

(vii) Assets growth

MUCOBA BANK PLC

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PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31-12-2023 (Amounts in million shillings) Balance with Bank of Tanzania vestments in Government securities Balance with other banks and financial institutions 1,732 3,262 Bills negotiated Customers' liabilities for acceptances nvestments in other securities oans, advances and overdrafts (net of allowances for probable losses 14,852 14,764 3,622 3,702 Equity Investments Underwriting accounts Property and Equipment TOTAL ASSETS 21,107 23,050 LIABILITIES eposits from other banks and financial institutions 13,390 15,974 ash letters of credit ayment orders/transfers payabl lankers' cheques and drafts issued 185 ccrued taxes and expenses payable cceptances outstanding nterbranch float items Inearned income and other deferred charges Other liabilities orrowings OTAL LIABILITIES ET ASSETS/LIABILITIES (16 minus 29) SHAREHOLDERS' FUNDS 8,789 aid up share capital apital reserves (capital Grants) (5,543 (478) 677 ther capital accounts TOTAL SHAREHOLDERS' FUNDS Contingent liabilities 3.580 3,444 Non performing loans and advances Allowances for probable losses 903 960 Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS 16.96% 14.94% (ii) Non performing loans to total gross loans (iii) Gross loans and advances to total deposits 96.68% (iv) Loans and Advances to total assets (v) Earning Assets to Total Assets (vi) Deposits Growth

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Amounts in million shillings) FOR THE PERIOD ENDED 31-12-2023 31/12/202 31/12/2022 31/12/2023 31/12/202 (734) 2,280 554 1,734 Net Interest Income (1 minus 2) 518 Impairment Losses on Loans and Advance Non Interest Income 6.1 Foreign Currency Dealings and Translation Gains/Lo 239 890 239 848 890 (2,793) 135 135 181 SELECTED PERFORMANCE INDICATORS 0.80% (ii) Return on Average Shareholders' Funds

CONDENSED STATEMENT OF CHA	NGES IN EQ	UITY AS	AT 31-12-	2023
	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2022				
Balance as the Beginning of the year	8,791	(5,543)	675	3,923
Profit for the year	-	(343)		(343)
Other Comprehensive Income	-	-		-
Transactions With owners	-	-		-
Dividend Paid	-			-
Regulatory Reserve	-	-		-
General Provision Reserve	-	-		-
Others	-	-		-
Balance as at the end of the current period	8,791	(5,886)	675	3,580
Previous year 2022 Balance as the Beginning of the year	8.795	(4,558)	107	4.344
Profit for the year		181		181
Other Comprehensive Income		-		-
Transactions With owners	(4)	-	-	(4)
Dividend Paid		-	-	
Regulatory Reserve	-	(568)	568	-
General Provision Reserve	-	-	-	-
Others		(598)	-	(598)
Balance as at the end of the previous period	8,791	(5,543)	675	3,923
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CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-12-2023 (Amounts in million shillings)

1: Cash flow from operating activities: 135 222	nulative	Year)
Net income (loss)	12/2022	31/12/2022
Adjustments for:		
Impairment / Amortization 12 51 70 Net change in Lass and Advances (88) 432 - Gain/Loss on Sale of Assets - . . .	(343)	425
- Net change in Loans and Advances (88) 432 - Gain/Loss on Sale of Assets		
- Gain/Loss on Sale of Assets	185	374
	790	(475
- Net change in Deposits (2,584) (224)	(3,075)	(1,574
Net change in Short Term Negotiable Securities		
- Net change in Other Liabilities 82 (68)	71	(27
- Net change in Other Assets 80 (91)	70	4
- Tax Paid - (30)	(10)	(9)
- Others		-
Net cash provided (used) by operating activities (2,324) 311	(2,312)	(1,56
II: Cash flow from investing activities:		
Dividend Received		
Purchase of Fixed Assets (51) (32)	(51)	(4
Proceeds from Sale of Fixed Assets	-	
Purchase of Non-Dealing Securities		
Proceeds from Sale of Non-Dealing Securities		
Others - CWIP		
Net cash provided (used) by investing activities (51) (32)	(51)	(4
III Cash flow from financing activities:		
Repayment of Long-term Debt (375)	(386)	(20)
Proceeds from Issuance of Long Term Debt 850 (100)	850	
Proceeds from Issuance of Share Capital		
Payment of Cash Dividends		
Net Change in Other Borrowings	-	
Others - 177		1,19
Net Cash Provided (used) by Financing Actitivities 475 77	464	99
IV Cash and Cash Equivalents:		
Net Increase/(Decrease) in Cash and Cash Equivalents (1,900) 356	(1,899)	(60
Cash and Cash Equivalents at the Beginning of the Quarter 4,171 3,177	4,171	
Cash and Cash Equivalents at the end of the Quarter Cash and Cash Equivalents at the end of the Quarter 2,771 3,777 Cash and Cash Equivalents at the end of the Quarter 2,272 3,533	2.272	

SELECTED EXPLANATORY NOTES Name and Title Denis Rweyende Ag.General Mar . (Signed) Kelvin Mushi..... Finance and Administrative Manager 26/01/2024 Saleh S. Abdallah..... Internal Auditor Name and Title 26/01/2024 1.Bakar R Bakar..... Chairperson of Board ...(Signed) 26/01/2024

DISCLOSURE MADE UNDER REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2015 MINIMUM DISCLOSURE OF BANK CHARGES AND FEES

