators to build new ideas, innovation support must also be founded by unique concepts and ideas.

Undeniably, in this regard, I do hope to see some of Africa's best practices that have created an enabling environment for youth ICT innovation to thrive, award them and showcase them to the continent when we announce winners this September.

We must admit that the process known as innovation is complex and innovators, especially young ICT innovators to thrive, require resources, capacity building, effective policies, valuable networks, cultural change and a conducive economic environment. For all these factors to be present

within an innovation ecosystem, all stakeholders need to work together.

With the exposure to ICT today being at a considerably earlier age compared to the older generation, it shouldn't be difficult to agree on why it is crucial to invest in the youth.

It is for this reason that growing

and fostering innovation has been recognized by the United Nations as a key piece of the puzzle to sustainable development under goal 9 (of the 17 global SDGs) that calls for fostering innovation.

The alternative for the case that this opinion projects is a continent that has no regard for innovation - and therefore no regard for the future.

John Omo (pictured) is the Secretary General of the African **Telecommunication** Union, a specialized agency of the African Union in the field of telecommunications. ATU is meant to expedite the development of info-communications in Africa in order to achieve universal access to full inter-country connectivity. For more information on the Union, log in to https://www. atuuat.africa/



FEATURE

By Denys Reva

N 22 July, the first reports emerged that Fransnet, a South African state-owned enterprise, was experiencing problems with its information technology (IT) networks. Transnet manages the nation's rail, port and pipeline infrastructure. The disruption primarily affected operations in several container terminals, interrupting cargo movement. Four days later, Transnet confirmed it had suffered a cyber attack.

This attack is unprecedented. Since the start of the Covid-19 pandemic, the number of cyber attacks has been increasing worldwide and in South Africa, inflicting financial losses across the manufacturing, banking and energy sectors. South Africa's critical infrastructure has been targeted before, with minor impact. The recent incident was the first time the operational integrity of the country's critical maritime infrastructure has suffered a severe disruption.

Transnet is yet to provide details on the exact scope of the intrusion, but the impact seems widespread. Media reports indicated that the container terminals at Cape Town's harbour stopped functioning and that port authorities were manually recording the movement of vessels in and out of the ports.

Most importantly, the container-handling facilities at Durban's port were affected, significantly increasing logistical congestion. Durban hosts the busiest container port in sub-Saharan Africa, handling around 60% of the country's container traffic. The port is also a vital logistics hub for the region, moving raw material exports from Zambia and the Democratic Republic of the Congo.

The cumulative impact of the attack will surely cause long-lasting damage to the economy, further undermining South Africa's economic recovery from the Covid-19 pandemic. Yet the actual severity of the incident is hard to estimate, leaving experts to speculate about its nature, scope and consequences.

Two impediments may prevent Transnet from openly sharing the details about what happened. First, the fact that this attack targeted critical infrastructure elevates it to a matter of national security, so public information would be limited. Second, it may be a matter of legal responsibility. It's common for companies affected by cyber attacks to either limit information about the incident or conceal it if possible to avoid reputational damage.

Increasingly, customers now also seek compensation for losses from service providers whose businesses are disrupted by cyber attacks. A few days after the incident, Transnet declared force majeure across all its container terminals in a move probably taken to absolve itself of liability in line with these concerns.

The number of similar incidents across Africa will probably increase as maritime ports seek to increase efficiency and effectiveness through digitalisation. In this instance, transport infrastructure, especially a harbour, present lucrative targets for cybercriminals or other hostile actors due to the scope of operations and the many stakeholders involved.

For instance, Kennewick's port in the United States was hit with a ransomware attack in 2020, disrupting its operations. Hackers accessed the port's server and demanded a ransom of \$200,000 to restore access to data, which the port refused to pay. Criminals may also exploit vulnerabilities to steal or conceal cargo. In 2011, the Port of Antwerp in Belgium was targeted to carry out and conceal a drug trafficking operation.

Harbours can also endure collateral damage as part of other assaults. In 2017, NotPetya malware – an attack

SA ports risk sinking beneath cyber attack waves without resilient cyberinfrastructure



Ship-to-shore cranes stand above shipping containers on the dockside at the Port of Durban, operated by Transnet.



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PUBLICATION OF FINANCIAL STATEMENTS

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

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CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30-06-2021 (Amounts in million shillings) urrent Quarte 30/6/21 Balance with Bank of Tanzania Investments in Government securiti Balance with other banks and finance 2,036 1.705 s and items for cleari Pr branch float item nterbank loans receivable nvestments in other secur oans, advances and overdrafts (15,517 3,725 15,116 3,776 571 **22,317** and Equipme Property, Plant TOTAL ASSETS 21,857 LIABILITIES Deposits from other banks and financial institution 14,104 14,497

DENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30-06-2021 (Amounts in million shillings)									
	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative (Previous Year)					
Cash flow from an existing activities	30/6/21	31/3/21	30/6/21	30/6/20					
Cash flow from operating activities:	161	205	366	2.42					
Net income (loss)	161	205	366	343					
Adjustments for:	128	345	473						
- Impairment/Amortization				190					
Net change in Loans and Advances Coin // ere on Solo of Acasta	(401)	(1,321)	(1,722)	(1,349)					
- Gain/Loss on Sale of Assets	202	(007)	((05)						
Net change in Deposits	393	(997)	(605)	698					
- Net change in Short Term Negotiable Securities	(0.1)			(201)					
- Net change in Other Liabilities	(91)	(146)	(237)	(301)					
- Net change in Other Assets	52	(158)	(106)	912					
- Tax Paid	(30)	(30)	(60)	(125)					
- Others (Specify)	(57)	(125)	(182)						
Net cash provided (used) by operating activities	154	(2,227)	(2,073)	368					
			-						
Cash flow from investing activities:			•						
Dividend Received									
Purchase of Fixed Assets	(15)	(20)	(35)	(9)					
Proceeds from Sale of Fixed Assets	-	-	-	-					
Purchase of Non-Dealing Securities		-	•	-					
Proceeds from Sale of Non-Dealing Securities		-	•	-					
Others - CWIP		-	•						

Guardian

that initially targeted Ukraine's critical infrastructure ended up infecting the IT systems of Maersk and other companies across all sectors. In the case of Maersk alone, the functioning of 76 Maersk port terminals worldwide was affected.

In the Transnet instance, it seems the attack has disrupted the Navis container operating system, which helped optimise the releasing and accepting of containers. A manual process that was put in place requires a shipper to submit a physical copy of necessary documents instead, which must be checked and processed. This inevitably limits the efficiency of port operations and extends the cargo dwell time and backlog.

The attack comes at the worst possible time for South Africa. The country is recovering from the impact of widespread politically-driven unrest in July that paralysed port operations at Durban and Richard's Bay for over a week. The timing of the attack raises suspicions that it may be linked to insurrection, although authorities believe the two events aren't connected.

The longer-term consequences of the disruption will be more damaging. Transnet and South Africa cannot afford a prolonged crisis or a slowdown in port operations. A 2020 decision to close harbours due to Covid-19 lockdowns was promptly overturned by the Department of Transport when regional exporters considered alternative export routes. South Africa is responsible for delivering goods to many of its neighbours, so the regional impact and national interests of other states are also factors.

The disruption also undermines President Cyril Ramaphosa's commitment in May 2021 to a R100-billion infrastructure development project to make Durban the best functioning port in Africa. With some ships already diverting from Durban to other ports, South Africa will have to contend with growing competition from more attractive regional hubs such as Walvis Bay in Namibia.

Attacks on critical infrastructure, including maritime ports, are likely to increase in severity and quantity. The economic toll for African states will inevitably be high, which means that measures to boost cybersecurity and protect infrastructure are vital.

South Africa's recent Cybercrimes Act is an excellent first step to mitigating digital attacks and intrusions. The law identifies the South African Police Service (SAPS) as the leading agency to coordinate investigations, and it now needs to be adequately capacitated to do so. Implementation also requires the Department of Transport, SAPS, Transnet, private stakeholders and cyber experts to work together. And South Africa's future National Maritime Security Strategy also needs to cover cybersecurity.

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	Unearned income and other deferred charges	-	-
27	Other liabilities	976	1,068
28	Borrowings	2,686	2,686
29	TOTAL LIABILITIES	18,257	17,956
30	NET ASSETS/LIABILITIES (16 minus 29)	4,060	3,900
с.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	8,789	8,789
32	Capital reserves (capital Grants)	-	
33	Retained earnings	(5,278)	(5,278)
34	Profit (Loss) account	365	205
35	Other capital accounts	184	184
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	4,060	3,900
38	Contingent liabilities	-	-
39	Non performing loans and advances	2,110	1,843
40	Allowances for probable losses	998	815
41	Other non performing assets	-	-
D.	SELECTED FINANCIAL CONDITION INDICATORS		
	(i) Shareholders Funds to total assets	18.19%	17.84%
	(ii) Non performing loans to total gross loans	13.60%	13.20%
	(iii) Gross loans and advances to total deposits	107.04%	107.17%
	(iv) Loans and Advances to total assets	69.53%	69.16%
	(v) Earning Assets to Total Assets	84.26%	83.57%
	(vi) Deposits Growth	2.78%	-6.60%
	(vii) Assets growth	2.11%	-4.52%

			unts in million shillings)				
		Current	Comparative	Cumulative	Comparative		
		Quarter	Quarter		Year Cumulative		
		30/6/21	(Previous Year) 30/6/20	30/6/21	(Previous Year) 30/6/20		
1	Interest Income	970	1.020	2.046	1,851		
2	Interest Expense	230	245	460	384		
3	Net Interest Income (1 minus 2)	740	775	1,585	1,46		
4	Bad debts Written-Off			.,	.,		
5	Impairment Losses on Loans and Advances	17	92	182	10		
6	Non Interest Income	200	191	315	374		
	6.1 Foreign Currency Dealings and Translation Gains/Loss						
	6.2 Fees and Commissions	194	155	315	2		
	6.3 Dividend Income	6			-		
	6.4 Other Operating Income		36		1(
7	Non Interest Expenses:	762	706	1,354	1,39		
	7.1 Salaries and Benefits	379	341	674	64		
	7.2 Fees and Commission	45	21	78	33		
	7.3 Other Operating Expenses	338	344	601	71		
8	Operating Income/Loss	161	168	365	34		
9	Income Tax Provision	30	50	60	10		
10	Net Income/Loss After Income Tax	131	118	305	24		
11	Other Comprehensive Income (itemize)						
12	Total comprehensive income/(loss) for the year	131	118	305	240		
13	Number of Employees	60	56	60	5		
14	Basic Earnings Per Share	4.93	42	11	21.		
15	Dilute Earnings Per Share	4.93	42	11	21.		
16	Number of Branches	2	1	2			
	SELECTED PERFORMANCE INDICATORS						
	(i) Return on Average Total Assets	0.73%	0.94%	1.7%	1.91		
	(ii) Return on Average Shareholders' Funds	4.05%	-15.70%	9.2%	-32.07		
	(iii) Non Interest Expense to Gross Income	65.12%	58.31%	57.3%	62.83		
	(iv) Net Interest Income to Average Earning Assets	6.61%	3.95%	8.9%	7.48		

CONDENSED STATEMENT	OF CHANGES IN	I EQUITY AS	6 AT 30-06-2	021
	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2021				-
Balance as the Beginning of the year	8,887	(5,280)	87	3,694
Profit for the year	-	365	-	365
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	
General Provision Reserve	-	-	-	-
Others	-	-	-	
Balance as at the end of the current period	8,887	(4,915)	87	4,060
Previous year 2020 Balance as the Beginning of the year	2,763	(4,116)	24	(1,329)
Profit for the year	-	716	-	716
Other Comprehensive Income	-	-	-	-
Transactions With owners	6,124	-	-	6,124
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	(1,817)	-	(1,817)
Others	-	(63)	63	-
Balance as at the end of the previous period	8,887	(5,280)	87	3,694

Net cash provided (used) by investing activities		ng activities	(15)	(20)	(35)	(9)		
					•			
III Cash flow from financing activities:								
	Repayment of Long-term Debt		-	(100)	(100)	(100)		
	Proceeds from Issuance of Long Term							
	Proceeds from Issuance of Share Capi	tal	•	•		-		
	Payment of Cash Dividends				-	-		
	Net Change in Other Borrowings		•	•		-		
	Others				-	•		
	Net Cash Provided (used) by Financ	ng Actitivities	•	(100)	(100)	(100)		
				•		•		
IV	Cash and Cash Equivalents:		•	•		-		
					-	-		
	Net Increase/(Decrease) in Cash and	Cash Equivalents	139	(2,347)	(2,208)	259		
	Cash and Cash Equivalents at the Beg	inning of the Quarter	2,367	4,714	4,714	2,267		
	Cash and Cash Equivalents at the end		2,506	2,367	2,506	2,526		
	· · · · · · · · · · · · · · · · · · ·							
Name and	Title	Signature		Date				
Mussa A. Juma General Manager		(Signed)		30/Jun/20)21			
Mussa H. Mussa. Finance and Administrative Manager		(Signed)	30/Jun/2021					
Saleh S. Abdallah Internal Auditor		(Signed)	30/Jun/2021					
We, the ur	We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has been examined by us							

Na	me and Title	Signature	Date
1.	Ame H. Makame Chairperson of Board	(Signed)	30/Jun/2021
2.	Prof. Dominicus Kasilo Director	(Signed)	30/Jun/2021

MUCOBA BANK PLC CHARGES AND FEES- 2021

SAVINGS ACCOUNT	CHARGES AND FEES	Malengo account i	nterest rates are as fo	
Individual Savings Account	CHARGES AND FEES	Period		Rate
Account opening minimum amount	20.000	3 months		4%
Minimum operating balance	5.000	6 months		4%
Minimum Interest Bearing balance	20,000	12months		5%
Monthly Service Fee	Free	12monuts		0%
Credit Interest Rate	2%	_	FIXED DEP	OSIT ACCOUNTS
lated Quarter and American		Period	Range	Rate
Joint Savings Account	00.000	3 months	Up to Tzs 9,999,999,00	4,00%
Account opening minimum amount	20,000	6 months	Up toTzs 9,999,999,00	4.50%
Minimum operating balance	5,000	9 months	Up to Tzs 9,999,999.00	5.00%
Minimum Interest Bearing balance Monthly Service Fee	20,000 Free	12 months	Up to Tzs 9,999,999,00	6.00%
Credit Interest Rate	2%	24 months	Up to Tzs 9,999,999.00	7.00%
Credit Interest Rate	2%	36 months	Up to Tzs 9,999,999.00	8.00%
Juvenile's/ Minor Savings Account		EDR of Tze 10 000	1,000 and above is negotiable at mar	ascement discretion
Account opening Fee	Free	10100112310,000	,000 and above is negotiable at mai	agement diacreary.
Account opening minimum amount	10,000		CENERAL CH	ARGES AND FEES
Minimum operating balance	5,000		OLILINAL CIT	ANOLS AND TELS
Minimum Interest Bearing balance	20,000	GENERAL CHARG	BES/ FEES	TZS
Monthly Service Fee	Free			
Interest Rate	2%	Dishonored/Unpai	d cheque	
		Fund related		NA
Biashara Savings Account		Technical		NA
Account Opening minimum amount	65,000			
Minimum operating balance	50,000		AWAL TRANSACTIONS	-
Minimum Interest Bearing balance	50,000	Cash deposit at bra		Free
Monthly Service Fee	5,000	Cheque clearing (u		15,000
Interest Rate	2%		bove Tzs 1,500,000)	1%
		Cash withdrawal- (ess 12s 5,000,000 and above)	1,000 Tzs 1,000 plus 0.08% of excess above 5,000,000, Max
Group Savings Account	P	Casri windrawal-(125 0,000,000 and above)	Tzs 1,000 plus 0.08% of excess above 5,000,000, Max Tzs 150,000
Account opening Fee	Free	Account closure		128 130,000
Account Opening minimum amount	10,000	Dormant account re	antication	3.000
Minimum operating balance	5,000	Dormant account re		1,000
Minimum Interest Bearing balance	20,000		d Fixed Deposit Fee	No interest given
Monthly Service Fee	Free	Interim Statement F		1,000
Interest Rate	2%	Audit confirmation		10.000
0		Balance certificate		20,000
Saccos Savings Account	P	Reference Letter		NA
Account opening Fee Account Opening minimum amount	Free 55,000	TT Outward local-T	ISS	NA
	50,000	TT Outward local-		NA
Minimum operating balance Minimum Interest Bearing balance	50,000	TT Inward local-TI		NA
Monthly Service Fee	2,000	TT Outward local-		NA
Interest Rate	2%	Salary Processing		2.500
Interest Rate	276	Bank Guarantees		NA
Elimu Savings Account		Balancy Inquiry		100
Account opening Fee	Free	Money Transfer		12,000
Account Opening minimum amount	10.000	ATM card replacem		15,000
Minimum operating balance	5,000	ATM w/drawal Fee	(on us)	1,300
Minimum Interest Bearing balance	10,000	To other bank ATMs w/drawal Fee		1,300
	Free	ATM mini statemen	t	
Monthly Service Fee		Wallet to Bank		1,000
Interest Rate	2%	SMS alart	T (00.000)	1,000
Malengo Savings Account	1	Bank to Wallet (Bel		1,000
Account opening Fee	Free	Bank to Wallet (Tzs		1,300
Account Opening minimum amount	5.000	Bank to Wallet (Tzs		1,700
Minimum operating balance	5,000	Bank to Wallet (Tzs Bank to Wallet (Tzs		2,000
Minimum Interest Bearing balance	20,000			
Monthly Service Fee	Free	Bank to Wallet (Tzs Bank to Wallet (Tzs		3,000
Interest Rate	See Table below	Savings account in		2%
		avings account in	10103110103	2.0

EXIM AT WORK TODAY FOR TOMORROW

"EXIM AT WORK, TODAY, FOR TOMORROW"

EXIM AT WORK TODAY FOR TOMORROW

EXIM BANK (TANZANIA) UNAUDITED FINANCIAL STATEMENTS

sclosures) Regulations, 2014.

	BALANCE SHEET ((AMOUNTS IN MILLIO					CASH FLOW FO (AMOUNTS
Shareholders funds		COMPANY CURRENT QUARTER 30 TH JUNE 2021	GROUP CURRENT QUARTER 30 TH JUNE 2021	COMPANY PREVIOUS QUARTER 31 st MAR 2021	GROUP PREVIOUS QUARTER 31 st MAR 2021	
	A ASSETS					I Cash flow from operating activities: Net income(Loss)
aT76 102	1 Cash	36,024	52,231	62,141	80,119	Adjustment for : -Impairment/Amortization
TZS 183	2 Balances with Central Banks	53,164	235,860	56,710	214,080	-Net change in loans and advances -Gain/Loss on sale of assets
Billion	3 Investment in Government Securities	327,188	342,436	340,705	353,323	-Net Gain/Loss on disposal of AFS
	4 Balances with Other Banks and financial institutions	40,564	69,848	21,925	65,406	-Net change in Deposits -Net change in Short term negotiable
	5 Cheques and Items for Clearing	1,615	3,317	(562)	2,049	-Net change in Other Liabilities
	6 Interbranch float items	-	-	-	-	-Net change in Other Assets -Non-current assets held for sale
	7 Bills Negotiated	-	-	-	-	-Tax paid -Others
	8 Customers' liabilities for acceptances	-	-	-	-	Net cash provided (used) by operating
	9 Interbank Loan Receivables	25,297	50,636	28,082	46,343	activities
	10 Investments in Other securities	2,157	21,073	2,181	20,950	II Cash flow from investing activities:
	11 Loans, Advances and Overdrafts	669,750	1,082,173	682,309	1,082,586	Dividend Received Purchase of fixed assets
	(Net of allowances for Probable losses)	~~ ~~~	60.404	10 000	10.000	Proceeds from sale of fixed assets Purchase of non-dealing securities
	12 Other Assets	39,799	60,181	40,608	49,992	Proceeds from sale of non-dealing securitie
	13 Equity Investments	35,310	2,063	33,291	2,208	Others (Equity Investment) Net cash provided (used) by investing
	14 Underwriting accounts	-	-	46 972	-	activities
	15 Intangibles, Property, Plant and Equipment16 Non-current assets held for sale	44,015	63,122	46,873	66,855 13,847	III Cash flow from financing activities:
	16 Non-current assets neto for sale	10,660	12,573	11,934	15,647	Repayment of long-term debt Proceeds from issuance of long term debt
	17 TOTAL ASSETS	1,285,544	1,995,513	1 326 195	1,997,757	Proceeds from issuance of share capital
tal Assets		1,203,344	1,333,313	1,520,155	1,331,131	Payment of cash dividends Net change in other borrowings
	B LIABILITIES					Others -Long term financing Net cash provided (used) by financing
	18 Deposits from other banks and financial	192,797	144,491	248,612	148,959	activities
	institutions					
	19 Customer Deposits	779,702	1,480,708	754,360	1,469,019	IV Cash and Cash Equivalents:
Γ Ζ Տ 2.0	20 Cash letters of credit	-	-	-	-	Net increase/(decrease) in cash and cash equivalents
illion	21 Special Deposits	18,199	18,199	23,870	23,870	Cash and cash equivalents at the beginning of the quarter
	22 Payments orders / transfers payable	282	282	282	282	Cash and cash equivalents at the end of
	23 Bankers' cheques and drafts issued	1,477	2,710	1,484	1,856	the quarter
	24 Accrued taxes and expenses payable	3,753	6,144	7,475	11,217	
	25 Acceptances outstanding	-	-	-	-	CONDENSED STATEME
	26 Interbranch float items	-	-	-	-	(AMOU
	27 Unearned income and other deferred charges		2,470	1,971	2,496	
	28 Other Liabilities	35,455	63,610	31,671	61,531	
	29 Borrowings	93,600	93,641	100,446	100,454	COMPANY
	30 TOTAL LIABILITIES	1,127,351	1,812,254		1,819,683	CURRENT YEAR BALANCE AS AT THE BEGINNING OF THE YE
	31 NET ASSETS/(LIABILITIES)(17 MINUS 30)	158,193	183,259	156,024	178,073	Profit for the year
	C SHAREHOLDERS' FUNDS	12.000	12 000	12 000	12 000	Other Comprehensive Income Transactions with owners
	32 Paid up Share Capital	12,900 18 601	12,900 27,485	12,900 18,928	12,900 25,894	Dividends Paid Regulatory Reserve
	33 Capital Reserves	18,601 123,769	27,485 124,589	18,928 121,793	25,894 125,161	General Provision Reserve
	34 Retained Earnings 35 Profit (Loss) Account	2,923	7,670	2,403	3,824	Other reserve Balance as at the end of the period
	36 Other Capital Accounts/Capital Advance	2,325	7,070	2,403	5,024	Previous Year Balance as at the beginning of the year
	37 Minority Interest	_	10,615	_	- 10,294	Profit/(Loss) for the year
	38 TOTAL SHAREHOLDERS' FUNDS	158,193	183,259	156,024	178,073	Other Comprehensive Income Transactions with owners
	39 Contingent Liabilities	143,568	149,511	140,111	143,765	- Dividends Paid Regulatory Reserve
	40 Gross non-performing Loans and Advances	121,196	151,042	123,322	151,453	General Provision Reserve
	41 Allowances for Probable Losses	26,819	37,678	30,255	38,726	Other reserve Balance as at the end of the period
	42 Other Non-Performing assets	4,115	4,115	4,117	4,117	GROUP
	D PERFORMANCE INDICATORS					CURRENT YEAR BALANCE AS AT THE BEGINNING OF THE YE
stomers	Shareholders Funds to Total Assets	12.31%	8.65%	11.76%	8.4%	Profit for the year
		17.32%	13.42%	17.36%	13.38%	Other Comprehensive Income Transactions with owners
	Gross non-performing loans to Total Gross	17.5270				
	Loans	17.52%				Dividends Paid
Deposits	Loans Gross Loans and Advances to Total Deposits	71.96%	69.23%	71.03%	69.5%	Dividends Paid Regulatory Reserve General Provision Reserve
eposits	Loans Gross Loans and Advances to Total Deposits Loans and Advances to Total Assets	71.96% 52.10%	69.23% 54.23%	51.45%	54.19%	Dividends Paid Regulatory Reserve General Provision Reserve Others -Translation reserve
Deposits	Loans Gross Loans and Advances to Total Deposits Loans and Advances to Total Assets Earning Assets to Total Assets	71.96% 52.10% 85.59%	69.23% 54.23% 78.59%	51.45% 83.58%	54.19% 78.63%	Dividends Paid Regulatory Reserve General Provision Reserve Others -Translation reserve Balance as at the end of the current period PREVIOUS YEAR
Deposits	Loans Gross Loans and Advances to Total Deposits Loans and Advances to Total Assets	71.96% 52.10%	69.23% 54.23%	51.45%	54.19%	Dividends Paid Regulatory Reserve General Provision Reserve Others - Translation reserve Balance as at the end of the current period

HE QUARTER ENDED 30[™] JUNE 2021 MILLION TANZANIA SHILLINGS)

