PUBLICATION OF FINANCIAL STATEMENTS

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

AKIBA COMMERCIAL BANK PLC

benki kwa maendeleo yako

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026 (Amounts in millions of shillings)

			Current Quarter 30-Jun-26	Previous Quarter 31-Mar-26
A		**ASSETS**		
	1	Cash	12,606	12,466
	2	Balances with Bank of Tanzania	17,534	16,024
	3	Investment in Government securities	39,296	36,673
	4	Balances with other banks & Financial Institutions	11,443	7,191
	5	Cheque and items for clearing	3	31
	6	Interbranch float items	83	81
	7	Bills negotiated	-	-
	8	Customers' liabilities for acceptances	-	-
	9	Interbank Loans receivables	-	-
	10	Investment in other securities	-	-
	11	Loans, advances and overdrafts (net of allowance for probable losses)	127,345	120,351
	12	Other Assets	19,380	15,359
	13	Equity investments	39	39
	14	Underwritting accounts	-	-
	15	Property, Plant and Equipment	11,384	12,065
	16	**TOTAL ASSETS**	**239,113**	**220,280**
B		**LIABILITIES**		
	17	Deposit from other banks and financial institutions	-	-
	18	Customer deposits	165,689	157,708
	19	Cash letters of credit	-	-
	20	Special deposits	6,851	3,464
	21	Payment orders /transfers payable	-	-
	22	Bankers cheques and drafts issued	-	-
	23	Accrued taxes and expenses payable	5,391	4,221
	24	Acceptances outstanding	-	-
	25	Interbranch float items	51	51
	26	Unearned income and other deferred charges	2,163	2,121
	27	Other liabilities	18,849	15,323
	28	Borrowings	12,316	8,500
	29	**TOTAL LIABILITIES**	**211,310**	**191,388**
	30	**NET ASSETS/(LIABILITIES)**	**27,803**	**28,892**
C		**SHAREHOLDERS' FUNDS**		
	31	Paid up Share capital	48,459	48,459
	32	Capital reserves	-	-
	33	Retained earnings	(29,184)	(28,957)
	34	Profit (Loss) account	(1,985)	(895)
	35	Other capital accounts	10,513	10,285
	36	Minority interest	-	-
	37	**TOTAL SHAREHOLDERS' FUNDS**	**27,803**	**28,892**
	38	Contingent liabilities	8,019	4,764
	39	Non perfoming loans and advances	9,768	9,571
	40	Allowance for probable losses	4,691	4,224
	41	Other non perfoming assets	263	263
D		**PERFOMANCE INDICATORS**		
	(i)	Shareholders funds to total assets	11.6%	13.1%
	(ii)	Non performing loans to total gross loans	7.4%	7.8%
	(iii)	Gross loans and advances to total deposits	75.3%	76.3%
	(iv)	Loans and Advances to total assets	54.9%	56.0%
	(v)	Earning assets to Total assets	74.5%	74.5%
	(vi)	Deposit growth	7.1%	-3.6%
	(vii)	Asset growth	8.5%	-5.9%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026 (Amounts in millions of shillings)

		Current Quarter 30-Jun-26	Comparative Quarter 30-Jun-25	Current Year Cumulative 30-Jun-26	Comparative Year Cumulative 30-Jun-25
1	Interest Income	8,172	6,299	14,918	12,993
2	Interest Expense	(2,462)	(2,629)	(5,361)	(5,254)
3	**Net Interest Income**	**5,710**	**3,669**	**9,557**	**7,739**
4	Bad debts written - off	(20)	-	(62)	-
5	Impairement losses on Loans and Advances	(590)	222	(638)	85
6	**Non Interest Income:**	**1,552**	**1,992**	**3,693**	**3,927**
	6.1 Foreign exchange income	148	219	851	448
	6.2 Fees and Commission	1,156	1,211	2,188	2,186
	6.3 Dividend income	-	-	-	-
	6.4 Other operating income	248	561	653	1,294
7	**Non Interest Expense:**	**(7,742)**	**(6,170)**	**(14,535)**	**(13,016)**
	7.1 Salaries and benefits	(2,858)	(2,747)	(5,687)	(5,606)
	7.2 Fees and commission	-	-	-	-
	7.3 Other operating expenses	(4,884)	(3,423)	(8,848)	(7,410)
8	**Operating Income/ (Loss)**	**(1,090)**	**(287)**	**(1,985)**	**(1,265)**
9	Income Tax provision	-	-	-	-
10	**Net Income / (Loss) after Income Tax**	**(1,090)**	**(287)**	**(1,985)**	**(1,265)**
11	Other Comprehensive Income	1	-	24	-
12	**Total Comprehensive Income/(Loss) For the Year**	**(1,089)**	**(287)**	**(1,961)**	**(1,265)**
13	Number of employees	225	218	225	218
14	Basic Earnings per share	(22)	(7)	(41)	(33)
15	Number of branches	14	14	14	14
	PERFOMANCE INDICATORS				
	i) Return on Average Total Assets	-1.9%	-0.5%	-1.7%	-1.2%
	ii) Return on Average Shareholders' funds	-15.4%	-3.9%	-14.0%	-8.7%
	iii) Non Interest Expense to Gross Income	106.6%	109.0%	109.7%	111.6%
	iv) Net Interest Income to Average Earning Assets	13.3%	10.0%	11.2%	10.5%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2026 (Amounts in million shillings)

