DCB COMMERCIAL BANK PLC

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

	CONDENSED STATEMENT OF FINANCIAL DOSITION AS AT 71ST MADOU 2027						
C	CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2023 (Amounts in million shillings)						
		(Alliot	ints in minion simmigs)				
		Current Quarter	Previous Quarter				
	ASSETS	31ST MAR 2023	31ST DEC 2022				
	Cash	3,841.48	3,573.82				
2	Balances with Bank of Tanzania	16.835.38	15.319.63				
3	Investments in Government securities	52,062.70	41,129.36				
4	Balances with other banks and financial institutions	2,757.14	2,330.04				
5	Cheques and items for clearing	141.42	112.30				
6	Inter branch float items	18.66	0.00				
7	Bills negotiated	-	-				
8	Customer's liabilities for acceptances	-	-				
9	Interbank Loans Receivables	3,100.00	1,633.80				
10	Investments in other securities	-	-				
11	Loans, advances and overdrafts (net of allowances for probable losses)	118,935.33	124,606.08				
12	Other assets	19,101.99	19,862.37				
13	Equity Investments	2,040.20	2,040.20				
14	Underwriting accounts	-	-				
15	Property, Plant and Equipment	3,410.33	3,646.82				
16	TOTAL ASSETS	222,244,64	214,254,41				
	LIABILITIES						
17	Deposits from other banks and financial institutions	26,687.37	23,934.24				
18	Customer deposits	146,245.36	141,911.42				
19	Cash letters of credit	-	-				
20	Special deposits	30.08	30.08				
21	Payment orders/transfers payable	-	-				
22	Bankers' cheques and drafts issued	23.07	23.07				
23	Accrued taxes and expenses payable	402.86	173.06				
24	Acceptances outstanding	-	-				
25	Interbranch float items	-	-				
26	Unearned income and other deferred charges	973.51	1,070.29				
27	Other liabilities	4,591.56	3,772.00				
28	Borrowings	11,730.97	11,900.79				
29	TOTAL LIABILITIES	190,684.78	182,814.94				
30	NET ASSETS/(LIABILITIES)(16 minus 29)	31,559.85	31,439.47				
	SHAREHOLDERS' FUNDS						
31	Paid up share capital	24,061.90	24,061.90				
32	Capital reserves	4,183.29	4,183.29				
33	Retained earnings	(1,431.07)	(968.48)				
34	Profit (Loss) account	408.77	1,944.71				
35	Other capital accounts	4,336.96	2,218.05				
36	Minority Interest	-	-				
37	TOTAL SHAREHOLDERS' FUNDS	31,559.85	31,439.47				
38	Contingent liabilities	7,198.58	9,766.44				
39	Non performing loans & advances	12,786.73	10,096.79				
40	Allowances for probable losses	5,759.81	5,759.65				
41	Other non performing assets	209.51	209.51				
۱. 	SELECTED FINANCIAL CONDITION INDICATORS						
	Shareholders Funds to total assets	14.2%	14.7%				
	Non performing loans to total gross loans	10.3%	7.7%				
	Gross loans and advances to total deposits	72.1%	78.6%				
	Loans and Advances to total assets	53.5%	58.2%				
	Earning Assets to Total Assets	80.5%	80.2%				
	Deposits Growth	4.3%	1.4%				
(vii)	Assets growth	3.7%	0.3%				

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CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2023