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		COMPANY CURRENT QUARTER 30 TH JUN 2021	GROUP CURRENT QUARTER 30 [™] JUN 2021	COMPANY PREVIOUS QUARTER 31 ⁵⁷ MAR 2021	GROUP PREVIOUS QUARTER 31 ⁵⁷ MAR 2021	COMPANY CURRENT YEAR CUMULATIVE 30 TH JUN 2021	GROUP CURRENT YEAR CUMULATIVE 30 TH JUN 2021	COMPANY PREVIOUS YEAR CUMULATIVE 30TH JUN 2020	GROUP PREVIOUS YEAR CUMULATIVE 30TH JUN 2020
1	Cash flow from operating activities:								
	Net income(Loss)	2,204	6,768	3,304	5,476	5,509	12,096	8,339	11,449
	Adjustment for :	_,	-,	-,	2,2	-,	,	-,	,
	-Impairment/Amortization	2,080	689	1,815	849	3,894	1,538	1,780	(1,289)
	-Net change in loans and advances	12,558	413	18,890	(35,314)	31,448	(34,901)	(6,066)	(29,646)
	-Gain/Loss on sale of assets	-	-	-	-	-	-	-	-
	-Net Gain/Loss on disposal of AFS	-	-		-	-	-	-	-
	-Net change in Deposits	(36,144)	1,550	34,077	87,364	(2,067)	88,913	(44,544)	(58,723)
	-Net change in Short term negotiable						-		-
	 Net change in Other Liabilities 	3,624	(1,139)	(3,434)	61	190	(1,078)	(6,809)	5,789
	-Net change in Other Assets	(94)	(11,093)	3,152	2,627	3,058	(8,318)	1,211	(13,635)
	 Non-current assets held for sale 	-	-		-	-	-	-	-
	-Tax paid	(3,448)	(1,027)	(3,448)	(1,027)	(6,896)	(2,054)	(2,054)	(2,054)
	-Others	-	-	-	-	-	-	-	-
	Net cash provided (used) by operating	(19,219)	(3,840)	54,356	60,036	35,136	56,196	(48,142)	(88,109)
	activities								
	Cook flow from investing activities.								
II	Cash flow from investing activities: Dividend Received								
	Purchase of fixed assets	(1 426)	(1 426)	(022)	(022)	(2 269)	(2.269)	(2.255)	(2 5 6 0)
	Proceeds from sale of fixed assets	(1,436)	(1,436)	(932)	(932)	(2,368)	(2,368)	(2,255)	(2,569)
	Purchase of non-dealing securities	12 074	10 205	(26,193)	(22 70 4)	(12 120)	(12 400)	4,956	20.206
	Proceeds from sale of non-dealing securities	13,074	10,295	(20,193)	(23,794)	(13,120)	(13,499)	4,950	39,286
	Others (Equity Investment)	· -	-			_			-
	Net cash provided (used) by investing	11,638	8,860	(27,125)	(24,726)	(15,487)	(15,867)	2,701	36,716
	activities	11,050	0,000	(27,123)	(24,720)	(13,407)	(13,007)	2,701	50,710
ш	Cash flow from financing activities:								
	Repayment of long-term debt	-	-		-	-	-	-	-
	Proceeds from issuance of long term debt	-	-		-	-	-	-	-
	Proceeds from issuance of share capital	-	-		-	-	-	-	-
	Payment of cash dividends	-	-		-	-	-	-	-
	Net change in other borrowings	(6,846)	(6,813)	(8,956)	(6,804)	(15,802)	(13,616)	(19,010)	(18,584)
	Others -Long term financing	-	-	-	-	-	-	-	-
	Net cash provided (used) by financing	(6,846)	(6,813)	(8,956)	(6,804)	(15,802)	(13,616)	(19,010)	(18,584)
	activities								
IV	Cash and Cash Equivalents:	1	(4	40.05-				101 100	100 07-
	Net increase/(decrease) in cash and cash	(14,427)	(1,793)	18,275	28,507	3,847	26,713	(64,451)	(69,977)
	equivalents								
	Cash and cash equivalents at the beginning	141,102	337,200	122,827	308,693	122,827	308,693	234,599	385,130
	of the quarter	496.67			227 200	100 070		470 4 / 7	245 455
	Cash and cash equivalents at the end of	126,674	335,407	141,102	337,200	126,674	335,407	170,147	315,153
	the quarter								
_									

OF CHANGES IN EQUITY AS AT 31TH JUNE 2021 S IN MILLION TANZANIA SHILLINGS)

COMPANY	Share Capital	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others reserves	Total
CURRENT YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR	12,900	122,935	13,485	4,488	1,115	154,923
Profit for the year	-	2,923	-	-	-	2,923
Other Comprehensive Income	-	-	-	-	347	347
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	834	(834)	-	-	-
General Provision Reserve	-	-	· <u>-</u>	-	-	-
Other reserve	-	-	-	-	-	-
Balance as at the end of the period	12,900	126,692	12,651	4,488	1,462	158,193
Previous Year		•			•	
Balance as at the beginning of the year	12,900	91,188	32,897	4,488	611	142,084
Profit/(Loss) for the year	-	12,335	· -	· · ·	-	12,335
Other Comprehensive Income	-		_	-	504	504
Transactions with owners	-	-	-	-	_	
Dividends Paid	-	-	-	-	-	
Regulatory Reserve	-	-	-	-	-	
General Provision Reserve	-	19,412	(19,412)	-	-	
Other reserve	-		(,		-	-
Balance as at the end of the period	12,900	122,935	13,485	4,488	1,115	154,923
· · ·				,	•	
GROUP CURRENT YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR	12,900	124 100	12 000	3,891	23,723	170 533
	12,900	124,109 7,316	13,900	3,891	23,723 354	178,523 7,670
Profit for the year	-	7,316	-	-	354 347	347
Other Comprehensive Income Transactions with owners	-	-	-	-	347	347
	-	-	-	-	-	-
Dividends Paid	-	-	(02.4)	-	-	-
Regulatory Reserve	-	834	(834)	-	-	-
General Provision Reserve	-	-	-	-	(2, 201)	(2.201)
Others -Translation reserve		100.050	40.044		(3,281)	(3,281)
Balance as at the end of the current period	12,900	132,259	13,066	3,891	21,143	183,259
PREVIOUS YEAR						
BALANCE AS AT THE BEGINNING OF THE YEAR	12,900	88,880	34,829	3,891	17,629	158,129
Profit for the year	-	17,570	-	-	(1,678)	15,892
Other Comprehensive Income	-	-	-	-	4,502	4,502
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	(20,929)	(20,929)	-	-	-
Others -Translation reserve	-	(3,270)	-	-	3,270	-
Balance as at the end of the current period	12,900	124,109	13,900	3,891	23,723	178,523

INCOME STATEMENT 'FOR THE QUARTER ENDED 30TH JUN 2021 (AMOUNTS IN MILLION TANZANIA SHILLINGS)

r		COMPANY CURRENT QUARTER 30 [™] JUNE 2021	GROUP CURRENT QUARTER 30 [™] JUNE 2021	COMPANY COMPARATIVE QUARTER (PREVIOUS YEAR) 30 [™] JUNE 2020	GROUP COMPARATIVE QUARTER (PREVIOUSYEAR) 30 [™] JUNE 2020	COMPANY CURRENT YEAR CUMULATIVE 30 [™] JUNE 2021	GROUP CURRENT YEAR CUMULATIVE 30 [™] JUNE 2021	COMPANY COMPARATIVE YEAR CUMULATIVE 30 [™] JUNE 2020	GROUP COMPARATI YEAR CUMULATI 30 [™] JUNE 20
1	Interest Income	23,530	33,903	24,834	32,482	48,184	68,322	50,695	66,87
2	Interest Expense	(8,821)	(10,743)	(9,038)	(10,313)	(17,620)	(21,710	(18,474)	(21,865
3	Net Interest Income (1 Minus 2)	14,709	23,160	15,796	22,169	30,565	46,612	32,221	45,01
4	Bad debts written off	-	-	(21)	(21)	-	-		
5	Impairment Losses on Loans and Advances/Recovery	(467)	(1,287)	5,410	4,836	(304)	(2,415)	4,423	2,44
6	Non-Interest Income	7,611	13,867	7.864	12,504	15,529	28,231	16,782	27,92
	6.1 Foreign Currency Dealings and translation gains/(loss)	2,413	4,133	1,924	3,167	5,113	8,459	3,795	6,87
	6.2 Fees and Commissions	4,009	8,043	3,630	7,402	8,135	17,016	9,041	17,68
	6.3 Dividend Income	300	300	311	11	600	-	411	
	6.4 Other Operating Income	890	1,391	1,999	1,923	1,681	2,756	3,534	3,35
7	Non-Interest Expense	(19,649)	(28,972)	(23,259)	(32,908)	(40,281)	(60,332)	(45,086)	(63,93
	7.1 Salaries and Benefits	(8,771)	(12,877)	(8,886)	(13,467)	(17,191)	(26,610)	(17,903)	(27,19
	7.2 Fees and Commission	(104)	(531)	31	(398)	(104)	(1,383)	-	(85
	7.3 Other Operating Expenses	(10,775)	(15,565)	(14,404)	(19,042)	(22,987)	(32,339)	(27,184)	(35,89
8	Operating Income/(Loss) before tax	2,204	6,768	5,791	6,580	5,509	12,096	8,339	11,4
9	Income Tax Provision	(1,685)	(2,745)	(1,644)	(2,480)	(2,586)	(4,426)	(2,378)	(4,16
10	Net income (loss) after income tax	520	4,022	4,147	4,100	2,923	7,670	5,961	7,2
11	Other Comprehensive Income (itemize)	347	347	-	-	347	347	-	
12	Total comprehensive income/	704	4,369	4,147	4,100	3,270	8,017	5,961	7,2
	(loss) for the year								
13	Number of Employees	599	962	708	1,046	599	962	708	1,0-
14	Basic Earning Per Share	227	312	462	318	227	595	462	5
15	Number of Branches	30	45	33	48	30	45	33	
PERF	ORMANCE INDICATORS								
(I)	Return on average total assets	0.2%	0.8%	1.3%	0.8%	0.3%	0.5%	0.92%	0.74
(II)	Return on Average shareholders' funds	1.4%	7.6%	11.0%	7.7%	2.6%	4.8%	7.89%	6.87
(III)	Non interest expense to gross income	77.5%	72.0%	80.1%	83.3%	79.8%	76.0%	84.39%	84.8
(I∨)	Net Interest margin to average earning assets		6.0%	6.1%	5.6%	3.9%	4.1%	6.20%	5.73
(v)	Return on Equity	2.0%	11.2%	13.5%	12.4%	3.1%	7.4%	9.7%	11.8

SIGNATURE	DATE	
	29TH JUL 2021	
	29TH JUL 2021	
	29TH JUL 2021	
		29TH JUL 2021

We, the undersigned directors, attest to the faithful representation of the above statements.

We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

NAME AND TITLE	SIGNATURE	DATE
YOGESH MANEK DIRECTOR		29TH JUL 2021
AMBASSADOR JUMA MWAPACHU CHAIRMAN		29TH JUL 2021

For more details call 080 078 0111 or visit www.eximbank.co.tz

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Branches

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EXIM BANK (TANZANIA) LIMITED MINIMUM DISCLOSURE OF THE BANK CHARGES

BANK SERVICE	
	CHARGE/FEE
SAVINGS ACCOUNTS	
Transaction fee	N/A
Monthly service fee (break down per customer type) Annual Fee (Student Account)	4000
Annual ree (student Account) Statement	10000 FREE
Interim statement	6000
Withdrawal Charges at domicile branch	3500
Withdrawal Charges over the Counter at non domile branch for non preferred customers Withdrawal bulky without notice	1.2% of the amount N/A
Cash Deposit Charge at Domicile branch	FREE
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Savings Card/Passbook	N/A
Passbook/Card Replacement Coin Deposit Fee	N/A 12% of the amount
Closing Account	FREE
CURRENT ACCOUNT	
Monthly service fee (break down per customer type)	18000
Transaction fee Statement	N/A FREE
Interim statement	6000
Periodic Schedule Statement	N/A
Withdrawal Charges at domicile branch	1200 for amount up to 20mns,0.12% above subject ot maximum of 125,000
Withdrawal Charges over the Counter at non domile branch for non preferred customers Cash Deposit Charge at domicile branch	1.2% of amount FREE
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Coin Deposit Fee	12% of the amount
Closing Account	FREE
Deposit fee Bank Drafts	N/A N/A
Bank Drafts cancellation charge	N/A N/A
Cheque book	60,000 for 100 leaves and 42,000 for 50 leaves
Inward Cheque Clearing	1000
Cash Withdrawal at Counter	1200 for amount up to 20mns,0.12% above subject ot maximum of 125,000 N/A
Special Clearance Cheque withdraw over the counter	N/A 1200 for amount up to 20mns,0.12% above subject ot maximum of 125,000
Dishonoured cheque	30000
Cash Payment to 3rd party	FREE
Cash Deposit Charge	1200 for amount up to 20mns,0.12% above subject ot maximum of 125,000
Overdrawn account interest charge Unarranged Overdraft	27% of the amount overdrawn N/A
Unarranged Overdraft Bulk cash Deposit	N/A N/A
Bulk cash Withdrawal	N/A
Stop Payment orders	42000
Standing Orders (within the same bank) Standing Orders (to other bank)	FREE 30000 + Tiss charges
Standing Orders (to other bank) Certificate of Balance	30000 + 1iss charges 15000
Letter of introduction	FREE
Salary handling	500 per entry
School fees deposits	FREE
TRA collection Safe custody charges	FREE Small: 180,000 Medium:270,000 Large:720,000 and Extra large 840,000 p.a
Safe custody access fees	FREE
EFT	
Within the same bank (On Us)	1200
To other Banks (On Others)	1200
Outward Transfers Inward foreing Transfers(foreing inward remittances)	USD 60 USD 6 for receipt up to USD 10k AND USD 12 for receipt above USD 10K
TISS	
Within the same bank (On Us)	FREE
To other Banks (On Others)	10,000 per entry
FOREIGN EXCHANGE ACCOUNT Transaction fee	Savings Acc N/A
Statement	FREE
Interim statement	N/A
Withdrawal Charges at domicile branch	1.44% of amount
Withdrawal Charge of Low denomination notes of (20,10,5, and 1) Withdrawal Charges over the Counter at non domile branch for non preferred customers	FREE 2.4% of amount
Cash Deposit Charge at domicile branch	12% for small Denominations (1,5,10,20) only
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Cash Deposit charge of low denomination notes of (20,10,5, and 1)	12% of amount
Purchase/Sale of TC transactions over the counter Purchase of Foreign Cheque	N/A
Purchase of Foreign Cheque Sale/ Purchase of cash passport	N/A N/A
Telex/SWIFT	N/A N/A
Transfer from foreign currency denominated account to local account	FREE
Outward foreign transfers	60USD/42GBP/42EUR/600ZAR
Inward foreign transfers - Customers	1.8%p.a(Negotiable for large amounts) Min \$600+\$240 swift charges
-	1.8% p.a(Negotiable for large amounts) Min \$600+\$240 swift charges 180 USD
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered)	100 035
LC Opening/ Advising commision (cash covered)	N/A
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Payment/settlement commision	N/A N/A
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Payment/settlement commision LC Amendments	N/A N/A 120 USD
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Payment/settlement commision	N/A N/A
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Payment/settlement commision LC Amendments Others	N/A N/A 120 USD
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS	N/A N/A 120 USD
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty)	N/A N/A 120 USD NIL N/A N/A
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost)	N/A N/A 120 USD NIL N/A
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty)	N/A N/A 120 USD NIL N/A N/A
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards	N/A N/A 120 USD NIL N/A N/A N/A FREE Tzs 10,000
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Issue of ATM card Issue of ATM card Issue of Prepaid Card Balance Inquity – orus ATM	N/A N/A 120 USD NIL N/A N/A N/A FREE Tzs 10,000 240
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Issue of ATM card Issue of Prepaid Card Balance Inquiry – onus ATM Balance Inquiry – Remote onus ATM	N/A N/A 120 USD NIL N/A N/A N/A FREE Tzs 10,000
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Issue of ATM card Issue of ATM card Issue of Prepaid Card Balance Inquity – orus ATM	N/A N/A 120 USD NIL N/A N/A N/A FREE Tzs 10,000 240 600
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Payment/settlement commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Issue of Prepaid Card Balance Inquiry – onus ATM Balance Inquiry – Remote onus ATM PIN regeneration	N/A N/A 120 USD NIL N/A N/A N/A N/A Trs 10,000 240 600 6600
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – Remote onus ATM PIN regeneration ATM card replacement (Faulty/Lost) EMY Annual fee ATM Withdrawals:	N/A N/A 120 USD NIL N/A N/A N/A N/A Tzs 10,000 240 600 6600 19000
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM card replacement(Faulty/Lost) EMV Annual fee ATM Within the same bank (On Us)	N/A N/A 120 USD NIL N/A N/A N/A N/A FREE Tzs 10,000 240 600 600 600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM card replacement (Faulty/Lost) EM Annual fee ATM Within the same bank (On US) To other banks ATM (On others)	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A FREE Tzs 10,000 240 600 600 600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry - onus ATM Balance Inquiry - Remote onus ATM PIN regeneration ATM card replacement (Faulty/Lost) EMV Annual fee ATM Within the same bank (On Us) To other banks ATM (On others) ATM mini statement	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A FREE Tzs 10,000 240 600 6600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200 400
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM card replacement (Faulty/Lost) EM Annual fee ATM Within the same bank (On US) To other banks ATM (On others)	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A FREE Tzs 10,000 240 600 600 600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Arendments Others ATM TRANSACTIONS Local Cards Issue of ATM card (Faulty) Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) Balance Inquiry – onus ATM Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM Withdrawals: Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us)	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A FREE Tzs 10,000 240 600 6600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200 400
LC Opening/ Advising commision (no cash covered) LC Opening/ Advising commision LC Acceptance commission LC Acceptance commission LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM withdrawals: Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us) To other banks ATM (On others)	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A Second Sec
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of APrepaid Card Balance Inquiry – onus ATM PIN regeneration ATM card replacement(Faulty/Lost) EMV Annual fee ATM Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us) To other banks ATM (On others) MUBLE (SMS) BANKING	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A FREE Tzs 10,000 240 600 6600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200 400 N/A FREE
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of Prepaid Card Balance Inquiry – onus ATM PIN regeneration ATM card replacement(Faulty/Lost) EMV Annual fee ATM Withdrawals: Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us)	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A N/A N/A Second Seco
LC Opening/ Advising commision (cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commision LC Acceptance commision LC Arendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM Withdrawals: Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us) To other banks ATM (On others) ADBLE (SMS) BANKING Balance Inquiry	N/A N/A 120 USD NIL N/A N/A N/A N/A N/A N/A N/A Second Seco
LC Opening/ Advising commision (No cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Acceptance commission LC Amendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us) To other banks ATM (On others) MOBLE (SMS) BANKING Balance Inquiry Payments Transfers Mini IS Statement	N/A N/A 120 USD NIL N/A PREE Tzs 10,000 240 600 6600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200 400 N/A FREE FREE FREE FREE FREE 240 As per service provider tariff
LC Opening/ Advising commision (No cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Acceptance commission LC Arendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – onus ATM PIN regeneration ATM Withindreawals: Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us) To other banks ATM (On others) MOBLE (SMS) BANKING Balance Inquiry Payments Transfers Mini Statement Balance Inquiry	N/A N/A 120 USD NIL N/A FREE Tzs 10,000 240 600 6600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200 400 N/A FREE FREE FREE FREE FREE 240 As per service provider tariff Tzs 1,200-Tzs 6,000 240
LC Opening/ Advising commision (No cash covered) LC Opening/ Advising commision (No cash covered) LC Acceptance commission LC Acceptance commission LC Arendments Others ATM TRANSACTIONS Local Cards Issue of ATM card Replacement ATM Card (Faulty) Replacement ATM Card (Lost) International Cards Issue of ATM card Balance Inquiry – onus ATM Balance Inquiry – onus ATM Balance Inquiry – nemote onus ATM PIN regeneration ATM withdrawals: Within the same bank (On Us) To other banks ATM (On others) ATM mini statement Bill payments through ATM POS Within the same bank (On Us) To other banks ATM (On others) MOBLE (SMS) BANKING Balance Inquiry Payments Mole (SMS) BANKING Balance Inquiry Payments Transfers Mini Statement	N/A N/A 120 USD NIL N/A PREE Tzs 10,000 240 6600 19000 Tzs 2,000/ 1000(Student EMV fee) per month 1200 per transaction 3.6% of withdrawal, Min Tsh 2200 400 N/A FREE FREE FREE FREE FREE FREE 240 As per service provider tariff Tzs 1,200-Tzs 6,000

International	7200
Balance Inquiry	7200 per annum
Payments	Tsh 600 per month for Individual & Tsh 15,000 per month for Corporate
	Token Fee of Tsh 100,000
MONEY REMITTANCES	
Western Union	N/A N/A
Sending	N/A N/A
Received	N/A
Money Gram	
Inward	FREE
Outward	As per Moneygram tariff
Coinstar	
Inward	N/A
Outward	N/A
Travelex	
Inward	N/A
Outward	N/A
Africash	
Inward	N/A
Outward	N/A
Others (Specify)	
Inward	NIL
Outward	NL
Credit card*	
Joining fee	VISA CLASSIC-TZS 36,000
	VISA CLASSIC-T25 72,000 VISA GLD-T25 150,000 VISA PLATINUM-T25 210,000 MASTERCARD CLASSIC-T25 72,000 MASTERCARD GC010-T25 150,000 MASTERCARD GC010 USD-5100
Membership fee	VISA CLASSIC-TZS 72,000
	VISA GOLD-T2S 150,000 VISA PLATINUM-T2S 100,000 MASTERCARD CLASSIC-T2S 72,000 MASTERCARD GOLD-T2S 150,000 MASTERCARD GOLD USD-5100
Add on fee	
	VISA CLASSIC-TZ3 36,000 VISA CLASSIC-TZ3 75,000 VISA PLATINUM-TZ5 105,000 MASTERCARD CLASSIC-TZ5 36,000 MASTERCARD GOLD LT25 75,000 MASTERCARD GOLD USD-550
Joining fee - Add on	NIL
Int. rate per month	VISA CLASSIC-3.5% VISA GOLD-3.5% VISA PLATINUM-3.5% MASTERCARD CLASSIC-3.5% MASTERCARD GOLD-3.5% MASTERCARD GOLD USD-3.5%
Late Payment Fee	VISA CLASSIC-TZS 12,000 VISA GOLD-TZS 12,000 VISA PATNUM-TZS 12,000 MASTERCARD CLASSIC-TZS 12,000 MASTERCARD CLASSIC-TZS 12,000 MASTERCARD GOLD-TZS 12,000 MASTERCARD GOLD USD-\$ 2 PLUS 1.5% OF TOTAL OUTSTANDING
Cash advance	VISA CLASSIC-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER VISA GOLD-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER VISA FLATINUM-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER MASTERCARD CLASSIC-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER MASTERCARD GOLD-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER MASTERCARD GOLD-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER MASTERCARD GOLD-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER MASTERCARD GOLD-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER MASTERCARD GOLD-3.5% OF THE AMOUNT OR TZS 3,600 WHICH EVER IS HIGHER
Cheque bounce	VISA CLASSIC-TZS 36,000 VISA COLD-TZS 36,000 VISA PLATINUM-TZS 36,000 MASTERCARD CLASSIC-TZS 36,000 MASTERCARD GOLD-TZS 36,000 MASTERCARD GOLD USD-\$15
Over limit fee	VISA CLASSIC-2.5% OF EXCESS OVER CREDIT LIMIT OR TZS 14,000 WHICH EVER IS MINIMUM VISA GOLD-2.5% OF EXCESS OVER CREDIT LIMIT OR TZS 14,000 WHICH EVER IS MINIMUM VISA PLATINUM-2.5% OF EXCESS OVER CREDIT LIMIT OR TZS 14,000 WHICH EVER IS MINIMUM MASTERCARD CLASSIC-2.5% OF EXCESS OVER CREDIT LIMIT OR TZS 14,000 WHICH EVER IS MINIMUM MASTERCARD GOLD-25% OF EXCESS OVER CREDIT LIMIT OR TZS 14,000 WHICH EVER IS MINIMUM MASTERCARD GOLD-25% OF OVER CIMIT AMOUNT, MIN 10/-
Chargeback fee	VISA CLASSIC-TZS 36,000 VISA GOLD-TZS 36,000 VISA PLATINUM-TZS 36,000 MASTERCARD CLASSIC-TZS 36,000 MASTERCARD GOLD-TZS 36,000 MASTERCARD GOLD USD-515
Duplicate statement	VISA CLASSIC-T25 6,000 VISA COLD-T25 6,000 VISA PLATINUM-T25 6,000 MASTERCARD CLASSIC-T25 6,000 MASTERCARD GOLD-T25 6,000 MASTERCARD GOLD USD-55
PIN Regeneration	VISA CLASSIC-Tzs 12,000
PIN Regeneration	VISA CLASSIC-125 12,000 VISA COLD-Tzs 12,000 VISA PLATINUM-Tzs 12,000 MASTERCARD CLASSIC-Tzs 12,000 MASTERCARD GOLD-Tzs 12,000 MASTERCARD GOLD USD-55
Card Replacement	VISA CLASSIC-Tzs 36,000 VISA COLD-Tzs 36,000 VISA LATINUM-Tzs 36,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD CLASSIC-Tzs 36,000 MASTERCARD GOLD USD-\$20
Cross Currency Mark-up Fee	VISA CLASSIC-4% VISA COLD-Tr5 4% VISA PLATINUM-4% MASTERCARD CLASSIC-4% MASTERCARD GOLD-4% MASTERCARD GOLD USA-4%

11

*Cross Currency Mark up is 4% on international transactions

INDICATIVE FIXED DEPOSIT RATES

TZS FIXED DEPOSIT RATES (% p.a.)

Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
<100m	1.95%	2.85%	3.00%	3.85%	7.50%
100m-500m	2.15%	3.00%	3.50%	4.75%	8.00%
500m-1bn	2.50%	3.30%	4.25%	5.75%	8.50%
1bn and above	2.75%	3.50%	4.75%	6.50%	9.00%

USD FIXED DEPOSIT RATES (% p.a.)

Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above
<100k	0.50%	1.00%	1.50%	2.00%	2.50%
100k-500k	0.75%	1.50%	1.75%	2.50%	3.25%
500k-1m	1.50%	1.75%	2.00%	2.75%	3.50%
1m and above	1.75%	2.00%	2.50%	3.00%	3.75%

EUR/GBP FIXED DEPOSIT RATES (% p.a) Amount 30 - less than 90 days 90 days and < 180 days 180 days and < 1 yr 1 yr and < 2 yrs 2 years and above 1.00% <100k 0.25% 0.50% 0.75% 1.00% 100k-500k 0.50% 0.75% 1.00% 1.25% 1.25% 1.50% 500k-1m 0.75% 1.00% 1.25% 1.50% 1m and above 1.00% 1.25% 1.50% 1.75% 1.75% Loans (a) Processing/Arrangement/Appraisal fee 2.70% (i) Personal loans 18% - 24% TZS 10\$ USD (ii) Overdrafts 19% Tzs and 10% USD 17% - 20% TZS 10% USD (iii) Mortgage finance (iv) Asset finance 9%USD -19%TZS 27%pa for local curreny and 14.5.% p.a for USD (b) Unpaid loan instalment

Mark up is 4% on international transactions

(c) Early repayment

(d) Valuation fees

(e) Other

The bank was penalised Tshs 2 million for failure to comply with guideline on sorting, counting, packaging cash depositing and counterfeits detection for the quarter ended 30th June 2021. We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

As per Valuer

N/A

5% pa for mortgage loan vs 5% pa for personal and vehicle loan

EXIM AT WORK TODAY FOR TOMORROW

For more details call 080 078 01

You Tube 🖪 🕑 🞯 in



FEATURE

Bid No: TAHA/CON/003/2021

For

PROPOSED CONSTRUCTION WORK OF 8 (Eight) FRUIT NURSERIES, 6 (Six) IN IKUNGI AND 2 (Two) IN MSALALA DISTRICTS.

