

INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

FINANCIAL STATEMENTS

ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30th SEP 2021 (All Amounts in millions of Tanzanian shillings)

		CURRENT QUARTER 30.09.2021	PREVIOUS QUARTER 30.06.2021
Α.	ASSETS		
1	Cash	983	1,080
2	Balances with Bank of Tanzania	5.210	15,177
3	Investments in Government securities	8,867	7,278
4	Balances with other banks and financial institutions	6,988	4,299
5	Cheques and items for clearing	46	34
	Inter branch float items	-	-
6 7	Bills negotiated	_	_
8	Customers' liabilities for acceptances	_	
9	Interbank Loans Receivervables	_	
10	Investments in other securities	_	
11	Loans, advances and overdrafts (net of allowances for probable losses)	34,689	34,879
12	Other assets	11,061	9,853
13	Equity Investments	-	5,000
14	Underwriting accounts	_	
15	Property, Plant and Equipment	1,112	1.149
16	TOTAL ASSETS	68,955	73,748
В.	LIABILITIES		
17	Deposits from other banks and financial institutions	3.000	0
18	Customer deposits	35,339	44,643
19	Cash letters of credit	33,333	44,043
20	Special deposits	162	162
21	Payment orders/transfers payable	102	102
22	Bankers' cheques and drafts issued	3	73
23	Accrued taxes and expenses payable	749	1,198
24	Acceptances outstanding	745	1,130
25	Interbranch float items		
26	Unearned income and other deferred charges	62	62
27	Other liabilities	3,368	3,051
28	Borrowings	3,300	5,051
29	TOTAL LIABILITIES	42,682	49,189
30	NET ASSETS (LIABILITIES) (16 minus 29)	26,273	24,559
-	NET ASSETS (EMBIETTES) (TO ITITIES ES)	20,273	24,555
C.	SHARE HOLDERS' FUND		
31	Paid up share capital	32,709	29,975
32	Capital reserves	14,051	7,639
33	Retained earnings	(17,951)	(11,539)
34	Profit (Loss) accounts	(2,537)	(1,516)
35	Other capital accounts	-	
36	Minority interest	-	
37	TOTAL SHAREHOLDERS' FUNDS	26,273	24,559
38	Contingent liabilities	736	1.176
39	Non performing loans and advances	23,053	21,021
40	Allowance for Probable Losses	3,287	2,837
41	Other non performing assets	-	-
	SELECTED FINANCIAL CONDITION INDICATORS		
D.	January Company Compan	38.10%	33.30%
	Shareholders Funds to total assets	30.1070	
(l)	Shareholders Funds to total assets Non performing loans to total gross loans	54 52%	50.72%
(I) (II)	Non performing loans to total gross loans	54.52% 109.83%	50.72% 92.49%
(I) (II) (III)	Non performing loans to total gross loans Gross loans and advances to total deposits	109.83%	92.49%
(I) (II) (III) (IV)	Non performing loans to total gross loans Gross loans and advances to total deposits Loans and advances to total assets	109.83% 50.31%	92.49% 55.22%
(I) (II) (III)	Non performing loans to total gross loans Gross loans and advances to total deposits	109.83%	92.49%

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30th SEP 2021 (All Amounts in millions of Tanzanian shillings)

