



MUCOBA BANK PLC

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

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

"Kwa Maendeleo Yako"

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

WARAKA MIZANIA KWA TAREHE 31/12/2021

(Kiasi kwa shilingi milioni)

	Robo Mwaka wa/Mwaka wa sasa 31/03/2022	Robo Mwaka/Mwaka iliyopita 31/12/2021
A. MALI		
1 Fedha Taslim	365	841
2 Salio katika Benki Kuu ya Tanzania	1	86
3 Uwekezaji katika Amana za Serikali	-	-
4 Salio katika Benki Nyingine na Taasisi za Fedha	2,003	3,215
5 Hundi na Miamala ya Kushughulikiwa	-	-
6 Miamala baina ya Matawi	-	-
7 Bili zilizo afikwa	-	-
8 Dhima za Wateja Zilizokubalika	-	-
9 Mikopo iliyotolewa kwa Benki nyingine	-	-
10 Uwekezaji katika Amana nyingine	-	-
11 Mikopo Halisi Iliyopita	14,693	15,051
12 Mali nyingine	4,090	4,528
13 Uwekezaji wa Hisa	-	-
14 Akaunti za udhamini	-	-
15 MALI Zilizohamishika, Mitambo na Vifaa.	528	569
16 JUMLA YA MALI	21,681	24,289
B. DHIMA		
17 Amana za Benki nyingine na Taasisi za Fedha	303	1,003
18 Amana za Wateja	13,553	15,269
19 Dhama ya Malipo kwa Fedha Taslimu	-	-
20 Amana Maalumu	117	138
21 Maasizo ya Malipo/Fedha za Kuhamisha	-	-
22 Hundi na Hawala za Benki Zilizotolewa	-	-
23 Limbiko la Kodi na Gharama Zilizozolipwa	272	536
24 Dhima la Tozo kwa Aitili ya Usulufishi Baina ya Benki na mteja	-	-
25 Miamala isiyoshughulikiwa Baina ya Matawi.	-	-
26 Mapato yaliyoelwa ya Kipindi Kijicho na Tozo Nyingine Zilizozolipwa Baadae	-	-
27 Dhima Nyingine	847	472
28 Maceni	2,427	2,527
29 JUMLA YA DHIMA	17,519	19,945
30 MALI(DHIMA) HALISI (16 Kutoa 29)	4,162	4,335
C. FEDHA ZA WANAHISA	8,789	8,789
31 Mtaji wa Hisa Uliolipwa	-	-
32 Akiba ya Mtaji	-	-
33 Mapato Yaliyobakizwa	(4,558)	(5,280)
34 Faida (Hasara) ya Kipindi Husika	(183)	742
35 Akaunti nyingine za Mtaji	113	93
36 Stahiki ya Wenyehisa Chache	-	-
37 JUMLA YA FEDHA ZA WANAHISA	4,162	4,335
38 Dhima Zilizozohamishika	-	-
39 Mikopo Chechevu	1,513	1,562
40 Tenge kwa Aitili ya Mikopo Chechevu	727	1,051
41 Mali Nyingine Chechevu	-	-
D. BAADHI YA VIASHIRO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Amana	19.19%	18.57%
(ii) Uwiano wa Mikopo Chechevu na Jumla ya Mikopo ghafla	10.30%	9.70%
(iii) Uwiano wa Mikopo Ghafla na Jumla ya Amana	105.16%	91.72%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	67.77%	61.62%
(v) Uwiano wa Mali Zilizozalisha na Jumla ya Mali	92.45%	82.06%
(vi) Ongezeko la Amana	-14.85%	8.78%
(vii) Ongezeko la Mali	-10.74%	6.27%

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 31-03-2022

(Kiasi kwa shilingi milioni)