Invitation for Bids

- 1. TAHA is an apex private sector member based organization mandated to develop and promote horticulture (flowers, fruits, vegetables, spices, herbs and horticultural seeds) in Tanzania. TAHA's goal is to improve the growth and competitiveness of horticultural industry in the country for social and economic gains. TAHA is planning to establish 8 commercial nurseries in Ikundi and Msalala Districts. TAHA is therefore looking for a qualified/competent contactor to carry out this assignment.
- TAHA has set aside funds for the financial year 2021, part of which will be used for eligible payment under the 2. contract for the "Proposed construction work of fruit nurseries in Ikungi and Msalala, Districts."
- The works will comprise finishing of the following; 3.
 - Preliminaries
 - Measured works
- TAHA invites sealed bids from selected contractors registered or capable of being registered to carry out the 4. Proposed Construction work of Fruit Nurseries in Ikungi and Msalala for Districts. The bidders shall submit along with their Bids Qualification Information including;
 - Name and address of the firm
 - Names and Nationality of owners
 - Certificate of incorporation
 - Valid Certificate of registration of the board of contractor
 - Valid Business License
 - Certificate of registration for TIN and VAT
 - Curriculum vitae of proposed key personnel
 - Construction and finishing experience records of the similar assignment with names and address of clients, consultants, contract sum and certificates of completion.
 - Financial capability in form of proof of access to liquid facilities with names and addresses of bankers.
 - Technical capabilities and Equipment's.
- 5. Eligible Bidders may obtain further information and Tender document from, TAHA, Head Office, Kanisa Road, House No. 49, P.O Box 16520 Arusha, Tanzania, from 0900 to 1500 hours local time, Mondays to Fridays except on public holidays. You can as well send your inquiries to procurement@taha.or.tz.
- The letter of submission of bids clearly state "Proposed Construction work of Fruit Nurseries in Ikungi and Msalala District"
- All bids must be properly filled in, scanned, and submitted in soft copy marked TENDER No; TAHA/CON/003/2021 for "Proposed Construction work of Fruit Nurseries in Ikungi and Msalala District" to the email address procurement@taha.or.tz on or before 09.08.2021 at 1700 Hours.
- Late bids, partial bids, bids not received, bids not opened and not read out in public at the bid opening ceremony 8. shall not be accepted for evaluation irrespective of the circumstances. Telegraphic, teles, telefax and late non-telegraphic, or portion of any application shall not be accepted.

Chief Executive officer, Tanzania Horticultural Association (TAHA), Kanisa Road, House No. 49, P.O Box 16520, Arusha, Tanzania E-mail: info@taha.or.tz

To prevent teenage pregnancies in Sub Saharan Africa, it takes a whole village to raise a child

DISSIN, Burkina Faso

ONORINE Meda is 23. Cycling through her hometown of Dissin, in Burkina Faso's verdant southwest, she smiles, waves and stops to chat with one of the girls she counsels.

Thanks to a program by the German development agency (GIZ) and their Pro Enfant initiative, Honorine trained to counsel teenage girls in Dissin on how to avoid pregnancies.

She became pregnant herself, with her now three-year-old son, when she was 19. It was tough, she told IPS.

"I can say it was the hardest at the beginning, that's when I had the most difficulties. I was ashamed and I spent one year without going to school after I gave birth," she explains.

After the first year of her son's life, she was able to return to her studies and now wants to become a midwife. Some 19.3% of pregnancies in Sub Saharan Africa are among adolescents. In Burkina Faso, it is 11%. Many teenagers who fall pregnant in the region, some as young as 13, are less fortunate than Honorine.

Teenage pregnancy often puts an end to the mother's education, as young mothers switch their focus from school to taking care of the child. This reduces the mother's earning potential and feeds into a cycle of poverty which means the child is also less likely to attend school and achieve financial stability years later.

Abortion is illegal in normal circumstances in Burkina Faso. It is permissible when rape or incest have occured, or if there is a danger to the health of the mother or severe fetal malformation. This is not well known among women, however, and the legal process for an abortion being ap-

If a mother decides to terminate the pregnancy through an illegal abortion, their options for doing so are inherently unsafe.

"The lack of awareness [on how to prevent it] is the basis of pregnancy in school," Honorine explains, sitting on a wooden bench beneath a mango tree. "Each year there are many cases." That's why she is proud to be doing work that means others might not suffer the same difficulties as she did.

While advocates like Honorine can play a big role in preventing teenage pregnancies it really involves the whole community. according to Abdoulaye Seogo, a social worker in Dissin who coordinates the GIZ program.

"With GIZ we organize awareness sessions, primarily for women. It must be said that in Africa, education begins with the mother at home. We also try to reach young boys." He says he has noticed a fall in the number of teenage pregnancies since the program's work to increase awareness.

A cluster of specially trained parents also play a part by acting as role models to other parents.

Yeledo Meda is one such model parent. "First there is moral support, we give advice and carry out activities to raise awareness," he told IPS.

But no matter how high the level of awareness in a community, it will never eliminate teenage pregnancies entirely.

"Often the parents are discouraged when they first find out their daughter is pregnant... When that happens, you have to moralize so that they understand. We also encourage the mother to return to school," says Yeledo.

Mariam Nappon, whose name has been changed to protect her identity, is 16. She is seven months pregnant and makes use of many

proved is long and complicated. of the elements of the program put in place by GIZ to support pregnant mothers like her.

> Nappon says, "[The father] told me to keep the pregnancy, regardless of the problem... If I need anything and he can help me, he does. He also pays for my schooling.'

> She says she has never felt any pressure to leave school, either from her family or from teachers. Teachers take special measures to make sure she has the provisions she needs thanks to sensitisation efforts by GIZ. In the past, expectant mothers like Nappon were regularly kicked out of school for becoming pregnant.

> "When I leave school, I want to become a tailor," she says, "I often go to the child protection network to get advice."

The child protection network is enlisted by Seogo, the social worker, when girls do become pregnant. The members of the network were also trained by GIZ and bring together community members from the police, education, the health sector, the local orphanage and even the agricultural sector.

Where agriculture is by far the largest sector of the economy, roles expectant mothers are no longer able to play in farming have to be accounted for. They also need to be kept away from certain pesticides that can be harmful to the unborn child.

"If the various parts of the community are isolated from each other, that's not good for anyone. Take the police, for example... with the network, they know exactly what is happening and can ensure they fulfill their duties," explains Honzié Meda who runs the network. He says coordination means all elements of the community involved are able to react more quickly and efficiently.



THE CENTRE FOR COUNSELLING, NUTRITION AND HEALTH CARE (COUNSENUTH)

COMMUNITY WILDLIFE MANAGEMENT AREAS CONSORTIUM (CWMAC)

The Centre for Counselling, Nutrition and Health Care (COUNSENUTH) is a non-governmental, non-profit organization in Tanzania established in 1998 (Under registration number SO. 9495) with certificate of compliance number 00001424 issued by the NGO registrar on 2011 and is located at Plot no. 8, Sam Nujoma Road, Mikocheni B, Dar es Salaam Tanzania.

VISION STATEMENT

A leading Non-Governmental, Not for Profit Organization (NGO) that is committed to achieving optimal nutrition and a healthy quality life for children, women and the most vulnerable in Tanzania.

MISSION STATEMENT

COUNSENUTH works to improve the quality of life of vulnerable groups through cost effective and innovative nutrition actions that are evidence-based and locally appropriate: advocacy for better governance and accountability; and active involvement of citizens in their health and nutrition improvement.

STATEMENT OF FINANCIAL PERFORMANCE AS AT 31 DECEMBER 2020

Prof. Bendantunguka Tiisekwa Chairperson		Ms. Rosemary Silaa Executive Director
AN		and the a
Surplus/(deficit) for the year	<u> </u>	
	2,501,956,885	2,157,375,894
expenditure	487,649,231	626,660,194
Project expenses Program support & administration	2,014,307,654	1,530,715,700
EXPENDITURE		
	2,501,956,885	2,157,375,894
Other income	129,217,193	45,085,202
INCOME Grants revenue	2,372,739,692	2,112,290,692
INCOME	TZS	TZS
	2020	2019
	31-Dec	31-Dec

Date: 03rd May 2021

Date: 03rd May 2021



[Made under section 31 (7) of the Wildlife Conservation Act No. 5 of 2009 and Regulation 55 (2) of WMA Regulations of 2018]

Waga Authorized Association of Mufindi, Mbarali and Iringa Rural Districts is inviting applications to conduct hunting business from interested outfitters companies in its hunting blocks for the hunting period 2021-2030. Block names, size of the blocks (Km2) and other information are as indicated in the table below.

S/N	AA	WMA	BLOCK	SIZE IN KM SQ	CATEGO RY	ECOSYSTEM	APPLICATION FEE (USD)
1	WAGA	WAGA	WAGA THZ	315.27	11	RUAHA- RUNGWA	2000

Application forms are available at CWMAC Office located at Mikoroshini Street, Msasani Area, Dar es Salaam.

Note: Both new tourist hunting companies and those which are already in the industry are invited. Eligibility and Criteria for evaluating tourist hunting companies are stipulated on the Regulation 9(1) and (2) of Tourist Hunting Regulations (2015).

Filled application form, application fee bank pay slip and all other supporting documents should be sent to Waga AA through postal address indicated in the table below not later than 24th August 2021.

S/N	AA MAILING BOX	AA BANK ACCOUNT
1	Mwenyekiti,	A/C NO. 60210014878 NMB
	Jumuiya ya Hifadhi ya Wanyamapori Waga,	MAFINGA BRANCH
	S.L.P. 223,	
	MAFINGA	

Interested applicants are strongly advised to visit respective block before applying. Terms and conditions articulated in the Wildlife Conservation Act No. 5 of 2009, Hunting Tourism Regulations (2015) and WMA Regulations (2018) shall be observed. For more information, please call: +255 763 931 517 , +255 759 676 340.



21638340



NFRA TO BUILD 65 GRAIN STORAGE FACILITIES IN EIGHT REGIONS

By Beatrice Philemon

HE National Food Reserve Agency (NFRA) is set to construct 65 new storage facilities worth USD 55 million in eight regions with the capacity to store 250,000 MT of grain.

The new storage facilities will be constructed in Songwe, Katavi, Ruvuma, Njombe, Manyara, Shinyanga, Dodoma and Rukwa Regions.

NFRA chief executive officer Milton Lupa told Property Watch that among those, 56 storage facilities are silos and the remaining nine are warehouses.

He said that the construction of new storage will increase the storage capacity from the current 251,000 MT to 501,000 MT of grain, improve the working environment of the agency, governance and accountability.

"So far the construction work of warehouses and silos worth US\$8million in Babati District, Manyara Region has been finalized and will have the capacity to store 40,000 MT of grain while in other regions the construction work is underway," he said.

He thanked Poland government for providing them a soft loan to facilitate construction of the modern storage facilities in the country.

Lupa said NFRA is now building new facilities through a fiveyear project 'dubbed' Storage Capacity Expansion Project on Construction of silos, warehous-

es and other infrastructures with the support from Poland government.

So far NFRA has 34 warehouses with the capacity to store 251,000 MT and they still need more storage facilities so that they can be able to store maize, white sorghum and rice stock that will be purchased from different farmers across the country.

"We expect to buy a total of 165,000 Metric tonnes of maize worth 14bn/- in Ruvuma, Njombe, Songwe, Rukwa and Katavi Regions at affordable price so as to support farmers as well strengthen food security in the country," he said.

He said the main goal is to allow farmers to obtain better prices for what they produce, help them to increase income and increase revenue to district councils in the respective areas.

The CEO acknowledged that inadequate storage capacity and facilities and capital investment fund are among the major impediments that hinder NFRA to operate its work more effectively.

"We still depend on government support and other donors so that we can operate our work more effectively," he said.

Elaborating on the Capital Investment Fund area, he said funds provided to the agency was not enough as it mostly meet part of working capital requirements and recurrent expenses only.



NFRA is a public institution established as an executive agency under the Ministry of Agriculture, Food Security and Cooperatives for the purpose of guaranteeing national food security.

The main role of the Agency is to procure, reserve food stocks and respond to food shortages in the country.

The Agency has been established to maintain a national optimal level of food reserve for the country, procuring, reserving and releasing food stocks to address disasters, marketing food commodities and generating revenues as well as recycling and releasing food stocks in the market to stabilize food supplies.

Govt supplies passenger bulance boats for Lindi and Kilwa

By PropertyWatch Reporter, Lindi

THE government, through its agency—Tanzania Electrical, **Mechanical and Electronics Services** Agency (TEMESA) has given relief to Lindi and Kilwa Kisiwani residents after it has supplied them with two new boats, a passenger vessel and an ambulance boat.

The two vessels, MV Lindi that will be carrying passengers between Lindi and Kitunda, and MV Lukila, an ambulance boat to carter for Kilwa Kisiwani area were built by a

local firm – Mwanza based Songoro Marine Transport Boatyard in regard to the passenger vessel, and Dar es Salaam based Sam & Anzai Boat **Builders Co. Ltd**

The boats were handed over here yesterday at a brief event attended by Lindi regional commissioner, Zainab Tellack as official guest.

The RC said the two vessels will improve health services at Kilwa Kisiwani and Lindi-Kitunda passenger services as well as other nearby areas

"I am pleased to hear that the two boats were procured via government budget at a cost of 99.7m/- for the passenger boat and 217.6m/for the ambulance boat," she said, praising both the government and its agency, TEMESA.

'The ambulance boat will be handed over to Kilwa District Council authorities to serve residents Kilwa Kisiwani residents, while TEMESA will be involved in its maintenance, repairs and as needed," she said.

Earlier, TEMESA Chief Executive officer Eng Japhet Maselle, said the ambulance boat can carry 12 people at a time, it also has a patients' dressing room and a place for

nurses

She added that the boat also has special equipment for medical rescue including oxygen cylinders, ventilators, humidifiers and masks, head immobilizer, stethoscopes for both adults and children, portable suction unit and a stretcher.

He said in regard to the passenger boat, it has one ton carrying capacity to transport 25 passengers at a time.

"It is 10m long and 2,5m wide, fixed with two outboard SUZUKI engines of 30HP each. It can cruise at 12 knots," said Maselle.



MAENDELEO BANK PLC

FINANCIAL STATEMENTS

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

INCOME STATEMENT

FOR THE PERIOD ENDED 30TH JUNE 2021

BALANCE SHEET AS AT 30[™] JUNE 2021

(AMOUNT IN MILLIONS OF SHILLINGS)

		AS AT 30TH JUNE 2021	AS AT 31ST MARCH. 2021
Α.	ASSETS		
-	Cash	2,087	2,447
_	Balances with Bank of Tanzania	10,525	4,427
	Investment in Government Securities	14,640	13,857
	Balances with Other Banks and financial Institution	1,139	586
	Cheques and Items for Clearing	141	152
	Interbranch Float items	0	0
	Bills Negotiated		
	Customers' Liabilities on Acceptances		
	Interbank Loan Receivables	4,696	7,696
	Investments In other Securities		
	Loans, Advances and Overdrafts (Net of Allowances)	58,010	55,817
	Other Assets	4,299	4,293
	Equity Investments		
	Underwritting accounts		
	Property, Plant and Equipment	1,923	1,806
16	TOTAL ASSETS	97,460	91,081
в.	LIABILITIES		
	Deposits from Other Banks and Financial Institutions	1,900	2,000
	Customer's Deposits	63,340	61,764
	Cash Letters of Credit		
	Special Deposits	217	162
	Payment orders/Transfer payables		
	Bankers Cheques and Drafts Issued	1	1
	Accrued Taxes and Expenses payable	641	599
	Acceptances Outstandng		
	Interbranch Float items	87	9
	Unearned income and other deffered charges	0.12	1.051
	Other Liabilities	942	1,051
	Borrowings	14,262	9,506
	TOTAL LIABILITIES	81,390	75,092
30	NET ASSETS/(LIABILITIES) (16 MINUS 29)	16,070	15,989
с.	SHAREHOLDERS' FUNDS		
	Paid up Share Capital	14,040	14,034
32	Capital Reserves	2,668	2,668
	General Reserves	-	-
	Retained Earnings	(828)	(828
	Profit (Loss) Account	190	115
	Other Capital account	-	-
	Minority Interest	10.000	12.000
	TOTAL SHAREHOLDERS' FUNDS	16,070	15,989
	Contingent Liabilities	6.769	2.020
	Non-Performing Loans and Advances	6,763	7,370
	Allowances for Probable Losses Other Non-Performing assets	3,418	2,725
D	FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets (%)	16%	18%
(i) (ii)	Non Performing loans to Total gross Loans (%)	10%	13%
(iii)	Gross Loans and Advances to Total Deposits (%)	94%	92%
(iv)	Loans and Advances to Total Assets (%)	60%	61%
(V) (vi)	Earning Assets to Total Assets	81%	86%
(vi) (vii)	Deposits Growth Assets Growth	2% 8%	6% 5%
(vii)	ASSECS GLOWIT	8%	5%

	CURRENT QUARTER 30TH JUNE 2021	COMPARATIVE QUARTER (Previous Year) 30TH JUNE 2020	CURRENT YEAR CUMULATIVE 30TH JUNE 2021	COMPARATIVE YEAR CUMMULATIVE (Previous Year) 30TH JUNE 2020
1 Interest Income	3,316	2,771	6,021	5,154
2 Interest Expenses	(1,224)	(1,138)	(2,381)	(2,259)
3 Net Interest Income (1 minus 2)	2,092	1,633	3,640	2,895
4 Bad debts written off	(666)	-	(666)	-
5 Impairment Losses on Loans and Advances	(200)	(300)	(500)	(400)
6 Non - Interest Income	381	290	759	638
6.1 Foreign Currency Dealings and	5	7	18	21
Translation Gains/Loss	0	(1)	3	(2)
6.2 Fees and Commissions	284	234	575	500
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	92	50	163	119
7 Non - Interest Expenses: 7.1 Salaries and Benefits	(1,531) (751)	(1,506) (694)	(2,994) (1,495)	(2,993) (1,431)
7.2 Fees and Commissions	(751)	(094)	(1,495)	(1,431)
7.3 Other Operating Expenses	(780)	(812)	(1,499)	(1,562)
7.4 Other Provision	(700)	(012)	(1,155)	(1,502)
8 Operating Income/(Loss)	76	117	239	140
9 Income Tax Provision	(0)	-	(49)	-
10 Net income (loss) after Income Tax	76	117	190	140
11 Number of Fundament	01	79	- 81	- 79
11 Number of Employees 12 Basic Earnings Per Share	81 3	79 5	81 8	79 6
13 Diluted Earnings Per Share	3	5	o 8	6
14 Number of Branches	4	3	4	3
PERFORMANCE INDICATORS				
i) Return on Average Total Assets	0.1%	0.1%	0.1%	0.1%
ii) Return on Average Shareholders' Funds	0.5%	0.8%	0.5%	0.8%
iii) Non Interest Expenses to Gross Income	62%	78%	62%	78%
		2%	3%	2%

CASHFLOW STATEMENT FOR THE PERIOD ENDED 30TH JUNE 2021 (AMOUNT IN MILLIONS OF SHILLINGS)

	CURRENT QUARTER ENDED 30TH JUNE 2021	PREVIOUS QUARTER ENDED 31ST MARCH 2021
Cash flow from operating activities		
Net Income (Loss)	76	165
Adjustment for:		
-Impairment/Armortization	866	300
-Depreciation and Armotization	172	182
-Prior Period Adjustment		
-Net change in Loans and advances	(2,192)	(1,693)
-Gain/Loss on Sale of Assets		
-Net change in Deposits	1,531	3,656
-Net change in Short term negotiable securities	2,217	(1,782)
-Net Change in Other Liabilities	(110)	(45)
-Net change in Other Assets	(7)	321
-Tax paid	(276)	(12)
-Others (Provisions)	-	-
Net cash provided (used) by operating activities	2,277	1,092
 Cash flow from Investment activities		
Dividend Received		
Purchase of fixed assets	(266)	(5)
 Proceeds from Sale of Fixed Assets		
Purchase of non-dealing securities		
Proceeds from sale of non-dealing securities		
Others(Specify)		
Net cash provided (used) by investing activities	(266)	(5)
Cash flow from financing activities		
Repayment of long-term debt		
Proceeds from issuance of long term debt		
Proceeds from issuance of share capital	6	1,077
Payment of cash dividends		
Net change in other borrowings	4,756	(369)
Others (specify) Long term financing		
Net cash provided (used) by financing activities	4,762	708
Cash and Cash Equivalents:		
Net increase/(decrease) in cash and cash		
equivalent	6,773	1,795
Cash and Cash Equivalents at the beginning of		
the period	16,963	15,168
Cash and Cash Equivalents at the end of		
the period	23,736	16,963

Dr. Ibrahim Mwangalaba	Managing Director	27-Jul-21
CPA. Peter B. Tarimo	Head of Finance	27-Jul-21
Mr. Kapilima Saidi	Ag. Head of Internal Audit	27-Jul-21

1 We, the undersigned 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 instructions and are true and correct.

2 Figures in the brackets indicate negative value.

SIGNED BY:

Mr. Amulike Ngeliama	Chairman	27-Ju l- 21
CPA. Anna T. Mzinga	Director	27-Ju l- 21

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PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

_		Current Quarter	Previous Quarte
		30.06.2021	31.03.2021
A. <u>AS</u>	SETS_		
1	Cash	9,205	8,966
2	Balances with Bank of Tanzania	29,611	30,360
3	Investments in Government securities	109,338	101,748
4	Balances with other banks and financial institutions	18,252	9,74
5	Cheques and items for clearing	85	113
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customer liabilities for acceptances	-	-
9	Interbank Loans Receivables	7,057	15,32
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable	358,397	341,77
12	Other assets	22,957	19,74
13 14	Equity Investments	1,014	1,01
14 15	Underwriting accounts Property, Plant and Equipment	- 7,737	- 7,58
16	TOTAL ASSETS	563,654	536,37
10	IOTAL ASSETS	565,654	536,37
B. <u>LIA</u>	BILITIES		
17	Deposits from other banks and financial institutions	16,960	20,54
18	Customer deposits	393,605	371,29
19	Cash letters of credit	-	-
20	Special deposits	924	92
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	314	32
23	Accrued taxes and expenses payable	11,975	11,30
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,769	1,86
27 28	Other liabilities	4,523	4,43 40,73
20 29	Borrowings TOTAL LIABILITIES	40,471 470,542	40,73
30	NET ASSETS/(LIABILITIES)(16 minus 29)	93,112	451,42 84,94
C.	SHAREHOLDERS' FUNDS	23,192	16,20
31 32	Paid up share capital Share premium	23,192	18,09
32 33	Capital reserves	249	24
34	Retained earnings	30.090	28.94
35	Profit (Loss) account	2,498	1,32
36	Provision Reserve	18,993	20,14
37	Minority Interest	-	- 20,14
38	TOTAL SHAREHOLDERS' FUNDS	93,112	84,94
39	Contingent liabilities	136,519	176,25
40	Non performing loans & advances	42,958	53,97
41	Allowances for probable losses	26,472	25,65
42	Other non performing assets	-	-
D.	SELECTED FINANCIAL CONDITION INDICATORS SELECT		
U. (i)	Selected Financial Condition Indicators Select Shareholders Funds to total assets	16.5%	15.8
(ii)	Non performing loans to total gross loans	11.2%	14.7
(iii)	Gross loans and advances to total deposits	93.5%	93.6
(iv)	Loans and Advances to total assets	63.6%	63.7
(v)	Earning Assets to Total Assets	88.9%	90.3
(vi)	Deposits Growth	4.8%	6.8
(vii)	Assets growth	5.1%	4.6

	FOR THE QUARTER ENDED 30TH JUNE 2021 (Amounts in million shillings)							
		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative			
		30.06.2021	30.06.2020	30.06.2021	30.06.2020			
1	Interest Income	11,371	10,959	21,426	22,076			
2	Interest Expense	(5,072)	(4,909)	(9,957)	(10,086)			
3	Net Interest Income (1 minus 2)	6,300	6,050	11,470	11,990			
4	Bad Debts Written-Off	-	-	-	-			
5	Impairment Losses on Loans and Advances	15	1,195	283	1,347			
6	Non Interest Income:	2,318	2,234	4,645	4,735			
	6.1 Foreign Currency Dealings and Translation	794	664	1,542	1,276			
	Gains/(Loss)							
	6.2 Fees and Commissions	1,504	1,570	3,070	3,438			
	6.3 Dividend Income	-	-	-	-			
	6.4 Other Operating Income	20	-	33	22			
7	Non Interest Expenses:	(6,911)	(5,972)	(12,264)	(11,698)			
	7.1 Salaries and Benefits	(3,144)	(2,764)	(5,946)	(5,652)			
	7.2 Fees and Commission	(624)	(435)	(1,147)	(852)			
	7.3 Other Operating Expenses	(3,143)	(2,773)	(5,172)	(5,194)			
8	Operating Income/(Loss)	1,692	1,117	3,568	3,680			
9	Income Tax Provision	(517)	(324)	(1,071)	(1,100)			
	Net Income/ (Loss) After Income Tax	1,175	794	2,498	2,580			
11	Other Comprehensive Income (itemize)	-	-	-	-			
12	Total comprehensive income/(loss) for the	1,175	794	2,498	2,580			
	quarter / year							
	Number of Employees	187	186	187	186			
14	Basic Earnings Per Share	0.07	0.16	0.15	0.16			
15	Number of Branches	8	8	8	8			
	SELECTED PERFORMANCE INDICATORS							
(j)	Return on Average Total Assets	0.86%	0.62%	0.94%	1.01%			
(ii)	Return on Average Shareholders' Fund	5.27%	3.93%	5.72%	6.37%			
	Non Interest Expense to Gross Income	80.19%	72.09%	76.10%	69.94%			
()					0010170			
(iv)	Net Interest Income to Average Earning Assets	2.54%	5.34%	4.75%	5.26%			

CONDENSED STATEMEN FOR THE QUARTER									
(Amounts	(Amounts in million shillings)								
	Current Quarter 30.09.2019	Previous Quarter 30.06.2019	Current Year Cumulative 30.09.2019	Comparative Year Cumulative (Previous Year)					
	30.09.2019	30.06.2019	30.09.2019	30.09.2018					
I: Cash flow from operating activities:									
Net income(loss)	1,260.52	1,540.22	5,182.77	6,950.69					
Adjustments for:									
- Impairment/Amortization	(1,751.77)	3,525.34	5,922.55	6,293.47					
 Net change in Loans and Advances 	11,463.36	3,821.08	12,100.01	(37,033.59)					
- Gain/loss on Sale of Assets	-	•							
- Net change in Deposits	3,186.40	919.85	(13,943.43)	7,258.47					
 Net change in Short Term Negotiable Securities 	(7,610.48)	10,846.86	262.28	(34,173.65)					
 Net change in Other Liabilities 	1,196.74	588.55	2,782.53	2,227.08					
- Net change in Other Assets	(4,250.43)	(2,297.36)	(8,124.01)	2,087.93					
- Tax Paid	(900.00)	(900.00)	(2,700.00)	(2,700.00)					
- Others	3,946.67	(133.50)	4,231.02	(3,090.55)					
Net cash provided (used) by operating activities	6,541.00	17,911.04	5,713.71	(52,180.15)					
II: Cash flow from investing activities:									
Dividend Received	(8.62)	8.62		8.78					
Purchase of Fixed Assets	(81.94)	(420.34)	(2,664.90)	(2,663.83)					
Proceeds from Sale of Fixed Assets	-			-					
Purchase of Non- Dealing Securities									
Proceeds from Sale of Non-Dealing Securities									
Others (specify)									
Net cash provided (used) by investing activities	(90.56)	(411.72)	(2,664.90)	(2,655.05)					
III: Cash flow from financing activities:									
Repayment of Long-term Debt	6,377.66	(563.59)	5,525.10						
Proceeds from Issuance of Long Term Debt	-			(1,083.00)					
Proceeds from Issuance of Share Capital	-			13,410.00					
Payment of Cash Dividends		(1,859.20)	(1,859.20)						
Net Change in Other Borrowings	(7,455.09)	(2,978.13)	(10,093.87)	(3,194.80)					
Others (specify)				(637.73)					
Net Cash Provided (used) by Financing Activities	(1,077.43)	(5,400.92)	(6,427.97)	8,494.47					
IV: Cash and Cash Equivalents:									
Net Increase/ (Decrease) in Cash and Cash Equivalents	5,373.01	12,098.40	(3,379.15)	(46,340.74)					
Cash and Cash Equivalents at the Beginning of the Quart	er (12,123.40)	(24,221.80)	(3,371.23)	28,819.04					
Cash and Cash Equivalents at the end of the Quarter	(6,750.39)	(12,123.40)	(6,750.38)	(17,521.70)					

CONDENSED STATEM	ENT OF C	HANGE	S IN EC	QUITY AS	AT 301	H JUNE	2021				
(Amounts in million shillings)											
	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total				
Current Quarter (30.06.2021)											
Balance as at the beginning of the quarter (01.04.2021)	16,202	18,090	30,263	20,143		249	84,947				
Profit for the quarter	-	-	1,175	-			1,175				
Other Comprehensive Income	-	-		-			-				
Transactions with owners	6,990	-		-			6,990				
Dividends Paid					-		-				
Regulatory Reserve			1,150	(1,150)	-		-				
General Provision Reserve				-			-				
Others							-				
Balance as at the end of the current quarter (30.06.2021)	23 192	18 090	32 588	18 993		249	93 112				

Previous Quarter (31.03. 2021)							
Balance as at the beginning of the quarter (01.01.2021)	16,202	18,090	29,789	19,294	-	249	83,62
Profit for the quarter			1,323	-	-	-	1,33
Other Comprehensive Income			-	-	-	-	
Fransactions with owners			-	-	-	-	
Dividends Paid			-	-	-	-	
Regulatory Reserve			(849)	849	-	-	
General Provision Reserve			-	-			
Others			-	-	-	-	
Balance as at the end of the guarter (31.03.2021)	16.202	18,090	30.263	20,143	-	249	84.