	(Amounts in million shillings)							
		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year)			
		31ST MAR 2023	31ST MAR 2022	31ST MAR 2023	31ST MAR 2022			
1	Interest Income	6,733.34	7,039.80	6,733.34	7,039.80			
2	Interest Expense	3,266.28	2,892.80	3,266.28	2,892.80			
3	Net Interest Income (1 minus 2)	3,467.06	4,147.00	3,467.06	4,147.00			
4	Bad Debts Written-Off		-	-	-			
5	Impairment Losses on Loans and Advances		103.00	-	103.00			
6	Non Interest Income:	1,567.11	1,648.09	1,567.11	1,648.09			
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	100.67	98.07	100.67	98.07			
	6.2 Fees and Commissions	1,144.95	1,416.85	1,144.95	1,416.85			
	6.3 Dividend Income		-	-	-			
	6.4 Other Operating Income	321.49	133.17	321.49	133.17			
7	Non Interest Expenses:	4,625.40	5,042.47	4,625.40	5,042.47			
	7.1 Salaries and Benefits	2,390.39	2,833.31	2,390.39	2,833.31			
	7.2 Fees and Commission	-	-	-	-			
	7.3 Other Operating Expenses	2,235.02	2,209.16	2,235.02	2,209.16			
8	Operating Income/(Loss)	408.76	649.63	408.76	649.63			
9	Income Tax Provision	-	45.00	-	45.00			
10	Net Income/ (Loss) After Income Tax	408.76	604.63	408.76	604.63			
11	Other Comprehensive Income (Bond fair valuation)	(267.02)	-	(267.02)	-			
12	Total comprehensive income/(loss) for the year	141.75	604.63	141.75	604.63			
13	Number of Employees	242	271	242	271			
14	Basic Earnings Per Share	16.74	24.77	16.74	24.77			
15	Number of Branches	9	9	9	9			
	SELECTED PERFORMANCE INDICATORS							
(i)	Return on Average Total Assets	0.74%	1.21%	0.74%	1.21%			
(ii)	Return on Average Shareholders' Fund	5.18%	7.84%	5.18%	7.84%			
(iii)	Non Interest Expense to Gross Income	91.88%	87.01%	91.88%	87.01%			
(iv)	Net Interest Income to Average Earning Assets	7.75%	10.48%	7.75%	10.48%			

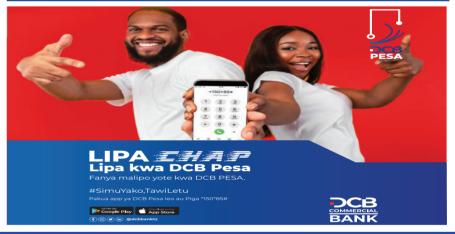
	CONDENSED STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31ST MARCH 2023						
				(Amounts in	million shillings)		
		Current Quarter 31ST MAR 2023	Comperative Quarter (Previous Year) 31ST MAR 2022	Current Year Cummulative 31ST MAR 2023	Comparative Year (Previous Year) 31ST MAR 2022		
Ŀ	Cash flow from operating activities:						
	Net income(loss)	408.77	649.63	408.77	649.63		
	Adjustments for:						
	- Impairment/Amortization	687.83	669.54	687.83	669.54		
	- Net change in Loans and Advances	5,670.75	(3,972.14)	5,670.75	(3,972.14)		
	- Gain/loss on Sale of Assets	-	-	-	-		
	- Net change in Deposits	7,087.08	4,910.18	7,087.08	4,910.18		
	 Net change in Short Term Negotiable Securities Net change in Other Liabilities 	(11,221.73) 1.367.39	(5,524.33) 72,55	(11,221.73) 1.367.39	(5,524.33) 72.55		
	- Net change in Other Liabilities - Net change in Other Assets	1,367.39	(682.60)	734.96	(682.60)		
	- Tax Paid	(338.57)			(45.00)		
	- Others (SMR)	(338.57) 61.96	(45.00) 95.96	(338.57) 61.96	95.96		
	Net cash provided (used) by operating activities	4,458,45	(3.826.22)	4,458,45	(3,826.22)		
11:	Cash flow from investing activities:	01.001,1	(0,020.22)	4,450.45	(0,020.22)		
	Dividend Received	-	-	-	-		
	Purchase of Fixed Assets	(9.01)	(286.82)	(9.01)	(286.82)		
	Proceeds from Sale of Fixed Assets	-	-	-	-		
	Purchase of Non- Dealing Securities Proceeds from Sale of Non-Dealing Securities	-	-	-	-		
	Others (Purchase of Intangible Assets)	(78.34)	(102.15)	(78.34)	(102.15)		
	Net cash provided (used) by investing activities	(87.36)	(102.15)		(102.15)		
		(07.30)	(300.37)	(07.30)	(300.37)		
III:	Cash flow from financing activities:						
	Repayment of Long-term Debt	(245.68)	(164.26)	(245.68)	(164.26)		
	Proceeds from Issuance of Long Term Debt	-	-	-	-		
	Proceeds from Issuance of Share Capital	-		-	-		
	Payment of Cash Dividends	(1.61)	-	(1.61)	-		
	Net Change in Other Borrowings	(173.37)	(146.20)		(146.20)		
	Others (Rental repayment)	(472.92)			(554.85)		
	Net Cash Provided (used) by Financing Activities	(893.58)	(865.30)	(893.58)	(865.30)		
IV:	Cash and Cash Equivalents:						
	Net Increase/(Decrease) in Cash and Cash Equivalents	3,477.51	(5,080.49)		(5,080.49)		
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	13,249.86	13,775.49	13,249.86	13,775.49		
	Cash and Cash Equivalents at the end of the Quarter/Year	16,727.37	8,695.17	16,727.37	8,695.17		

