UNAUDITED FINANCIAL STATEMENT

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

MWANGA HAKIKABANK

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD
ENDED 31 DECEMBER 2024

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2024

		Current Quarter 31-Dec-24 TZS '000'	Previous Quarter 30-Sep-24 TZS '000'
Α.	ASSETS	2.564.207	
1	Cash	3,564,387	3,901,856
2	Balances with Bank of Tanzania	19,309,667	12,896,585
3 4	Investment in Government securities	18,550,303 11,225,457	17,908,028 9,631,099
4 5	Balances with other banks Cheques and items for clearing	3,612,494	1,692,141
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	57,341,631	51,713,355
10	Investments in other securities	725,014	725,014
11	Loans, advances and overdrafts (net of	200,034,307	183,676,052
	allowances for probable losses)	4 433 503	
12 13	Other assets Equity Investments	4,433,582	4,072,493
14	Underwriting accounts	1	
15	Property, plant and equipment(net)	6,984,218	7,746,239
16	TOTAL ASSETS	325,781,060	293,962,862
в.	LIABILITIES		
17	Deposits from other banks	33,739,000	23,319,212
18	Customer Deposits	217,901,073	201,786,183
19	Cash letters of credit	-	-
20 21	Special deposits Payment orders/transfers payable	-	-
22	Bankers' cheques and draft issued	_	
23	Accrued taxes and expenses payable	14,227,108	13,097,781
24	Acceptances outstanding	-	-
25	Interbranch floats items	-	-
26	Unearned income and other deferred charges	2,960,983	2,843,110
27	Other liabilities	1,283,616	118,006
27 28	Other liabilities Borrowings	1,283,616 7,000,000	118,006 7,000,000
27 28 29	Other liabilities Borrowings TOTAL LIABILITIES	1,283,616 7,000,000 277,111,780	118,006 7,000,000 248,164,292
27 28	Other liabilities Borrowings	1,283,616 7,000,000	118,006 7,000,000
27 28 29 30 C.	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES	1,283,616 7,000,000 277,111,780 48,669,279.6	118,006 7,000,000 248,164,292 45,798,570
27 28 29 30 C. 31	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital	1,283,616 7,000,000 277,111,780	118,006 7,000,000 248,164,292 45,798,570
27 28 29 30 C. 31 32	Other Ilabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves	1,283,616 7,000,000 277,111,780 48,669,279.6 25,760,019.6	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0
27 28 29 30 C. 31 32 33	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings	1,283,616 7,000,000 277,111,780 48,669,279.6 25,760,019.6 -	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0
27 28 29 30 C. 31 32 33 34	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account	1,283,616 7,000,000 277,111,780 48,669,279.6 25,760,019.6	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0
27 28 29 30 C. 31 32 33 34 35	Other liabilities Dorrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts	1,283,616 7,000,000 277,111,780 48,669,279.6 25,760,019.6 -	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0
27 28 29 30 C. 31 32 33 34	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account	1,283,616 7,000,000 277,111,780 48,669,279.6 25,760,019.6 -	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0
27 28 29 30 C. 31 32 33 34 35 36 37	Other Ilabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS	1,283,616 7,000,000 277,111,780 48,669,279.6 25,760,019.6 - 12,089,801.0 10,819,455.0 - 48,669,275.6	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0 - 12,089,801.0 7,948,749.0 -
27 28 29 30 C. 31 32 33 34 35 36 37 38	Other Ilabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities	1,283,616 7,000,000 2277,111,780 48,669,279.6 12,089,801.0 10,819,455.0 	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0 - 12,089,801.0 7,948,749.0 - - 45,798,570 276,755,069
27 28 29 30 C. 31 32 33 34 35 36 37 38 39	Other ilabilities Dorrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances	1,283,616 7,000,000 227,111,780 48,669,279.6 25,760,019.6 12,089,801.0 10,819,455.0 - - 48,669,275.6 285,923,524 1,746,881	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0 - - 12,089,801.0 7,948,749.0 - - 45,798,570 276,755,069 2,593,093
