

International Commercial Bank (Tanzania) Limited.

PUBLICATION OF FINANCIAL STATEMENTS

REPORT OF CONDITION OF BANK PURSUANT TO SECTION 32(3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006.

(CONDENSED STATEMENT OF FINANCIAL POSITION (All Amounts in millions of Tanzanian shill		JNE 2023
		CURRENT QUARTER 30.06.2023	PREVIOUS QUARTER 31.03.2023
Α.	ASSETS	30.00.2023	31.03.2023
1		1,642	1,752
2		6,985	7,296
3	Investments in Government securities	21,872	19,324
4 5	Balances with other banks and financial institutions Cheques and items for clearing	8,152	3,632
	Inter branch float items	(34)	(5)
	Bills negotiated	-	-
8		-	-
9	Interbank Loans Receivervables	-	-
	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses) Other assets	13,581 15,152	16,975 15,456
	Equity Investments	13,132	15,450
14	1 ' '	-	
15	Property, Plant and Equipment	336	379
16	TOTAL ASSETS	67,687	64,810
В.	LIABILITIES		
ı — ·	Deposits from other banks and financial institutions	1 105	1 105
	Customer deposits	1,195 35,451	1,195 33,228
	Cash letters of credit	-	-
	Special deposits	163	162
	Payment orders/transfers payable	-	-
	Bankers' cheques and drafts issued Accrued taxes and expenses payable	1,222	- 881
	Acceptances outstanding	-	-
	Interbranch float items	-	
26	Unearned income and other deferred charges	63	61
	Other liabilities	2,676	2,667
	Borrowings TOTAL LIABILITIES	40,771	- 38,194
	NET ASSETS (LIABILITIES) (16 minus 29)	26,915	26,616
C.	SHARE HOLDERS' FUND		
	Paid up share capital	28.937	28.937
	Capital reserves	3,009	26,937
	Retained earnings	(17,552)	(17,196
	Profit (Loss) accounts	670	371
	Other capital accounts	11,851	11,851
	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	26,915	26,616
38	Contingent liabilities	561	515
	Non performing loans and advances	7,240	7,555
	Allowance for Probable Losses Other non performing assets	1,940	1,947
D.	SELECTED FINANCIAL CONDITION INDICATORS	00.700	44.070
	Shareholders Funds to total assets Non performing loans to total gross loans	39.76% 41.00%	41.07% 36.32%
	Gross loans and advances to total deposits	48.19%	63.13%
	Loans and advances to total assets	20.06%	26.19%
٠,	Earning Assets to Total Assets	64.42%	61.61%

(VI) Deposits Growth (VII) Assets Growth

		CURRENT QUARTER	COMPARATIVE QUARTER PREVIOUS YEAR	CURRENT YEAR CUMULATIVE	COMPARATIVE YEAR CUMULATIVE
		30.06.2023	30.06.2022	30.06.2023	30.06.202
1	Interest income	1,279	1,032	2,413	2,625
2	Interest Expense	466	420	906	878
3	Net Interest Income (1 minus 2)	813	612	1,508	1,747
4	Bad debts Written-off	0	0	533	(
5	Impairment Losses on Loans and Advances	(0)	273	302	202
6	Non interest income	1,049	1,230	3,205	2,16
	6.1 Foreign Currency Dealings and Translation Gains/(losses)	25	31	33	4
	6.2 Fees and Commissions	43	27	91	2
	6.3 Dividend Income	-			
	6.4 Other Operating Income	982	1,172	3,081	2,09
7	Non Interest Expense	1,554	1,556	3,192	2,92
	7.1 Salaries and Benefits	511	591	1,027	1,15
	7.2 Fees and Commission	67	122	243	17
	7.3 Other operating Expenses	976	843	1,922	1,59
8	Operating Income/(Losses)	309	12	685	79
9	Income Tax Provision	10	6	15	1
10	Net Income(Losses) After Income Tax	299	6	670	77
11	Other Comprehensive Income	-	-		
12	Total Comprehensive	299	6	670	77
13	Number of employees	56	53	56	5
14	Basic Earnings Per Share	10.3	0.2	23.1	26
15	Dilute Earning Per Share	7.3	0.1	16.4	19
16	Number of Branches	4	4	4	
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1.81%	0.03%	1.84%	2.24
(ii)	Return on Average Shareholders' Fund	4.48%	0.09%	4.51%	6.02
(iii)	Non Interest Expenses to Gross Income	66.74%	68.82%	66.74%	60.97
ίν)	Net Interest Income to Average Earning Assets	7.81%	5.83%	7.99%	8.44