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

Name and Title :	Signature	Date	
Baseer Mohammed (Chief Executive Officer)	(Signed)	26.07.2021	
Veronica Pascal Magongo (Head of Finance)	(Signed)	26.07.2021	
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	26.07.2021	
We, the undersigned directors, attest to the faithful representat to the best of our knowledge and belief, have been prepared in	on of the above statements. We declare that the statements have been exami	ned by us and,	
Name :	Signature	Date	
Sarit S. Raja Shah	(Signed)	26.07.2021	
Pratul H. Shah	(Signed)	26.07.2021	

"Bank's Tariff (Applicable from 28th January, 2021)" ALL CHARGES ARE TAX EXCLUSIVE EXCEPT TISS CHARGES

	Local Currency (LCY)	Foreign Currency (FCY)	Cards Related Charges (Visa Debit Cards)		
Monthly Ledger Fees / Maintenance Fees	Local Currency (LCY)	Foreign Currency (FCY)	Annual charges	TZS 6,000	TZS 6,000 Equivalent in FCY
Current Account, Bonanza Account	TZS 15,000	TZS 15,000 Equivalent	Card replacement	TZS 15,000	TZS 15,000 Equivalent in FCY
Dunduliza Savings Account, Salary Account, Young Savers Account	Free	Free	New pin request (Pin regeneration)	TZS 2,000	TZS 2,000 Equivalent in FCY
Msomi Student Account	Free	Free	Cards uncollected and destroyed (after 3months)	TZS 15,000	TZS 15,000 Equivalent in FCY
I&M Fasta Account	Free	Free	Cash withdrawal-I&M ATM per withdrawal	TZS 700	TZS 700 Equivalent in FCY
Jamii Current Account	TZS 20,000	US\$, EUR, GBP 10	Other bank ATM withdrawal -In Tanzania	TZS 1,500	TZS 1,500 Equivalent in FCY
Kwetu Current Account	TZS 20,000	US\$, EUR, GBP 10	Other bank ATM withdrawal - Outside Tanzania	TZS 5,000	TZS 5,000 Equivalent in FCY
Kwetu Savings Account	Free	Free		at Oysterbay branch (Only in TZS) (Size in CMs -	Height x Width x Depth)
Tunaweza Womens - Savings Account, Current Account, Group Account	Free	Free	Annual Safe Deposit Lockers at Oysterbay branch (Only in TZS		
Minimum Initial Deposit Required for Account Opening			Small Size (41.5 x 13 x 10)	TZS 150,000	
Current Account, Bonanza Account	TZS 100,000	US\$, EUR, GBP 100	Medium size (41.5 x 16.5 x 13)	TZS 200,000	
Dunduliza Savings Account, Young Savers Account	TZS 20,000	US\$, EUR, GBP 20	Large size (41.5 x 33.5 x 12)	TZS 300,000	
Salary Account	Free	Free	Extra Large (41.5 x 33.5 x 27)	TZS 400,000	
Msomi Student Account	TZS 10,000	N/A	Annual Safe Deposit Lockers at Nyerere Branch (Only in TZS)	(Size in CMs - Height x Width x Depth)	
I&M Fasta Account	TZS 10,000	N/A	Locker Type D (18.9 x 26.3 x 49.2)	TZS 300,000	
Jamii Current Account	TZS 100,000	US\$, EUR, GBP 100	Locker Type 2D (18.9 x 53 x 49.2)	TZS 600,000	
Kwetu Current Account	NII	NII	Locker Type 4D (40.4 x 53 x 49.2)	TZS 1,000,000	
Kwetu Savings Account	NII	NII	Locker Type B (15.9 x 21 x 49.2)	TZS 200,000	
Tunaweza Womens - Savings Account	TZS 10,000	US\$, EUR, GBP 20	Locker Type 2B (15.9 x 42.3 x 49.2)	TZS 500,000	
Tunaweza Womens - Current Account, Group Account	TZS 30,000	US\$, EUR, GBP 50	Locker Type 4B (32.1 x 42.3 x 49.2)	TZS 800,000	
Transaction Fees - per entry			Locker Type 2B1 (32.1 x 21 x 49.2)	TZS 500,000	
Current Accounts	TZS 400 Per transaction	TZS 400 Equivalent Per transaction	Appraisal Fees For Credit Facilities		
Dunduliza Savings Account, Salary Account, Young Savers Account	Free	Free			
Salary handling/Bulky internal transfers charges	TZS 500/ Per salary	TZS 500 Equivalent/ Per Salary	Overdraft (P/A)		
Msomi Student Account	Free	Free	Limits below TZS 100M	1%	
I&M Fasta Account	Free	Free	Limits from TZS 100M - TZS 500M	1%	
Kwetu Current Account	Free (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)	Limits from TZS 500M - TZS 1,000	1%	
Kwetu Savings Account	Free (iCLick internet banking charges apply)	Free (iCLick internet banking charges apply)	Limits from TZS 1,000M and above	1%	
Jamii Current Account	Free	Free	TL above 5years	1%	
Tunaweza Womens - Savings Account, Current Account, Group Account	Free	Free	Temporary over draft per quarter	1% Flat	
Salary handling/Bulky internal transfers charges	Free	Free	Minimum Appraisal fees	NIL	
(Jamii account and Tunaweza Account) Statement Charges	Free	riee	Advances against Deposits	NIL	
-	Free	Free	Term Loan (Flat)		
Current account and Overdraft Account (Monthly statement)	Free	Free	Limits below TZS 100M	1%	
Savings Account (Quarterly Statement)	Free	Free	Limits from TZS 100M-TZS 500M	1%	
E-statement (Infomail)	Free	Free	Limits from TZS 500M-TZS 1,000	1%	
Interim Statement - current year	TZS 1,200 / page	FCY 1 / page	Limits from TZS 1,000M and above	1%	
Interim Statement - previous year	TZS 1,200 / page	FCY 1 / page			
Cash Deposit	Below TZS 30M: Free				
Small Denomination TZS 500 1,000 2,000	Below TZS 30M: Free Above TZS 30M charge 1%				
US\$ Cash deposits - Current Account and Overdraft Account					
		Free			Contraction of the local division of the loc
		Free			TAL ATM.
US\$ Cash deposits - Dunduliza Savings Account Deposit Denomination less than 50 EUR/US\$		Free 4%	3000		ILL ATM.
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP	Below T75 20M Erep-	Free 4% 4%	Contraction of the second s		TAX ATM.
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account	Below TZS 30M: Free; Above TZS 20M charge 1%.	Free 4% 4% Free			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account	Below TZS 20M: Free; Above TZS 20M: Free; Below TZS 30M: Free; Above TZS 30M Free;	Free 4% 4%			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals	Above TZS 20M charge 1%. Below TZS 30M: Free; Above TZS 30M charge 1%.	Free 4% 4% Free Free			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals	Above TZS 20M charge 1%. Below TZS 30M; Free; Above TZS 30M charge 1%. Upto TZS 5M; Free; Above TZS 5M; charge 0.12% Max TZS 100,000/-	Free 4% 4% Free Upto US\$ 10,000/- 0.5% above 1%			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals Cash withdrawals at counter (Current and Overdraft Account). Daily Limits	Above TZS 20M charge 1%. Below TZS 30M: Free; Above TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- Upto TZS 1M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- Upto TZS 1M: Free; Above TZS 5M: charge	Free 4% 4% Free Free			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Gesh Withdrawals Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash withdrawals at counter (Dunduliza Savings Account). Daily Limits	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- Upto TZS 1M: TZS 2,000/-; TZS 1M: TZS 2,000/-; TZS 1M: TZS 2,000/-; TZS 5M: charge TZS 3,000/-Above TZS 5M: charge 0.12% Max TZS 100,000/- Free Upto TZS 5M. Above that 0.05%	Free 4% 4% Free Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- per day is Free.			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals Cash withdrawals at counter (Current and Overdraft Account), Daily Limits Cash withdrawals at counter (Dunduliza Savings Account), Daily Limits Jamil Current Account Cash withdrawals at counter Tunaweza Womens - Savings Account	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Upto TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/ TZS 1M - TZS 5M: charge TZS 3,000/-Above TZS 5M: charge 0.12% Max TZS 100,000/- Free Upto TZS 50M. Above that 0.05% Upto TZS 10M: Free; Above TZS 10M; charge	Free 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1%			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash withdrawals at counter (Dunduliza Savings Account). Daily Limits Jamii Current Account Cash withdrawals at counter Tunaweza Womens - Savings Account (Cash withdrawals at counter restricted to 1 per month. ATM and iCLick transact	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- Upto TZS 111: TZS 2,000/-25 3,000/-Above TZS 5M: charge 0.12% dat TZS 100,000/- Free Upto TZS 5M: charge 0.12% dat TZS 100,000/- Free Upto TZS 50M. Above that 0.05% Upto TZS 100,000/- Upto TZS 100,000/- SM: charge 0.12% dat TZS 100,000/- Free Upto TZS 100,000/-	Free 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- per day is Free, above that 1% Upto US\$ 5,000/- per day is Free, above that 1%			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash withdrawals at counter (Dunduliza Savings Account). Daily Limits Damil Current Account Cash withdrawals at counter Tunaweza Womens - Savings Account Funaweza Womens - Current Account, Group Account	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Upto TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/ TZS 1M - TZS 5M: charge TZS 3,000/-Above TZS 5M: charge 0.12% Max TZS 100,000/- Free Upto TZS 50M. Above that 0.05% Upto TZS 10M: Free; Above TZS 10M; charge	Free 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- per day is Free, above that 1%			
Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash withdrawals at counter (Dunduliza Savings Account). Daily Limits Damii Current Account Cash withdrawals at counter Tunaweza Womens - Savings Account (Cash withdrawals at counter restricted to 1 per month. ATM and ICLick transact Tunaweza Womens - Current Account, Group Account Funaweza Womens - Current Account, Group Account Funaweza Womens - Current Account, Group Account	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Dupto TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- Upto TZS 101, TZS 2,000/-3 TZS 5M: charge TZS 3,000/-Above TZS 5M: charge CZS 3,000/-Above TZS 5M: Charge 0,12% Max TZS 100,000/- Upto TZS 10M: Free; Above TZS 10M: charge 0,12% Max TZS 100,000/-US\$; Upto TZS 10M: Free; Above TZS 10M: charge 0,12% Max TZS 100,000/-US\$;	Free 4% 4% Free Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Upto US\$ 10,000/- oper 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 1% Upto US\$ 5,000/- per day is Free, above that 1%			
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Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Tunaweza Womens - Current Account, Group Account Cash Withdrawals Cash Withdrawals Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash Withdrawals at counter (Dunduliza Savings Account). Daily Limits Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash Withdrawals at counter (Dunduliza Savings Account). Daily Limits Cash Withdrawals at counter (Dunduliza Savings Account Funaweza Womens - Savings Account (Cash Withdrawals at counter restricted to 1 per month. ATM and iCLick transact are not restricted) Tunaweza Womens - Surges Account Funds Transfers (Non Mobile Banking) fuward Remittances Incoming Funds Transfers (TISS) Incoming Funds Transfers (TISS) Income EFT Local Doutward Remittances Dutgoing Funds Transfers (TISS/EAPS) Dutyoing Funds Transfers (TISS/EAPS) Dutyoing Funds Transfers Rapidez - Existing Customers Dutgoing funds Transfers Rapidez - Existing Customers Dutgoing funds Transfers Rapidex - Existing Customers Bash Transfer Dutgoing funds Transfers Rapidex - Existing Customers (Bouted Through Account) Custom Genetics So Leaves So Leaves So Leaves Data Count cheque Stop Payment - per instruction (Single Continuous cheque series) Revoke Stop Payment Instruction Note: Cheque book destruction charges apply If any requested cheque book rem	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Above TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- TZS 1M - TZS 5M: charge TZS 3,000/-Above Upto TZS 10M. TRee: Above that 0.05% Upto TZS 10M: Tree: Above TZS 10M: charge 0.12% Max TZS 100,000/-US\$; Upto TZS 10M: Tree: Above TZS 10M: charge 0.12% Max TZS 100,000/-US\$; Free Free Free TZS 10,000 TZS 18,000 TZS 10,000 TZS 10,000 <td>Free 4% 4% 4% 4% 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Vpto US\$ 10,000/- per day is Free, above that 1% Free VS\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 4 US\$ 5 TZS 18,000 Equivalent TZS 36,000 Equivalent TZS 72,000 Equivalent TZS 50,000 Equivalent TZS 50,000 Equivalent</td> <td></td> <td>Use J&M Bank VISA Use I&M Bank VISA the most afford: Cash withdrawal at any Other local bank's ATM Other bank's ATM outsi POS transactions: Online E-Commerce Tra invest@im</td> <td>A Debit Cards for able charges: 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 19.5 10.</td>	Free 4% 4% 4% 4% 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Vpto US\$ 10,000/- per day is Free, above that 1% Free VS\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 4 US\$ 5 TZS 18,000 Equivalent TZS 36,000 Equivalent TZS 72,000 Equivalent TZS 50,000 Equivalent TZS 50,000 Equivalent		Use J&M Bank VISA Use I&M Bank VISA the most afford: Cash withdrawal at any Other local bank's ATM Other bank's ATM outsi POS transactions: Online E-Commerce Tra invest@im	A Debit Cards for able charges: 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 19.5 10.
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Deposit Denomination less than 50 EUR/US\$ Deposit Denomination less than 20 GBP Tunaweza Womens - Savings Account Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Cash Withdrawals at counter (Current and Overdraft Account). Daily Limits Jamil Current Account Cash Withdrawals at counter Tunaweza Womens - Savings Account (Cash Withdrawals at counter (Dunduliza Savings Account). Daily Limits Cash withdrawals at counter (Dunduliza Savings Account). Daily Limits Jamil Current Account Cash Withdrawals at counter Tunaweza Womens - Savings Account (Cash withdrawals at counter restricted to 1 per month. ATM and iCLick transact are not restricted) Tunaweza Womens - Surrent Account, Group Account Funds Transfers Internal Funds Transfers (ITSS) Incoming Funds Transfers (ITSS) Incoming Funds Transfers (ITSS/APS) Outward Remittances Outward Remittances Outward FT - External (Single/bulk) Outugoing Funds Transfers (TISS/APS) Outugoing Funds Transfers (TIS) Forder Transfers Rapidex - Existing Customers (Routed Through Account) Outugoing Funds Transfers Rapidex - Walk-in Clients Cheque Soviecs 25 Leaves 50 Leave	Above TZS 20M charge 1%. Below TZS 30M charge 1%. Above TZS 30M charge 1%. Upto TZS 5M: Free; Above TZS 5M: charge 0.12% Max TZS 100,000/- TZS 1M - TZS 5M: charge TZS 3,000/-Above Upto TZS 10M. TRee: Above that 0.05% Upto TZS 10M: Tree: Above TZS 10M: charge 0.12% Max TZS 100,000/-US\$; Upto TZS 10M: Tree: Above TZS 10M: charge 0.12% Max TZS 100,000/-US\$; Free Free Free TZS 10,000 TZS 18,000 TZS 10,000 TZS 10,000 <td>Free 4% 4% 4% 4% 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Vpto US\$ 10,000/- per day is Free, above that 1% Free VS\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 4 US\$ 5 TZS 18,000 Equivalent TZS 36,000 Equivalent TZS 72,000 Equivalent TZS 50,000 Equivalent TZS 50,000 Equivalent</td> <td></td> <td>Use J&M Bank VISA Use I&M Bank VISA the most afford: Cash withdrawal at any Other local bank's ATM Other bank's ATM outsi POS transactions: Online E-Commerce Tra invest@im</td> <td>A Debit Cards for able charges: 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 19.5 10.</td>	Free 4% 4% 4% 4% 4% 4% Free Upto US\$ 10,000/- 0.5% above 1% Upto US\$ 5,000/- per day is Free, above that 1% Vpto US\$ 10,000/- per day is Free, above that 1% Free VS\$ 10 N/A 0.1% min FCY 40/- & Max FCY 100/- US\$ 20 US\$ 4 US\$ 5 TZS 18,000 Equivalent TZS 36,000 Equivalent TZS 72,000 Equivalent TZS 50,000 Equivalent TZS 50,000 Equivalent		Use J&M Bank VISA Use I&M Bank VISA the most afford: Cash withdrawal at any Other local bank's ATM Other bank's ATM outsi POS transactions: Online E-Commerce Tra invest@im	A Debit Cards for able charges: 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 18.M ATM: 25.5,000 Free 19.5 10.









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CITIBANK TANZANIA LIMITED

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Report of Condition of Bank Published Pursuant to regulations 7 and 8 of the Banking and Financial Institutions (disclosures) Regulations, 2014

	CONDENSED STATEMENT OF FINANCIAL POSITI	ION AS AT 30 JUNE	2021	CONDENSED S
	(Amounts in million shillings)			FOR THE QUAR
		Position as at <u>30-Jun-21</u>	Position as at <u>31-Mar-21</u>	
	ASSETS			
	Cash	8,434	4,263	
	Balances with Bank of Tanzania	70,185	61,450	1 Interest Income
	Investment in Government Securities	175,478	172,473	2 Interest Expense
	Balances with Other Banks and financial institutions Cheques and Items for Clearing	92,834 105	82,594 282	3 Net Interest Inc
	Inter branch float items	0	0	4 Bad Debts Writte
	Bills Negotiated	13,419	7,496	5 Impairment Loss
	Customers Liabilities for Acceptances	36,245	28,317	6 Non-Interest Inc 6.1 Foreign Curr
	Interbank Loans Receivables	192,471	368,708	6.2 Fees and Co
	Investment in Other Securities	0	0	6.3 Dividend Inc
11	Loans, Advances and Overdrafts	299,869	298,359	6.4 Other Opera
12	? Other Assets	9,528	13,431	7 Non-Interest Ex
13	Equity Investments	0	0	7.1 Salaries and
	Underwriting accounts	0	0	7.2 Fees and Co
	Fixed Assets (Less Depreciation)	8,022	8,453	7.3 Other Operat 8 Operating Incor
16	TOTAL ASSETS	<u>906,590</u>	<u>1,045,826</u>	9 Income Tax Prov
				10 Net Income / (L
	LIABILITIES	517	501	11 Other Compreh
	Deposits from other banks and financial institutions Customer Deposits	517 735,670	531 866,462	Unrealised net g
	Cash Letter of credit	0	0	Income tax there
	Special Deposits	613	613	Other comprehe 12 Total Comprehe
	Payments orders/transfers payeable	0	0	13 Number of Empl
	Bankers cheques and drafts issued	2,394	2,398	14 Basic Earnings F
23	Accrued taxes and expenses payable	2,062	2,855	15 Number of Brand
24	Acceptances outstanding	36,248	27,106	
	interbranch float items	0	0	D. SELECTED PEF
	Unearned income and other deferred charges	660	714	(i) Return on Avera
	Other liabilities	25,833	25,326	(ii) Return on Avera
	Borrowings	5,000	25,000	(iii) Non Interest Exp
29	TOTAL LIABILITIES	<u>808,997</u>	<u>951,005</u>	(iv) Net interest Inco
30	NET ASSETS (LIABILITIES)	97,593	94,821	
c	CAPITAL AND RESERVES			In preparation of the
	- Paid up Share Capital	9,660	9,660	previous year Aud
32	- Capital Reserves	0	0	
33	- Retained Earnings	82,125	81,403	Signed by: Geo
				Chie
	- Profit (Loss) Account	3,790	1,771	
	- Other capital accounts	2,018	1,987	Signed by: Iddi
	6 - Minority interest	0	0	Dire
37	TOTAL SHAREHOLDER'S FUND	97,593	94,821	
38	Contingent Liabilities	107,300	134,577	
	Non Performing Loans and Advances	0	0	Signed by: Godw
40	Allowances for Probable Losses	883	556	Chief
41	Other Non Performing Assets	0	0	
D	SELECTED FINANCIAL CONDITION INDICATORS			We, the undersign have been examin Financial Reportin
(i)	Shareholders Funds to total assets	10.8%	9.1%	true and fair view.
(ii)	Non Performing Loans to Gross loans	0.0%	0.0%	and and fair flow.
(iii)	Gross Loans and Advances to Total Deposits	40.7%	34.4%	
(iv)		33.1%	28.5%	Cianad hus Andull
(v)	5	62.7%	52.9%	Signed by: Andulil
(vi)	Deposits Growth	-17.8%	-34.7%	
(vii)	Assets Growth	-15.4%	-27.6%	Signed by: Wilson
L				

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME							
FOR THE QUARTER ENDED 30 JUNE 2021		(Amou	nts in millio	n shillings)			
	Current Quarter	Comparative Quarter Previous Year	Current Year Cummulative	Previous Year Cummulative			
	<u>30-Jun-21</u>	<u>30-Jun-20</u>	<u>30-Jun-21</u>	<u>30-Jun-20</u>			
1 Interest Income	8,395	7,965	15,215	17,207			
2 Interest Expense	(2,383)	(3,073)	(4,607)	(6,136)			
3 Net Interest Income	6,012	4,892	10,608	11,071			
4 Bad Debts Written Off	0 (326)	0 (612)	0 (233)	0 (602)			
5 Impairment Losses on loans and advances 6 Non-Interest Income :	(320) 3,238	2,927	(233) 6,620	(802) 6,238			
6.1 Foreign Currency Dealing and Translation Gain/(Loses)	2,005	1,860	4,113	3,820			
6.2 Fees and Commisions	1,233	1,067	2,507	2,418			
6.3 Dividend Income	0	0	0	0			
6.4 Other Operating Income	0	0	0	(0)			
7 Non-Interest Expense	(5,813)	(6,652)	(11,474)	(12,843)			
7.1 Salaries and Benefits	(2,255)	(1,966)	(4,488)	(3,957)			
7.2 Fees and Commission	0 (3,559)	0 (4,687)	0 (6,986)	0 (8,886)			
7.3 Other Operating Expenses 8 Operating Income (Loss) Before	(3,559) 3,111	(4,007)	(0,980) 5,522	(8,888) 3,863			
9 Income Tax Provision	(1,092)	(801)	(1,732)	(2,111)			
10 Net Income / (Loss) after Income Tax	2,019	(247)	3,790	1,753			
11 Other Comprehensive Income		. ,					
Unrealised net gains arising during the period	1,075	73	(82)	443			
Income tax thereon	(323)	(22)	25	(133)			
Other comprehensive income net of tax	753	51	(57)	310			
12 Total Comprehensive Income for the period	2,772	(196)	3,733	2,063			
13 Number of Employees 14 Basic Earnings Per Share	45 201,940	42 (24,699)	45 379,005	42 175,259			
15 Number of Branches	1	(24,000)	1	1/0,200			
D. <u>SELECTED PERFORMANCE INDICATORS</u> (i) Return on Average Total assets (ii) Return on Average Shareholders' Fund (iii) Non Interest Expense to Gross Income (iv) Net interest Income to Average Earning Assets	0.8% 8.4% 62.8% 3.3%	-0.1% -1.0% 85.1% 3.9%	0.8% 7.8% 66.6% 2.7%	0.3% 3.5% 74.2% 4.5%			
In preparation of the quarterly financial statements, consistent accour previous year Audited Financial Statements Signed by: Geofrey Mchangila Chief Executive Officer Signed by: Iddi Msonga	inting policies	Date : 29th July	/ 2021	able to the			
Signed by: Iddi Msonga Director - Finance		Date : 29th July	/ 2021				
Signed by: Godwin Rutashobya Chief Internal Auditor		Date : 29th July	/ 2021				
We, the undersigned directors, attest to the faithful representation of have been examined by us and, to the best of our knowledge and be Financial Reporting Standards and the requirements of the Banking true and fair view.	ief, have beer	prepared in cor	nformance with	nternational			
Signed by: Andulile Mwakalyeye		Date : 29th July	/ 2021				
Signed by: Wilson Chola		Date : 29th July	/ 2021				