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40	Other liabilities Dorrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses	1,283,616 7,000,000 2277,111,780 48,669,279.6 12,089,801.0 10,819,455.0 	118,006 7,000,000 248,164,297 45,798,570 25,760,020.0 - 12,089,801.0 7,948,749.0 - - 45,798,570 276,755,069
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41	Other Ilabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing assets	1,283,616 7,000,000 227,111,780 48,669,279.6 25,760,019.6 12,089,801.0 10,819,455.0 - - 48,669,275.6 285,923,524 1,746,881	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0 7,948,749.0 7,948,749.0 2,598,801.0 7,948,749.0 2,593,093
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41 D.	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing assets PERFORMANCE INDICATORS	1,283,616 7,000,000 277,111,780 48,669,279.6 12,089,801.0 10,819,455.0 - 48,669,275.6 285,923,524 1,746,881 1,572,998	118,006 7,000,000 248,164,292 45,798,570 25,760,020,0 - 12,089,801,0 7,948,749,0 - 45,798,570 276,755,069 2,593,093 1,572,998
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41	Other ilabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/Loss) account Other capital accounts Minority interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing assets PERFORMANCE INDICATORS Shareholders funds to total assets	1,283,616 7,000,000 227,111,780 48,669,279.6 25,760,019.6 12,089,801.0 10,819,455.0 - - 48,669,275.6 285,923,524 1,746,881	118,006 7,000,000 248,164,292 45,798,570 25,760,020.0 - - 12,089,801.0 7,948,749.0 - - 45,798,570 276,755,069 2,593,093
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41 D. i	Other liabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing assets PERFORMANCE INDICATORS	1,283,616 7,000,000 48,669,279.6 25,760,019.6 - 12,089,801.0 10,819,455.0 - - 48,669,275.6 285,923,524 1,746,881 1,572,998 - - 15%	118,006 7,000,000 248,164,292 45,798,570 25,760,020,0 12,089,801,0 7,948,749,0 - - 45,798,570 276,755,069 2,593,093 1,572,98 - 16%
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41 D. i ii	Other liabilities Dorrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing assets PERFORMANCE INDICATORS Shareholders funds to total assets Non performing loans to total assets Non performing loans total grass loans	1,283,616 7,000,000 277,111,780 48,669,279.6 12,089,801.0 10,819,455.0 - - 48,669,275.6 285,923,524 1,746,881 1,572,998 - - 15% 0,9% 80% 61%	118,006 7,000,000 248,164,292 45,798,570 25,760,020,0 7,948,790 45,798,801,0 7,948,790 45,798,570 276,755,069 2,593,093 1,572,998 - - -
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41 D. i i ii iii	Other liabilities Dorrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/(Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing assets PERFORMANCE INDICATORS Shareholders funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits	1,283,616 7,000,000 277,111,780 48,669,279.6 12,089,801.0 10,819,455.0 48,669,275.6 285,923,524 1,746,881 1,572,998	118,006 7,000,000 248,164,292 45,798,570 25,760,020,0 - 12,089,801,0 7,948,749,0 - 45,798,570 276,755,069 2,593,093 1,572,998 - 16% 1,4% 82% 62% 62% 72%
27 28 29 30 C. 31 32 33 34 35 36 37 38 39 40 41 D. i i iii iii iiv	Other Ilabilities Borrowings TOTAL LIABILITIES NET ASSETS/(LIABILITIES) CAPITAL AND RESERVES Paid up share capital Capital Reserves Retained earnings Profit/Loss) account Other capital accounts Minority Interest TOTAL SHAREHOLDERS' FUNDS Contingent liabilities Non Performing Loans & Advances Allowances for probable losses Other non performing Loans & Advances Allowances for probable losses Other non performing Loans & Advances Shareholders funds to total assets Non performing loans to total agosts Non performing loans to total deposits Loans and advances to total assets	1,283,616 7,000,000 277,111,780 48,669,279.6 12,089,801.0 10,819,455.0 - - 48,669,275.6 285,923,524 1,746,881 1,572,998 - - 15% 0,9% 80% 61%	118,006 7,000,000 248,164,292 45,798,570 25,760,020,0 7,948,790 45,798,801,0 7,948,790 45,798,570 276,755,069 2,593,093 1,572,998 - - -