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2023 (Amounts in million shillings) Share pro **Retained Earning** Current Year 2023 Balance as at the beginning of the year Profit for the year Other Comprehensive Income Transactions with owners Dividends Paid **31,439.47** 408.77 (288.39) 24,061.90 4,183.29 **976.23** 408.77 1,717.74 500.31 (288.39) Regulatory Reserve (2,407.30) 2,407.30 eral Provision 24,061.90 4,183.29 (1,022.30 4,125.04 211.92 31,559.85 as at the Previous Year 2022 Balance as at 1st Jan 24,061.9 4,183.29 **(229.90)** 1,944.71 1,755.18 478.94 30,249.41 t for the year 1,944.7 21.3 21.37 37.44 (37.44 gulatory Reserve vision Reserve or year tax and Commission of the end of the Previous (776.02 976.23 (776.02) **31,439.47** 24.061.9 4.183.2 1.717.74 500.31

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MAR 2023

statements (in there were changes during the quarter, the changes be explained as per	143 34 & 143 0)	
Name 1 Isidori Msaki Ag. Managing Director	Signature Signed	Date 27.04.2023
2 Deusdedit E. Mulindwa Chief Financial Officer	Signed	27.04.2023
3 Deogratius Thadei Chief Internal Auditor	Signed	27.04.2023
We, the undersigned directors, attest to the faithful representation of the above statem to the best of our knowledge and belief, have been prepared in conformance with Inte Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name	Signature	Date
1 Zawadia I Nanyaro		