C	ONDENSED STATEMENT OF CASH FLOW FOR TH	IE PERIOD			illion shillings)
		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		<u>30-Jun-21</u>	<u>31-Mar-21</u>	<u>30-Jun-21</u>	<u>30-Jun-20</u>
١.	Cash Flow From Operating Activities: Net Income (Loss)	3,111	2,411	5,522	3,863
	Adjustment For:	3,111	2,411	5,522	3,803
	-Impairments / Amortisations	448	445	893	1,041
	-Net Change in Loans and Advances	(1,510)	12,053	10,543	(66,024)
	-Gain / Loss on Sale of Assets	0	0	0	0
	-Net Change in Deposits -Net Change in Short Term Negotiable Securities	(130,805) 0	(301,095)	(431,901)	131,804
	-Net Change in Other Liabilities	8,798	(13,905)	(5,107)	392
	-Net Change in Other Assets	(10,673)	8,114	(2,525)	4,798
	-Tax Paid	(689)	(605)	(1,293)	(1,903)
	-Others	0	0	0	0
	Net Cash Provided (Used) by Operating Activities	<u>(131,320)</u>	<u>(292,582)</u>	<u>(423,868)</u>	<u>73,971</u>
п.	Cash Flow From Investing Activities				
	Dividend Received	0	0	0	0
	Purchase of Fixed Assets	(18)	0	(52)	(2,042)
	Proceeds From Sale of Fixed Assets	0	0	0	0
	Purchase of Non- Dealing Securities	(1,930)	(23,181)	(25,110)	853
	Proceeds from Sale of Non-Dealing Securities Others	0	0	0	0
	Net Cash Provided (Used) by Investing Activities	(1,948)	(23,181)	(25,163)	(1,189)
	nor ousin normala (obca) sy inrealing Adminis	1110-101	120,1017	12011007	(11100)
ш.	Cash Flow From Financing Activities:	0	0	0	o
	Repayment of Long Term Debt Proceeds From Issuance of Long Term Debt	0	0	0	0
	Proceeds From Issuance of Share Capital	0	0	0	0
	Payment of Cash Dividends	0	0	0	0
	Net Change in Other Borrowings	(20,000)	25,000	5,000	0
	Others	0	0	0	0
	Net Cash Provided (Used) by Financing Activities	(20,000)	25,000	5,000	0 0
	Net Cash Provided (Used) by Financing Activities	(153,268)	(290,763)	(444,031)	72,782
IV.	Cash And Cash Equivalent	((_00,00)	(,))	,. 52
	Net Increase (Decrease) in Cash and Cash Equivalent	(153,268)	(290,763)	(444,031)	72,782
	Cash and Cash equivalents at the Beginning of the Quarter	517,297	808,060	808,060	378,979
	Cash and Cash equivalents at the End of the Quarter	364,029	517,297	364,029	451,761

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2021 (Amounts in million shillings)									
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision	Others	Total		
Current Year									
Balance as at the beginning of the year	9.660	0	85.916	1,582	0	1,759	98,917		
Profit for the year	0	0	3,790	0	0	0	3,790		
Other Comprehensive Income	0	0	0	0	0	(57)	(57)		
Transactions with owners	0	0	0	0	0	0	0		
Dividends Paid/Payeable	0	0	(5,057)	0	0	0	(5,057)		
Regulatory Reserve	0	0	1,266	(1,266)	0	0	0		
General Provision Reserve	0	0	0	0	0	0	0		
Others	0	0	0	0	0	0	0		
Balance as at the end of the current									
period	9,660	0	85,915	316	0	1,702	97,593		
Previous Year									
Balance as at the beginning of the year	9.660	0	92.611	0	0	1,597	103.868		
Profit for the year	0	0	1,753	0	0	0	1,753		
Other Comprehensive Income	0	0	0	0	0	310	310		
Transactions with owners	0	0	0	0	0	0	0		
Dividends Paid/Payeable	0	0	(10,170)	0	0	0	(10,170)		
Regulatory Reserve	0	0	(1,194)	1,194	0	0	0		
General Provision Reserve	0	0	0	0	0	0	0		
Others	0	0	0	0	0	0	0		
Balance as at the end of the previous									
period	9,660	0	83,000	1,194	0	1,907	95,761		

6.0 Trade Finance

nports

Exports

Documentary Collections

CHARGES AND FEES- CITIBANK TANZANIA LIMITED

CHARGES AND FEES- CITIBANK TANZANIA LIMITED

0 Current Accounts	CHARGE/FEE-LCY	CHARGE/FEE-FCY	4.0	Foreign Exchange Transactions	CHARGE/FEE-LCY	CHARGE/FEE-FC
(a) Required minimum opening	Waived	Waived		(a) Purchase/sale of TCs transaction	NA	NA
balance (b) Monthly service fee (breakdown	TZS 20,000	USD \$20		over the counter (b) Purchase of foreign cheque	NA	NA
per customer type) (c) Cheque withdrawal over the counter	TZS 4,000	US\$ 5.00		(c) Sale/purchase of cash passport	NA	NA
(d) Fees per ATM withdrawal	N/A	N/A		(d) Telegraphic transfer		
(e) ATM mini statement	N/A	N/A		-Inward Telegraphic Transfers [FTIN]	US\$ 30	US\$ 30
(f) Interim statement per page	TZS 7,000	US\$ 5.00		-Outward International TT / Electronic [ROCT]	0.25% of transfer, Min US\$ 60.00 and Max US \$ 500.00	0.25% of transfer, Mi US\$ 60.00 and Max 500.00
(g) Periodic scheduled statement	Waived	Waived		(e) Telex/SWIFT	NA	NA
(h) Cheque book(i) Dishonoured cheque(j) Special clearance	TZS 35,000 (100 leaves) TZS 52,000 TZS 60,000	US\$ 35 (100 leaves) US\$ 50 US\$ 60		(f) Transfer from foreign currency denominated account to local current	NA	NA
() Special clearance	123 80,000	05\$ 60	5.0	Personal Loans		
(k) Counter cheque	TZS 2,500 per leaf	US\$ 2 per leaf		(a) Processing/Arrangement/Appraisal f	ее	
(I) Stop Payment	TZS 30,000	US\$ 30		(i) Personal loans	NA	NA
(m) Standing order	EFT: TZS 5,000	EFT: TZS 5,000		(ii) Overdrafts	NA	NA
	TZS TISS: TZS 10,000 Cross Border Fund Transfers: 0.25% of	TZS TISS: TZS 10,000 Cross Border Fund Transfers: 0.25% of		(iii) Mortgage finance	NA	NA
	transfer, Min US\$ 60.00 and Max US \$ 500.00	transfer, Min US\$ 60.00 and Max US \$		(iv) Asset finance (b) Unpaid Ioan instalment	NA NA	NA NA
	USD TISS: US \$ 10.00	500.00 USD TISS: US \$ 10.00		(b) Onpaid ioan instaiment	NA	NA
(n) Balance enquiry	Waived	Waived		(c) Early repayment	NA	NA
(o) New ATM card issuance	N/A	N/A		(d) Valuation fees	NA	NA
(p) ATM card renewal or replacement	N/A	N/A		(e) Other	NA	NA
(q) Overdrawn account interest charge	4.82%-8.53%	1.38%-7.13%				
(r) Unarranged overdraft	23.00%	14%		Additional Disclossures		
(s) Interbank transfer	Waived	Waived	1	Deposit Rates	LCY	FCY
(t) Bill payments through ATM	N/A	N/A		-Current Account Deposits	0%-3.00%	0%-0%
(u) Deposit fee	US \$20 and below: 3% of deposited amount TZS 1,000 and below: 0.3% of deposited amount	US \$20 and below: 3% of deposited amount TZS 1,000 and below: 0.3% of deposited		-Time Deposits		
	Coins: 3% of the deposited amount minimum TZS 10,000	amount Coins: 3% of the deposited amount minimum TZS 10,000		(a) 1 - Months	2.73% - 2.93%	0.09%-0.1%
(v) Other (please specify) (w) BRELA Search fees. Per searc	N/A h TZS 30,000	N/A US\$ 15		(b) 3 - Months (c) 6 - Months	3% -3.3% 3.28% -3.58%	0.13%-0.15% 0.15%-0.17%
(x) Foreign Loan Registration fees (DRN)	US\$ 700	US\$ 700		(d) 9 - Months	3.9% -4.2%	0.19%-0.21%
0 Savings Accounts				(e) 12 - Months	4.51% -4.81%	0.22%-0.25%
(a) Required minimum opening	NA	NA	1			
balance	NA	NA		Londing Data	LCY	FCY
(b) Monthly service fee(c) Interim statement	NA NA	NA	2	Lending Rate Base lending rate	5.08%-6.08%	3.57%-4.57%
(d) Account clossure	NA	NA		Short term (up to one year)	5.08%-6.08%	3.57%-4.57%
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				Medium term (2 to 3 years)	5.58%-6.58%	4.07%-5.07%
Electronic Banking			-	Long term (3 - 5 years)	6.08%-7.08%	4.57%-5.57%
(a) Internet banking monthly fee	Waived	Waived	1	Term loans (over 5 years)	6.08%-7.08%	5.07%-6.07%
(b) Internet transfers	EFT: TZS 5,000 TZS TISS: TZS 10,000	EFT: TZS 5,000 TZS TISS: TZS 10,000				
	Cross Border Fund Transfers: 0.25% of transfer, Min US\$ 60.00 and Max US \$ 500.00 USD TISS: US \$ 10.00	Cross Border Fund Transfers: 0.25% of transfer, Min US\$ 60.0 and Max US\$ 500.00 USD TISS: US \$ 10.00)			
(c) SMS banking	N/A	N/A				
(d) Other	Managers Cheques: TZS 4,000	Managers Cheques: US\$ 5.00				
the undersigned have examined the	ne above information and hereby declare tha	t the information is true and correct to the l	best of	f our knowledge and information		
Name	Designation			Date		
1 Iddi Msonga	CFO			. Date : 29th July 2021		
2 Michael Munqure	TTS Head			Date : 29th July 2021		

TTS Head 2 Michael Mungure Date : 29th July 2021 Head of Treasury 3 James Rutta Date : 29th July 2021

Imports Letters of Credits Opening fees Handling fees Amendment Fees	LC issuance - 0.5% per quarter Min. \$325 Handling: \$130 Simple amendment \$100, extension 0.5% per quarter if it extends to other quarter (s)
Confirmation fees	Confirmation 0.39% per quarter Min. EUR 390 per quarter
Risk margin on Acceptance Other Bank LC re-issuance Bills Availization (Pour Aval)	0.25% per Quarter or part thereof 0.1% per Quarter, min. \$200 0.5% per Quarter or part thereof
Exports Letters of Credits	
Handling fees	\$500
Courier	\$100
Confirmation fees	0.25% per Quarter or part thereof
Negotiation fees	0.1% Min. \$1000
Liquidity financing Suppliers finance	Prevailing market rates and negotiable based on riskness of the transaction
Accounts Receivable Finance	Prevailing market rates and negotiable based on riskness of the transaction
Guarantees and Standby I	_etters of Credits
SBLC	0.5% per Quarter or part thereof

CHARGE/FEE

Handling: \$130, Acceptance \$65, Telex: 0.325% minimum \$98 and maximum \$650

All in fee: \$100 (\$50 courier and \$50 handling) per set of documents

SBLC	0.5% per Quarter or part thereof
Bid Bonds	0.5% per Quarter or part thereof
Performance Bond	0.5% per Quarter or part thereof
Maintanance Bond Advance Payment Guarantee	0.5% per Quarter or part thereof 0.5% per Quarter or part thereof
Amendments fees on Guarantees	Simple amendments \$100 and 0.5% per Quarter or part thereof, if it extends into next quarter(s)
Custom Bonds	0.5% per Quarter or part thereof
Warehouse Bond	0.5% per Quarter or part thereof
Transit Bond	0.5% per Quarter or part thereof
Facility fees	1.5% per annum

ADVERTISEMENT



PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS FOR THE QUATER ENDED 0N 30TH JUNE 2021

REPORT OF CONDITION OF BANK PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL

INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

ACCESS MICROFINANCE BANK TANZANIA LIMITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30th JUNE 2021			CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30th JUNE 2021 (Amounts in million shillings)					CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED ON 30th JUNE 2021		
(Amounts in million shillings)						Comparative Year	(Amounts in million shillings)			
				Quarter en	ded Quarter end	ded Cumulative	Cumulative	Share Share Retained Regulatory General		
	30 June 2021	31 March 2021	1 Interest income	30 June 2		20 30 June 2021 3,147 7,605	30 June 2020 8,106	Provision Total		
A. <u>ASSETS</u>			2 Interest income			1,318) (1,325		Capital Premium Earnings Reserve Reserve		
1 Cash	5,662	5,005	3 Net interest income			1,828 6,280		Current period up to 30th June 2021		
2 Balances with Bank of Tanzania	4,636	7,466	4 Bad debts written-off		-		-	Current period up to Souri Sune 2021		
3 Investment in government securities	-	-	5 Impairment losses on loans and advances 6 Non- interest income:		(368) 755	(815) (1,097 634 1,384		Balance as at the beginning of the year 40,000 - (35,570) 2,709 - 7,13		
4 Balances with other banks and financial institutions	578	420	6.1 Foreign currency dealings and translation		755	1,30	1,345			
5 Cheques and Items for clearing	55	40	gains/(losses)		35	35 75		(Loss) for the period (463) (463)		
6 Inter branch float items	-	-	6.2 Fees and commissions 6.3 Dividend income		244	260 477	598	Other Comprehensive Income		
7 Bills negotiated	-	-	6.4 Other operating income		476	339 833	636	Regulatory Reserve 1,991 (1,991)		
8 Customers' liabilities for acceptances	-	-	7 Non interest expenses			5,737) (7,030) (12,349)	Balance as at 30th June 2021 40,000 - (34,042) 718 - 6,67		
9 Interbank loans receivable	3,325	5,330	7.1 Salaries and benefits			2,879) (3,963				
10 Investment in other securities	-	-	7.2 Fees and commission 7.3 Other operating expense			(311) (305 2,547) (2,762		Previous Year-period up to 30th June 2020		
Loans, advances and overdrafts (Net of allowances for probable			8 Operating income/(loss)			4,089) (463				
11 losses)	35,360	34,810	9 Income tax provision		-	1,227 -	2,072	Balance as at the beginning of the year 40,000 - (13,883) 26,11		
12 Other assets	9,276	9,022	10 Net profit/(loss) after income tax		494 (2,863) (463	(4,834)	(Loss) for the year - (4,834) (4,834)		
13 Equity investments	-	-	11 Other Comprehensive Income (itemize) 12 Total comprehensive income/(loss) for the year		494 (2,863) (463	(4,834)	General Provision Reserve		
14 Underwriting accounts	-	-	in the year			(40.	(4,034)	Balance as at 30th June 2020 40,000 - (18,718) 21,28		
15 Property, plant and equipment (net)	1,233	1,359	13 Number of employees		329	348 329				
16 TOTAL ASSETS	60,125	63,451	14 Basic Earnings Per Share		49	(286) (23	(242)			
			15 Number of branches		8	8 8	8			
B. LIABILITIES			SELECTED PERFORMANCC INDICATORS					In propagation of the guarterly financial statements, consistent accounting policies have been used as they		
17 Deposits from other banks and financial institutions	-	-	(i) Return on average total assets			-5.2% -1.5		In preparation of the quarterly financial statements, consistent accounting policies have been used as thos		
18 Customer deposits	43,063	46,644	(ii) Return on average ordinary shareholders' funds			51.7% -13.49	-40.7%	applicable to the previous year audited financial statements.		
19 Cash letters of credit	-		 (iii) Non interest expense to gross income (iv) Net Interest income to average earning assets 			51.7% 78.2° 16.6% 31.8°				
20 Special deposits		_	(W) North Refeat mooning to average carriing about		001078	010	20.070	Name and Title Signature Date		
21 Payment orders/transfers payable		_	CONDENSED	STATEMENT OF CASH	FLOW STATEMENT			Name and Title <u>Signature</u> <u>Date</u>		
22 Bankers' cheques and drafts issued				QUARTER ENDED ON						
23 Accrued taxes and expenses payable	1,575	1,681			(Amounts in	million shillings)	,			
24 Acceptances outstanding	1,575	1,001		Current Quarter	Broulous Quarter	Cumulative Current Veer	Comparative year Cumulative	Julius Justine Ruwaichi 27 th July 2021		
25 Inter branch float items	-	-		Current Quarter 30 June 2021	Previous Quarter 31 March 2021	Cumulative Current Year 30 June 2021	30 June 2020	(Chief Executive Officer)		
26 Unearned income and other deferred charges	1,569	1,562								
0			I: Cash flow from operating activities:	101	(0.57)	(100	(4.000)			
27 Other liabilities	7,242	6,540	Net (loss)/profit before tax Adjustments for:	494	(957)	(463	(4,089)	Tajinder Singh Bhachu 27 th July 2021		
28 Borrowings 29 TOTAL LIABILITIES	- 	56,427	- Impairment charges and Amortization/depreciation charges	600	911	1,511		(Ag.Chief Financial Officer)		
	53,449		- net change in loans and advances	(551)	289	(262	8,404	(
30 NET ASSETS / (LIABILITIES) (16 minus 29)	6,676	7,024	 gain/(loss) on sale of assets net change in deposits 	(3,581)	(2,463)	(6.044	(8,369)			
			 net change in short term negotiable securities 	(159)	977	818		Catherin Temu 27 th July 2021		
C. SHAREHOLDERS' FUNDS	10.000		Negotiable Securities				-	(Head of Internal Audit)		
31 Paid up share capital	40,000	40,000	 net change in other liabilities net change in other assets 	604 (1,252)	(4,456) 3,742	(3,853 2,490		(head of internal Addit)		
32 Deposits for shares	-		- tax paid	(20)	(20)	(40	(21)	We, the undersigned directors, attest to the faithful representation of the above statements. We declare that		
33 Retained Earnings	(33,578)	(33,300)	- others Net change in SMR	184	365	549	(1,213)			
34 Profit/(Loss) account	(463)	(957)	Net cash provided (used) by operating activities	(3,682)	(1,613)	(5,295	(10,428)	the statements have been examined by us and, to the best of our knowledge and belief, have been prepare		
35 General Provision Reserve	718	1,282	I: Cash flow from investing activities:					in conformance with International Financial Reporting Standards and the requirements of the Banking an		
36 Minority interest			Dividend received	-	-	-	-	Financial Institutions Act, 2006 and they present a true and fair view.		
37 TOTAL SHAREHOLDERS' FUNDS	6,676	7,024	Purchase of fixed assets Proceeds from sale of fixed assets	- 10	-	- 10	(3)			
			Purchase of non-dealing securities	-	-	-	-	Numero Distante Distante di Stati di St		
38 Contingent liabilities	385	900	Proceeds from sale of non-dealing securities	-	-	-	-	Name Signature Date		
39 Non performing loans & advances	8,103	10,503	Deferred revenue grant Net cash provided (used) by investing activities	(33) (23)	(25) (25)					
40 Allowances for probable losses	6,599	8,038	cash provided (daed) by investing activities	(23)	(25)	(40	(8)	Thereas Free Benefit		
41 Other non performing assets	64	64	III: Cash from financing activities:					Thomas Engelhardt 27th July 2021		
			Repayment of long term debt Proceeds from issuance of long term debt	-	-	-	-	(Chairperson)		
D. SELECTED FINANCIAL CONDITION INDICATORS			Proceeds from issuance of long term debt Proceeds from issuance of share capital							
(i) Shareholders' funds to total assets	11.10%	11.07%	Payment of cash dividends	-	-	-	-			
(ii) Non performing loans to total gross loans	19.31%	24.51%	Net change in other borrowings	-	-	-	-	Johannes Mainhardt 27 th July 2021		
(iii) Gross loans and advances to total deposits	97.44%	91.86%	Others Net cash provided (used) by financing activities		-			(Director)		
(iV) Loans and advances to total assets	58.81%	54.86%						()		
(V) Earning assets to total assets	64.34%	63.26%	IV: Cash and cash equivalents:	10	(4		(10.100)			
(Vi) Deposits growth	-7.68%	-5.29%	Net decrease in cash and cash equivalents Cash and cash equivalents at the beginning of the guarter/year	(3,706) 17,864	(1,637) 19,501	(5,343 19,501	(10,436) 39,057			
(Vii) Assets growth	-5.24%	-22.30%	Cash and cash equivalents at the beginning of the quarter/year	14,158	17,864	14,158				

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

DESCRIPTION	CHARGE/FEE			TERM DEPOSIT RATES 2021		
ACCESS RAHISI,NORMAL SAVINGS, RAHISI CAA, ELIMU, AND KIKUNDI ACCOUNT(RAHISI ACCOUNT)	TZS	USD	Amount	Interest Rates		
Required minimum opening balance	10,000.00		5,000,000 - 500,000,000	3% - 1 2% p.a		
Monthly service fees	2,000.00		> 500,000,000	Negotiation		
Cash withdrawal over counter up to 10M	3.000.00		AGENCY BANKING	Customer Fees	To ACCESSBANK	To Agents
Cash withdrawal over counter >10M	10,000		Withdrawal (TZS) (agents) Range	700	050.00	070.00
Bank statement 1 free per month	FREE		0 - 20,000 -	2.000	1.300.00	700.00

Bank statement subsequent months New ATM card issuance ATM card renewal or replacement		
	10,000.00	
ATM card renewal or replacement	10,000.00	
	15,000.00	
Replacement of the PIN	10,000.00	
Standing order Internal	2,000.00	
Standing order External	12,980,00	
Dormant account fee	FREE	
Interbank transfer	10,000.00	
International transfer	Tanzanian Shilings equivalent of USD 55	55.00
Closure of account	20,000.00	
NUFAIKA TRANSACTIONAL ACCOUNT		
Required minimum opening balance	50,000.00	25.00
Monthly service fees	6,000.00	3.0
Bank statement 1free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
New ATM card issuance	15,000.00	N/A
Fees per ATM withdrawal	2,000.00	N/A
Interbank transfer	10.000.00	4.20
International transfer	Tanzanian Shilings equivalent of USD 55	55.00
ATM mini statement	1,000.00	N/A
Standing order Internal	2.000.00	1.00
Standing order External	12,980.00	12.98
	FREE	FREE
Dormant account fee	FREE	FREE
Reactivation of Dormant account		
Letter of recommendation and certificate of balance	50,000.00	23.00
NORMAL CURRENT ACCOUNT (NUFAIKA ACCOUNTS)	TZS	USD/EURO
Required minimum opening balance	100,000.00	50.00
	6,000.00	3.00
Monthly service fees		
Cash withdrawal over counter up to 10M	3,000.00	0.189
Cash withdrawal over counter >10M	10,000	1
Fees per ATM withdrawal	2,000.00	N/#
ATM mini statement	1,000.00	N/4
Bank statement 1free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cheque book 25 leaves	20,000.00	10.00
Cheque book 50 leaves	35,000.00	15.00
Disherened sheave	30,000.00	30.00
Dishonored cheque		
Bankers Cheque	50,000.00	FREE
Stop payment	30,000.00	30.00
Standing order Internal	2,000,00	1.00
Standing order External		
	12,980.00	12.98
Balance enquiry	1,000.00	1.00
New ATM card issuance	15,000.00	N/#
ATM card renewal or replacement	15,000.00	N/A
Interbank transfer	10,000.00	4.20
International transfer	Tanzanian Shilings equivalent of USD 55	55.00
Dormant account fee	FREE	FREE
	FREE	
Reactivation of Dormant account	FREE	FREE
	FREE 50,000.00	FREE 23.00
Reactivation of Dormant account Letter of recommendation and certificate of balance		
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT	50.000.00 TZS	23.00 USD/EURO
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance	50.000.00 TZS 100,000.00	23.00 USD/EURO 50.00
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT	50.000.00 TZS	23.00 USD/EURO
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees	TZS 100,000.00 60,000.00 60,000.00	23.00 USD/EURO 50.00 50.00
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover	50,000,00 TZS 100,000,00 60,000,00 20,000,00 20,000,00	23.00 USD/EURO 50.00 50.00 10,000,00
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees	TZS 100,000.00 60,000.00 60,000.00	23.00 USD/EURO 50.00 50.00
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service feas Minimum monthly turover Cash withdrawal over counter	50,000,00 TZS 100,000,00 60,000,00 20,000,00 FREE	23,00 USD/EURO 50,00 50,00 10,000,00 0,18%
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal	50,000,00 TZS 100,000,00 60,000,00 20,000,000 FREE 2,000,00	23.00 USD/EURO 50.00 50.00 10,000,00 0,183 N/
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service feas Minimum monthly turover Cash withdrawal over counter	50,000,00 TZS 100,000,00 60,000,00 20,000,00 FREE	23.00 USD/EURO 50.00 50.00 10,000,00 0,189 0,189 N//
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal	50,000,00 TZS 100,000,00 60,000,00 20,000,000 FREE 2,000,00	23.00 USD/EURO 50.00 50.00 10,000,00 0,183 N/
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement 1free per month	50,000,00 TZS 100,000,00 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23,00 50,00 50,00 10,000,00 0,189 N/k N/k FREI
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement tree per month Bank statement subsequent months	50,000,00 TZS 100,000,00 60,000,00 20,000,00 C C C C C C C C C C C C C C C C	23,00 USD/EURO 50,00 10,000,00 0,189 N// N// Comparison N// N// N// N// N// N// N// N// N// N/
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement 1free per month	50,000,00 TZS 100,000,00 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23,00 50,00 50,00 10,000,00 0,189 N/k N/k FREI
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement three per month Bank statement subsequent months Cheque book 25 leaves	50,000,00 TZS 100,000,00 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23,00 USD/EURO 50,00 10,000,00 0,189 N/V N/V FREE 10,000 FREE 10,000 10,000
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement Tirce per month Bank statement tirce per month Bank statement subsequent months Cheque book 50 leaves	50,000,00 TZS 100,000,00 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23,00 USD/EURO 50,00 10,000,00 0,188 N// N// FREE 10,000 10,000 10,000 10,000 10,000 10,000 15,000 15,000 15,000 15,000 10,0
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement three per month Bank statement subsequent months Cheque book 25 leaves	50,000,00 TZS 100,000,00 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23,00 USD/EURO 50,00 10,000,00 10,000,00 10,000,00 10,000 FREI 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000,000,00 10,000,000,00 10,000,000,00 10,000,000,000,00 10,000,000,000,000,000,000,000,000,000,
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Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKK ACCOUNT Required minimum opening balance Monthy service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement three per month Bank statement ubusqueut months Cheque book 25 leaves Cheque book 25 leaves Diahoncred cheque Bankers Cheque Stop payment	50,000,00 TZS 100,000,00 00,000,00 00,000,00 FREE 0,000,000 FREE 0,000,000 FREE 0,000,00 FREE 0,000,00 10,000,00 50,000,00 0,00	23,00 USD/EURO 50,00 10,000,00 10,000,00 10,000,00 10,000 FREI 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000,000,00 10,000,000,00 10,000,000,00 10,000,000,000,00 10,000,000,000,000,000,000,000,000,000,
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Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKK ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement tree per month Bank statement tree per month Cheque book 50 leaves Dishonored cheque Bankers Cheque Stop payment Standing order Internal	50,000,00 TZS 100,000,00 0 0 0 0 0 0 0 0 0 0 0 0 0	23,00 USD/EURO 50,00 10,000,00 0,189 N/V FREE 10,000 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 15,00 10,000 10,000,00 10,000
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Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKK ACCOUNT Required minimum opening balance Monthly service fees Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement Tree per month Bank statement Tree per month Bank statement subsequent months Cheque book 50 leaves Diehonored cheque Bankers Cheque Standing order External Standing order External Balance enquiy New ATM card issuance ATM acard renewal or replacement Interbank transfer Interbank ransfer Mindacut I subsequent account Letter of recommendation and certificate of balance Markarts SAVING ACCOUNTS Required minimum opening balance monthly service fees Bank statement Tree per month Bank statement Tree per month Bank statement up opening balance Cash withdrawal over counter Sakatement usubsequent months	50,000,00 TZS 100,000,00 60,000,00 20,000,000,00 FREE 2,000,00 100,000,00 FREE 100,000,00 100,000,00 FREE 100,000,00 20,000,00 100,000,00 20,000,00 20,000,00 20,000,00 30,000,00 30,000,00 20,000,00 20,000,00 20,000,00 12,980,00 12,980,00 15,000,00 15,000,00 50,000,00 50,000,00 FREE \$0,000,00 FREE<	23.00 USD/EURO 50.00 10,000,00 0,018 10,000,00 10,000,00 10,000,000 10,000 10,000 10,000,000 10,000,000 10,000 10,000 10,000 10,000 10,000
Reactivation of Dormant account Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAKA ACCOUNT Required minimum opening balance Monthly service fees Monthly service fees Minimum monthly turover Cash withdrawal ATM mini statement Bank statement 1 free per month Bank statement subsequent months Cheque book 50 leaves Diahonord cheque Banker Statement Subsequent months Standing order External Balance enquiry New ATM card issuance ATM card issuance ATM card issuance Atd renewal or replacement Intertank transfer Dommant account fee Reactivation of Domant account Letter of recommendation and certificate of balance Mintack SATING ACCOUNTS Required minimum opening balance monthly service fees Bank statement 1 free per month Bank statement 1 subsequent months Cash withdrawal over counter Standing order External Beactivation of Domant account [ee Beatitrestion of Dormant account [ee	50,000,00 TZS 100,000,00 60,000,00 20,000,000,00 FREE 2,000,00 100,000,00 FREE 100,000,00 FREE 100,000,00 FREE 100,000,00 FREE 100,000,00 20,000,00 20,000,00 30,000,00 30,000,00 30,000,00 2,000,00 12,980,00 12,980,00 12,980,00 12,980,00 15,000,00 15,000,00 FREE 5,000,00 FREE 20,000,00 FREE 20,000,00 FREE 10,000,00 FREE 10,000,00 FREE 10,000,00 FREE 10,000,00 FREE 10,000,00 FREE 10,000,00 <td>23.00 USD/EURO 50.00 10,000,00 10,000,00 10,000,00 10,000,00 10,000 10</td>	23.00 USD/EURO 50.00 10,000,00 10,000,00 10,000,00 10,000,00 10,000 10
Reactivation of Dormant account Lette of recommendation and certificate of balance SPECIAL ACCESS NUFAKA ACCOUNT Required minimum opening balance Monthly service fees Minimum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement Bank statement subsequent months Cheque book 52 leaves Dishoncred cheque Bankers Cheque Bankers Cheque Standing order Internal Dinhormed Cheque Bankers Cheque Diandra order External Balance enquiv New ATM card issuance ATM and reveal or replacement International transfer Dormant account fee Reactivation of Dormant account Letter of recommendation and certificate of balance MixKAXT SXINK ACCOUNTS Required minimum opening balance monthly service fees Bank statement Subsequent months Cash withdrawal over counter </td <td>50,000,00 TZS 100,000,00 60,000,00 20,000,000,00 FREE 2,000,00 100,000,00 FREE 100,000,00 100,000,00 FREE 100,000,00 20,000,00 100,000,00 20,000,00 20,000,00 20,000,00 30,000,00 30,000,00 20,000,00 20,000,00 20,000,00 12,980,00 12,980,00 15,000,00 15,000,00 50,000,00 50,000,00 FREE \$0,000,00 FREE<</td> <td>23.00 USD/EURO 50.00 10,000,00 10,000,00 10,000,00 10,000,000 10,000 10,00</td>	50,000,00 TZS 100,000,00 60,000,00 20,000,000,00 FREE 2,000,00 100,000,00 FREE 100,000,00 100,000,00 FREE 100,000,00 20,000,00 100,000,00 20,000,00 20,000,00 20,000,00 30,000,00 30,000,00 20,000,00 20,000,00 20,000,00 12,980,00 12,980,00 15,000,00 15,000,00 50,000,00 50,000,00 FREE \$0,000,00 FREE<	23.00 USD/EURO 50.00 10,000,00 10,000,00 10,000,00 10,000,000 10,000 10,00