	Current Quarter 30-Jun-26	Previous Quarter 31-Mar-26	Current Year Cumulative 30-Jun-26	Comparative Year Cumulative 30-Jun-25
I. Cash flow from operating activities:				
Net income/ (loss)	(1,089)	(872)	(1,961)	(1,265)
Adjustment for :	-	-	-	-
-Impairement /amortization	1,007	1,010	2,017	1,955
-Net change in loans and advances	(6,994)	(5,025)	(12,019)	2,686
-Gain/(loss) on sale of assets	(57)	-	(57)	5
-Net change in deposits	11,369	(6,032)	5,337	(1,733)
- Net change in short term negotiable securities	(154)	(208)	(361)	(1,639)
- Net change in other liabilities	4,737	4,113	8,850	(275)
- Net change in other assets	(3,790)	2,694	(1,096)	(1,409)
- Tax paid	-	-	-	-
- Others (SMR)	(125)	159	34	(124)
Net cash provided/ (used) by operating activities	**4,904**	**(4,161)**	**744**	**(1,799)**
II. Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(270)	(484)	(754)	(1,335)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	(2,469)	239	(2,230)	(1,013)
Net cash provided/ (used) by investing activities	**(2,739)**	**(245)**	**(2,984)**	**(2,348)**
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	10,650
Payment of cash dividends	-	-	-	-
Net change in other borrowings	3,816	(10,920)	(7,105)	(2,007)
Others	-	-	-	-
Net cash provided (used) by financing activities	**3,816**	**(10,920)**	**(7,105)**	**8,643**
IV. Cash and Cash Equivalents:				
Net increase /(decrease) in cash & cash equivalents	5,981	(15,326)	(9,345)	4,496
Cash and cash equivalents at the beginning of the quarter	28,387	43,713	43,713	33,054
Cash and cash equivalents at the end of the quarter	**34,368**	**28,387**	**34,368**	**37,550**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2026 (Amounts in Million shillings)

	Share Capital	Preference Shares	Share Premi-um	Retained Earnings	Fair Value Reserve	Regulatory Reserve	Others	Total
Current Year								
Balance as at 01 January 2026	48,459	5,811	2,432	(28,003)	97	968	-	29,764
Profit /(Loss) for the year	-	-	-	(1,985)	-	-	-	(1,985)
Other Comprehen-sive Income	-	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(1,181)	-	1,181	-	-
Fair Value Gain	-	-	-	-	24	-	-	24
Others	-	-	-	-	-	-	-	-
Balance as at the end of 30 June 2026	48,459	5,811	2,432	(31,169)	121	2,149	-	27,803
Previous Year								
Balance as at 01 January 2025	**27,797**	**11,623**	**2,432**	**(23,621)**	**-**	**1,439**	**-**	**19,670**
Profit /(Loss) for the year	-	-	-	(1,265)	-	-	-	(1,265)
Other Comprehen-sive Income	-	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	10,650	10,650
Dividends Paid	-	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	(808)	-	808	-	-
Fair Value Gain	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Balance as at the end of 30 June 2025	**27,797**	**11,623**	**2,432**	**(25,694)**	**-**	**2,247**	**10,650**	**29,055**

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 2026

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

Name and Title	Signature
Ms. Wezi Mwazani **(Ag. Managing Director)**	______________
Mr. Mabvuto Jimu **(Head of Finance)**	______________
Ms. Lisa Gaye **(Ag. Chief Internal Auditor)**	______________

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.