	Robo ya mwaka sasa 31/03/2022	Robo ya mwaka linganihi (mwaka uliopita) 31/03/2021	Limbikizo lamwaka sasa 31/03/2022	Limbikizo la mwaka linganihi (mwaka uliopita) 31/03/2021
1 Mapato ya Riba	586	964	586	964
2 Gharama za Riba (1 kutoa 2)	(148)	(278)	(148)	(278)
3 Mapato Halisi ya Riba (1 kutoa 2)	438	686	438	686
4 Madeni Viza Yaliyofutwa	-	-	-	-
5 Puruzo/Ongezeko la tempo katika Mikopo	(222)	(119)	(222)	(119)
6 Mapato Yasiyo ya Riba:				
6.1 Faida/ (Hasara) Zitokanazo na Miamala ya Fedha za Kijerani	223	227	223	227
6.2 Ada na Kamisheni	-	-	-	-
6.3 Gawio	223	177	223	177
6.4 Mapato Mengine	-	49	12	49
7 Ghama Zilizozalisha za Riba:	(622)	672	(622)	672
7.1 Mihakara na Mafao	(314)	(269)	(314)	(269)
7.2 Ada na Kamisheni	(29)	(41)	(29)	(41)
7.3 Ghama Nyingine	(279)	(363)	(279)	(363)
8 Faida/ (Hasara) ya Uendeshaji	(183)	240	(183)	240
9 Tenge la Kodi ya Mapato	(30)	(48)	(30)	(48)
10 Faida/ (Hasara) Halisi Baada ya Kodi ya Mapato	(213)	192	(213)	192
11 Mapato Mengine Yaliyojumshwa (bainisha)	-	-	-	-
12 Jumla ya Faida (Hasara) Iliyojumshwa kwa mwaka	(213)	192	(213)	192
13 Idadi ya waajiriwa	54	59	54	59
14 Mapato kwa Hisa	-	10.56	-	10.56
15 Idadi ya Matawi	2	2	2	2
BAADHI YA VIASHIRO VYA UAFANISI				
(i) Uwiano wa Faida Kabla ya Kodi na wastani wa mali	-0.79%	1.03%	-0.79%	1.03%
(ii) Uwiano wa Faida baada ya kodi na wastani wa fedha za wanahisa	-4.20%	4.54%	-4.20%	4.54%
(iii) Uwiano wa Matumizi Yasiyo ya riba na mapato ghafla	76.89%	56.47%	76.89%	56.47%
(iv) Uwiano wa Mapato Halisi ya riba na wastani wa mali zinazozalisha	2.42%	3.98%	2.42%	3.98%

Tarakimu za wastani zitakotolewa kwa kujumlisha salio la mwisho kwa mwezi inayohusika katika kipindi na kugawanywa kwa idadi ya mwezi katika kipindi hicho

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31-03-2022

(Kiasi cha shilingi milioni)

	Mtaji wa hisa	Mapato yaliyobakizwa	Ziada ya kisheria	Jumla
Mwaka wa sasa 2022				
Salio la mwanzo wa mwaka	8,795	(4,558)	107	4,344
Faida/ (Hasara) Halisi Baada ya Kodi ya Mapato	-	(183)	-	(183)
Mapato mengine yaliyojumshwa	-	-	-	-
Miamala na wanahisa	-	-	-	-
Gawio lilitolipwa	-	-	-	-
Ziada ya Kisheria	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-
Mengineyo	-	-	-	-
Salio la mwisho wa mwaka	8,795	(4,741)	107	4,162
Mwaka Uliopita 2021				
Salio la mwanzo wa mwaka	8,886	(5,280)	87	3,693
Faida/ (Hasara) Halisi Baada ya Kodi ya Mapato	-	742	-	742
Mapato mengine yaliyojumshwa	-	-	-	-
Miamala na wanahisa	(91)	-	-	(91)
Gawio lilitolipwa	-	-	-	-
Ziada ya Kisheria	-	(20)	20	-
Tengo la ziada ya Jumla	-	-	-	-
Mengineyo	-	-	-	-
Salio la mwisho wa mwaka	8,795	(4,558)	107	4,344

TAARIFA YA MTIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA 31-03-2022

(Kiasi kwa shilingi milioni)