	2,000	1,300.00 700
100,001 - 200,000	3,500	2,520.00 980
200,001 - 300,000	4,500	3,225.00 1,275
300,001 - 750,000	5,500	3,850.00 1,650
750,001 - 3,000,000	7,000	4,750.00 2,250
Deposit (TZS) (agents) Range		
0 - 10.000		
	· · ·	
10,001 - 20,000	·	·
20,001 - 50,000	•	- 2
50,001 -100,000		- 3
100,001 - 150,000		- 6
150,001 - 200,000		
200,001 - 250,000		-
250,001 - 300,000		· · ·
300.001 - 500.000		- 1.1
500,001 - 750,000	·	
750,001 - 3,000,000	·	- 1,6
MOBILE BANKING		
Withdrawal - Bank to Wallet (TZS)	Customer Fee (TZS)	
01-50,000	500.00	
50,001-100,000	1,000.00	
100,001-250,000	2,000.00	
250,001-750,000	3,000.00	├ ───── ┤ ────────
750.001-3.000.000		
	4,000.00	
Deposit (TZS) (Wallet to Bank)	Customer Fee (TZS)	
01-50,000	FREE	
50,001-100,000	FREE	
100,001-250,000	FREE	
250,001-750,000	FREE	
750.001-3.000.000	FREE	
	FREE	
Air-time top-up		
Utility payments	FREE	
ABT internal transfers (same account holder)	FREE	
ABT internal outgoing transfers (other account holder)	500.00	
Balance inquiry	100.00	
Mini-statement	200.00	
Full account statement request	500.00	
Cheque book request	600.00	
	770	1100
FOREIGN EXCHANGE TRANSACTION	TZS	USD
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT)	55.00	55.00
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS- Normal Customer	55.00 10,000.00	55.00 4.20
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT)	55.00	55.00
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Normal Customer TISS-Staff	55.00 10,000.00	55.00 4.20
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Normal Customer TISS-Staff LOAN PRODUCT LENDING RATES	55.00 10,000.00 6,000.00 725	55.00 4.20 2.10
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Normal Customer TISS-Staff LOAN PRODUCT LENDING RATES MICRO LOANS (Rahsil Loans) T2S 500.000 to 10,000,000	55.00 10,000,00 6,000,00 TZS 66.00%	55.00 4.20 2.10 USD N/A
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Staff LOAN PRODUCT LENDING RATES MICRO LOANS (Rahela Loans) 1725 500.000 to 10,000,000 MICRO LOANS T25 10,000,001 to 35,000,000	550.00 10,000.00 6,000.00 TZS from 50,4% to 60% with graduation for good repeat clients and with good account turnover.	95.00 4.20 2.10 USD N/A N/A
FOREIGK EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Studi LOANP FRODUCT LENDING RATES MICRO LOANS (Rehnsi Loans) TZS 500.000 to 10,0000,000 MICRO LOANS TZS 10,000.000 to 35,000,000 ARCHO LOANS TZS 500.001 TO 35,000,000 ARCHO LOANS TZS 500.001 TO 35,000,000	55.00 10,000.00 725 from 50.4% to 60% with graduation for good repeat clients and with good account turnover. trom 50.4% to 60% with graduation for good repeat clients and with good account turnover.	55.00 4.20 2.10 USD N/A N/A N/A
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Customer (SWIFT) TISS-Stuff LOAN PRODUCT LENDING RATES MIRCPL CLANS (Rahis Leans) T2S 500,000 to 10,000,000 MICR0 LOANS T2S 10,000,001 to 35,000,000 AGRO LOANS T2S 500,001 T0 35,000,000 AGRO LOANS T2S 500,000 to 35,000,000	550.00 10.000,00 1725 100 10,000,00 1725 10,000,00 10,000,00 10,000,00 10,000,00 10,000,000 10,0000,000	95.00 4.20 2.10 USD N/A N/A
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Quatomer (SWIFT) TISS-Sturit LOAN PRODUCT LENDING RATES MICRO LOANS (Rahisi Loans) T2S 5500,000 to 10,000,000 MICRO LOANS T2S 10,000,001 to 35,000,000 AGRO LOANS T2S 500,001 T0 35,000,000 AGRO LOANS T2S 500,000 to 35,000,000	55.00 10,000.00 725 from 50.4% to 60% with graduation for good repeat clients and with good account turnover. trom 50.4% to 60% with graduation for good repeat clients and with good account turnover.	55.00 4.20 2.10 USD N/A N/A N/A
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Customer (SWIFT) TISS-Normal Customer TISS-Staff LOAN PRODUCT LENDING RATES MICRO LOANS TISS 100,000 to 15,000,000 MICRO LOANS T2S 100,000 to 35,000,000 AGRE LOANS/TOS 50,00,000 to 200,000,000 Loans/TOS 500,000 to 200,000,000 Loans/TOS 500,000 to 200,000,000 Loans/TOS 500,000 to 200,000,000	550.00 10.000,00 1725 100 10,000,00 1725 10,000,00 10,000,00 10,000,00 10,000,00 10,000,000 10,0000,000	55.00 4.20 2.10 USD N/A N/A N/A
FOREGOR EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Stormal Customer TISS-Staff LOAN PRODUCT LENDING RATES MICRO LOANS (Tahusi Luans) TZS 500,000 to 10,000,000 MICRO LOANS TS 10,000,001 to 35,000,000 ARDO LOANS TS 50,000 TO 35,000,000 SME LOANS/DDS 50,000 TO 200,000 Loans/OD Secured by Fixed Term Deposits Loan Processing Fee	550.00 10,000.00 1728 778 70 from 50.4% to 60% with graduation for good repeat clients and with good account tumover. from 50.4% to 60% with graduation for good repeat clients and with good account tumover. from 26.4% to 42% with graduation for good repeat clients and with good account tumover. 20,40% 728	95.00 4.20 2.10 USD N/A N/A N/A N/A
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Quatomer (SWIFT) TISS-Sture LOAN PRODUCT LENDING RATES MICRO LOANS (Rahis Loans) T2S 500,000 to 10,000,000 MICRO LOANS T2S 10,000,001 to 35,000,000 AGRO LOANS T2S 500,001 to 35,000,000 AGRO LOANS T2S 500,000 to 20,000,000 Loans-DOS 53,000,000 to 20,000,000 Loans-DOS 53,000,000 to 20,000,000 Loans-DOS Sacurad by Fixed Term Deposits Loan Processing Fee MICRO LOANS (Rahis Loans) T2S 500,000 to 10,000,000	550.00 10.000.00 TZS from 50.4% to 60% with graduation for good repeat clients and with good account turnover, from 50.4% to 60% with graduation for good repeat clients and with good account turnover, from 26.4% to 42% with graduation for good repeat clients and with good account turnover, from 26.4% to 42% with graduation for good repeat clients and with good account turnover, 20.40% TZS 3.40% Inclusive of excise duty and VAT	95.00 4.20 2.10 VSD N/A N/A N/A V/A V/SD N/A
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Customer (SWIFT) TISS-Studies Customer TISS-Studies Customer (SWIFT) TISS-Studies Customer (SWIFT) CLANP RPODUCT LENDING RATES MICRO LOANS (Tz S 10000) to 35,000,000 AGRO LOANS TZS 100000 to 35,000,000 AGRO LOANS TZS 5000,000 to 200,000,000 SME LOANS/ODE 35,000,000 to 200,000,000 SME LOANS/ODE 35,000,000 to 200,000,000 MICRO LOANS (Taking Loang) TZS 500,000 to 10,000,000	550.00 10,000.00 1725 6,0000 1725 6,0000 1725 6,0000 1725 70m 50.4% to 60% with graduation for good repeat clients and with good account turnover. from 50.4% to 60% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4% to 42% with graduation for good repeat clients and with good account turnover. from 26.4	55.00 4,20 2.10 USD N/A N/A N/A USD USD N/A N/A
FOREIGNE EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Stum ESS-Normal Customer (SWIFT) TISS-Stuff LOAN PRODUCT LENDING RATES MICRO LOANS (TRAInsi Loans) TZS 500,000 to 10,000,000 MICRO LOANS TZS 10,000,001 to 35,000,000 ABRO LOANS TSS 500,001 TO 35,000,000 SME LOANS/ODE 35,000,000 to 200,000,000 Loans/OD Sourd Oy Fixot Term Deposits Loan Processing Fee MICRO LOANS (TRAInsi Loans) TZS 500,000 to 10,000,000 MICRO LOANS TZS 10,000,001 to 50,000,000 AIRCRO LOANS TZS 500,000,000 AIRCRO LOANS TZS 500,000 to 50,000,000 AIRCRO LOANS TXS 5	550.00 10,000,00 TZS from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 26,4% to 42% with graduation for good repeat clients and with good account turnover. TZS 12S 3,40%.Inclusive of excise duty and VII 3,40%.Inclusive of excise duty and VII 3,40%.Inclusive of excise duty and VII	95.00 4.20 2.10 NA NA NA NA VA VSD VSD NA NA
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Quistomer (SWIFT) TISS-Stati LOAN PRODUCT LENDING RATES MICRO LOANS (Rahis Loans) T2S 550,000 to 10,000,000 MICRO LOANS T2S 10,000,001 to 35,000,000 AGRO LOANS T2S 500,001 to 35,000,000 Loans-DOS 35,000,000 to 20,000,000 Loans-DOS 35,000,000 to 20,000,000 MICRO LOANS T2S 10,000,001 to 50,000,000 AGRO LOANS T2S 500,001 to 50,000,000 AGRO LOANS T2S 500,001 to 50,000,000	10 10,000	95.00 4.20 2.10 VSD N/A N/A N/A V/A N/A N/A N/A N/A N/A
FOREGRE EXCHANGE TRANSACTION Tidegraphic Transfer - Normal Customer (SWIFT) TISS-Statumet TISS-Statumet LOAN PRODUCT LENDING RATES MICRO LOANS (TAshisi Learis) TZS 500,000 to 10,000,000 MICRO LOANS (TAshisi Learis) TZS 500,000 to 10,000,000 ARED LOANS TZS 500,001 to 35,000,000 Learis DS 50,001 TO 35,000,000 Learis DC Society of the Science of the	1500 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,000	55.00 4,20 2.10 USD N/A N/A N/A USD USD USD USD USD USD N/A
FOREIGN EXCHANGE TRANSACTION Talegraphic Transfer - Normal Customer (SWIFT) TISS-Stati LOAN PRODUCT LENDING RATES MICRO LOANS (Rainsi: Loans) T2S 500,000 to 10,000,000 MICRO LOANS T2S 10,000,000 to 35,000,000 ABRO LOANS T2S 500,001 T0 35,000,000 ABRO LOANS T2S 500,001 T0 35,000,000 ABRO LOANS T2S 500,001 T0 35,000,000 ABRO LOANS T2S 500,001 to 50,000,000 ABRO LOANS T2S 500,001 to 200,000,000 ABRO LOANS T2S 500,000 to 200,000,000 ABRO LOANS T2S 500,000 to 200,000,000 ABRO LOANS T2S 500,000 to 200,000,000 ABRO LOANS TAB	550.00 10.000,00 TZS 66,000 from 50,4% to 60% with graduation for good repeat clients and with good account turnover, from 50,4% to 60% with graduation for good repeat clients and with good account turnover, from 26,4% to 42% with graduation for good repeat clients and with good account turnover, from 26,4% to 42% with graduation for good repeat clients and with good account turnover, 20,40% TZS 3.40%-Inclusive of excise duty and VXI 3.40%-Inclusive of excise duty and VXI 172S TZS	95.00 4.20 2.10 VSD N/A N/A N/A V/A V/A V/A N/A N/A N/A N/A N/A V/A V/A V/A V/A V/A V/A V/A V/A V/A V
FOREIGN EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Staff LOAN PRODUCT LENDING RATES MICROL CLANS (Talmis Leans) TZS 500,000 to 10,000,000 MICROL CLANS TZS 10,000,001 to 35,000,000 ARDROL OLANS TZS 500,001 T3 5,000,000 ARDROL OLANS TZS 500,001 T3 5,000,000 ARDROL OLANS TZS 500,001 to 20,000,000 ARDROL OLANS TZS 500,001 to 5,000,000 ARDROL OLANS TZS 10,000,001 to 5,000,000 ARDROL OLANS TZS 500,001 to 5,000,000 ARDROL OLANS TZS 500,001 to 5,000,000 ARDROL OLANS TZS 10,000,001 to 50,000,000 ARDROL OLANS TZS 500,001 to 5,000,000 ARDROL OLANS TZS 500,001 to 50,000,000 ARDROL OLANS TZS 500,001 to 200,000 ARDROL OLANS TZS 500,001 to 500,000 ARDROL OLANS TZS 500,001 to 200,000 ARDROL OLANS TZS 500,001 to 500,000 ARDROL OLANS TZS 500,001 to 500,000 ARDROL OLANS TZS 500,001 to 500,000 ARDROL OLANS TZS 500,001 to 200,000 ARDROL OLANS TZS 500,000 to 200,000 ARDROL OLANS TZS 500,000 to 200,000 ARDROL OLANS TZS 500,000 TZS 500,000 ARDROL OLANS TZS 500,000 ARDROL TY TYPE TYPE TYPE TYPE TYPE TYPE TYPE T	1500 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,0000 10,000	55.00 4,20 2.10 USD N/A N/A N/A USD USD USD USD USD USD N/A
FOREIGNE EXCHANGE TRANSACTION Tidegraphic Transfer - Normal Customer (SWIFT) TISS-Stormal Customer TISS-Stormal Customer (SWIFT) CLOAN PRODUCT LENDING RATES MICRO LOANS (Rahisi Loans) T25 500.000 to 10,000,000 MICRO LOANS (Tabie Loans) T25 500,000 ABRC LOANS T25 10,000,001 to 35,000,000 LoansOB Socured by Fixed Term Deposits Loan Processing Fee MICRO LOANS T25 10,000,010 to 10,000,000 MICRO LOANS T25 500,001 T0 55,000,000 Lans Processing Fee MICRO LOANS T25 500,001 T0 55,000,000 AGRU LOANS T25 500,001 T0 55,000,000 Lans Processing Fee MICRO LOANS T25 500,001 T0 55,000,000 Lans/DS Socured by Fixed Term Deposits Lans/DD Socured by Fixed Term Deposits Application Fee MICRO LOANS (Rahisi Loans) T25 500,000 to 10,000,000	55.0.0 10,000.00 TZS 66,0070 from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 26,4% to 42% with graduation for good repeat clients and with good account turnover. 20,40% TZS 3,40%-inclusive of excise duty and VAT 20,000.00	95.00 4.20 2.10 VSD N/A N/A N/A V/A V/A V/A N/A N/A N/A N/A N/A V/A V/A V/A V/A V/A V/A V/A V/A V/A V
FOREGOR EXCHANGE TRANSACTION Telegraphic Transfer - Normal Customer (SWIFT) TISS-Stormal Customer TISS-Stormal Customer TISS-Stormal Customer CANN PRODUCT LENDING RATES MICRO LOANS (Tashis Loans) TZS 500,000 to 10,000,000 MICRO LOANS TS 10,000,001 to 35,000,000 ARDI LOANS TS 50,000,001 to 35,000,000 Loans FODS Secured by Fixed Term Deposits Loans FODS Secured by Fixed Term Deposits MICRO LOANS TZ 50,000,010 to 50,000,000 AGRO LOANS TZ 50,000,010 to 50,000,000 AGRO LOANS TZ 50,000,010 to 200,000,000 LIANS/ODS 35,000,000 to 200,000,000 LIANS/ODS 55,000,000 to 200,000,000 LIANS/ODS 55,000,000 to 200,000,000 LIANS/OD S5,000,000 to 200,000,000 LIANS/OD S5,000,00	550.00 10,000,00 TZS from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 50,4% to 60% with graduation for good repeat clients and with good account turnover. from 26,4% to 42% with graduation for good repeat clients and with good account turnover. TZS 3,40% inclusive of excise duty and VII 3,40% inclusive of excise duty and VII 3,40% inclusive of excise duty and VII 3,40% inclusive of excise duty and VII 3,40% inclusive of excise duty and VII 12S 3,40% inclusive of excise duty and VII 3,40% inclusive of excise duty and VII 3,40% inclusive of excise duty and VII 12S 3,40% inclusive of excise duty and VII 12S 3,40% inclusive of excise duty and VII 12S 3,40% inclusive of excise duty and VII 13 40% inclusive of excise duty and VII 12S 20,000.00	95.00 4.20 2.10 2.10 NA
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Italy's Draghi under pressure over contested justice reform

ROME

MARIO Draghi is struggling to hold together his coalition government due to divisions over a proposed justice



reform which is contested by the 5-Star Movement, the largest ruling party, and by many Italian prosecutors

Italy has long been dogged by a dysfunctional, painfully slow judicial system, but repeated attempts to overhaul it have failed to significantly reduce backlogs in many courts.

For decades, justice has been the most contentious area in Italian politics, and the latest dispute is the first significant threat to the unity of Draghi's multi-party coalition which took office in February.

The cabinet approved draft legislation on July 8 as one of a series of reforms Draghi (pictured) promised the European Union to unlock billions of euros in Recovery Funds, but it still needs to be approved by parliament.

The proposed reform aims to reduce backlogs and speed up court proceedings, but many 5-Star members and prosecutors say it will prevent completion of thousands of trials which will simply be scrapped before a verdict is reached.

Bogged down by justice, Draghi has had to slow down other promised reforms of the tax system and competition rules.

To speed things up, he has said he will put the judicial overhaul to a vote of confidence, a risky way of forcing it through parliament by truncating debate on amendments. The vote is expected early next week.

If a government loses a confidence vote it has to resign. This is all but impossible as even if 5-Star votes against Draghi, he will still have a majority. His coalition would however will be far less solid going forwards

The most contentious part of the reform makes yet another revision to the statute of limitations, which automatically scraps trials if a verdict is not reached within a set time from when the crime was committed

"I don't even want to consider the possibility the reform will not be changed," 5-Star's leader and former prime minister Giuseppe Conte told reporters after meeting Draghi on Tuesday. He declined to say what 5-Star would do in the confidence vote.

The most contentious part of the reform makes yet another revision to the statute of limitations, which automatically scraps trials if a verdict is not reached within a set time from when the crime was committed.

Italy's justice system has three degrees of judgment, meaning defendants can make two appeals. Far more cases are wiped out by the statute of limitations than in other advanced countries.

5-Star's justice minister in the previous government removed time limits on prosecutions once an initial verdict is reached, arguing that many offenders, especially white collar criminals, avoid justice by using legal tactics to delay court proceedings. The new reform by Draghi's Justice Minister Marta Cartabia, a former Constitutional Court chief, would freeze the statute of limitations at the end of the first trial but set strict time limits for the two appeals. **Agencies**

Tunisia's Saied moves on economy and Covid-19 after dismissing govt

TUNISIA'S president said on Wednesday he was addressing the country's dire economic and Covid-19 situation, and probing widespread corruption after invoking emergency powers on Sunday to seize control of government in a move his foes called a coup.

TUNIS

President Kais Saied justified the moves, which included dismissing the prime minister and suspending parliament, by citing a surging pandemic and misgovernance, saving he had acted to save the country from corruption and plots to sow civil strife.

Public anger had been growing in Tunisia over the political paralysis that had stopped any coherent response to the pandemic and after years of economic hardship and declining public services.

France said on Wednesday it was paramount that Saied quickly name a new prime minister and cabinet, while civil society groups including the powerful labor union have said he must produce a roadmap to exit the crisis within a month.

Healthcare professionals work at intensive care unit of Munci Selim Hospital, where Covid-19 patients are treated, as they spend Eid al-Adha next to their patients away from their families in Tunis, Tunisia on July 20, 2021.

A decade after ending autocratic rule through a popular uprising, Tunisia faces the sternest test yet to its democratic system, and Western countries that have applauded its political transition have expressed concern.

Saied, who says his actions are constitutional but has yet to set out his next steps, has been urged by the United States to stick to democratic principles. He met security chiefs on Wednesday, the presidency said.

Backed by the army, Saied's actions included suspending parliament for 30 days. Opponents including the Islamist Ennahda party, parliament's biggest, have accused him of a power grab.

On Wednesday he replaced the head of the television



President Kais Saied

station after an incident in which two guests on a current affairs program said they had been denied entry to the building.

The United States on Monday pressed Tunisia to maintain "scrupulous respect for freedom of expression" after police raided a foreign news bureau, but on Wednesday a New York Times reporter said police had detained her for two hours when out working in Tunis.

Judicial probe

Late on Wednesday the presidency published a video showing Saied telling the head of a business union that "wrong economic choices" had caused major financial problems.

Tunisia is seeking a loan agreement from the International Monetary Fund to finance its projected budget deficit and debt repayments.

Saied in the video called on traders to reduce prices of goods and warned them against speculating or hoarding. He also targeted business figure accused of corruption, saving that 460 people had stolen 13.5 billion dinars (\$4.8 billion) of public money.

The judiciary had earlier said it was investigating the two biggest parties in parliament, Ennahda and Heart of Tunisia, on suspicion of receiving foreign funds during the 2019 election campaign.

The judiciary, widely seen in Tunisia as independent from politics, said its investigation started 10 days before the president's moves.

Ennahda, a moderate Islamist party that has become the focal point of opposition to Saied's seizure of powers after its leader parliament speaker Rached Ghannouchi accused him of conducting a coup, denied committing any violations.

Heart of Tunisia could not be reached for comment.

Though Ennahda called on Sunday for supporters to come out on the streets against Saied's actions, it has since called for calm and sought national dialog.

There was no sign of protests or other disturbances on Wednesday, although a heavier security presence was in place in central Tunis. The army also remains at the parliament, government and television buildings it surrounded on Sunday.

Saied reiterated a long-standing rule banning gatherings of more than three people in public, but there was no sign it was being enforced as people moved and gathered normally.

Saied has also tightened some existing Covid-19 restrictions including a nightly curfew and ban on travel between cities

On Wednesday he issued orders to set up a pandemic response center to coordinate Tunisia's handling of the Covid-19 crisis, the presidency said.

US imposes sanctions on Syrian prisons, officials

WASHINGTON

THE United States on Wednesday said it imposed sanctions on eight prisons run by Syria's intelligence apparatus.

The Treasury Department also slapped sanctions on five Syrian officials who directed the prisons, Syrian armed reb-

el group Ahrar al-Sharqiya and two of its leaders to try to hold to account those responsible for what it deemed as human rights violations in the country's decade-long civil war.

US Secretary of State Antony Blinken said in a statement that the sanctions were meant to "promote accountability" for the Syrian government's alleged abuses. In a statement announcing the sanctions, the Treasury said the prisons "have been sites of human rights abuses against political prisoners and other detainees".