Name	Signature
1. Prof. Josephat Daniel Lotto	______________
2. Mr. Masauko Katsala	______________

MINIMUM DISCLOSURES OF CHARGES AND FEES

Service	Products	TZS	USD
Monthly Fee	ACB Savings Bomba Account	2,200	Free
	Akiba Fasta Account	2,200	N/A
	ACB Salary Account	Free	N/A
	ACB Elimu Account	Free	N/A
	ACB VICOBA Individual Account	2,200	N/A
	ACB VICOBA Group Account	Free	N/A
	ACB Golden Savings Account	Free	N/A
	ACB Zawadi Junior Account	Free	Free
	ACB Biashara Individual Account	3,850	$2.00
	ACB Biashara Company Account	4,950	$2.50
	ACB Corporate Current Account	15,950	$7.50
	ACB Waridi Account	Free	Free
	Fahari Account	Free	Free
Minimum Opening Balance	ACB Savings Bomba Account	15,000	$50.00
	Akiba Fasta Account	15,000	N/A
	ACB Salary Account	0	N/A
	ACB Elimu Account	0	N/A
	ACB VICOBA Individual Account	15,000	N/A
	ACB VICOBA Group Account	20,000	N/A
	ACB Biashara Individual Account	20,000	$50.00
	ACB Biashara Company Account	50,000	$100.00
	ACB Golden Savings Account	50,000	N/A
	ACB Zawadi Junior Account	10,000	$50.00
	ACB Corporate Current Account	100,000	$100.00
	ACB Waridi Account	20,000	$50.00
	Fahari Account	2,000	N/A
Minimum Operating Balance	ACB Savings Bomba Account	5,000	$50.00
	Akiba Fasta Account	5,000	N/A
	ACB Salary Account	5,000	N/A
	ACB Elimu Account	0	N/A
	ACB VICOBA Individual Account	5,000	N/A
	ACB VICOBA Group Account	20,000	N/A
	ACB Biashara Individual Account	20,000	$50.00
	ACB Biashara Company Account	0	$0.00
	ACB Golden Savings Account	50,000	N/A
	ACB Zawadi Junior Account	5,000	$50.00
	ACB Corporate Current Account	0	$0.00
	ACB Waridi Account	20,000	$50.00
	Fahari Account	2,000	N/A
Balance Inquiry over the Counter	All TZS Accounts (except ACB VICOBA Group Account and ACB Waridi Account)	1,320	N/A
	ACB VICOBA Group	Free	N/A
	ACB Waridi Account	Free	Free
	Fahari Account	Free	N/A
	All USD Accounts	N/A	Free
Account Closure	ACB Savings Bomba Account	Free	Free
	Akiba Fasta Account	Free	Free
	ACB Salary Account	Free	Free
	ACB Elimu Account	Free	Free
	ACB VICOBA Individual Account	Free	Free
	ACB VICOBA Group Account	Free	Free
	ACB Biashara Individual Account	Free	Free
	ACB Biashara Company Account	Free	Free
	ACB Golden Savings Account	Free	Free
	ACB Zawadi Junior Account	Free	Free
	ACB Corporate Current Account	Free	Free
	ACB Waridi Account	Free	Free
	Fahari Account	Free	Free
Dormancy	Dormancy fee for all accounts	Free	Free
	Dormancy activation	Free	Free
Balance Inquiry	Umoja ATM	400	N/A
	VISA ATM	1,200	N/A
	Akiba Mobile USSD	Free	Free
	Akiba Mobile App	Free	N/A
	Internet Banking	Free	Free
Cards Issuance	Normal ID Cards		
	VICOBA, Golden, Zawadi and Joint Accounts	6,490	$3.00
	All USD Accounts	N/A	$3.00
	Debit Cards		
	Umoja Debit Card	11,800	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A
Replacement Fee	Debit Cards		
	Umoja Debit Card	15,000	N/A
	Visa Debit Classic	11,800	N/A
	Visa Debit Gold	14,500	N/A
	Normal ID Cards		
	VICOBA, Golden, Zawadi and Joint Accounts	6,490	$3.00
Pin Mailer Replacement	Debit Cards (Umoja)	11,800	N/A
	Debit Cards VISA (Classic & Gold)	N/A	N/A
Annual Maintanance Fee	Umoja Debit Card	10,000	N/A
	Visa Debit Classic	10,000	N/A
	Visa Debit Gold	10,000	N/A
Withdrawals Over the Counter	Cash withdrawal above TZS 50M without 24 hours notice	*0.12% of the amount >TZS 50M, Maximum TZS 180,000	N/A