	(All Amounts in millions of Tanzanian shillings)					
		CURRENT QUARTER ENDED 30.06.2023	PREVIOUS QUARTER ENDED 31.03.2023	CURRENT YEAR CUMULATIVE 30.06.2023	PREVIOUS YEAR CUMULATIV 30.06.2022	
ı	Cash flow from operating activities					
	Net Income (Loss)	309	376	685	7	
	Adjustments for:-					
	-Impairment/Amortization	141	978	1,119		
	-Net change in Loans and Advances	3,395	182	3,577	6	
	-Gain/Loss on Sale of Assets					
	-Net change in Deposits	2,224	1,651	3,875	(4,2	
	-Net change in Short Term Negotiable		-	-		
	-Net change in Other Liabilities	353	212	566		
	-Net change in Other Assets	305	23	328		
	-Tax Paid	(10)	(5)	(15)		
	-SMR	(269)	128	(141)		
	-Other	1		1		
	Net cash provided (used) by operating activities	6,449	3,545	9,994	(2,	
	Cash flow from investing activities					
	Dividend Receivable					
	Purchase of Fixed Assets	(99)	(163)	(262)	(
	Proceeds from sale of Fixed Assets					
	Purchase of Non-Dealing Securities	-		-		
	Proceeds from Sale of Non-Dealing Securities					
	Others (T-bill/bond/Placement)	(2,548)	(218)	(2,766)	(
	Net cash provided (used) by investing activities	(2,647)	(381)	(3,028)	(
ı	Cash flow from financing activities					
	Repayment of Long-term Debt	-		-		
	Proceeds from Insurance of Long-term Debt	-				
	Proceeds from Issuance of Share Capital					
	Payment of Cash Dividends					
	Net Change in Other Borrowings	-				
	Other (Specify)					
	Net cash provided (used) by Financing activities	-	-			
,	Cash and Cash Equivalents:					
	Net Increase/(Decrease) in Cash and Cash equivalent	3,802	3,164	6,966	(2,	
	Cash and Cash Equivalents at the Beginning of the period	10,739	7,575	7,575	14	
	Cash and Cash Equivalents at the end of the period	14,541	10,739	14,541	11,	