SAVINGS ACCOUNT	CHARGES AND FEES
Individual Savings Account	
Account opening minimum amount	20,000
Minimum operating balance	5,000
Minimum Interest-Bearing balance	20,000
Monthly Service Fee 500 (SMS Alert 1,000) Credit Interest Rate	2,000 1% pa
Credit Interest Kate	1% pa
Group Savings Account (GS09)	
Account opening minimum amount	Free
Minimum operating balance	Free
Minimum Interest-Bearing balance	N/A
Cash Withdrawal Fee	Refer cash withdrawal fee below
Credit Interest Rate	N/A
Joint Savings Account	
Account opening minimum amount	20.000
Minimum operating balance	5,000
Minimum Interest-Bearing balance	20,000
Monthly Service Fee 500 (SMS Alert 1,000)	2,000
Credit Interest Rate	1%pa
Juvenile's/ Minor Savings Account Account opening Fee	Free
Account opening ree Account opening minimum amount	5,000
Minimum operating balance	5,000
Minimum Interest-Bearing balance	20.000
Monthly Service Fee	Free
Interest Rate	1%pa
Biashara Savings Account	
Account Opening minimum amount	65,000
Minimum operating balance	50,000 50,000
Minimum Interest-Bearing balance	5,000
Monthly Service Fee Interest Rate	5,000 1%pa
Interest Nate	17698
Group Savings Account	
Account opening Fee	Free
Account Opening minimum amount	10,000
Minimum operating balance	10,000
Minimum Interest-Bearing balance	20,000
Monthly Service Fee 500 (SMS Alert 1,000) Interest Rate	2,000
Interest rate	t
Saccos Savings Account	
Account opening Fee	Free
Account Opening minimum amount	55,000
Minimum operating balance	50,000
Minimum Interest-Bearing balance	100,000
Monthly Service Fee Interest Rate	2,000 1%pa
Interest rate	17ера
Elimu Savings Account	
Account opening Fee	Free
Account Opening minimum amount	10,000
Minimum operating balance	5,000
Minimum Interest-Bearing balance	10,000
Monthly Service Fee	Free
Interest Rate	1%pa
Malengo Savings Account	
Account opening Fee	Free
Account Opening minimum amount	5,000
Minimum operating balance	5,000
Minimum Interest-Bearing balance	20,000
Monthly Service Fee	Free
Interest Rate	See Table below
Prematurity withdrawals	10,000
nterest Rate	See Table below

ngo account interest rates are as follows:

6 months 12months		6%
	FIXED DEPOSIT ACCOUNTS	

GENERAL CHARGES/ FEES	TZS
Dishonored/Unpaid cheque	
Fund related	NA NA
Technical	NA NA
DEPOSIT/WITHDRAWAL TRANSACTIONS	
Cash deposit at branch	Free
Cheque clearing (up to Tzs 1,500,000)	15,000
Cheque clearing (above Tzs 1,500,000)	1%
Cash withdrawal- (less Tzs 5,000,000)	3,000
Cash withdrawal- from Tzs 5,000,000 and above)	3,000+0.12%, Max Tzs 150,000
Account closure	10,000
Dormant account reactivation	5,000
Dormant account monthly Fee	1,500
Premature/cancelled Fixed Deposit Fee	No interest given
Bank Statement Fee /page	2,000
Audit confirmation Fee	10,000
Balance certificate Fee	20,000
Reference Letter	NA
TT Outward local-TISS	15,000
TT Outward local- EFT	15,000 + Levy
TT Inward local- TISS	NA
TT Inward local- EFT	NA
Salary Processing (per entry)	2,500
Bank Guarantees	NA NA
Balance Inquiry:	
*Mobile banking	200
*Over the counter	500
*ATM	400
Money Transfer	15,000
ATM card	15,000
Searching Fee	10,000
Coins deposit fee	10%
ATM card replacement	10,000
ATM w/drawal Fee (on us)	1,500
To other bank ATMs w/drawal Fee	1,500
ATM mini statement	
Wallet to Bank	1,000
SMS alert	500
Bank to Wallet (Below Tzs 100,000)	1,000
Bank to Wallet (Tzs 100,000-199,999) Bank to Wallet (Tzs 200,000-299,999)	1,300 1.700
	2.000
Bank to Wallet (Tzs 300,000-399,999) Bank to Wallet (Tzs 400,000-499,999)	2,000
Bank to Wallet (Tzs 400,000-499,999) Bank to Wallet (Tzs 500,000-599,999)	2,500 3.000
Bank to Wallet (Tzs 500,000-599,999) Bank to Wallet (Tzs 600,000-699,999)	3,000
Savings account interest rates	3,500
ATM Balance Inquiry	400
Annual card maintenance fee	5.000
PIN re-issue	1,000
Card replacement fee	15.000
Monthly fee	2,000
Standing Order	10,000
Standing Order	10,000

S/NO	LOAN PRODUCTS	CHARGIES
1.	1.Business Ioan	-Loan processing fee 2%
	2.Mixed loan	-Loan application fee 20,000/
	3.Agriculture Ioan	-Delay fines 0.1
	4.Housing loan	-Interest rate
	5.Assets acquisition loan	A. 1-6 Months 13% pa
		B. 7-12 Months 18% pa
		C. Above 12Months 20% pa
2.	1.Group loans	-Application fee 1%
		-Interest rate 25% pa
3.	1.Salary loan full guarantee- Government	- Indemnity fund 3% of the
		approved amount.
		-Loan processing fee 2%
		-Loan application fee 10,000/
		-Interest rate 13% pa
4.	1.Salary loan full guarantee- Private sector	- Indemnity fund 3% of the
		approved amount.
		-Loan processing fee 2%
		-Loan application fee 10,000/
		-Interest rate 14% pa
5.	1.MUCOBA staff loan	- Indemnity fund 3% of the
		approved amount.
		-Interest rate 5% pa