	Cash flow from operating activities	30.09.2021	30.06.2021	30.09.2021	CUMULATIVE 30.09.2020
	Net Income (Loss)	(1,009)	(1,026)	(2,525)	(2,479)
	Adjustments for:-				
	-Impairment/Amortization	683	404	1,151	1,618
	-Net change in Loans and Advances	(431)	1,097	82	4,523
	-Gain/Loss on Sale of Assets	-	-	-	
	-Net change in Deposits	(6,304)	11,051	968	(9,903)
	-Net change in Short Term Negotiable	-	-	-	-
	-Net change in Other Liabilities	(202)	168	(265)	2,020
	-Net change in Other Assets	(1,208)	(380)	(1.306)	(3.541)
	-Tax Paid	(12)	-	(12)	
	-SMR	(385)	56	(62)	1,203
	-Other	-	(36)	(36)	431
	Net cash provided (used) by operating activities	(8,868)	11,335	(2,004)	(6,127)
II	Cash flow from investing activities				
_	Dividend Receivable Purchase of Fixed Assets	- (0.4)	-	(0.00)	(64)
		(24)	(90)	(869)	(61)
	Proceeds from sale of Fixed Assets			-	
	Purchase of Non-Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	
	Others (T-bill/bond/Placement)	(1,589)	(2,045)	1,150	(10,129)
	Net cash provided (used) by investing activities	(1,613)	(2,135)	281	(10,190)
ш	Cash flow from financing activities				
	Repayment of Long-term Debt	-	_	-	
	Proceeds from Insurance of Long-term Debt	_	_	_	
	Proceeds from Issuance of Share Capital	2.734	1.035	3,769	4.727
	Payment of Cash Dividends		-	-,	-,
	Net Change in Other Borrowings	-	_	-	
	Other (Specify)	_	_	_	
	Net cash provided (used) by Financing activities	2.734	1.035	3.769	4,727
			,	-,	
	Cash and Cash Equivalents:				
	Net Increase/(Decrease) in Cash and Cash	(7,747)	10,235	2.046	(11,591)
	equivalent	(2,2-77)	10,255	2,040	(11,551)
	Cash and Cash Equivalents at the Beginning of	18.546	8.311	8.753	16.677
	the Quarter	10,540	0,511	0,755	10,077
	Cash and Cash Equivalents at the end of the	10,799	18,546	10,799	5,086

In preparation of the quarterly financial statement, consistent accounting policies have been used as those applicable to the previous year audited

Signed By: VILLY VELLAYAPPAN Chief Executive Officer Date: 26 October 2021

GEORGE MSAMBAZI Head of Finance Date: 26 October 2021

JOHN MWAKASONDA Head - Internal Audit Date: 26 October 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.

Signed By: VISWANATHAN SUNDARAM
Director
Date: 26 October 2021

HASHIMAH BINTI ISMAIL Director Date: 26 October 2021

CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30th SEP 2021

(All Amounts in millions of Tanzanian shillings)

		CURRENT QUARTER 30.09.2021	COMPARATIVE QUARTER PREVIOUS YEAR 30.09.2020	CURRENT YEAR CUMULATIVE 30.09.2021	COMPARATIVE YEAR CUMULATIVE 30.09.2020
1	Interest income	1,205	1,073	3,298	4,287
2	Interest Expense	412	547	1,263	2,048
3	Net Interest Income (1 minus 2)	793	526	2,035	2,239
4	Bad debts Written-off	172	0	173	C
5	Impairment Losses on Loans and Advances	450	859	788	1,520
6	Non interest income	225	282	491	928
	6.1 Foreign Currency Dealings and Translation Gains/ (losses)	33	14	52	96
	6.2 Fees and Commissions	30	45	88	143
	6.3 Dividend Income 6.4 Other Operating Income	163	223	351	689
7	Non Interest Expense	1.406	1,357	4.090	4.106
_	7.1 Salaries and Benefits	579	,	1,749	1,744
	7.2 Fees and Commission	54		180	82
	7.3 Other operating Expenses	772	778	2,160	2,280
8	Operating Income/ (Losses)	(1,009)	(1,408)	(2,525)	(2,458)
9	Income Tax Provision	12	-	12	
10	Net Income(Losses) After Income Tax	(1,021)	(1,408)	(2,537)	(2,458)
11	Other Comprehensive Income	-	-	-	
12	Total Comprehensive	(1,021)	(1,408)	(2,537)	(2,458)
13	Number of employees	57	59	57	59
14	Basic Earnings Per Share	(51)		(127)	(123)
15	Dilute Earning Per Share	(51)	(70)	(127)	(123)
16	Number of Branches	4	5	4	(123
	SELECTED PERFORMANC	E INDICATORS			
(i)	Return on Average Total Assets	-5.74%	-7.54%	-4.97%	-6.59%
(ii)	Return on Average Shareholders' Fund	-16.11%	-27.32%	-13.16%	-15.58%
(iii)	Non Interest Expenses to Gross Income	98.28%	100.16%	107.94%	78.73%
(iv)	Net Interest Income to Average Earning Assets	6.56%	3.50%	5.35%	5.02%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30th SEP, 2021 (All Amounts in millions of Tanzanian shillings)