It also accused Ahrar al-Sharqiya of multiple crimes against civilians, especially Syrian Kurds, including unlawful killings, "abductions, torture, and seizures

of private property".

As a result of the action, all assets of the targets under US jurisdiction are blocked and US persons are generally barred from dealing with them.

In a separate statement, the Treasury said it had imposed sanctions on one Turkey-based al-Qaeda financial facilitator for materially assisting the militant

group and one Syria-based terrorist fundraiser and recruiter for providing material support to Hayat Tahrir al-Sham (HTS), another militant group.

Beyond blocking their assets and barring US persons from dealing with them, these sanctions threaten non-US persons with losing access to the US market if they deal with the two.

Lhasa-Nyingchi railway in SW China's Tibet injects vitality into areas along route

LHASA-NYINGCHI railway, the first electrified railway in southwest China's Tibet autonomous region, has made travel easier for local people, stimulated local residents' enthusiasm for starting businesses and finding jobs, and boosted development of industries, injecting fresh vitality into the development of areas along its route since it opened to traffic on



IMF official says new COVID-19 variants could inflict double blow on emerging markets

WASHINGTON

NEW, highly infectious COVID-19 variants could inflict double blow on emerging markets in a downside scenario, leading to significant losses in output over the coming years, an International Monetary Fund

NATO's activity near Russian borders forces Moscow to take security measures - Kremlin

MOSCOW

NATO's activity near Russian borders forces Russia to take security measures, Kremlin

Spokesman Dmitry Peskov said yesterday.

The Russian presidential spokesman thus commented on the alliance's drills dubbed Agile Spirit 2021 that had kicked off in Georgia with the participation of 12 NATO member states and also Azerbaijan, Georgia and Ukraine.

"This is vet another proof that NATO with its military infrastructure is around our borders. Moreover, it has come in contact with our borders rather than is just around them," Peskov (pictured) pointed out.

"This, of course, prompts us to keep a close watch on the situation. Importantly, this makes us take measures to ensure our security.

This is what our president and our defense minister have spoken about on many occasions as well as our representatives at various levels," the Kremlin spokesman said.

NATO's Agile Spirit 2021 drills kicked off on July 26. The alliance's drills involve over 2,500 troops from Azerbaijan, Great Britain, Germany, Georgia, Spain, Italy, Canada, Latvia, Lithuania, Poland, Romania, the United States, Turkey, Ukraine and Estonia. More than 1,500 troops are from Georgia and another 700 personnel from the US.

Facebook reports Q2 results with doubled net income

SAN FRANCISCO

U.S. social media giant Facebook's second-quarter earnings saw net income double from a year earlier to 10.39 billion U.S. dollars.

The company's net income for the quarter ending on June 30 grew 101 percent compared with 5.18 billion dollars in the corresponding period last year.

Revenue for the quarter hit 29.08 billion dollars, up 56 percent year over year from 18.69 billion dollars, with advertising revenue rising to 28.58 billion dollars compared with 18.32 billion dollars in the same period last year.

The company's daily active users were 1.91 billion on average for June 2021, an increase of 7 percent from a year ago, while its monthly active users were 2.90 billion, up 7-percent year on year, according to the financial report.

Iune 25.

Linking Tibet's Lhasa and Nyingchi cities, the railway has provided southeast Tibet with access to railway services for the first time in history and marked full coverage of all 31 provincial-level regions in China by the country's Fuxing high-speed trains.

As of July 22, the railway that pass es through lofty mountains and high ranges had handled 95,000 passenger trips accumulatively. The majority of the passengers on

the Fuxing bullet trains of the railroad are tourists, people visiting their families, and students. In addition, more and more local residents also choose the new way for travel.

"We have met many people who came specially to take the Fuxing high-speed trains that run in the plateau region," said Yangzom, a staff member of Lhasa railway station.

As many people have been attracted to taking the Fuxing bullet trains that run on the Lhasa-Nyingchi railway, the number of people taking trips to Nyingchi for sightseeing is rising rapidly, according to Yangzom. "I'm from Mainling county of Ny-

ingchi city. More than ten years ago when I was in junior high school, if I wanted to travel from my hometown to Lhasa, I needed to get to Nyingchi city first, and then wait for vehicles to Lhasa that didn't have a scheduled departure time," said Yangzom.

"While the trip from my hometown to Lhasa used to take me three to seven days, it now takes about three hours," Yangzom added.

Although it has been only a month since Lhasa-Nyingchi railway entered official operation, LosangTenzin, a resident in Nang county of Nyingchi city, has made many trips on the railway. "It has made travel so convenient and easy," said LosangTenzin, who can still remember his first trip to Lhasa when he was little.

"At that time, vehicles going from Nang county to Lhasa had to climb over towering mountains. During my trip to Lhasa, a sudden heavy snow-



of southwest China's Tibet autonomous region, to Nyingchi city of the region, running on the railway linking the two cities. File photo

fall trapped all the vehicles in the titioner and also photography mountains. I shivered with cold in the back of a small truck," he recalled.

After graduating from college, LosangTenzin opened a labor intermediary company in his hometown. Besides the main pain point of insufficient capacity for transportation of labor, the safety of labor during transportation is also an important concern for a labor service company. Since a large part of the road from Nang county to Nyingchi was in mountains, LosangTenzin felt so anxious every time his company took villagers from the county to Nyingchi that he called frequently to see if their trip went well.

Since the Lhasa-Nyingchi railway opened to traffic, the company only needs to arrange drivers to pick up villagers at train station, according to LosangTenzin, who added that train trips not only cost less, but are much safer compared to the company's old way of transportation.

"The development of railway has brought new opportunities to us. It has facilitated the movement of people and made cities including Nyingchi see an increasing inflow of people. I'm going to open a restaurant in Nyingchi so as to make the best of the new opportunities," Losang-Tenzin said.

Similar stories as that of LosangTenzin are happening constantly in areas along the route of the Lhasa-Nyingchi railway.

Ma Chunlin, a tourism prac-

blogger in Chengdu, capital of southwest China's Sichuan province, has been thrilled about the news that the Lhasa-Nyingchi railway officially opened to traffic.

Many photography enthusiasts in Chengdu gave up the idea of taking photos of peach blossoms in Nyingchi when they heard the high cost of flights, said Ma, who explained that air tickets to Nyingchi have been hard to get during the peak tourist season in spring and many photography enthusiasts had to buy pricey business class tickets in the past.

"Since trains from Lhasa to Nyingchi are now available, we will recommend that tourists fly to Lhasa first, and then go to Nyingchi by train if they have difficulty buying plane tickets to Nyingchi. In this way, the transportation problem that used to bother tourists can be significantly eased," Ma said.

"The opening of Lhasa-Nyingchi railway has further enriched services and activities in the tourism industry of Nyingchi," said Zhang Rundong, deputy head of the tourism development bureau of Nyingchi city.

Nyingchi city is making great efforts to attract companies providing local car rental services and ride-hailing services, in a bid to ensure that travelers coming to the city by train can enjoy better tourism services, according to Zhang.

People's Daily

(IMF) official has said.

"I wish we could be talking about upside risks ... Unfortunately, it's not where we are," Petya Koeva Brooks, deputy director of the IMF's Research Department, told Xinhua in a remote video interview earlier this week. I

n the latest update to its World Economic Outlook (WEO) released Tuesday, the IMF maintained its global economic growth forecast at 6 percent for 2021, highlighting widening gaps in global recovery and warning of downside risks amid vaccine inequality.

The projection showed that growth prospects for advanced economies this year have improved by 0.5 percentage point to reach 5.6 percent, while those for emerging market and developing economies are downgraded by 0.4 percentage point to 6.3 percent.

"The access to vaccines and the ability of countries to provide policy support are the main reasons why we're seeing this divide," Brooks said. "Unless we solve that problem, I think it would be hard to talk about durable global recovery going forward."

Close to 40 percent of the population in advanced economies have been fully vaccinated, compared with 11 percent in emerging market economies, and a tiny fraction in low-income developing countries, according to the IMF.

On the global vaccination front, Brooks said there is "a mixture of good news and bad news," stressing that a lot more work needs to be done to solve the problem.

IMF staff recently outlined a 50-billion-U.S. dollar plan, which has been endorsed by the World Health Organization (WHO), World Bank, and World Trade Organization, and aims for faster vaccine rollout and accelerated recovery.

Brooks noted that additional funding has been provided to fully fund COVAX, a WHO-backed international platform which donates vaccines to countries in need, and there have been some positive developments on lifting export restrictions so that vaccines can be produced.

Despite the progress, more efforts are needed in some other aspects, said the IMF official. The multilateral lender has called on countries with surplus vaccines to provide at least 1 billion doses this year to countries with less access. "And we've seen some pledges, but by and large, that is an area which still needs to be worked on," Brooks said.

"And perhaps the area where there's been the least progress has been on ensuring that there is grant, there's financing also for testing and therapeutics to be made available in low-income and emerging countries," she added.





Ruvu Shooting Football Club's attacker, Fulgence Maganga (2nd R), goes for a header, with Prisons' shotstopper, Jeremiah Kisubi, seeking to keep the former in check when the squads faced off in one of 2020/21 Vodacom Premier League games in Coast Region in April. PHOTO: COURTESY OF RUVU SHOOTING FC

VPL 2020/21 was a season of its kind

By Correspondent Nassir Nchimbi

THE 2020/21 Mainland Tanzania Premier League season ended on July 18 after all of the top flight's 18 teams completed 34 league matches in the home and away form.

The Premier League witnessed four teams face relegation automatically, with Simba SC emerging champions for the fourth time in a row.

A total of 306 matches were played this season, with 217 matches ending in wins while 89 matches ended in a draw.

A total of 610 goals were scored and a combined total of 740 points were notched by all teams.

It turned out to be a very competitive league, considering each team struggled to notch positive results.

The competent squads, in the end, worked hard and had the last laugh.

Mwadui FC, Ihefu SC, Gwambina FC, and JKT Tanzania have faced relegation to next season's First Division League after finishing in the last four places in this season's top flight.

Coastal Union beat Mwanza's Pamba FC and Mtibwa Sugar showcased their experience against Transit Camp FC in Premier League's relegation/ promotion playoffs and remained in the Premier League.

Fand and Stakeholders

This season was further made exciting by fans of each team as well as other football stakeholders who came out to support or celebrate their teams in a different way.

Controversy, jokes, arrogance, ridicule, and praises are done by fans to improve excitement and motivate sides.

Each team needed to do well to impress their fans and make them proud and brag about the sides' achievements.

At the beginning of the season, when sports journalists had to raise their voices to denounce rowdy actions by a section of the fans that beat opposing sides' fans, the cries were heard and those actions disappeared completely.

Authority

The football authorities, namely Tanzania Football Federation (TFF) and the Premier League Board (TPLB), also fulfiled their duties well.

The two authorities saw to it the Premier League was played and ended peacefully.

Various things were not correct, for example, some of the schedules were set without considering the rules.

There were moreover other mistakes that did not please the stakeholders and football fans in the country so such mistakes should be dealt with.

SPORTS

African Super League success tied to logistics, scarcely to popularity

By Correspondent Michael Eneza

WHAT failed to be done in Europe is about to take place in African soccer, where the leading premier league clubs are being lined up for a Super League contest.

It is a tournament that is outside the calendar, as it doesn't belong to the continental soccer federation but its structure, rules, and points of reference are likely to form consensual regulatory features of the new tournament.

It is patterned on the failed version of something of that sort in Europe that was being sponsored by a major American bank, but to no avail.

The floating of this idea has met with only a scatter of commentary from pundits in some soccer talk shows for local fans, and little or no proper organizational discussion.

It is something that concerns the clubs likely to be involved, where at the local level only Simba SC seems to make the grade to a Super League format, which suggests something like 16 or up to 20 excellent league sides and is quite uncertain that their archrivals at the starting point of Jangwani Street outfit can be considered.

Some countries will have two and perhaps three clubs on the list depending on organizers' preferences, but that can spark trouble.

So far the idea appears to be on the drawing board, though its mooting may have been in tandem with what would have been a far more lucrative version of that idea, namely a European circuit super league.

A South American version would also be interesting as a proposal but not altogether exciting at the level of commercial outlays, as most good players feature on the European premier league circuit, which denudes clubs in other parts of the world of their best players. It makes these countries more interesting at the national team level, as at that point often new players come up who then find their way - to the Euro-

pean circuit. One gets a rather confused picture in looking at the prospective African Super League, how far it may lead to contentions as seen in Europe, and in what manner it stands a chance of being smooth, and innovative at an organizational level, rather than a detest pursuit



Simba SC players prepare for a kick of one of the team's fixtures in the just ended Vodacom Premier League. PHOTO: COURTESY OF SIMBA SC

ment, equipment firms or others, and a speculative bank in the US as a sponsor.

Such fears have not been raised so far but they could surface, depending on how the batch of organizers conduct themselves, and how much they may have learned - or ignored - what transpired in the European Super League idea, how it then collapsed.

A distinctive aspect where the scene in Africa differs from Europe is sensitivity about the profit motive, as it carried the day in how the fans almost universally detested the idea, despite that club managements were quite often warming up to the suggestion.

A sort of variation crept up which can be compressed to something like club loyalty on the local scene, that where the fans are loyal to club leadership, the suggested tournament wasn't too hotly contested, but where the fans have already some doubts not on the management first but the ownership, it became torrid

Ownership was equated with profit, thus putting players in danger of excessive or auxiliary exposure to injury for a fictive high-level tournament.

These sentiments are barely audible in Africa or say in the local fan zone and pundit sphere discussions, as most supporters of Simba SC are likely to be thankful for contributions in the club by the sponsor-cuminvestor Mohamed Dewji, and some may even feel that he has been making sacrifices for the club.

None of this is likely to be visible at their England namesakes, Manchester United, or 'Red Devils' as to their possible liking or respect for the Glazers, the US family that controls the club shares and calls the price.

The Super League suggestion more or less brought a wide-reaching revolt about ownership, but then it is decided by stock exchange rules, of purchasing at a price accepted by the seller, and no one came up. It is this sort of revolt that would be entirely out of

of super-profits for some entertain- context if one imagines it in the African Super League

contest, but there can be elements of that dissonance were it to affect the local Premier League if those organizers pick a format where two or more clubs from one country participate.

There are just a few countries in Africa where that is plausible, and even then some grading needs to be done, for North African countries, by ranking - Egypt, Tunisia, and Algeria.

The other possibility is South Africa, where two or three clubs can feature in the Super League format, if one takes into account that Kaizer Chiefs were towards their two matches with local champions Simba, slotted at number seven ranking in their league.

There are also some aspects of social exposure where habits that are usual in Europe may catch up rather quickly in South Africa if similar causes exist, like if they disturbed the local league, caused injuries, etc.

KMKM should brace for competitive Kagame Cup tourney, says coach

Players

This past season was excellent and attractive due to the ability and quality of the participating players in the league.

Each team had the opportunity to register 10 foreign players, with some teams using at least half of those positions.

Most of the foreign players brought in competition, alongside locals who were in good form during the season.

Many players were below par this season due to various reasons including injuries and lack of playing time and such players may next season solve those challenges.

Coaches/ Technical bench

This is one of the seasons that soccer fans witnessed many coaches parting ways with clubs within a single season.

More than 25 head coaches have coached in the Premier League this season whereby some have been sacked or left the team and others have remained in their squads.

The abundance of coaches has provided entertainment for fans and football stakeholders, as they have witnessed different techniques and playing styles that each coach used.

Some of the top-flight players benefited from the techniques and others found themselves victims of the formations.

Referees

Before blaming the referees, who oversaw this season's Premier League matches, a person should first congratulate them for the hard work they have done.

The match officials had officiated the league's games and saw to it the showpiece comes to an end with neither boycott nor premature end of any game because of the referees' decisions.

Along with those compliments, this season should be a lesson to them, there have been many mistakes made by the referees.

Some of the mistakes were quite glaring and there are other mistakes seen through different technologies and rules of football, which means referees need to work hard to avoid repeating such mistakes in the future.

Leaders

Apart from Simba SC, Yanga, Azam FC that are sponsored by companies and prominent businessmen, there were several other financially stable clubs, which comfortably took care of their day-to-day operations and met their expenses.

The clubs' leaders, who did all they could to ensure such outfits smoothly participate in the Premier League, deserve praise.

This season cannot be compared to the previous ones, given it was not economically viable for some teams, in terms of transport, accommodation, equipment, and players' registration.

The leaders' wisdom and fighting spirit, nevertheless, made the league entertaining, despite that difficulty.

Lastly, Simba SC, Yanga, Azam FC, and Biashara United deserve kudos for finishing in the top four in the top flight and securing an opportunity to represent the country in continental club tournaments.

The sides will have a chance to showcase the Mainland Premier League's quality internationally in the CAF Champions League and CAF Confederation Cup.

Other sincere congratulations should go to Kinondoni Municipal Council FC, Polisi Tanzania, Tanzania Prisons, Dodoma Jiji FC, Namungo FC, Mbeya City FC, Ruvu Shooting, and Kagera Sugar for clinging on to the top flight. Sincere congratulations should go to the teams that have won promotion to the Mainland Premier League next season.

They are Geita Gold FC and Mbeya Kwanza. The sides successfully secured top-tier football next season after putting a good performance in this season's First Division League.

Football stakeholders and fans are looking forward to an exciting battle for the top honour, to be showcased by the 16 teams that will be participating in the Premier League next season.

Simba SC captain John Bocco has been the top flight top scorer with 16 goals after beating Azam FC striker, Prince Dube (14 goals), Simba's Chris Mugalu (15 goals), and teammate, Meddie Kagere (13 goals).

Simba SC goalkeeper Aishi Manula was voted as the top-flight best goalkeeper for the fourth time in a row after finishing this season with 18 clean sheets.



Zanzibar's KMKM soccer side

By Correspondent Ismail Tano

ZANZIBAR'S KMKM side's head coach, Ame Msimu, has conceded that this season's CECAFA Kagame Cup, which is expected to start next month in Dar es Salaam, will be difficult for his squad.

Msimu stated the difficulty is brought about by the quality of sides that confirmed to participate in the showpiece.

The gaffer noted all outfits are top teams in their respective countries. Msimu asked Zanzibar sports enthusiasts to pray for their team to do well.

The 2021 CECAFA Kagame Cup tournament's groups have already been organized, with Mainland Tanzania fielding Yanga and Azam FC, while Zanzibar has representatives in KMKM.

The tournament, which is expected to kick off next month in tournament, with Mainland Tanzania

Dar es Salaam, will feature teams from six countries.

The tournament's full schedule is as follows, Group A consists of KCCA FC (Uganda), Le Messanger Ngozi FC (Burundi), and KMKM FC (Zanzibar). Group B's outfits are Azam FC (Tanzania), Atlabara (South Sudan), and Tusker FC (Kenya).

Group C participants are Yanga (Tanzania), Nyasa Big Bullets (Malawi), and Express FC (Uganda). Simba SC is the historic Kagame Cup champion, having won the showdown's title six times.

Kenya's soccer big guns, AFC Leopards, and Yanga have lifted the tournament's title five times apiece. Simba SC will not be taking part in this season's CECAFA Kagame Cup tournament, to be held in Tanzania from August 1-15, because it will have rested its players for next season.

Ten teams will take part in the

fielding two teams, Yanga and Azam

The event will moreover include Altabara FC of South Sudan, Le Messager Ngozi of Burundi, APR of Rwanda, Express and KCCA FC of Uganda, Tusker FC of Kenya, and Big Bullets from Malawi which has been invited.

The KCCA FC is the defending champion of the tournament, having clinched the title in Rwanda in 2019.

The event did not take place last year because of the challenge of Coronavirus disease.

The CECAFA Club Cup is a football club tournament organized by the region's football governing body, CECAFA.

It has been known as the 'Kagame Inter-Club Cup' since 2002, when Rwanda President, Paul Kagame, began sponsoring the competition.

It is contested by clubs from East and Central Africa.

Friday 30 July 2021

Guardian

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UNAUDITED ACCOUN		sures) keg	the Banking 🥏						I. Cash Flow from Operating Activities:	Current Quarter 30 - 06 - 2021	Previous Quart 31 - 03 - 2021
	TC					rogeth	er, on the	right path	- Net Income/(Loss) before tax	1,664,705	(758,567)
			CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER	2					Adjustment for Non- cash Items		
			FOR THE QUARTER ENDED 30 JUNE 2021		TZS '000	TZS '000	TZS '000	TZS '000	Impairment/Amortization/Depreciation Gain/loss from sale of fixed assets	(3,337,794)	878,266
					Current Quarter	Comparative Quarter	Current	Comparative	- net change in Financing and Advances	3,688,618	(2,929,806)
					(This year)	(Previous Year)	Year (Cumulative)	Year (Previous Year)	- net change in customer deposits	4,292,866	2,549,238
								Cumulative	net change in Short Term Negotiable Securities net change in statutory minimum reserve	(274.181)	814.119
					30 - 06 - 2021	30 - 06 - 2020	30 - 06 - 2021	30 - 06 - 2020	net change in statutory minimum reserve net change in other liabilities	1.888.865	(1.841.711)
		776 (000							- net change in other assets	734,236	88,646
ONDENSED STATEMENT OF FINANCIAL POSITION AS AT	· ·	TZS '000	I. Income from Financing and Investment Z. Depositors' Profit		3,066,642 (649,582)	4,795,739 (1,155,680)	6,067,050 (1,185,113)	9,638,359 (2,564,746)	- Tax paid	0	(90,653)
	Current Quarter 30 - 06 - 2021	Previous Quarter 31 - 03 - 2021	3. Net Financing Income		2,417,060	3,640,059	4,881,937	7,073,613	Others (Securities) Net cash provided(used) by operating activities	8,657,316	0 (1,290,468)
A. ASSETS	13.349.621	11,977,250	4. Bad debts written off		3,751,148	587,330	3,492,359	587,330	II: Cash flow from investing activities	0,007,510	(1,270,400)
1. Cash 2. Balances with Bank of Tanzania	19,167,126	14,582,773	5. Impairment losses on Financing		(1,323,535)	(412,655)	(1,323,535)	(137,879)	Dividend received	0	0
3. Investment in Government securities	0	0	6. Non Funded Income	Caios/(loss)	1,643,703 302,291	2,120,801 376,035	3,016,562 578.337	3,597,489 647,788	Purchase of fixed assets	(144,026)	(185,476)
4. Balances with other Banks and Financial institution	3,431,598	4,898,666	6.1 Foreign currency Dealings and Translation 6.2 Fees and Commissions	Gallis/(toss)	1,341,412	1,744,766	2,438,226	2,949,701	Purchase of Intangible Assets Proceeds from sale of fixed assets	0	(9,750)
5. Cheques and items for clearing 6. Interbranch float items	59,159	231,866	6.3 Dividend Income		0	0	0	0	Purchase of non-dealing securities	0	0
6. Interbranch float items 7. Bills negotiated	0	0	6.4 Other Operating Income		0	0	0	0	Proceed from sale of non- dealing Securities	0	0
8. Customers' liabilities for acceptances	0	0	7. Operating Expenses 7.1 Salaries and Benefit		(4,823,671)	(4,806,107)	(9,161,185)	(9,618,678)	Others	(144.004)	(105.22.1)
9. Interbank Loans Receivables	21,493,388	20,691,603	7.1 Salaries and Benefit 7.2 Fees and Commissions		(1,925,969)	(2,063,610)	(3,859,842)	(4,210,968)	Net cash provided(used) by investing activities III. Cash flow from Financing activities	(144,026)	(195,226)
10. Investment in Other securities	0 132,570,695	0 130,333,348	7.3 Other operating Expenses		(2,897,702)	(2,742,497)	(5,301,343)	(5,407,710)	Repayment of long-term debt	0	0
11. Financing (net of allowances for probable losses) 12. Other assets	132,570,695	130,333,348	8. Operating Income/(Loss)		1,664,705	1,129,428	906,138	1,501,875	Proceeds from issuance of long term debt	0	0
13. Equity investments	0	0	9. Income Tax Provision 10. Net Income/(loss) after Income Tax		1,664,705	(20)	(90,653) 815,486	(122,927) 1,378,948	Proceeds from issuance of Share	312,876	0
14. Underwriting Accounts	0	0	11. Other Comprehensive Income		1,004,705	1,129,409	815,480	1,378,948	Payment of cash dividends Net change in other borrowings	0	0
15. Property, Plant and Equipment	8,555,663 209,830,393	9,521,336 202,705,749	12. Total Comprehensive Income(Loss) for the year		1,664,705	1,129,409	815,486	1,378,948	Payment of lease liability	(362,822)	(362,822)
16. TOTAL ASSETS	209,030,393	202,703,749							Net cash provided(used) by financing activities	(49,946)	(362,822)
B. LIABILITIES			13. Number of employees		245	256	245	256	IV. Cash and cash equivalents		
17. Deposits from other banks and Financial Institutions	3,250,800	2,785,800	14. Basic Earnings Per Share 15. Number of Branches		0	0	0	0	Net increase (decrease) in cash and cash equivalents	8.463.343	(1,848,516)
18. Customer deposits	169,081,836	166,431,070			10	,	10	,	Net increase (decrease) in cash and cash equivatents	0,405,545	(1,040,510)
19. Cash Letters of Credit 20. Special deposits	8,564,018	7,386,918	SELECTED PERFORMANCE INDICATORS						Cash and cash equivalents at the beginning of the quarter	37,031,053	38,879,569
21. Payment orders/ transfers, payables	0,504,010	0	Return on average total assets		3.23%	0.50%	0.79%	0.62%			
22. Bankers Cheques and Drafts Issued	120,477	116,974	Return on Average shareholder's funds		8%	4%	4% (116%)	5% 73%	Cash and cash equivalents at the end of the quarter	45,494,396	37,031,053
23. Accrued Taxes and Expenses Payable	379,498	454,774	Operating expenses to gross income Profit margin to average earning assets		2%	2%	3%	5%%			
24. Acceptances Outstanding 25. Interbranch float items	0	0	0 0 0								
26. Unearned income and other deferred charges	0	23,518	CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT	30 JUNE 2021					In preparation of the quartely financial statements , consistent ac	counting policies have bee	used as those applic
27. Other Liabilities	7,201,188	6,251,701		Share Shar	re Retain	ed Regulato	24		to the previous year audited financial statements		
28. Borrowings	188.597.816	0 183,450,754		Share Shar Capital Premi				Total	Name and Title		
29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES)(16 minus 29)	21,232,577	19,254,995							Musa Kitoi		
			Current Year 2021 Balance as at the beginning of the Year	39.963.384 0	(21,061,1	54) 1,201,9	85 0	20,104,215	(Ag. Managing Director)	21	ned on 27th April, 20
C. SHAREHOLDERS' FUNDS			Profit for the year	0 0			0 0	815,486	CPA Said Mbaruku		
31. Paid up Share capital	40,276,260	39,963,384 1,201,986	Issue of share	0 0		0	0 0	0	(Chief Finance Officer)	Si	ned on 27th April, 20
32. Capital Reserve 33. Retained Earnings	(23,356,221)	(21,061,155)	Other Comprehensive Income	0 0		0	0 0	0	CPA Mwinyi Sekro		
34. Profit (Loss) Account	815,486	(849,219)	Transactions with owners Dividends Paid	0 0		0	0 0	0	(Chief Internal Auditor)	Si	ned on 27th April, 20
35. Other Capital Accounts	0	0	Regulatory Reserve	0 0		0	0 0	0			
36. Minority Interest	0	0	General Provision Reserve	0 0		0	0 0	0	The bank was penalized a total of TZS 650,000 for non comp 48,000 on sorting, counting, packaging cash depositing and cour		ectronic tranfser and
	21,232,577	19,254,995	Others	0 0		0	0 0	0			
37. TOTAL SHAREHOLDERS' FUNDS	3,039,196	4,101,927	Balance as at the end of the current period	40,276,260 0	(22,540,7	35) 3,497,0	52 0	20,919,701	We, the undersigned directors, attest to the faithful represent		
37. TOTAL SHAREHOLDERS' FUNDS 38. Contingent Liabilities	17,170,581	6,793,283	Previous year 2020						statements have been examined by us and, to the best of our know with International Financial Reporting Standards and the require		
38. Contingent Liabilities 39. Non performing financing		2,636,330							2006 and they present a true and fair view.		
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses	4,087,601	U	Balance as at the beginning of the year	39,697,089 0	1	14) 10,624,5		27,124,623	Joseph Gonsalves		
38. Contingent Liabilities 39. Non performing financing	4,087,601					-	0 0	0 (7,286,703)	(Chairman)	S	gned on 27th April, 2
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses	0		Opening IFRS 9 Adjustment (Net of Deferred Tax) Total comprehensive loss for year	0 0		03)		(1,200,105)			
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets	0	9%	Total comprehensive loss for year Issue of share		(7,286,7	03)	0 0	266295	Salem Ralleith		
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets (ii) Nonperforming financing to total financing	0	5.1%	Total comprehensive loss for year Issue of share Other Comprehensive Income	0 0 0 0 266,295 0 0 0	(7,286,7	0	0 0 0 0	266295 0	Salem Balleith (Director)	s	gned on 27th April, 2
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses 41. Other non performing assets 5. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets (ii) Nonperforming financing to total financing (iii) Gross financing to total deposits	0		Total comprehensive loss for year Issue of share Other Comprehensive Income Transactions with owners	0 0 0 0 266,295 0 0 0 0 0	(7,286,7	0 0 0 0 0	0 0 0 0 0 0	0		S	gned on 27th April, 2
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets (ii) Nonperforming financing to total financing (iii) Gross financing to total deposits (iv) Financing to total assets (v) Eraning assets to Total assets	0 10% 12.4% 74% 65% 75%	5.1% 78% 66% 76%	Total comprehensive loss for year Issue of share Other Comprehensive Income Transactions with owners Dividends Paid	0 0 0 0 266,295 0 0 0 0 0 0 0 0 0 0 0	(7,286,7	0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0		s	gned on 27th April, 2
38. Contingent Liabilities 39. Non performing financing 40. Allowances for probable losses 41. Other non performing assets 5. SELECTED FINANCIAL CONDITION INDICATORS (i) Shareholders Funds to total assets (ii) Nonperforming financing to total financing (iii) Gross financing to total deposits (iv) Financing to total assets	0 10% 12.4% 74% 65%	5.1% 78% 66%	Total comprehensive loss for year Issue of share Other Comprehensive Income Transactions with owners	0 0 0 0 266,295 0 0 0 0 0	9,422,	0 0 0 0	0 0 0 0 0 0 0 0	0		s	gned on 27th April, 2