		Current Quarter 31-Dec-24 TZS '000'	Comparative Quarter 31-Dec-23 TZS'000	Curr Yr P & L cumm 31-Dec-24 TZS '000'	Previous Yr P & L cumm 31-Dec-23 TZS'000'
1 2 3 4 5	Interest Income Interest Expense Net Interest Income (1 minus 2) Bad debts written off	9,330,794 4,320,389 5,010,405 -	7,028,705 2,993,981 4,034,724	32,984,398 14,648,036 18,336,362 -	22,742,708 9,202,505 13,540,203
5 6	Impairment losses on Loans and Advances Non Interest Income 6.1 Foreign Currency Dealings and Translation Gains/(Loss)	3,410,442 249,084	(277,098) 2,147,199 22,384	- 10,006,532 281,447	(508,230) 7,846,163 714,185
	6.2 Commissions and fees 6.3 Dividend Income	2,857,548	1,959,645	9,095,474	6,505,103
7	6.4 Other Operating Income Non Interest Expense 7.1 Salaries and Benefits	303,810 4,364,573 1,833,233	165,170 2,916,214 1,343,817	629,611 13,022,876 5,537,412	626,875 10,804,933 4,346,342
8 9	7.2 Fees and Commission 7.3 Other Operating expenses Operating Profit/(Loss) before Income Tax Income Tax Provision	205,080 2,326,260 4,056,274 (1,185,563)	109,636 1,462,761 2,988,611 (1,702,556)	393,128 7,092,336 15,320,018	343,573 6,115,018 10,073,203
10 11 12	Net Income/(Loss) after Income Tax Other Comprehensive Income Total comprehensive income/{Loss} for the year	2,870,711 - 2,870,711	(1,798,556) 1,190,055 - 1,190,055	(4,500,563) 10,819,455 - 10,819,455	(3,021,660) 7,051,543
13 14 15	Number of Employees Basic Earnings Per Share Number of Branches	151 670 7	124 348 7	151 2,523 7	7,051,543 124 2,060 7
(i) (ii) (iii) (iv)	SELECTED PERFROMANCE INDICATORS Return on average total assets Return on average shareholders funds Non Interest Expense to Gross Income Net Interest Income to Average EarningAssets	4% 24% 34% 7%	1% 4% 32% 7%	3% 23% 30% 25%	4% 24% 35% 23%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2024

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Fourth Quarter ended 31 December 2024			-				
Balance as at 01.10.2024	25,760,020	-	20,038,550	-	-	-	45,798,570
Profit for the quarter	-	-	2,870,711	-	-	-	2,870,711
Prior year adjustment	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Gain from Merger	-	-	-	-	-	-	-
Advance Toward share Capital	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	-	-	-
Balance as at 31.12.2024	25,760,020	-	22,909,261	-	-		48,669,281
Previous Quarter ended 30 September 2024 Balance as at 01.07.2024	25,366,256	-	18,607,946	-	-	-	43,974,202
Profit for the guarter	-	-	1,430,604	-	-	-	1,430,604.0
Prior year adjustment	-	-	-	-	-	-	-
Adjustment during the year	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Gain from Merger	-	-	-	-	-	-	-
Advance Toward share Capital	393,764	-	-	-	-	-	393,764
Transfer to retained earnings	-	-	-	-	-	-	-
Balance as at 30.09.2024	25,760,020		20,038,550				45,798,570