	ACB Savings Bomba Account	**2,750	Free
	Akiba Fasta Account	**2,750	N/A
	ACB Salary Account	**2,750	N/A
	ACB Elimu Account	**2,750	N/A
	ACB VICOBA Individual Account	**1,320	N/A
	ACB VICOBA Group Account	Free	N/A
Withdrawals Over the Counter	ACB Biashara Individual Account	**3,850	*0.30% of the amount >$10,000, Maximum $100
	ACB Biashara Company Account	**5,500	*0.30% of the amount >$20,000, Maximum $100
	ACB Golden Savings Account	**2,750	N/A
	ACB Zawadi Junior Account	**2,750	Free
	ACB Corporate Current Account	**5,000	*0.59% of the amount, Minimum $12, Maximum $100
	ACB Waridi Account	Free	Free
	Fahari Account	Free	N/A
ATM Withdrawal	Umoja ATMs	1,700	N/A
	ATM withdrawal fee - ON US	1,700	
	ATM withdrawal fee - LOCAL VISA	3,600	
	ATM withdrawal fee - INTERNATIONAL VISA	8,000	
	Failed transaction due to insufficient funds	1,200	
Wakala Withdrawal	1,000 - 2,999	510	N/A
	3,000 -3,999	514	
	4,000- 4,999	527	
	5,000 - 6,999	554	
	7,000 - 9,999	556	
	10,000-14,999	1,002	
	15,000 - 19,999	1,095	
	20,000- 29,999	1,206	
	30,000 -39,999	1,251	
	40,000 - 49,999	1,319	
	50,000 - 99,999	1,773	
	100,000 - 199,999	2,707	
	200,000 - 299,999	2,821	
	300,000 - 399,999	4,338	
	400,000 -499,999	4,482	
	500,000 -599,999	5,745	
	600,000 - 699,999	6,032	
	700,000 - 799,999	6,200	
	800,000 - 899,999	6,250	
	900,000 - 1,000,000	6,276	
	1,000,001 -2,000,000	7,875	
Cash Deposit	ACB Accounts	Free	N/A
	Akiba Wakala	Free	N/A
	Bulk Cash	Free	N/A
	Small Denominations (500, 200, 100 & 50 FREE)	Free	Free
Cheque Deposit	Cheque from other Banks	Free	Free
	Inward Cheque - Third party payment	Free	Free
	Settled Inward Clearing cheques	1,200	$0.59
	Request to make payment/transfer without cheque in current account	5,900	$3.00
	Unpaid Cheque (Refer to drawer or Effects not Cleared)	59,000	$29.50
Cheque books	Cheque leaf	590	$0.30
	Cheque Book 100 Leaves	59,000	$30.00
	Cheque Book 50 Leaves	29,500	$15.00
	Cheque Book 25 Leaves	14,750	$7.50
	Stop payment order per leaf; Reported Lost/Stolen cheque book/leaf (per notice)	35,400 (Not exceeding) 300,000 (Not exceeding TZS 300,000)	$17.50
	Bankers Cheque issue	35,400	$17.50
Funds Transfer			
Internal Funds Transfer via Mobile	100 to 2,999	Free	N/A
	3,000 to 3,999	Free	N/A
	4,000 to 4,999	Free	N/A
	5,000 to 6,999	Free	N/A
	7,000 to 9,999	Free	N/A
	10,000 to 14,999	Free	N/A
	15,000 to 19,999	Free	N/A
	20,000 to 29,999	Free	N/A
	30,000 to 39,999	Free	N/A
	40,000 to 49,999	Free	N/A
	50,000 to 99,999	Free	N/A
	100,000 to 199,999	Free	N/A
	200,000 to 299,999	Free	N/A
	300,000 to 399,999	Free	N/A
	400,000 to 499,999	Free	N/A
	500,000 to 599,999	Free	N/A
	600,000 to 699,999	Free	N/A
	700,000 to 799,999	Free	N/A
	800,000 to 899,999	Free	N/A
	900,000 to 1,000,000	Free	N/A
	1,000,001 to 3,000,000	Free	N/A
Funds Transfer (Akiba Mobile to Wallets)	100 to 2,999	1,800	N/A
	3,000 to3,999	1,800	
	4,000 to 4,999	1,800	
	5,000 to 6,999	1,800	
	7,000 to 9,999	1,800	
	10,000 to 14,999	1,800	
	15,000 to 19,999	1,800	
	20,000 to 29,999	1,800	
	30,000 to 39,999	1,800	
	40,000 to 49,999	1,800	
	50,000 to 99,999	2,500	
	100,000 to 199,999	2,500	
	200,000 to 299,999	2,500	
	300,000 to 399,999	3,500	
	400,000 to 499,999	3,500	
	500,000 to 599,999	6,000	
	600,000 to 699,999	6,000	