	Robo ya mwaka sasa 31/03/2022	Robo ya mwaka iliyopita 31/12/2021	Limbikizo la mwaka wa sasa 31/03/2022	Limbikizo la mwaka linganihi (mwaka uliopita) 31/03/2021
I Mtiriko wa Fedha Kutokana na Shughuli za uendeshaji				
Mapato/ (Hasara) Halisi	(183)	304	(183)	240
Marekibisho kwa Aitili ya:				
Hasara Katika Mali	265	156	265	289
Badiliko Halisi Katika Mikopo	135	1,168	135	(1,407)
Faida/Hasara Kwenye Mauzo ya Mali	-	-	-	-
Mabadiliko Halisi Katika Amana	(2,437)	491	(2,437)	(1,001)
Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizozifiwa	-	-	-	-
Mabadiliko halisi Katika Dhima Nyingine	111	88	111	(448)
Mabadiliko Halisi Katika Mali Nyingine	450	(547)	450	11
Kodi Iliyolipwa	(30)	(30)	(30)	(28)
Mengineyo (bainisha)	(1,688)	1,573	(1,688)	(2,922)
II Mtiriko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Gawio lilitolipwa	-	-	-	-
Ununuzi wa Mali za Kudumu	(4)	(31)	(4)	24
Mapato Kutokana na Mauzo ya mali zakudumu	-	-	-	-
Ununuzi wa Amana zilizoshughulikiwa na mawakala	-	-	-	-
Mapato Kutokana na Mauzo ya amana zilizoshughulikiwa na mawakala	-	-	-	-
Mengineyo (bainisha)	-	-	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji	(4)	(31)	(4)	24
III Mtiriko wa Fedha Kutokana na shughuli za kifedha	(100)	(100)	(100)	(100)
Ulipaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa mtaji wa Hisa	-	-	-	-
Gawio lilitolipwa kwa Fedha Taslimu	-	-	-	-
Mabadiliko Halisi Katika Madeni Mengine	-	-	-	-
Mengineyo (bainisha)	20	(83)	20	-
Fedha Halisi Zilizotolewa (zilizotumika) Kwa shughuli zakifedha Kifedha	(80)	(183)	(80)	(100)
IV Fedha Taslimu na Mali zinazofanana na Fedha Taslimu.				
Ongezeko /Punguzo Halisi Katika	(1,773)	1,359	(1,773)	(2,998)
Fedha taslimu na mali zinazofanana na fedha taslimu	4,142	2,506	4,142	4,714
Fedha na Mali zinazofanana na fedha taslimu mwanzoni mwa Robo Mwaka/Mwaka	2,369	3,864	2,369	1,716