		Current Quarter 31-Dec-24 TZS '000'	Previous Quarter 30-Sep-24 TZS '000'	Current Yr Cumulative 31-Dec-24 TZS '000	Previous Yr Cumulative 31-Dec-23 TZS '000'
ı	Cash Flow from Operating Activities :				
	Net (loss)/Income	4,056,274	3,725,604	15,320,018	7,051,543
	Adjustments for non cash items :				
	- Gain/loss on Sale of Assets	-	-	-	-
	 Depreciation of property and equipment 	(227,415)	(239,079)	(466,494)	360,534
	- Amortization of Intangible Assets and Refurbishment	(55,240)	(3,372)	(58,612)	107,373
	- Amortization of Capital Grant & Reserve	-	-	-	-
	- Prior Year adjustment	-	-	-	
	-Expected credit loss IFRS 9	3,773,619	3,483,153	14,794,912	(277,098) 7,242,352
		1,680,856	3,483,153 (1,955,697)	1,680,856	7,242,352 (3,407,391)
	- Change in Statutory minimum reserve (SMR)		(1,955,697) (11,717,182)	(16,358,255)	(3,407,391) (6,893,924)
	-Net change in loans and advances	(16,358,255) (361,089)	(51,567)	(361,089)	(0,893,924) (1,348,218)
	-Net change in other assets	26,534,678	25,692,590	26,534,678	(1,546,216) 19,123,713
	-Net change in deposits	(1,594,358)	29,273,578	(1,594,358)	(11,095,878)
	-Net change in placement with other bank	2,412,810	8,200,001	2,412,810	2,164,207
	-Net change in other liabilities	12,314,643	49,441,723	12,314,643	(1,457,491)
	Teu maid	1,185,563	2,295,000	4,500,563	(1,437,491) (3,021,660)
	-Tax paid Net cash flows/(used) from operating activities	17,273,825	55,219,875	31,610,118	2,763,201
	Net cash hows/(used) from operating activities	17,275,025	55,215,675	,,	2,703,201
I	Cash Flow from Investing Activities				
	Dividend Received	-	-	-	-
	Purchase of property, plant & equipment	(370,192)	(88,786)	(458,978)	(1,286,814)
	Proceeds from disposal of property and equipment	-	-	-	-
	Purchase of Intangible assets	-	-	-	-
	Goodwill	-	-	-	-
	Purchases of Non Dealing securities	(1,367,289)	(608,023)	(1,975,312)	(1,246,889)
	Proceeds from sale of Non-Dealing Securities	-	0	-	-
	Net cash provided (used) by investing activities	(1,737,481)	(696,809)	(2,434,290)	(2,533,703)
ш	Cash Flow from Financing Activities				
	Repayment of Long term Debt	-	-	-	-
	Proceeds from issuance of long term debts	-	-	-	-
	Capital Grants	-	-	-	-
	Proceeds from issuance of paid up capital	(0)	393,764	393,764	-
	Payment of Cash Dividends	-	-	-	-
	Net change in other borrowings	-	44,819	44,819	-
	Net cash provided (used) by Financing activities	(0)	438,583	438,583	-
IV	Cash and Cash equivalents				
• •	Net increase (decrease) in cash & cash equivalents	15,536,344	54,961,649	29,614,410	229,498
	net increase (decrease) in cash & cash equivalents	93,400,095	38,438,446	93,400,095	229,498 14,526,713
	Cash & equivalents beginning of quarter			23,700,033	14,320,713
	Cash & equivalents, beginning of quarter Cash & equivalents, end of quarter	93,400,095 108,936,439	93,400,095	123,014,506	14,756,212

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Signed by:	Date		
Jagjit Singh	Managing Director 25-Jan-25		
Chomete Hussein	Head of Finance 25-Jan-25		
Elifuraha Charles	Internal Auditor 25-Jan-25		

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 Finacial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Attested by: Date Eng. Ridhuan A K Mringo Board Chairman 25-Jan-25

CPA (T) Zukra Ally Board Member 25-Jan-25

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.

