

## UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

### IMETOLEWA CHINI YA KANUNI YA 7 NA YA 8 YA KANUNI ZA MABENKI NA TAASISI ZA FEDHA (UONESHAJI) YA MWAKA 2014

WARAKA WA MIZANIA KWA 30 SEPTEMBER 2023 (KIASI KWA SHILINGI MILIONI)			
	ROBO MWAKA YA SASA 30.09.2023	ROBO MWAKA ILYOPITA 30.06.2023	
<b>A. MALI</b>			
1 Fedha Taslimu	999	1,409	
2 Salio Katika Benki Kuu ya Tanzania	14,742	825	
3 Uwekezaji katika Amana za serikali	-	-	
4 Salio katika Benki Nyingine na Taasisi za Fedha	19,903	13,869	
5 Hundi na Miamala ya Kushughuliwa	-	-	
6 Miamala Baina ya Matawi	-	-	
7 Bili Zilizofikiwa	-	-	
8 Dhima za Wateja Zilizokubalika	-	-	
9 Mikopo iliyoitolewa kwa Benki Nyingine	-	-	
10 Uwekezaji katika Amana Nyingine	-	-	
11 Mikopo Halisi Iliyopo	56,309	68,657	
12 Mali Nyingine	847	722	
13 Uwekezaji wa Hisa	-	-	
14 Akauti za Udhadini	-	-	
15 Mali Zilizohamishika mitambo na vifaa	3,623	4,017	
<b>16 JUMLA YA MALI</b>	<b>96,423</b>	<b>89,499</b>	
<b>B. DHIMA</b>			
17 Amana za Benki nyingine na Taasisi za Fedha	10,797	11,633	
18 Amana za Wateja	62,922	55,253	
19 Dhamana ya Malipo kwa Fedha Taslimu	-	-	
20 Amana Maalumu	-	-	
21 Maagizo ya Malipo/Fedha za Kuhamisha	-	-	
22 Hundi na Hawala za Kibenki Zilizotolewa	-	-	
23 Limbiko la Kodi na Gharama Zitakazolipwa	295	340	
24 Dhima la Tozo kwa ajili ya Usuluhishi Baina ya Benki na Mteja	-	-	
25 Miamala isiyoshughuliwa Baina ya Matawi	-	-	
26 Mapato yaliyoingia ya Kipindi Kijacho cha Tozo nyingine Zitakazolipwa Baadae	166	200	
27 Dhima nyingine	7,370	5,519	
28 Madeni	4,561	6,729	
<b>29 JUMLA YA DHIMA</b>	<b>86,111</b>	<b>79,674</b>	
<b>30 MALI/ DHIMA HALISI (16 KUTOA 29)</b>	<b>10,312</b>	<b>9,825</b>	
<b>C. FEDHA ZA WANAHISA</b>			
31 Mtaji wa Hisa Uliolipwa	37,895	37,895	
32 Akiba ya Mtaji	-	-	
33 Mapato Yalibakizwa	(29,121)	(29,121)	
34 Faida/Hasara ya Kipindi Husika	1,539	1,052	
35 Akauti Nyingine za Mtaji	-	-	
36 Stahiki ya Wenyehasa Chache	-	-	
<b>37 JUMLA YA FEDHA ZA WANAHISA</b>	<b>10,312</b>	<b>9,825</b>	
38 Dhima Zisizo Dhahiri	-	-	
39 Mikopo Chechevu	9,084	10,988	
40 Tongo kwa ajili ya Mikopo Chechevu	7,068	7,314	
41 Mali Nyingine Chechevu	-	-	
<b>D. BAADHI YA VIASHIRO VYA HALI YA KIFEDHA</b>			
(I) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	11.1%	11.3%	
(II) Uwiano wa Mikopo Chechevu ni Jumla ya Mikopo Ghafi	15.8%	15.6%	
(III) Uwiano wa Mikopo Ghafi Halisi na Jumla ya Amana	86.0%	113.6%	
(IV) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	58.4%	76.7%	
(V) Uwiano wa Mali Zisizozalisha na Jumla ya Mali	79.0%	92.2%	
(VI) Ongezeko la Amana	10.2%	6.0%	
(VII) Ongezeko la Mali	7.7%	5.4%	