Director Date: 13 July 2023

(All Amounts in millions of Tanzanian shillings)						IV	Cash and Cash Equivalents:				
	01	Other capital accounts	D. 1. 1. 1. 1. 1.				Net Increase/(Decrease) in Cash and Cash equivalent	3,802	3,164	6,966	
nt year	Share capital						0	10 700	2 5 2 5	7.575	
e as at the beginning of the year 2023	28,937	11,851	(17,290)	2,747	26,245		Cash and Cash Equivalents at the Beginning of the period	10,739	7,575	7,575	
djustments							Cash and Cash Equivalents at the end of the period	14,541	10,739	14,541	
or the year			670		670		odon and odon Equivalents at the end of the penda	14,041	10,700	14,041	
Comprehensive						In a	preparation of the quarterly financial statement, consistent according	ounting policies have been	used as those appli	cable to the previous	vear au
ctions with owners								, , , , , , , , , , , , , , , , , , ,			,
d paid						tina	ancial statements.				
tory Reserve			(261)	261							
Il Provision Reserve						0:	1.0				
						Sig	ned By:				
Share Capital						CA	NJEEV ANAND	GEORGE MSAMBAZI	101	IN MWAKASONDA	
e as at the end of the period 30.06.2023	28,937	11,851	(16,882)	3,009	26,915						
						Chi	ef Executive Officer	Head of Finance	Hea	d - Internal Audit	
us Year						Dat	e: 13 July 2023	Date: 13 July 2023	Date	e: 13 July 2023	
e as at the beginning of the year 2022	28,937	11,851	(17,488)	2,254	25,555	Dat	0. 10 daily E0E0	Dato. 10 daily 2020	Dui	5. 10 daily 2020	
djustments			386		386						
or the year			304		304	We	, the undersigned directors, attest to the faithful representation	of the above statements.	We, declare that the	statements have been	n examir
							to the best of our knowledge and belief, have been prepared				
Comphrehensive Income										Jorning Standards and	, the
ctions with owners						req	uirements of the Banking and Financial Institutions Act, 2006 a	and they present a true and	l fair view.		
d paid											
tory reserve			(493)	493							
Il Provision reserve											
·						Sig	ned By:	THOMAS EUSTACE RWEE	BANGIRA HAS	SHIMAH BINTI ISMAIL	
·								Director	Dire	ctor	
Share Capital											
e as at the end of the period 31 12 2022	28 937	11 851	(17 290)	2 747	26 245			Date: 13 July 2023	Date	e: 13 July 2023	