Current year	Share capital	Share premium	Retained Earning	Regulatory reserve	General Provision Reserve	Others	Total
Balance as at the beginning of the year 2021	28,940	-	(11,320)	7,455	-	-	25,076
Prior adjustments			(36)	-			(36)
Profit for the year			(2,537)				(2,537)
Other Comprehensive							
Transactions with owners							
Dividend paid							
Regulatory Reserve							-
General Provision Reserve							
Others							
Issued Share Capital	3,769		(6,596)	6,596			3,769
Balance as at the end of the period 30.09.2021	32,709	-	(20,489)	14,051	-	-	26,273
Previous Year							
Balance as at the beginning of the year 2020	20,025	-	(4,086)	4,140	-	-	20,079
Prior adjustments			(109)				(109)
Profit for the year			(3,809)				(3,809)
Other Comphrehensive Inco	ome						
Transactions with owners							
Dividend paid							
Regulatory reserve			(3,315)	3,315			
General Provision reserve							
Others							
Issued Share Capital	8,915						8,915
Balance as at the end of the period 31.12.2020	28,940	-	(11,320)	7,455	-	-	(25,076)

INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED



TARIFFS GUIDE EFFECTIVE FROM OCTOBER 2021

DISCLOSURE MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2014

MEINTENANCY FEE	TZS	USD	EURO	GBP
ICB Savings Account	2,000	1.5	1.5	1.5
ICB Salary Account ICB Staff Savings Account	2,000 Free	N/A N/A	N/A N/A	N/A N/A
Al-Wadiyah Savings Account	Free	Free	Free	Free
ICB Lenga (Goal) Account ICB Wazee (Senior Citizen)	Free	Free N/A	Free N/A	Free N/A
Account ICB Premier Savings	Free			
Account Savings	20,000	10	15	15
ICB Chuo (Students) Account	Free	N/A	N/A	N/A
ICB Premier Current	20.000	10	15	15
Account ICB Current Account -	-,	_	_	_
Corporate	15,000	7	7	7
ICB Current Account -Personal	10,000	5	5	5
ICB Savings Account	MINIMUM OPENING 20,000	50 BALANCE	50	50
ICB Salary Account	-	N/A	N/A	N/A
ICB Chuo (Students) Account	2,000	N/A	N/A	N/A
ICB Wazee (Senior Citizen)	Free	N/A	N/A	N/A
Account ICB Staff Savings Account	Free	N/A	N/A	N/A
ICB Current Account -Personal	50,000	50	50	50
ICB Premier Current	1,000,000	500	500	500
Account ICB Premier Savings				
Account	1,000,000	500	500	500
ICB Current Account - Corporate	100,000	100	100	100
ICB Lenga (Goal) Account	20,000	100	100	100
Al-Wadiyah Savings Accounts	20,000	N/A	N/A	N/A
N	INIMUM OPERATIO		100	Ison
ICB Savings Account ICB Salary Account	5,000 5,000	100 N/A	100 N/A	100 N/A
ICB Chuo (Students) Account	-	N/A	N/A	N/A
ICB Wazee (Senior Citizen)		N/A	N/A	N/A
Account ICB Current Account				
-Personal	50,000	0	0	0
ICB Premier Current Account	1,000,000	500	500	500
ICB Premier Savings	500,000	500	500	500
Account ICB Current Account -	,	0		
Corporate	50,000	0	100	100
ICB Lenga (Goal) Account Al-Wadiyah Savings	5,000	100 N/A	100 N/A	100 N/A
Accounts	5,000	N/A	N/A	N/A
EXTRA CHA	RGE ON TRN BELO	W MINIMUM	BALANCE	
ICB Savings Account ICB Salary Account	600	1.2 N/A	1.2 N/A	1.2 N/A
ICB Chuo (Students)	N/A	N/A	N/A	N/A
Account ICB Wazee (Senior Citizen)				
Account	N/A	N/A	N/A	N/A
ICB Staff Savings Account ICB Current Account	N/A	N/A	N/A	N/A
-Personal	600	N/A	N/A	N/A
ICB Premier Current Account	5,000	1.2	1.2	1.2
ICB Premier Savings	5,000	N/A	N/A	N/A
Account ICB Current Account -			N/A	N/A
Corporate ICB Lenga (Goal) Account	2,000	N/A N/A	N/A	N/A
Al-Wadiyah Savings	N/A	N/A	N/A	N/A
Accounts CASH WITHDRAW FEES	13/5	100	TO A	100
Cash withdraw at the count-	Up to TZS 5Mil -		0.25%	
er (All Current accounts):	2000 , Above TZS 5Mil charge 0.13%	0.25% of the Amount	of the	0.25% of th Amount
Daily limits	Max TZS120,000		Amount	
Cash withdraw at the count- er (All Savings accounts	Up to TZS 5Mil - 1500 , Above TZS	0.25% of the	0.25%	0.25% of th
except ICB Chuoand Lenga	5Mil charge 0.13%	Amount	of the Amount	Amount
