



P. O. Box 147, Tel. 026-2772165, Fax 026-2772075, Mafinga, Tanzania.

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

Current Quarter 31/03/2022	Previous Quarter 31/12/2021
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Name and Title	Signature	Date
Philip Raymond..... (Signed) General Manager		28/Apr/2022
Kelvin Mushi..... (Signed) Finance and Administrative Manager		28/Apr/2022
Saleh S. Abdallah..... (Signed) Internal Auditor		28/Apr/2022
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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.		
Name and Title	Signature	Date
1. Prof. Dominicus Kasilo.....(Signed) Chairperson of Board		28/Apr/2022
2. Kitova Mungai.....(Signed) Director		28/Apr/2022

Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
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CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-03-2022				
(Amounts in million shillings)				
	Share Capital	Earnings	Reserve	Total
Current Year 2022				
Balance as the Beginning of the year	8,795	(4,558)	107	4,344
Profit for the year	-	(183)	-	(183)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
Balance as at the end of the current period	8,795	(4,741)	107	4,161
Previous year 2021				
Balance as the Beginning of the year	8,886	(5,280)	87	3,693
Profit for the year	-	742	-	742
Other Comprehensive Income	-	-	-	-
Transactions With owners	(91)	-	-	(91)
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(20)	20	-
General Provision Reserve	-	-	-	-
Issue of Share Capital	-	-	-	-
Balance as at the end of the previous period	8,795	(4,558)	107	4,344

		Cumulative	Year Cumulative (Previous Year)
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MUCOBA BANK PLC- CHARGES AND FEES- 2021

SAVINGS ACCOUNT

Individual Savings Account	
Account opening minimum amount	20,000
Minimum opening balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee 500 (SMS Alert 1,000)	3,800
Credit Interest Rate	2%

Group Savings Account (G509)

Account opening minimum amount	Free
Minimum opening balance	Free
Minimum Interest Bearing balance	N/A
Cash Withdrawal Fee	24 months
Credit Interest Rate	N/A

CHARGES AND FEES

Refer cash withdrawal fee below

Joint Savings Account

Account opening minimum amount	20,000
Minimum opening balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee 500 (SMS Alert 1,000)	3,800
Credit Interest Rate	2%

Juvenile's/ Minor Savings Account

Account opening Fee	Free
Account opening minimum amount	5,000
Minimum opening balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Interest Rate	2%

Biashara Savings Account

Account opening minimum amount	50,000
Minimum opening balance	50,000
Minimum Interest Bearing balance	50,000
Monthly Service Fee	2,000
Interest Rate	2%

Group Savings Account

Account opening Fee	Free
Account Opening minimum amount	10,000
Minimum opening balance	10,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee 500 (SMS Alert 1,000)	3,800
Interest Rate	2%

Sacco Savings Account

Account opening Fee	Free
Account Opening minimum amount	15,000
Minimum opening balance	100,000
Minimum Interest Bearing balance	100,000
Monthly Service Fee	2,000
Interest Rate	2%

Elimu Savings Account

Account opening Fee	Free
Account Opening minimum amount	10,000
Minimum opening balance	5,000
Minimum Interest Bearing balance	10,000
Monthly Service Fee	Free
Interest Rate	2%

Malego Savings Account

Account opening Fee	Free
Account Opening minimum amount	5,000
Minimum opening balance	5,000
Minimum Interest Bearing balance	20,000
Monthly Service Fee	Free
Interest Rate	2%

See Table below

Malego account interest rates are as follows:

Period	Rate
1 months	1%
6 months	5%
12 months	6%

FIXED DEPOSIT ACCOUNTS

Period	Range	Rate
3 months	Up to Tzs 9,999,999.00	4.00%
6 months	Up to Tzs 9,999,999.00	4.50%
9 months	Up to Tzs 9,999,999.00	5.00%
12 months	Up to Tzs 9,999,999.00	6.00%
18 months	Up to Tzs 9,999,999.00	7.00%
36 months	Up to Tzs 9,999,999.00	8.00%

For TD 10,00,000 and above is negotiable at management discretion.

GENERAL CHARGES AND FEES

GENERAL CHARGES/ FEES	TZS
Dishonored/Unpaid cheque	
Unpaid related	NA
Technical	NA
DEPOSIT/WITHDRAWAL TRANSACTIONS	
Cash deposit at branch	Free
Cheque clearing (up to Tzs 5,000,000)	15,000
Cheque clearing (above Tzs 5,000,000)	18,000
Cash withdrawal (less Tzs 5,000,000)	1,500
Cash withdrawal (from Tzs 5,000,000 and above)	0.08%, Min Tzs 1,500,000
Account closure	5,000
Dormant account reactivation	10,000
Dormant account monthly fee	5,000
Premature/Cancelled Fixed Deposit Fee	1,500
Bank Statement Fee (paper)	No interest given
Audit confirmation Fee	2,500
Balance certificate Fee	20,000
Reference Letter	NA
IT Outward local- TFS	NA
IT Outward local- EFT	NA
IT inward local- TFS	NA
Outward local- EFT	NA
Salary Processing (per entry)	2,500
Money Transfer	200
Balance Inquiry	15,000
ATM card Cost	15,000
Accounting fee	100
Coinst deposit fee	10%
ATM card replacement	10,000
ATM withdrawal fee (on us)	1,300
To other bank ATMs w/drawal Fee	1,300
ATM mini statement	NA
Wallet to Bank	1,000
SMS alert	1,000
Bank to Wallet (Below Tzs 100,000)	1,300
Bank to Wallet (Tzs 100,000-199,999)	1,300
Bank to Wallet (Tzs 200,000-299,999)	1,700
Bank to Wallet (Tzs 300,000-399,999)	1,700
Bank to Wallet (Tzs 400,000-499,999)	2,500
Bank to Wallet (Tzs 500,000-599,999)	1,000
Bank to Wallet (Tzs 600,000-999,999)	1,000
Savings account interest rates	2%
ATM Balance Inquiry	200

LOAN CHARGES AND COMMISSION