DISCLOSURE MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2014 MINIMUM DISCLOSURE OF BANK CHARGES AND FEES

M. January Constru	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) Account		N/A	N/A	
Minimum Oncolon					
Minimum Opening	ICB Current Account -Personal				
Balance	ICB Premier Current Account	1,000,000	500	500	500
Dalarioo	ICB Premier Savings Account	1,000,000	500	500	500
	ICB Current Account - Corporate	- N/A N/A N/A N/A - 2,000 N/A N/A N/A N/A - 50,000 50 N/A N/A N/A N/A - 50,000 50 50 50 50 - 1,000,000 500 500 500 500 - 1,000,000 100 100 100 100 - 100,000 100 100 100 100 - 20,000 N/A N/A N/A N/A - 20,000 N/A N/A N/A N/A - 1,000,000 1.5 1.5 1.5 1.5 1.5 - 1.5 1.5 1.5 1.5 - 1.5 1.5 1.5 1.5 - 1.6 Free Free Free Free Free Free Free Fre			
	ICB Lenga (Goal) Account				
	ICB Kikundi (Group) Account	50,000	N/A	N/A	N/A
	Al-Wadiyah Savings Accounts	20.000	N/A	N/A	N/A
	ICB Savings Account				
		· · · · · · · · · · · · · · · · · · ·			
	ICB Salary Account	2,000	N/A	N/A	N/A
	Al-Wadiyah Savings Account	Free	Free	Free	Free
	ICB Lenga (Goal) Account	Free	Free	Free	Free
	ICB Kikundi (Group) Account				
Monthly Maintenance					
Fee	ICB Wazee (Senior Citizen) Account	Free	N/A	N/A	N/A
1.66	ICB Premier Savings Account	20,000	10	15	15
	ICB Chuo (Students) Account	Free	N/A	N/A	N/A
	ICB Premier Current Account				
	ICB Current Account - Corporate	15,000	7	7	7
	ICB Current Account -Personal	10,000	5	5	5
	ICB Savings Account				
	ICB Salary Account	5,000			
	ICB Chuo (Students) Account	-	N/A	N/A	N/A
	ICB Wazee (Senior Citizen) Account		N/A	N/A	N/A
Minimum Operating	ICB Current Account -Personal				
Balance	ICB Premier Current Account	1,000,000	500	500	500
Dalance	ICB Premier Savings Account		500	500	500
	ICB Current Account - Corporate				
	ICB Lenga (Goal) Account				
	ICB Kikundi (Group) Account	50,000	N/A	N/A	N/A
	Al-Wadiyah Savings Accounts	· · · · · · · · · · · · · · · · · · ·			
	ICB Savings Account				
	ICB Salary Account				
	ICB Chuo (Students) Account	N/A	N/A	N/A	N/A
	ICB Wazee (Senior Citizen) Account				
Extra Charge on	ICB Staff Savings Account	N/A	N/A	N/A] N/A
Transaction below	ICB Current Account -Personal	600	N/A	N/A	N/A
Minimum Balance	ICB Premier Current Account	5.000	1.2	1.2	1.2
minimani Dalanoo					
	ICB Premier Savings Account				
	ICB Current Account - Corporate	5,000	N/A	N/A	N/A
	ICB Lenga (Goal) Account	2.000	N/A	N/A	N/A
	Al-Wadiyah Savings Accounts	N/A	N/A	N/A	N/A
	Al-Wadiyan Savings Accounts		IWA	IN/A	IVA
	Cash withdraw at the counter (All Current accounts): Daily limits	Up to TZS 5Mil - 2000 , Above TZS 5Mil charge 0.13% Max TZS120,000	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount
Cash Withdrawal	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount
Fees					
Fees	premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)	3% charge of the principal amount	3% charge of the principal amount	3% charge of the principal amount	3% charge of the principal amount
Fees	time per quarter (ICB Recurring Account & ICB Lenga Account respectively)	amount	amount	principal amount	principal amount
Fees	time per quarter (ICB Recurring Account & ICB		amount Free		
Fees	time per quarter (ICB Recurring Account & ICB Lenga Account respectively)	amount	amount Free Up to USD50,000.00 charge is USD50	principal amount	principal amount
Fees	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward	amount Free	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge	principal amount	principal amount
	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward Cross border transfers (TT, SWIFT) - outward	amount Free N/A	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75	principal amount	principal amount
Fees Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (TT, SWIFT) - outward	amount Free N/A	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge	principal amount	principal amount
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT)	amount Free N/A N/A Free	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15	principal amount	principal amount
	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message	amount Free N/A N/A Free 11,800	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 11.8	principal amount	principal amount
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) 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	amount Free N/A N/A Free 11,800 N/A	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 11.8 USD 20	principal amount	principal amount
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message	amount Free N/A N/A Free 11,800	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 11.8	principal amount	principal amount
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS EEFT (Bulk Payments): Out&Inward/salary processing fee	amount Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra	principal amount Free	principal amount