Tariff Guide 2021

Tarif	f Gu	ide 2	2021						Ar	nana B	the right path
DDUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY(USD, EUR, GBP)	Bank Statements (monthly)	Free	N/A	Account Maintenance balance	50,000	USD, EUR, GBP 200	ATM card activation	Free	N/A
INGS ACCOUNT (Personal/Joint/Annisaa Account)			Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A	Monthly Maintenance Fee	15,000	USD, EUR, GBP 15	Blocking/Hotting ATM card	Free	Free
imum Opening balance	20,000	USD, EUR, GBP 100	Bank Statements above twelve months	20,000 per statement	N/A	Over the counter withdrawal fee	3,000	Below USD, EUR, GBP 1,000 - 0.5%	ATM Cash Withdrawal fee per transaction	1,500	N/A
ount Maintenance balance	10,000	USD, EUR, GBP 100	Electronic Statement	Free	N/A			Over USD, EUR, GBP 1,000 - 0.5%	at AMANA BANK and CRDB (Salary, Nafuu and Student)		
it Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	6 NAFUU ACCOUNT			Activation of Dormant Account	Free	Free	ATM Cash Withdrawal fee per transaction at AMANA BANK and CRDB (Savings)	1,800	N/A
it on Withdrawal	No limit	No limit	11 A 1 A 1	10.000		Certificate of Balance to Auditors/Reference letters	10,000	USD, EUR, GBP 5	ATM Cash Withdrawal fee per transaction	4.000	N/A
thly Maintenance Fee	1.500	Free	Minimum Opening balance	10,000	N/A	Bank Statements (monthly)	Free	Free	Mastercard local	4,000	105
r the counter withdrawal fee	3,500	Below USD FUR GBP 1 000 - 0%	Account Maintenance balance	10,000	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	ATM Cash Withdrawal fee per transaction	7,300	N/A
r the counter withdrawal ree	3,500	Over USD, EUR, GBP 1,000 - 0.25%	Monthly Maintenance Fee	Free	N/A	Electronic Statement	Free	Free	Mastercard international		
r the counter withdrawal limit	0.18% of the whole amount, Minimum	N/A	Monthly Maintenance ree	nee	N/A	12 BIASHARA CURRENT ACCOUNT (SMEs)			20 FUND TRANSFERS/REMITTANCES		
ove TZS 10,000,000)	TZS 18,000 Maximum 180,000 Fee may be waved if a prior notice of		Profit Participation Balance (Min. Daily balance. Under	N/A	N/A	Minimum Opening balance	100,000	USD, EUR, GBP 100	Internal Transfers within Amana Bank	Free	Free
	atleast 5 days is given		Wadia contract)			Account Maintenance balance	50,000	USD, EUR, GBP 50	Cross border transfers (TT, SWIFT) - outward USD,	N/A	USD 50 (If charges are sha
r the counter balance enquiry fee	500	USD, EUR, GBP 1	Over the counter withdrawal fee	From 0 to 50,000 - TZS 1,500	N/A				EUR, GBP		(If all charges are born I
k Statements (monthly)	Free	Free	over the counter withdrawat ree	From 50,001 to 100,000 - TZS 2,000	IWA	Monthly Maintenance Fee	13,000	USD, EUR, GBP 13	Inward Transfers (TT, SWIFT)	Free	USD 11.8
ond and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		From 100,001 to 200,000 - TZS 2,500 From 200,001 to 300,000 - TZS 3,000		Over the counter withdrawal fee	3,000	Below USD, EUR, GBP 1,000 - 0.5% Over USD, EUR, GBP 1,000 - 0.5%	Amendment of TISS, SWIFT Message	11,800	USD 11.8
1,000				From 300,001 to Above - TZS 3,500		Cartificate of Palance to Auditors/Reference Letters	10.000		Amendment of TT, SWIFT Message	N/A	USD 20
k Statements above twelve months	20,000 per statement	USD, EUR, GBP 10 Per Statement	Over the counter withdrawal limit (above TZS	Above 10,000,000 0.18% of the whole	N/A	Certificate of Balance to Auditors/Reference Letters		USD, EUR, GBP 5	Confirmation	Free	Free
tronic Statement	Free	Free	10,000,000)	amount, Minimum TZS 18,000 Maximum 180,000		Activation of Dormant Account	Free	Free			
	liee	Tiee		Fee may be waved if a prior notice of		Bank Statements (monthly)	Free	Free	TISS	11,800	USD 11.8
IDENT ACCOUNT				atleast 5 days is given		Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	EFT (Bulk Payments): Out&Inward/salary processing fee	3,000 per transaction	USD 2 per transac
imum Opening balance	10,000	N/A	Over the counter balance enquiry fee	Free	N/A	Electronic Statement	Free	Free		20.000	
ount Maintenance balance	10,000	N/A	Bank Statements (monthly)	Free	N/A	13 NGO CURRENT ACCOUNT			Stop Payments (TISS/EFT/SWIFT)	20,000	USD 20
it Participation Balance (Min. Daily balance)	100,000	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A		107-777		21 GUARANTEE & LETTER OF CREDIT CHARGES		
it on Withdrawal	No limit	N/A	secono ano acosequencibank statement copy(ies)	0,000 Her Statement	IWA	Minimum Opening balance	100,000	USD, EUR, GBP 100	Commission on Guarantee/Letter of Credit	Once of 1% facility fee and 0.75% co	mmission per quarter or any
nthly Maintenance Fee	Free	N/A	Bank Statements above twelve months	20,000 per statement	N/A	Account Maintenance balance	0	0	Commission on Documentary Collection	US	D 120
			Electronic Statement	Free	N/A	Monthly Maintenance Fee	0	0	Handling documents		D 100
r the counter withdrawal fee	Free	N/A	Electronic Statement	Free	N/A	Over the counter withdrawal fee	1,500	Below USD, EUR, GBP 1,000 - 0%	·		
r the counter withdrawal limit (above TZS	Above 10,000,000 0.18% of the whole amount, Minimum	N/A	7 HAJJ & UMRAH SAVINGS ACCOUNT					Over USD, EUR, GBP 1,000 - 0.25%	Amendment of LC/Guarante	US	D 100
300,000)	TZS 18,000 Maximum 180,000		Minimum Opening balance	10,000	USD, EUR, GBP 50	Certificate of Balance to Auditors/Reference Letters	10,000	USD, EUR, GBP 5	Re-issue of guarantee (Loss of Guarantee)	US	D 100
	Fee may be waved if a prior notice of atleast 5 days is given		Account Maintenance balance	10,000	USD, EUR, GBP 50	Activation of Dormant Account	Free	Free	Cancellation of Guarantee/LC	US	D 100
the counter balance enquiry fee	Free	N/A				Bank Statements (monthly)	Free	Free	Advising LC charge	US	D 200
statements (monthly)	Free	N/A	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Second and Subsequent bank statement copy(ies)	2,000 Per Page	USD, EUR, GBP 1 Per Page	Confirmation Rate	Min. USD, EUR, GBP 200/- 0.35	% par quarter or any part th
,			Limit on Withdrawal	Twice Annually	Twice Annually	Electronic Statement	Free	Free			
and and Subsequent bank statement copylies)	6,000 Per Statement	N/A	Monthly Maintenance Fee	Free	Free		riee	riee	Negotiation Rate		100/- 0.125%
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tronic Statement	Free	N/A	Bank Statements (monthly)	Free	Free	Minimum Opening balance	0	0	Courier	International US	D 100, Local USD 50
MANIARO DIASPORA ACCOUNT						Account Maintenance balance	0	0	LG Charge	3.50%	6 per year
imum Opening balance	200.000	USD, EUR, GBP 100	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	Over the counter withdrawal fee	0	0	22 STANDING ORDERS		
			Electronic Statement	Free	Free	Bank Statements (monthly)	Free	Free		-	Free
ount Maintenance balance	10,000	USD, EUR, GBP 100	Hajj Time SMS Alert	Free	Free				Standing Order Instructions within Amana Bank	Free	Free
it Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	8 NURU SAVINGS ACCOUNT (Children Account)			Second and Subsequent bank statement copy(ies)	2,000 Per Page	USD, EUR, GBP 1 Per Page	Standing Order Instructions - Outward	12,000 per instruction	USD, EUR, GBP 12 per
it on Withdrawal	No limit	No limit	Minimum Opening balance	10,000	USD, EUR, GBP 50	Monthly Maintenance Fee	Free	Free	Standing orders - Cancellation/Stopping	Free	Free
thly Maintenance Fee	1,500	USD, EUR, GBP 4.0	Account Maintenance balance	10.000	USD. EUR. GBP 50	Electronic Statement	Free	Free	Standing Orders - Amendments	Free	Free
r the counter withdrawal fee	1.500	1.2% minimum USD, EUR, GBP 6				15 FIXED/TERM DEPOSITS			Unpaid Standing Orders	12,000 per instruction	USD, EUR, GBP 12 per
r the counter withdrawal limit (above TZS	Above 10,000,000 0.18% of the	N/A	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Minimum Opening balance	1,000,000	USD, EUR, GBP 1,000	23 INTERNET BANKING		
000,000 }	whole amount, Minimum	i va	Limit on Withdrawal	Four times in a year	Four times in a year	Profit Participation Balance	Amount placed	Amount placed		Free	Free
	TZS 18,000 Maximum 180,000 Fee may be waved if a prior notice of		Charge on withdrawal exceeding 4 times a year	12,000	USD, EUR, GBP 6				Registration		
	atleast 5 days is given		Monthly Maintenance Fee	Free	Free	Limit on Withdrawal	Until maturity	Until maturity	Equipment (one off) per user	100,000	USD 60
r the counter balance enquiry fee	500	USD, EUR, GBP 1	Over the counter withdrawal limit	0.18% of the whole amount, Minimum	N/A	Certificate of Investment	Free	Free	Monthly Service Fee (Corporate)	15,000	USD 8
k Statements (monthly, quarterly, annually)	Free	USD, EUR, GBP 4.0 Per Statement	(above TZS 10,000,000)	TZS 18,000 Maximum 180,000 Fee		Certificate of Balance to Auditors	50,000	USD, EUR, GBP 25	Monthly Service Fee (Personal)	6,000	USD 3.6
and and Subsequent bank statement copy(ies)	6.000 Per Statement	USD, EUR, GBP 10 Per Statement		may be waved if a prior notice of atleast 5 days is given		16 OTHER DEPOSIT SERVICES			24 SMS BANKING		
			Bank Statements (monthly)	Free	Free					300	N/A
Statements above twelve months	20,000 per statement	Free	Second and Subsequent bank statement copy(ies)	6.000 Per Statement	USD. EUR. GBP 4 Per Statement	Over the counter balance enquiry fee (for all a/cs)	500	USD, EUR, GBP 1	Account Balance Enquiry	500	
tronic Statement	Free	Free		b,000 Per Statement	USU, CUR, GBP 4 Per Statement	Account Closure Fee (for all account types)	Free	Free	Ministatement	300	N/A
RAF ACCOUNT			Electronic Statement	Free	Free	Activation of Dormant Accounts	Free	Free	Cheque Status Enquiry	300	N/A
imum Opening balance	1,000,000	USD, EUR, GBP Equivalent	9 SALARY SAVINGS ACCOUNT			Cash deposits for all account types	Free	Free	Cheque book request	300	N/A
ount Maintenance balance	2,000,000	USD, EUR, GBP/GBP/EURO 1,000	Minimum Opening balance	0	0		N/A		Internal fund transfer	1,500	N/A
t Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Account Maintenance balance	2,000	USD, EUR, GBP 5	Cash deposits for small denominations (less than USD, EUR, GBP 50)	N/A	5% of total	Account activity Alert	200	N/A
			Profit Participation Balance (Min. Daily balance. Under	N/A	N/A	Withdraw by using counter cheque :Forgotten/loss/stale	15,000	USD, EUR, GBP 7		Eree	N/A
thly Maintenance Fee	14,000	USD, EUR, GBP/GBP/EURO 10	Wadia contract)	100					Airtime recharge		
r the counter withdrawal fee	3,500(Savings Account), 1,500(Current Account)	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%	Monthly Maintenance Fee	Free	Free	17 CHEQUE BOOKS			Utility bill payment	Free	N/A
all and a second se			Over the counter withdrawal limit	0.18% of the whole amount, Minimum	NA	Issuance: 100 leaves cheque book	60,000	USD 35	All Mobile Network Operators	Up to 100,000 - TZS 1500 100.001 - 500,000 - 2500	N/A
r the counter withdrawal limit	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A	(above TZS 10,000,000)	TZS 18,000 Maximum 180,000		Issuance: 50 leaves cheque book	30,000	USD 20		500,001 - 1,000,000 - 3,500	
IVe 125 T0,000,000)	Fee may be waved if a prior notice of			Fee may be waved if a prior notice of atleast 5 days is given		Issuance: 25 leaves cheque book	15,000	USD 10		1,000,001 - 3,000,000 - 4,500 3,000,001 - 5,000,000 - 5,500	
ve 125 10,000,000/		Free	Over the Counter limit withdrawal Fee	2,500	USD, EUR, GBP 2	Stop Payment of Cheque	40,000	USD 35		5,000,001 - Above - 7,500	
	atleast 5 days is given			Free	Free	Unpaid Cheque - Insufficient fund and uncleared effect	100.000	USD 50	25 OTHER SERVICES		
s Statements (monthly)	Free			riee					SMS Alert fee per transaction	200	N/A
s Statements (monthly)		USD, EUR, GBP 4.0 Per Statement	Bank Statements (monthly)		USD, EUR, GBP 4 Per Statement	Unpaid Cheque - technical reason	Free	Free			USD, EUR, GE
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k Statements (monthly) nd and Subsequent bank statement copylies) tronic Statement Time SMS Alert ANBODA ACCOUNT Mum Opening Balance Dunt Maintenance balance Dunt Maintenance balance it Participation Balance (Min. Daly balance)	Free 6,000 Per Statement Free 10,000 10,000 100,000	USD, EUR, GBP 4.0 Per Statement Free Free NVA NVA NVA	Second and Subsequent bank statement copylies) Electronic Statement PERSONAL CURRENT ACCOUNT Minimum Opening balance Account Maintenance balance	Free 100,000 50,000	NA USD, EUR, GBP 100 USD, EUR, GBP 50 USD, EUR, GBP 11 Below USD, EUR, GBP 1,000 - 0%	3 months 18 BANKERS CHEQUE/ PAYMENT ORDER/ BANK / DEMAND DRAFTS Issuance: For Account holder	30,000	USD 25	- between one months and six months Search Old Documents/Document Retrieval charges - above six months Retrieval charges on stale Cheques Quarterly dormant charges Electronic Schedule of Charges Fee	30,000 20,000 N/A Free	USD, EUR, GB USD, EUR, GB N/A Free
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Pandemic Olympics endured heat, and now a typhoon's en route



Azam FC players attend training at Azam Complex in Dar es Salaam recently in preparation for this season's CECAFA Kagame Cup, slated for next month in the city PHOTO: COURTESY OF AZAM FC

New dates for CECAFA Zonal Women **Champions League Qualifiers confirmed**

By Correspondent Nassir Nchimbi

THE Council of East and Central African Football Associations (CECAFA) has confirmed the postponement of the region's Women's Champions League qualifiers.

The qualifiers were initially supposed to get underway on August 17 but the matches were postponed, citing the surge in the COVID-19 cases across different countries.

It is now confirmed that the CECAFA Zonal Qualifiers will now take place from August 24 in Nairobi, Kenya.

The CECAFA Executive Director, Auka Gecheo, said the decision to postpone the tournament was due to Kenya's hopes of hosting the 2021 U-20 World Athletics Championships at Kasarani Stadium.

Gecheo said the Football Federation of Kenya (FKF) had informed them of the reports, and they had to set another date for the start of the tournament.

The CECAFA and FKF had previously announced that the tournament would be held on August 7-21, but has now been postponed to August 24.

The body had scheduled the region's Women's Champions League qualifiers to be played at Nyayo and Kasarani stadiums in Nairobi.

The winners from the CECAFA region will play in the CAF Women's Champions League, with Egypt hosting the competition.

With Rwanda's women league champions, Scandinavian WFC, withdrawing, only eight teams are left to compete for the lone slot to the final tournament, with only the Zonal Champions ending as East Africa's representatives.

It is not yet clear whether fresh draws will be made to divide the eight teams into two groups of four each.

Scandinavian WFC had already been pitted in Group C alongside hosts, Kenya's Vihiga Queens, and FAD Club from Djibouti.

Tanzania's representatives, Simba Queens, who won Serengeti Lite Women Premier League, will face the Lady Doves from Uganda, who are FUFA Super League champions, in Group A alongside Burundi's PVP FC.

The Group B has Commercial Bank FC (Ethiopia), Yei Joint Stars FC (South Sudan), and New Generation (Zanzibar).



Aga Khan SC B wallops Lions Cricket Club in **2021 Mwalimu Nyerere Memorial League**

By Guardian Reporter

EXPERIENCED all-rounder, John Zablon, put his prowess to show, as Aga Khan SC B notched a 14-run victory over Lions Cricket Club in this season's Dar es Salaam Cricket (DC) Mwalimu Nyerere Memorial League (MNML) Division B T30 match in the city recently.

The Aga Khan SC B cricketers are seen as one of the top teams in MNML Division B T30's Group A, which is termed as the group of death, as all formidable clubs are playing in the same group.

Lions Cricket Club was up for a tough opening game against Aga Khan SC B, which is an outfit credited for promoting several talented cricketers domestically.

Much as Lions Cricket Club is a new outfit in domestic cricket, the club did give Aga Khan SC B a good run for their money.

The clash could have gone on to the last over, had few wickets not gone at the wrong time during Lions Cricket Club's innings.

Lions Cricket Club was winning the game when Aga Khan SC B's batting lineup started faltering, but, at the end of it all, it is all about the experience.

Aga Khan SC B had an opportunity to start batting, they ended with 136 runs losing all wickets in 28.5 overs.



Azam FC, Yanga to face Kenya, Uganda champions in 2021 Kagame Cup

By Correspondent Nassir Nchimbi

AFTER Tanzanian teams had learned their fate in this season's CECAFA Kagame Cup group stage, which will officially begin on August 1 in Dar es Salaam, the official schedule has already been released on Wednesday.

The schedule shows that on August 1, Uganda's KCCA FC will open the tournament by playing with Zanzibar's KMKM at Azam Complex, Azam FC will, on August 2, host Tusker FC of Kenya at the same stadium.

This year's Mapinduzi Cup champions, Yanga, will take on Uganda's Express FC at Benjamin Mkapa Stadium on August 3, the day will further have Burundi's Le Messager confront KCCA FC at Azam Complex.

On August 4, Atlabara will play Azam FC at Azam Complex, while Malawi's Nyasa Big Bullets will face Yanga in a match to be played at Benjamin Mkapa Stadium.

Then matches will later take place on August 5 and 6, with KMKM playing Le Messager at Azam Complex on August 5.

Tusker FC is to lock horns with and Atlabara at Azam Complex on August 6, while Express FC is to confront Nyasa Big Bullets at Benjamin Mkapa Stadium.

Tanzanian representatives, Azam FC, have been pooled in Group B of the upcoming CECAFA Kagame Cup to be played from August 1-15.

The ice cream makers have been pooled alongside Kenyan League champions, Tusker FC, and South Sudan's Atlabara.

The competition's Group A is made up of defending champions, Uganda's KCCA FC, Burundi's Le Messanger Ngozi FC, and Zanzibar's KMKM FC.

Group C will have Vodacom Premier League's runners-up, Yanga, Malawi's Nyasa Big Bullets, and newly crowned Uganda Premier League champions, Express FC.

The first and second teams from each group will proceed to the tournament's quarterfinals, alongside the two best runners-up.

The tournament kicks off at the advent of August 2021 and will run for a fortnight.

The tournament will be held in Dar es Salaam at Benjamin Mkapa

11:00 DADAZ LIVE 12:00 Mid Week Movie (r) 13:30 Kali Za Wana 14:00 Bongo Hits 15:00 Funguka

16:00 Ujenzi (r)

17:00 5SELEKT

17:55 Kurasa

18:00 eNewz

18:30 Skonga



ΤΟΝΙΟυΤ

Friday Night Live The Weekend 15:30 Wakilisha (r) begins here! Listen to upbeat mixed music by the hottest Djs, 16:30 #HASHTAG Gossip, showbiz updates and exclusive interviews with celebrities from home and abroad. Don't you dare miss this. 19:30 EATV SAA ! 19:45 MJADALA

Initially, Aga Khan SC B was on six runs in the third over with a loss of two wickets.

Top order batsmen, Seif Athuman and Arsalaan Premji, then put in a solid partnership of 50 runs for the third wicket.

The youthful Athuman ended with 27 runs, nailing two fours, Premji notched 28 runs comprising four fours.

After that regular wickets were falling, with Alhaj Sadick, who was on the list of the ones that fell victim to early dismissal, notching seven runs.

The old campaigner, Zablon, kept himself going for his team, scoring 48 runs.

It happened to be very unselfish innings by the senior player, giving his all to bolster his club's quest for a bigger score.

Youthful cricketer, Abubakar Selemani, took four wickets in overall the best bowling displays, with his 4.5 over-spell consisting of a maiden over.

Fellow bowler, Shamil Hameer, posted two wickets in his four-over spell.

Flexibles by David Chikoko

Aga Khan SC B's John Zablon poses with man of the match prize he got after displaying scintillating performance in his club's Dar es Salaam Cricket (DC) Mwalimu Nyerere Memorial League (MNML)'s Division B 30 Overs' tie against Lions Cricket Club, played recently. PHOTO: COURTESY OF DC

In reply, Lions Cricket Club also had two quick wickets lost, basithe key players in national junior cally two dismissals for duck, as they were 13 runs for two wickets. Gulraiz Hyderi and Abubakar took the game forward but, all in all, nobody stood to finish the game for Lions Cricket Club as they came 14 runs short of the needed score, posting 122 all out

Zablon lifted the man of the

match prize, sponsored by Gen-

eral Petroleums (GP) Limited.

in 27.2 overs.

teams in the past, proved his worth for the match's eventual winners and won the game for the outfit. He put a solid showing against

The cricketer, who was one of

the deadly Lions Cricket Club, which has been posting a series of good results, which include winning this season's Dar es Salaam Cricket (DC) Kazim Nasser Memorial League (KNML) Division B top honour.

Stadium and Azam Complex.

Vodacom Premier League Champions, Simba SC, has opted not to take part in the regional tournament as they take a season off after participating in domestic and continental tiers.

Tusker FC is representing Kenya after Football Kenya Federation (FKF) gave the outfit the ticket based on topping the current league table and also having sealed the slot for the next season's CAF Champions League.

Their participation has received sharp opposition from outgoing FKF League champions, Gor Mahia, who feel they deserved to take part in the tournament.

In a recent interview, FKF President Nick Mwendwa issued reasons for settling for Tusker FC and not Gor Mahia.

"We are now playing a new Kagame Cup since the previous one was canceled due to the Covid-19 pandemic, so the time Gor Mahia were to represent the country has been overtaken by events, and instead, Tusker FC will go for the competition," Mwendwa said.

20:00 DADAZ (r) 21:00 Friday Night Live 23:00 Kurasa (r) eastafrica RADIO

06:00 Supa Breakfast 10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive 20:00 Kipenga 21:00 Friday Night Live