Managing Director 25-Jan-25 Head of Finance 25-Jan-25 Internal Auditor 25-Jan-25 Jagjit Singh Chomete Hussein Elifuraha Charles

MWANGA HAKIKA BANK LIMITED

Minimum Disclosure of Charges and Fees

WITHDRAWAL FEE OVER THE COUNTER-USD

Amount				
2.00 0.1% But not				
Exceeding USD/EURO 40				
AGENCY BANKING CHARGES				

MOBILE BANKING CHARGES (B2W)

Services	Amount
0 to 10,000	800.00
10,001 to 19,999	1,800.00
20,000 to 49,999	3,500.00
50,000 to 99,999	5,200.00
100,000 to 199,999	7,200.00
200,000 to 499,999	8,200.00
500,000 to 999,999	10,500.00
1,000,000 to 2,000,000	11,200.00
2,000,0001 to 3,000,000	12,000.00
3,000,001 to 5,000,000	15,000.00

OTHER SERVICES

Services	Amount
Certificate of Balance	30,000.00
Confirmation of the Auditors	30,000.00
Search for information above 5 years	15,000.00
Cheque book cost (per leaf)	600.00
Stop Payment order	30,000.00
Dishonoured cheque due to insufficient balance	100,000.00
Dishonoured cheque due to technical error caused by customer	60,000.00
Account Closing on customer demand	10,000.00
Counter cheque per leaf (within the bank)	15,000.00
Salary Processing fee (per transaction)	1,000.00
CCTV Camera footage searching request from customer	30,000.00
Jncollected Cheque book/destruction	5,000.00
Visa Card-Classic	10,000.00
Visa Card-Gold Pinki Visa Card	15,000.00 10,000.00
Replacement Visa Card-Classic	15,000.00
Replacement Visa Card-Gold	25,000.00
Umoja ATM Card Mantainance fee	1,000 pe
Visa Card Mantainance fee- Classic	month 3,000 per QTI
Visa Card Mantainance fee- Gold	5,000 per QTI
Pinki Visa Card Maintanance fee	3,000 per QTI
Uncollected ATM Card	5,000.00
Pin reset	5,000.00
Withdrawal Fee Local (Umoja ATM)	99,000=1,50 100,000- 400,000=1,70
Withdrawal fee other bank (Domestic Banks)	3,500.00
Withdrawal fee other banks (International)	11,000.00
Balance Inquiry Umoja ATM	300.00
Balance Inquiry other Domestic Banks	950.00
Balance Inquiry Other Banks (International)	2,000.00
Insufficient fund on ATM -Umoja Card	900.00
Decline Domestic [Insufficient fund on ATM]-VISA CARD	1,000.00
Decline International [Insufficient fund on ATM]-VISA CARD	1,500.00
QR Transactions	3% of Tra
	Amount 3% of Tra
POS Transactions	Amount
E-Commerce Transactions	3% of Tra

Min Statement	700.00
Transfer of fund within MHB	2,000.00
Transfer of funds to other Bank	13,000.00

AGENCY BANKING WITHDRAWAL FEE

Services

Balance Inquiry

Deposit

Services	Amount
Up to 50,000	850.00
50,000-100,000	1,000.00
100,000-300,000	2,000.00
300,000-500,000	3,500.00
500,000-1,000,000	4,500.00
1,000,000-3,000,000	6,000.00
3,000,000- 5,000,000	10,000.00

INTERNET BANKING

Services	Amount
Instruction within MHB	Free

STANDING ORDER

Services	Amount
Instruction within MHB	Free
Standing Order to Other Banks	10,000.00

EFT/SWIFT/TISS

Services	Amount
EFT within the Bank	Free
EFT to Other Banks	1,500.00
TISS Transfer	2,000.00 - 10,000.00
T.T Transfer	TBA
TIPS Transfer	500-200.00

Amount

Free 500.00

MOBILE BANKING CHARGES (B2B)

Services	Amount
Transfer of funds within MHB	2,000.00
Transfer of funds to other Banks	13,000.00

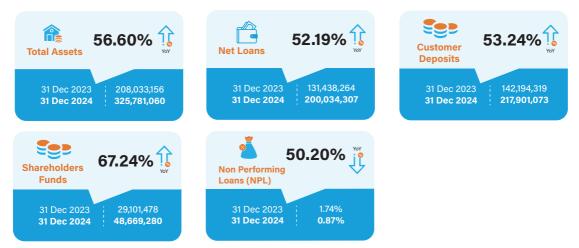


PERFOMANCE HIGHLIGHTS

AMOUNT IN THOUSANDS TANZANIAN SHILLINGS



BALANCE SHEET



INCOME STATEMENT