Account): Daily limits	Max TZS 170,000		1% charge	
premature withdrawal and	1% charge of the	1% charge of the principal	of the	1% charge the principa
withdraw more than 3 per			principal	
	principal amount	amount		amount
quarter F	principal amount UND TRANSFERS/R		amount	
quarter F Internal Transfers within				
quarter Finternal Transfers within ICB Bank Cross border transfers (TT,	UND TRANSFERS/R	EMITTANCES	amount	amount
quarter Finternal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward	UND TRANSFERS/R Free N/A	Free Up to	amount	amount
quarter Finternal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward	UND TRANSFERS/R Free N/A N/A	Free Up to above	amount	amount
quarter Finternal Transfers within ICCB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT)	UND TRANSFERS/R Free N/A N/A Free	Free Up to above USD 11.8	amount	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) – outward Cross border transfers (TT, SWIFT) – outward Inward Transfers (TT, SWIFT) Amendment of TISS, SWIFT Message	IND TRANSFERS/R Free N/A N/A Free 11,800	Free Up to above USD 11.8 USD 11.8	amount	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) outward Inward Transfers (TT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message	IND TRANSFERS/R Free N/A N/A Free 11,800 N/A	Free Up to above USD 11.8 USD 11.8 USD 20	amount	amount
quarter Finternal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Message Amendment of TTS, SWIFT Message Message TISS TISS	UND TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800	Free Up to above USD 11.8 USD 20 USD 11.8	amount	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS ETF (Bulk Payments): Out&Inward/salary pro-	UND TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per trans-	Free Up to above USD 11.8 USD 20 USD 11.8 USD 20 USD 12.9 USD 2 per	amount	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS ETT (Bulk Payments): Out&Inward/salary pro- cessing fee	UNID TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction	Free Up to above USD 11.8 USD 120 USD 11.8 USD 20 USD 11.8 USD 2 per transaction	amount	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - More (TT, Inward Transfers (TT, SWIFT) Message Amendment of TT, SWIFT Message ITSS EFT (Bulk Payments): Out&Inward/salary pro- cessing fee Stop Payments (TISS/EFT/ SWIFT)	UND TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per trans-	Free Up to above USD 11.8 USD 20 USD 11.8 USD 20 USD 12.9 USD 2 per	amount	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/ SWIFT) SWIFT) SWIFT) SWIFT) SWIFT) CASH DEPOSIT	UND TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per trans- action 20,000	Free Up to above USD 11.8 USD 120 USD 11.8 USD 20 USD 11.8 USD 2 per transaction	Free	amount
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Amendment of TIS, SWIFT Message Amendment of TIS, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary pro- cessing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Agency Banking	UNID TRANSFERS/R Free N/A N/A N/A Free 11,800 N/A 11,800 N/A 11,800 2,000 per trans- action 20,000 Free Free	Free Up to above USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 2 per transaction USD 20 Free N/A	Free N/A	Free N/A
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Menendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS EFT (Bulk Payments) Out&Inward/salary processing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Agency Banking Bulk Cash	UNID TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free	Free Up to above USD 11.8 USD 20 USD 11.8 USD 2 per transaction USD 20 Free N/A Free	Free	Free