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary	amount Free N/A N/A Free 11,800 N/A 11,800	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 15 USD 11.8 USD 20 USD 11.8	principal amount Free	principal amount
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TI, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT)	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 2 per tra USD 20	principal amount Free Insaction	principal amount Free
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of IT, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free	amount Free Up to USD50,000.00 charge is USD50, 000.00 charge is USD55,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra USD 2 per tra	principal amount Free saction	principal amount Free Free Free
Fund Transfers / Remittances	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking	amount Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 15 USD 11.8 USD 20 USD 20 USD 20 Free N/A	principal amount Free nsaction Free N/A	principal amount Free Free Free N/A
Fund Transfers /	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of IT, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free	amount Free Up to USD50,000.00 charge is USD50, 000.00 charge is USD55,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra USD 2 per tra	principal amount Free saction	principal amount Free Free Free
Fund Transfers / Remittances	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) 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 EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking Bulk Cash	amount Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 15 USD 11.8 USD 20 USD 20 USD 20 Free N/A	principal amount Free nsaction Free N/A	principal amount Free Free Free N/A
Fund Transfers / Remittances	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TI, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free 0.1% of the Amount	amount Free Up to USD50,000.00 charge is USD50,000.00 charge is USD50,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra USD 20 Free N/A Free	principal amount Free nsaction Free N/A Free N/A	Free Free Free Free Free N/A Free N/A
Fund Transfers / Remittances	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TI, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20)	amount Free N/A N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free Company of the Amount N/A	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra USD 20 Free N/A Free N/A 5% of the Amount	principal amount Free nsaction Free N/A Free N/A 5% of the Amount	Free Free N/A 5% of the Amount
Fund Transfers / Remittances	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TT, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20) Balance Enquiry Within Banking Hall	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free Free 0.1% of the Amount N/A Free	amount Free Up to USD50,000.00 charge is USD50,000.00 charge is USD50,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra USD 20 Free N/A Free	principal amount Free Insaction Free N/A Free N/A 5% of the Amount Free	Free Free Free NA Free NA Free NA Free NA Free NA Tree Free
Fund Transfers / Remittances Cash Deposit Balance and	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TI, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20)	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free Free 0.1% of the Amount N/A Free	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 15 USD 11.8 USD 20 USD 11.8 USD 2 per tra USD 20 Free N/A Free N/A 5% of the Amount	principal amount Free Insaction Free N/A Free N/A 5% of the Amount Free	Free Free N/A 5% of the Amount
Fund Transfers / Remittances	time per quarter (ICB Recurring Account & ICB Lenga Account respectively) Internal Transfers within ICB Bank Cross border transfers (IT, SWIFT) - outward Cross border transfers (IT, SWIFT) - outward Inward Transfers (IT, SWIFT) Amendment of TISS, SWIFT Message Amendment of TIS, SWIFT Message TISS EFT (Bulk Payments): Out&Inward/salary processing fee Stop Payments (TISS/EFT/SWIFT) ICB Accounts ICB Agency Banking Bulk Cash Deposit of Coins Small Denomination (1, 5, 10, and 20) Balance Enquiry Within Banking Hall interim statement	amount Free N/A N/A Free 11,800 N/A 11,800 3,000 per transaction 20,000 Free Free Free O.1% of the Amount N/A Free 1000 per page	amount Free Up to USD50,000.00 charge is USD50 above USD50,000.00 charge is USD75 USD 15 USD 11.8 USD 20 USD 11.8 USD 20 Free NVA Free NVA 5% of the Amount Free 1 per page	principal amount Free nsaction Free N/A Free N/A 5% of the Amount Free 1 per page	Free Free NVA Free NVA Free NVA Free 1 per page
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6.43% 4.44%