	700,000 to 799,999	6,000	
	800,000 to 899,999	6,000	
	900,000 to 1,000,000	6,000	
	1,000,001 to 3,000,000	8,000	
Funds Transfers (Internet Banking and Branch)	Transfer to ACB Accounts	Free	N/A
	Transfer to other Banks through EFT/TIPS		
	TZS 1 to TZS 50,000	590	N/A
	TZS 50,001 to TZS 500,000	1,180	N/A
	TZS 500,001 to TZS 5,000,000	1,770	N/A
	TZS 5,000,001 to TZS 20,000,000	2,360	N/A
	Transfer to other Banks through TISS		
	TZS 1M to TZS 10M	2,360	$1
	TZS 10M to TZS 50M	5,900	$2.5
	Above TZS 50M	11,800	$5.90
	Transfer to other Banks through SWIFT	N/A	$54.00
	Salary processing	3,500	N/A
	GePG payments through mobile and internent banking	1,200	N/A
	Incoming TISS/ EFT/TIPS	Free	Free
	Incoming SWIFT charges	N/A	$25.00
	Outgoing SWIFT full value transfer	N/A	$54.00
	MT 940, 941 & 942 Charges	N/A	$17.50
	Cancellation/Return/Stop Payment -TISS & SWIFT	11,800	$5.90
	EAPS Payment	11,800	$5.90
Standing Orders	Set up/Amendment/closure	Free	Free
	Execution per Entry within ACB	Free	Free
	Execution per Entry outside ACB	11,800	$5.90
	Unpaid Standing order due to insufficient funds	Free	Free
Statements	ATM Mini Statement	400	N/A
	Akiba Mobile - USSD Mini Statement (Account & Loan)	1,200	N/A
	Akiba Mobile - App Mini Statement (Account & Loan)	1,200	N/A
	E-statement per month	Free	N/A
	Internet Banking	1,500	N/A
	Periodic/Monthly	Free	Free
	Adhoc/Duplicate per month	2,500	$1.50
SMS Banking	SMS Alert	Free	Free
General Services	Certificate of Balance and Statements/Reference letter	32,500	$16.50
	Audit Confirmation Letter	32,500	$16.50
	Letter of Recommendation	32,500	$16.50
	Search for Older Vouchers	65,000	$32.50
	CCTV Photo Searching charges	65,000	$32.50
	Overdrawn amount (debit balance in deposit accounts)	3.00% per month	1.50% per month
	Treasury Bills and Bonds commission	0.05% of the yield or 47,200 whichever is higher + TISS Charge 11,800	N/A
Loans			
	Biashara Loans Micro - >TZS 5M < TZS 20M	2.60-3.42% per month reducing	12% per annum reducing
	Biashara Loans Small - > TZS 20M < TZS 100M	2.17-2.60% per month reducing	12% per annum reducing
	Biashara Loans Medium - > TZS 100M < TZS 500M	20%-24% per annum reducing	12% per annum reducing
	Personal Loans (Employees) - < TZS 100M	14%-18% per annum reducing	10% per annum reducing
	Mortgage Loans - < TZS 500M	14%-18% per annum reducing	10% per annum reducing
	Overdraft Facility - > TZS 10M	22% per annum reducing	12% per annum reducing
	Insurance Premium Finance - < TZS 500M	14.00% reducing per annum	7.00% reducing per annum
	Vehicle and Assets Finance (VAF) - < TZS 500M	18% per annum reducing	10% per annum reducing
	Commercial Loans - > TZS 500M	18%-20% per annum reducing	10% per annum reducing
	Loan Application Fee (only for Biashara Loans from TZS 5million to 500 Million) Personal Loans free, Corporate Loans free & Overdraft free	15,000.00	$7.50
	Facility fees (Commercial and Personal Banking)	2.00%	1.00%
	Facility fees (Biashara Repeat Client)	3.50%	1.50%
	Facility fees (Biashara New Client)	4.00%	2.00%
	Penalty interest for late payment	3% per month for amount in arreas	1.5% per month for amount in arreas
	Early liquidation penalty fee	3 months future interest	3 months future interest
	Trade Finance Services		
Collections	Clean Collections (bills, drafts and cheques)		