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - Transfers (TT, SWIFT) - Outward Inward Transfers (TT, SWIFT) Message Amendment of TT, SWIFT Message TISS EFT (Bulk Payments) Outstinward/salary processing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Accounts ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, Small Denomination (1, 5, SMII)	UNID TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free	Free Up to above USD 11.8 USD 11.8 USD 20 USD 11.8 USD 2 per transaction USD 20 Free Free N/A Free N/A Free N/A Free N/A	Free N/A Free N/A Free N/A Free N/A	Free N/A Free N/A Free N/A Free N/A
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - Outward Inward Transfers (TT, SWIFT) Message Amendment of TT, SWIFT Message Tiss SEFT (Bulk Payments) Outstinward/salary processing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Accoun	UNID TRANSFERS/R Free N/A N/A Free 11.800 N/A 11.800 3,000 per transaction 20,000 Free Free Free O% of the Amount N/A ALANCE ENQUIRY	Free Up to above USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 20 Free Free N/A Free	Free N/A Free N/A Free N/A Free N/A Amount	Free Free N/A Free N/A Free N/A Free N/A Free N/A Free N/A
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Message Amendment of TIS, SWIFT Message TiSS EFT (Bulk Payments): Out&Inward/salary pro- cessing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20) ICB ATM Balance Enquiry BICB ATM Balance Enquiry BICB ATM Balance Enquiry BICS ATM Balance Enquiry BICROSS ATM Balance Enquiry BICS ATM Balance Enquiry BICS ATM Balance Enquiry BICS ATM Balance Enquiry BICS ATM Balance Enquiry	UNID TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free Free Of% of the Amount N/A ALANCE ENOUIRY 300	Free USD 11.8 USD 20 Free N/M Free N/M Free N/M Free N/M Amount 5% of the Amount 4 Amount 5% of the Amount 5% of	Free N/A Free N/A Free N/A Free N/A	Free N/A Free N/A Free N/A Free N/A
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Message Amendment of TIS, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary pro- cessing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Smign Benomination (I, 5, 10, and 20) Bulce ATM Balance Enquiry Balance Enquiry - POS Balance Enquiry Within	UNID TRANSFERS/R Free N/A N/A Free 11.800 N/A 11.800 3,000 per transaction 20,000 Free Free Free O% of the Amount N/A ALANCE ENQUIRY	Free Up to above USD 11.8 USD 11.8 USD 20 USD 11.8 USD 2 per transaction USD 20 Free N/A Free N/A 5% of the Amount STATEMENT N/A	Free Free N/A S% of the Amount N/A	Free Free N/A N/A N/A
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Message Amendment of TT, SWIFT Message Thessage Message Tiss EFT (Bulk Payments): Out&inward/salary processing fee Stop Payments (TISS/EFT/ SWIFT) CASH DEPOSIT ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (t, 5, 10, and 20) ICB ATM Balance Enquiry Balance Enquiry - POS Balance Enquiry Within Banking Hall ICB IcB Internet Banking	JUND TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free O1% of the Amount N/A ALANCE ENQUIRY 300 300 500 Free	Free Up to above USD 11.8 USD 11.8 USD 20 USD 11.8 USD 20 USD 20 USD 20 USD 20 USD 20 Free N/A Free N/A N/A N/A Free Free Free Free Free Free Free Fre	Free Free N/A N/A N/A Free Free Free Free Free Free Free Fre	Free Free N/A N/A N/A N/A Free Free Free Free Free Free Free Fre