MUCOBA BANK PLC- CHARGES AND FEES- 2021

SAVINGS ACCOUNT	CHARGES AND FEES	Malengo account interest rates are as follows:																					
Individual Savings Account		<table border="1"><thead><tr><th>Period</th><th>Rate</th></tr></thead><tbody><tr><td>3 months</td><td>4%</td></tr><tr><td>6 months</td><td>5%</td></tr><tr><td>12 months</td><td>6%</td></tr></tbody></table>	Period	Rate	3 months	4%	6 months	5%	12 months	6%													
Period	Rate																						
3 months	4%																						
6 months	5%																						
12 months	6%																						
Account opening minimum amount	20,000																						
Minimum operating balance	5,000																						
Minimum Interest Bearing balance	N/A																						
Cash Withdrawal Fee	1,800																						
Monthly Service Fee 500 (SMS Alert 1,000)	1,800																						
Credit Interest Rate	2%																						
Group Savings Account (GS09)		<table border="1"><thead><tr><th>Period</th><th>Range</th><th>Rate</th></tr></thead><tbody><tr><td>3 months</td><td>Up to Tzs 9,999,999.00</td><td>4.00%</td></tr><tr><td>6 months</td><td>Up to Tzs 9,999,999.00</td><td>4.50%</td></tr><tr><td>9 months</td><td>Up to Tzs 9,999,999.00</td><td>5.00%</td></tr><tr><td>12 months</td><td>Up to Tzs 9,999,999.00</td><td>6.00%</td></tr><tr><td>24 months</td><td>Up to Tzs 9,999,999.00</td><td>7.00%</td></tr><tr><td>36 months</td><td>Up to Tzs 9,999,999.00</td><td>8.00%</td></tr></tbody></table>	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%	24 months	Up to Tzs 9,999,999.00	7.00%	36 months	Up to Tzs 9,999,999.00	8.00%
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%																					
24 months	Up to Tzs 9,999,999.00	7.00%																					
36 months	Up to Tzs 9,999,999.00	8.00%																					
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)	1,800																						
Credit Interest Rate	2%																						
Juvenile's/ Minor 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	2%																						
Interest Rate	2%																						
Blashara Savings Account																							
Account Opening minimum amount	65,000																						
Minimum operating balance	50,000																						
Minimum Interest Bearing balance	50,000																						
Monthly Service Fee	5,000																						
Interest Rate	2%																						
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)	1,800																						
Interest Rate	2%																						
Sacco 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	2,000																						
Interest Rate	2%																						
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	2%																						
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																						
Malengo account interest rates are as follows:																							
FIXED DEPOSIT ACCOUNTS																							
GENERAL CHARGES AND FEES																							
GENERAL CHARGES/ FEES		TZS																					
Dishonored/Unpaid cheque																							
Fund related		NA																					
Technical		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)		1,500																					
Cash withdrawal- from Tzs 5,000,000 and above)		0.08% 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		1,200																					
Audit confirmation Fee		10,000																					
Balance certificate Fee		20,000																					
Reference Letter		NA																					
TT Outward local-TISS		NA																					
TT Outward local-EFT		NA																					
TT Inward local- TISS		NA																					
TT Outward local- EFT		NA																					
Salary Processing (per entry)		2,500																					
Bank Guarantees		NA																					
Money Transfer		15,000																					
ATM card Cost		10,000																					
Searching fee		10,000																					
Coins deposit fee		10%																					
ATM card replacement		10,000																					
ATM withdrawal Fee (on us)		1,300																					
To other bank ATMs withdrawal Fee		1,300																					
ATM mini statement		1,000																					
Wallet to Bank		1,000																					
SMS alert		1,000																					
Bank to Wallet (Below Tzs 100,000)		1,000																					
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)		2,000																					
Bank to Wallet (Tzs 400,000-499,999)		2,500																					
Bank to Wallet (Tzs 500,000-599,999)		3,000																					
Bank to Wallet (Tzs 600,000-699,999)		3,500																					
Savings account interest rates		2%																					
ATM Balance Inquiry		200																					
LOAN CHARGES AND COMMISSION																							
SYNO CHARGES																							
1. -Loan processing fee 2% -Loan application fee 20,000/=																							

BAADHI YA MAELEZO KWA ROBO MWAKA INAYOISHIA

Katika Kuandaa taarifa hizi za fedha, Sera za undaoji ni zilele zilizotumika wakati wa undaoji wa taarifa za fedha zilizokaguliwa za mwaka uliopita (kama kuikua na mabadiliko katika sera za undaoji wa taarifa za fedha katika kipindi cha robo mwaka ya/mwaka wa sasa mabadiliko yoteleza kwa mujibu wa IAS 34 na IAS 8)

ina Na Cheo	Saini	Tarehe
Philip Raymond Meneje Mkuu	(Imesainiwa)	28/Apr/2022
Kelvin Mushi Meneje wa kitengo cha Fedha and Utawala	(Imesainiwa)	28/Apr/2022
Saleh S. Abdallah. Mkaguzi Mkuu wa Ndani	(Imesainiwa)	28/Apr/2022
Sisi, tuliolajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunadhahisisha ushahidi wa taarifa za hapo juu, tunatamka kwamba tumezithamini taarifa hizi, na kwa uelewano imani yetu kubwa zimeandaliwa kulingana na viwango vya kimataifa za uwasilishaji wa taarifa za fedha na matakwa ya sheria ya benki na taasisi za fedha ya mwaka 2006, na zinayonesha hali halisi		
Jina		Tarehe
1. Prof. Dominicus Kasilo. Mwenyekiti wa bodi ya wakurugenzi	(Imesainiwa)	28/Apr/2022
2. Kilova Mungai Mkurugenzi	(Imesainiwa)	28/Apr/2022