1 Zawadia J Nanyaro Board Chairperson	Signed	27.04.2023
2 Pamela Nchimbi Board member	Signed	27.04.2023



DCB COMMERCIAL BANK PLC MINIMUM DISCLOSURES OF CHARGES AND FEES

№ № Montexicular CTS Operations (a) (a) (a) (b)			CHARGE/FEE	CHARGE/FEE	1 г	2	Internet banking		
İnstruscurret socuret 15000	N <u>o.</u>	ITEM/TRANSACTION						free	free
Personal Durrent account00	1	(a) Required minimum opening balance			1		(b)Balance enquiry/mini statement	free	free
Personal Saving second:Data Savi		Business Current account	150,000	100	1		(c)Monthly charges-Retail user	1,500	
Particular adminy factorialCalcolCalcolSuble adminy factorialFreen/aNumber adminyNumber adminyYoung Siver account100000000600600100100Unitat account opening5.000n/a100n/a100100(bottority service feedbreaddown per customer type)		Personal Current account	100,000	100	1				
Yong Seer accountYong Seer accountYong Seer accountInteract account openingInteract account openingInteract account openingInteract account openingInteract account openingInteract account opening balanceInteract account openin		Personal Saving account	20,000	10			(e)TISS, MT Transfer	10,000	n/a
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		Student account	Free	n/a	1	-	No. 110 Decision		
Joint account pering Mind account pering Mind account pering Mind account pering balance Mind account perind b		Young Saver account	10,000	n/a	1	3		6 m m	f
Instatt account opening 6.000 n% (p/Monthy stringes) (m/monthy charges)		Joint account	100,000	100	1				
(b)Monthy service fedpreakdown per customer type) Constraint of the service fedpreakdown per customer type) Constr		Instant account opening	5,000	n/a					
Business Current account20,0001004Foreign Exchange Transaction (alTelegraphic transfer100,000Swing account30,000151616100,000Equivalent in T2SStudent accountFreen/a100,00015100,000Equivalent in T2SJoint account50,00015100,00015100,000Equivalent in T2S(c) Cheque withdrawal over the counterfreefreefree16100,000Equivalent in T2S(c) Cheque withdrawal over the counterfreefreefree16100,000Equivalent in T2S100,000(c) Cheque withdrawal over the countern/an/a6100,000Equivalent in T2S100,000,000100,0001		(b)Monthly service fee(breakdown per customer type)							
Saving account 3,000 1.5 (a)Telegraphic transfer m/m m/m m/m m/m Student account Free m/a (b)Telev/SWIFT 1.0000 Equivalent in TZS Young saver account Free m/a (c)Cransfer from freipic rurrency denominated account to local current account(within bank and to other bank) free free (c)Cheque withdrawal over the counter free m/a free free free (c)Cheque withdrawal JUNOJA 1.100 free free free free (d)Fers per ATM withdrawal JUNOJA 1.100 free free free free (d)Fers per ATM withdrawal JUNOJA 1.100 Equivalent In TZS free free (d)Fers per ATM withdrawal JUNOJA 1.100 Equivalent In TZS free free (fInterin statement per page free free free free free free (g)Cheque book 1.200 per leaf 0.500 Equivalent In TZS free free free (g)Cheque book 1.200 per leaf 0.500 free free free free (g)Cheque book 1.200 per leaf 0.500 free free free (g)Cheque book free fr		Business Current account	20,000	10				0,000	10 0
Student account normal		Personal Current account	15,000	10		4	Foreign Exchange Transaction		
Nong saver accountnonenonenoneVoung saver account100 <td></td> <td>Saving account</td> <td>3,000</td> <td>1.5</td> <td></td> <td></td> <td>(a)Telegraphic transfer</td> <td>n/a</td> <td>50</td>		Saving account	3,000	1.5			(a)Telegraphic transfer	n/a	50
Including accountIncluding accountIn		Student account	Free	n/a				10,000	Equivalent in TZS
Joint accountUnit account (within bank and to other bank)Index and to other bank)Index and to other bank)(c) Cheque withdrawal over the counterIf the formIf the form </td <td></td> <td>Young saver account</td> <td>Free</td> <td>n/a</td> <td>1</td> <td></td> <td></td> <td>free</td> <td>free</td>		Young saver account	Free	n/a	1			free	free