5.01% 3.57%

,	ATM Card issuance fee ICB Master Debit Card	15,000	8		
	ICB Umoja Card ATM Card replacement/renewal fee	11,800	N/A		
,	ICB Master Debit Card ICB Umoja Card	15,000 12,000	8 N/A		
	Annual Card Maintenance				
,	ICB Master Debit Card (Quartery fee) ICB Umoja Card	2,500 Free	1.5 N/A		
,	Cards uncollected and destroyed after 2 months	5000	4		
ATM /Debit Card	ATM Transaction fee ATM card activation	Free			
ATM/Debit Card	Umoja ATM Cash Withdrawal (withdrawal amount from Tsh0.00 to Tsh	1500		·	
,	99,000.00)		!		
,	Umoja ATM Cash Withdrawal (withdrawal amount from Tsh100,000.00 to	1,700	N/A	N/A	
,	Tsh400,000.00)				
,	Umoja ATM Balance Inquiry Umoja ATM Mini Statement	300	N/A N/A		
	ATM Cash Withdrawal fee per transaction Mastercard local	4,000		Local trn >USD15 - 1.1%	
,	ATM Cash Withdrawal fee per transaction	8,000			Γ
	Mastercard International Activation Fee	8,000 free	free		+
ī	Monthly Maintanace fee - Individual	7,000	4.00		<u> </u>
ı	Monthly Maintanace fee - Corporate E- statement	15,000 free	8.00 free		
ı	Inquiries through Mobile Banking	free	free		
,	Ministatement Fund Transfer to Other Banks - TISS	free 11,800	free 11,800 Equivalent in FCY		
,	Transfers(within ICB)	free	free		
ı	Transfers -File Upload Within Transfers File Upload TISS	550 5,500	550 Equivalent in FCY 5500 Equivalent in FCY		
,	Transfers File Upload EFT	1,100	1,100 Equivalent in FCY		
,	Transfers File Upload B2W Funds Transfer from Bank account to agents	1,100 550	1,100 Equivalent in FCY 550 Equivalent in FCY	H	
	Utility Bill Payment				
,	LUKU Payment	free	free		
3 Internet / Mobile	TV Subscription (DSTV, AZAM TV, Star Times) Airtime Top up	free free	free free		
Banking	Insurance Payments	free	free		
ı	Flight fare payment GePG Payments (Control Number)	free 1,500	free		
,	Bank2Wallet (From your Bank account Wallet Account	count)	2.2		
,	1000 - 5000 5001 - 10,000	1,000 1,000	n.a n.a		
ı	10,001 -20,000	1,000	n.a		
ı	20,001 -30,000 30,001 - 50,000	1,000 1,000	n.a n.a	<u> </u>	<u> </u>
,	50,001 - 100,000	2,500	n.a		
,	100,001 - 200,000 200,001 - 300,000	2,500 2,500	n.a n.a	H	
,	300,001 - 400,000 400,001 - 500,000	2,500 2,500	n.a n.a		
ī	300,001 - 900,000	3,000	n.a	I	t
ī	900,001 - 1,000,000 > 1,000,000	3,500 4,500	n.a n.a		
	Balance Inquiry	200	n.a		
,	Fund Transfer Ministatement	500 200	n.a n.a		F
	Cash Withdrawal	Customer charges			
,	0 - 9,999 10,000 - 49,999	500 900	n.a n.a		
ī	50,000 - 99,999 100,000 - 299,999	1,200 2,000	n.a n.a		
- A-anay Banking	300,000 - 499,999	3,500	n.a	<u> </u>	<u> </u>
B Agency Banking	500,000 - 1,000,000	4,500 Customer charges	n.a		
,	0 - 9,999	free	n.a		
ī	10,000 - 49,999 50,000 - 99,999	free free	n.a n.a		
ı	100,000 - 299,999	free	n.a		
ı	300,000 - 699,999 700,000 - 1,999,999	free free	n.a n.a		
	2,000,000 - 5,000,000	free	n.a	25	
P	Confirmation of Balance and Audit Statement Salary processing manually per entry	50,000 500	25 N/A		
,	Salary and Bulk payments outside the Bank	3,000/transaction plus transfer fee	N/A	N/A	N/A
,	Advisory service - charged per advice	2,500	Equivalent to TZS		
General Account Operations	Vouchers - Information less than one year Salary Alert per message	15,000	Equivalent to TZS N/A		
	Court Order Closing of Account	Free	Free	Free	,
,	Deliberate closing of Corporate account Deliberate closing of Personal account	20,000	10 5		
,	Cash Change Cash Coins per bag of TZS 100,000				
		1,180	N/A	N/A	
	Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Other Security	0.5% per Quarter 1.42% Per Quarter			
,	Perfomance Bond-Cash Cover	0.5% per Quarter			
onds & Guarantee	Perfomance Bond-Other security Extentions	1.42% Per Quarter 1.42% Per Quarter		 '	
,	Amendments	Simple amendments\$50			
,	Cancellations of Returned guarantees Cancellations of guarantees if not Returned	Free 20000		 '	
	Issuance - Cash cover	0.5% Min 100,000			
,	Issuance - Security Import Collections (IC)-Inward Foreign Doc & Bills	1.42% Min100,000			
,	for Collections				
Advanced Payment	Handling Commissions Correspondance swift charges	0.5% Min usd 100 Usd 50			
Guarantee	Export Collections (EC)-Outwar Foreign Doc &				
,	Bills for Collections Handling Commissions	0.5% Min usd 100			
,	Correspondance Commission-per tracer	Usd 50			t
	Courier Charges	Usd 100		<u> </u>	

Head of Business Development Head of Internal Audit

13.07.2023 13.07.2023