quarter Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) - outward Inward Transfers (TT, SWIFT) Message Amendment of TT, SWIFT Message TISS EFT (Bulk Payments): OutsInward/salary pro- cessing fee Stop Payments (TISS/EFT/ SWIFT) SWIFT) CSSAP (DEPOSIT ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20) ICB ATM Balance Enquiry Balance Enquiry - POS Balance Enquiry - POS Balance Enquiry Within Banking Haling ICB Magency Banking ICB Magency Banking ICB Magency Banking ICB Agency Banking ICB Agency Banking ICB Hernert Banking ICB Magency Banking ICB Magency Banking ICB Agency Banking	UNID TRANSFERS/R Free N/A N/A Free 11,800 N/A 11,800 N/A 11,800 N/A 20,000 Free Free Free Free Free Free Free F	Free USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 20 USD 11.8 USD 20 Free N/A Free N/A Free N/A Free Free N/A	Free Free N/A Free N/A Free N/A N/A N/A N/A N/A Free Free N/A N/A N/A N/A N/A	Free N/A Free N/A
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Commission per issued	30,000	23.6	17.7	17.7
Cheque Cancellation of Banker's	30,000			
cheque	30,000 STANDING INSTR	23.6	17.7	17.7
SI - Set up/Amendment/	Free	Free	Free	Free
closure SI-Execution per Entry	Free	Free	Free	Free
within ICB SI-Execution per Entry	20,000	10	10	10
outside ICB Unpaid SI due to Insufficient	Free	Free	Free	Free
funds	ATM/ DEBIT C		Free	Free
ATM Card issuance fee ICB Master Debit Card	15.000	7	7	7
ICB Virtual Master Card	3,400	1 N/A	1 N/A	1 N/A
Umoja Switch Card ATM Card replacement fee	11,800			
ICB Master Debit Card ICB Virtual Master Card	16,000 3,500	7	1	1
Umoja Switch Card Annual Card Maintenance	11,800	N/A	N/A	N/A
ICB Master Debit Card ICB Virtual Master Card	9,500 35,000	N/A N/A	N/A N/A	N/A N/A
Umoja Switch Card ATM Transaction fee	11,800	N/A	N/A	N/A
ATM card activation Blocking/Hotting ATM card	Free Free			
Umoja ATM Cash Withdrawal	1,300	N/A	N/A	N/A
Umoja ATM Interbank Fund	1,300	N/A	N/A	N/A
Transfer Umoja ATM Intrabank Fund	1,300	N/A	N/A	N/A
Transfer Umoja ATM Transfers to	1,300			
Card-Less - (Remmitances) Umoja ATM Balance Inquiry	1,300	N/A N/A	N/A N/A	N/A N/A
Umoja ATM Mini Statement POS Withdrawal up to TZS	300	N/A	N/A	N/A
20,000,000	2,000	N/A	N/A	N/A
ATM Cash Withdrawal for		Local trn < USD15		
ATM Cash Withdrawal fee per transaction Mas-	4,000	0.5%: Local trn >USD15		
tercard local		- 1.1% : Cross-		
ATM Cash Withdrawal fee		border 1.6%		
per transaction Mas- tercard International	8,000			
Registration	INTERNET/ MOBILI	BANKING Free		·
Monthly Service Fee	15,000	USD 8		
(Corporate) Monthly Service Fee	7000	USD 4		
(Personal) Funds Transfer between	TZS 500			
Selcom managed banks Funds Transfer from Bank				
account to agents	TZS 500 TZS 1,000			
NHC payments Selcom Card funds transfers				
TANESCO Postpaid Electric- ity Bill payment	Free			
TFDA- Certification applica- tion fee payment	TZS 1,000			
Transfers through ICB Internet Banking	TZS 1,000			
Transfers through Internet	TZS 500			
Banking File Upload Within Transfers through Internet	T70 5 000			
Banking File Upload TISS Transfers through Internet	TZS 5,000			
Transfers through Internet Banking File Upload EFT	TZS 1,000			
Transfers through Internet Banking File Upload EFT Transfers through Internet Banking File Upload B2W	TZS 1,000 TZS 500			
Transfers through Internet Banking File Upload EFT Transfers through Internet Banking File Upload B2W UTT investor payments DSTV Payments	TZS 1,000 TZS 500 TZS 1,000			
Transfers through Internet Banking File Upload EFT Transfers through Internet Banking File Upload B2W UTT investor payments DSTV Payments 1 - 200,000/- 200,000.01 to 500,000	TZS 1,000 TZS 500 TZS 1,000 TZS 1,000 TZS 2,000			
Transfers through Internet Banking File Upload EFT Transfers through Internet Banking File Upload B2W UTT investor payments DSTV Payments 1- 200,000/- 200,000.01 to 500,000 500,000.01+	TZS 1,000 TZS 500 TZS 1,000 TZS 1,000	OPERATIONS		
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 Name:
 Villy Vellayappan
 Chief Executive Officer
 26.10.2021

 George Msambazi
 Head of Finance
 26.10.2021

 John Mwakasonda
 Head of Internal Audit
 26.10.2021