In Part Art Withdrawai - UMOJA1.0001.0		Joint account	5,000	1.5			local current account(within bank and to other bank)	100	100
(d)Fees per ATM withdrawal - UMOJA1.0001.0001.0001.000Equivalent In TZS(a)Loan Processing fee2.5% of loan amountnegotiable(e)ATM mini statement1.0001.000A7/a(b)Uppaid loan instalment5% per monthnegotiable(e)ATM mini statement per page01111negotiable1negotiablenegotiable(c)Fearly repayment5% of future interestnegotiablenegotia		(c) Cheque withdrawal over the counter	free	free		5	l ending		
VISA (Dn Us) 1,100 - 1,500 Equivalent In TZS (b)Ungaid loan instalment 5% per month negotiable (e)ATM mini statement n/a n/a (c)Early repayment 50% of future interest negotiable (f)Interim statement per page - - (d)Valuation fees negotiable negotiable <td< td=""><td></td><td>(d) Fees per ATM withdrawal - UMOJA</td><td>1,300</td><td>n/a</td><td></td><td>•</td><td>-</td><td>2.5% of loan amount</td><td>negotiable</td></td<>		(d) Fees per ATM withdrawal - UMOJA	1,300	n/a		•	-	2.5% of loan amount	negotiable
ConstrainedConstraine		VISA (On Us)	1,100 - 1,500	Equivalent In TZS	S			5% per month	,
(I)Interim yeir page(I)Interim yeir page(IIIInterim yeir page(IIIInterim yeir page(IIIInterim yeir page(IIIInterim yeir page(IIIIInterim yeir page(IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII		(e)ATM mini statement	n/a	n/a			(c)Early repayment	50% of future interest	negotiable
Current account1,000Equivalent In TZS(e) Loan Insurance fee1.5%-1.9% of loan amountnegotiable with insuarerSaving account1,000Equivalent In TZS(f) Interest rate - Business loan19% - 24% per annumnegotiable(g)Cheque book1,200 per leaf0.5 per leaf(g) Interest rate - Salaried loan19% per annumnegotiable(h)Dishonoured cheque1% of value min. 30,000386Fixed Deposit (FDR)n/a(i)Cerificate of balance0.60050(a) FDR 3 monthsUp to 7%Up to 1.75%(j)Stop payment35,00015(b) FDR 6 monthsUp to 8%Up to 2.75%(j)Balance enquiry at banking hall1.500Equivalent In TZS(d) FDR 2 monthsUp to 3.25%(i)RAT card issuance - UMOJA13,000n/a(d) FDR 2 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZS(d) FDR 2 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZSEquivalent In TZS(a) FDR 2 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZSEquivalent In TZS(d) FDR 2 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZSEquivalent In TZSEquivalent In TZS(d) FDR 2 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZSEquivalent In TZSEquivalent In TZSEquivalent In TZSEquivalent In T		(f)Interim statement per page					(d)Valuation fees	negotiable with valuers	,
Saving account 1,000 Equivalent In TZS (f) Interest rate - Business Ioan 19% - 24% per annum negotiable (g)Cheque book 1,200 per leaf 0.5 per leaf (g)Interest rate - Salaried Ioan 19% per annum nag nag (h)Dishonoured cheque 1% of value min. 30,000 amax. 300,000			1.000	Equivalent In TZS					,
(g)Cheque book1,200 per leaf0.5 per leaf(g)Interest rate - Salaried Ioan19% per annum10% per annum10%(h)Dishonoured cheque1% of value min. 30,00038(h) Interest rate - SGL (Group Ioans)2.9% per monthn/a(h)Dishonoured cheque1% of value min. 30,000386Fixed Deposit (FDR)10%10%(i)Cerificate of balance60,00050(a) FDR 3 monthsUp to 7%Up to 1.75%(j)Stop payment35,00015(b) FDR 6 monthsUp to 8%Up to 2.75%(k)Standing Order for internal transfers7freefree(c) FDR 9 monthsUp to 9%Up to 3.25%(l)Balance enquiry at banking hall1,500Equivalent In TZS(d) FDR 12 monthsUp to 10%Up to 3.25%(n)ATM card renewal or replacement - UMOJA13,000n/a(d) FDR 24 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZSEquivalent In TZSFixed nothinsp.a per annum		Saving account	1,000	Equivalent In TZS					
(h)Dishonoured cheque 1% of value min. 30,000 38 (h)Dishonoured cheque 1% of value min. 30,000 38 (h)Dishonoured cheque 1% of value min. 30,000 38 (h)Dishonoured cheque 6 Fixed Deposit (FDR) 1% <td></td> <td>,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		,							