	Commercial banks, financial institutions and bureau de change	0.5% Minimum 30,000	0.5% Minimum $15
	Courier services	160,000	$80.00
	Outward Documentary Bills for Collections (OFBC)		
	Document handling commission	0.25%, Minimum 150,000, Maximum 150,000	0.25%, Minimum $100, Maximum $150
	Avalised documents	0.25% Minimum 150,000 Maximum 200,000	0.25% Minimum $ 150 Maximum $ 200
	Delivery of documents free of payments	120,000	$60.00
	Courier services	160,000	$80.00
	Chaser	120,000	$60.00
	Inward Documentary Bills for Collections (IFBC)		
	Document handling commission	0.25%, Minimum 100,000, Maximum 150,000	0,25%, Minimum $100, Maximum $150
	Avalised documents	0.25% Minimum 150,000 Maximum 250,000	0.25% Minimum $ 150 Maximum $ 200
	Documents returned unpaid or unaccepted	150,000	$150
	Amendment of previous instructions	100,000	$50
	Presentation or reminder protest fee	Negotiable	Negotiable
	Delivery of documents for non-ACB customers	250,000	$250
	SWIFT charges	120,000	$60
	Avalisation commission per quarter or part thereof	0.5% Minimum 200,000 Maximum 250,000	0.5% Minimum $ 200 Maximum $ 250
Bills	Bill Discount/Invoice Discount		
	Bill Discount/Invoice Discount commission	100,000	$100
	Bill discounted handling commission	Negotiable	Negotiable
	Guarantees		
Documentary Credit	Issuance commission (per quarter)	1.5% Min 100,000	1.5% min $100
	Amendment fee per quarter on the tenor extended or amount increased	1.5% Min 100,000	1.5% min $100
	Advising/Amendment of counter guaratee	150,000	$150
	Advising/Amendment of counter guaratee	200,000	$200
	Extension/Increase amount	1.5% Min 100,000	1.5% per Quarter
	Text amendment fee	120,000	$60
	Other amendments fees	150,000	$150
	Guarantee advising fee (from other banks)	0.25% Min 100,000 Max 250,000	0.25% Minimum $ 100 Maximum $ 250
	Courier services (direct delivery to beneficiary)	150,000	$80
	Cancellation Fees	100,000	$100
	Letters of Credit (LCs)		
	Outward (Import LCs)		
	Establishment fee per quarter	1% Min 250,000	1% Per Quarter $250
	Amendment - terms & conditions only	150,000	$150
	Cancellation charges	150,000	$150
	Amendment fee per quarter on the tenor extended or amount increased	1% Min 250,000	1% Min $250
	Discrepancy fee	150,000	$150
	Document examinination fee	150,000	$150
	Inward (Export LCs)		
	Advising / document handling commission (ACB clients for LC available with us)	250,000	$250
	Advising / document handling commission (ACB clients for LC available with other banks)	250,000	$250
	Advising / document handling commission (non-ACB clients)	300,000	$300
	Confirmation fee per quarter (ACB clients)	0.5% per quarter min 300,000	0.5% Per Quarter Min $300
	Confirmation fee per quarter (non-ACB clients)	1% per quarter min 300,000	1% per Quarter Min 300
	Amendment advising fee (ACB clients)	150,000	$150
	Amendment advising fee (non-ACB clients)	200,000	$200
	Cancellation Fees	120,000	$120
	Courier services	150,000	$120
	SWIFT charges		$60
	Discrepancy fee per document	100,000	$100

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Name	Signature	Date
Ms. Wezi Mwazani	______________	______________
Mr. Mabvuto Jimu	______________	______________
Ms. Lisa Gaye	______________	______________

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