Max. 300,000 max. 300,000 Fixed Deposit (FDR) Up to 1.75% (i)Cerificate of balance 6 Fixed Deposit (FDR) Up to 1.75% (j)Stop payment 35,000 15 (a) FDR 3 months Up to 37% (k)Standing Order for internal transfers free free (b) FDR 6 months Up to 325% (l)Balance enquiry at banking hall 1,500 Equivalent In TZS (d) FDR 12 months Up to 10% Up to 4% (m)New ATM card issuance - UMOJA 13,000 m/a (d) FDR 24 months Up to 12% Negotiable (n)ATM card renewal or replacement - UMOJA 13,000 m/a Fixed Deposit (FDR) Fixed Deposit (FDR) Up to 4% - VISA Classic 10,000, Infinity 35,400 Equivalent In TZS (d) FDR 24 months Up to 12% Negotiable - VISA Classic 23,600, Infinity 35,400 Equivalent In TZS Fixed Deposit (FDR) p.a per annum			1% of value min. 30,000				(n) Interest rate - SGL (Group Ioans)	2.9% per month	n/a
(i)Cerificate of balance60,00060(a) FDR 3 monthsUp to 7%Up to 1.75%(j)Stop payment35,00015(b) FDR 6 monthsUp to 8%Up to 2.75%(k)Standing Order for internal transfers6free(c) FDR 9 monthsUp to 9%Up to 3.25%(i)Balance enquiry at banking hall1,500Equivalent In TZS(d) FDR 2 monthsUp to 10%Up to 4%(m)New ATM card issuance - UMOJA13,000h/a(d) FDR 24 monthsUp to 12%Negotiable- VISAClassic 10,000, Infinity 15,000Equivalent In TZS(d) FDR 24 monthsUp to 12%Negotiable- VISAClassic 23,600, Infinity 35,400Equivalent In TZSEquivalent In TZSp.a per annum		(h)Dishonoured cheque	max. 300,000	38		6	Fixed Deposit (FDP)		
(j)Stop payment 35,000 15 (b) FDR 6 months Up to 8% Up to 2.75% (k)Standing Order for internal transfers 6 free (c) FDR 9 months Up to 9% Up to 3.25% (l)Balance enquiry at banking hall 31,500 Equivalent In TZS (d) FDR 12 months Up to 10% Up to 4% (m)New ATM card issuance - UM0JA 13,000 Fequivalent In TZS (d) FDR 24 months Up to 12% Negotiable - VISA Classic 10,000, Infinity 15,000 Equivalent In TZS KEY: n/a - not applicable - - VISA Classic 23,600, Infinity 35,400 Equivalent In TZS -		(i)Cerificate of balance	60,000	50		Ū		Un to 7%	Up to 175%
(k)Standing Order for internal transfers free (c) FDR 9 months Up to 0.9% Up to 0.25% (I)Balance enquiry at banking hall 1,500 Equivalent In TZS (d) FDR 12 months Up to 10% Up to 0.4% (m)New ATM card issuance - UM0JA 13,000 n/a (d) FDR 24 months Up to 12% Negotiable - VISA Classic 10,000, Infinity 15,000 Equivalent In TZS KEY: n/a - not applicable - - VISA Classic 23,600, Infinity 35,400 Equivalent In TZS Fully alent In TZS -		(j)Stop payment	35,000	15					
(I)Balance enquiry at banking hall 1,500 Equivalent In TZS (d) FDR 12 months Up to 10% Up to 4% (m)New ATM card issuance - UMOJA 13,000 n/a (d) FDR 24 months Up to 12% Negotiable - VISA Classic 10,000, Infinity 15,000 Equivalent In TZS KEY: n/a - not applicable Negotiable - VISA Classic 23,600, Infinity 35,400 Equivalent In TZS Ferritorian (Signature Constraint) Negotiable		(k)Standing Order for internal transfers	free	free			(c) FDR 9 months		
- VISA Classic 10,000, Infinity 15,000 Equivalent In TZS (n)ATM card renewal or replacement - UM0JA 13,000 n/a - VISA Classic 23,600, Infinity 35,400 Equivalent In TZS		(I)Balance enquiry at banking hall	1,500	Equivalent In TZS			(d) FDR 12 months		
(n)ATM card renewal or replacement - UMOJA 13,000 n/a - VISA Classic 23,600, Infinity 35,400 Equivalent In TZS		(m)New ATM card issuance - UMOJA	13,000				(d) FDR 24 months	Up to 12%	Negotiable
- VISA Classic 23,600, Infinity 35,400 Equivalent In TZS p.a per annum		- VISA	Classic 10,000, Infinity 15,000	Equivalent In TZS	3		•	•	
		(n)ATM card renewal or replacement - UMOJA	13,000	n/a					
(O)Interbank transfer 10.000 Equivalent in TZS								p.a per annum	
		(0)Interbank transfer	10,000	Equivalent in TZS					
(p)Deposit fee free free									
(q) Inward cheque clearing 10,000 Equivalent in TZS									

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	Signature	Date
1	Isidori Msaki	Ag. Managing Director	Signed	27.04.2023
2	Deusdedit E. Mulindwa	Chief Financial Officer	Signed	27.04.2023
3	Deogratius Thadei	Chief Internal Auditor	Signed	27.04.2023