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOSHIA 30 SEPTEMBER 2023 (KIASI KWA SHILINGI MILIONI)				
	Robo mwaka ya sasa 30.09.2023	Robo mwaka Linganishi 30.09.2022	Limbikizo la Mwaka wa sasa 30.09.2023	Limbikizo la Mwaka Linganishi 30.09.2022
1 Mapato ya Riba	20,414	6,077	59,814	15,371
2 Gharama Za Riba	(2,334)	(1,543)	(6,345)	(4,105)
<b>3 Mapato Halisi ya Riba (1 kutoa 2)</b>	<b>18,080</b>	<b>4,534</b>	<b>53,469</b>	<b>11,266</b>
4 Madeni Viza Yaliyofutwa	-	-	-	-
<b>5 Punguzo/Ongezeko la tongo katika Mikopo</b>	<b>(473)</b>	<b>(918)</b>	<b>(3,083)</b>	<b>(1,736)</b>
6 Mapato Yasiyo ya Riba	846	891	2,344	2,686
6.1 Faida/(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	108	-	91	21
6.2 Ada na Kamisheni	470	448	1,441	1,274
6.3 Gawio	-	-	-	-
6.4 Mapato Mengine	268	443	812	1,401
<b>7 Gharama Zisizo za Riba</b>	<b>(17,866)</b>	<b>(3,762)</b>	<b>(50,857)</b>	<b>(10,947)</b>
7.1 Mishahara ya Mafao	(1,915)	(1,600)	(5,275)	(5,024)
7.2 Ada na Kamisheni	(77)	(60)	(220)	(228)
7.3 Gharama Nyingine	(15,866)	(2,102)	(45,362)	(5,695)
<b>8 Faida/(Hasara) Halisi ya Uendeshaji</b>	<b>595</b>	<b>745</b>	<b>1,863</b>	<b>1,279</b>
9 Tongo la Kodi ya Mapato	(108)	-	(324)	(27)
<b>10 Faida/(Hasara) Halisi Baada ya Kodi ya Mapato</b>	<b>487</b>	<b>745</b>	<b>1,539</b>	<b>1,252</b>
<b>11 Mapato Mengine Yaliyojumuishwa</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12 Jumla ya Faida/(Hasara) iliyojumuishwa kwa mwaka</b>	<b>487</b>	<b>745</b>	<b>1,539</b>	<b>1,252</b>
13 Idadi ya Waajiriwa	226	231	226	231
14 Mapato kwa Hisa	13	20	41	33
15 Idadi ya Matawi	20	20	20	20
<b>BAADHI YA VIASHIRO VYA UFANISI</b>				
(I) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	0.52%	1.07%	1.66%	1.80%
(II) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	1.29%	1.97%	4.06%	3.30%
(III) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	84.00%	53.99%	81.82%	60.59%
(IV) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha	0.61%	1.27%	1.94%	2.13%

TAARIFA YA MTIRIKO WA FEDHA KWA ROBO MWAKA INAYOSHIA 30 SEPTEMBER 2023 (KIASI KWA SHILINGI MILIONI)				
	Robo Mwaka ya Sasa 30.09.2023	Robo Mwaka Iliyopita 30.06.2023	Limbikizo la Mwaka wa Sasa 30.09.2023	Limbikizo la Mwaka Uliyopita 30.09.2022
<b>I Mtiriko wa Fedha Kutokana na Shughuli za Uendeshaji</b>				
Mapato/(Hasara) Halisi	595	491	1,863	1,279
Marekebisha kwa Ajili ya:	-	-	-	-
-Hasara katika Mali	560	583	1,706	1,770
-Badiliko halisi katika Mikopo	12,348	(3,362)	4,865	(18,995)
-Faida/Hasara kwenye Mauzo ya Mali	-	-	-	(4)
-Mabadiliko Halisi katika Amana	6,833	3,784	15,494	11,936
-Mabadiliko Halisi katika Amana za Muda Mfuji Zilioafikiwa	-	-	-	-
-Mabadiliko Halisi katika Dhima Nyingine	1,772	2,954	2,077	6,331
-Mabadiliko Halisi Katika Mali Nyingine	(125)	142	500	500
-Kodi iliyolipwa	(108)	(108)	(324)	-
-Meningeyo (bainisha)	-	(2,158)	-	(27)
Fedha Halisi Zilizotolewa (zilizotumika) kwa shughuli za Uwekezaji	21,875	2,326	26,181	2,790
<b>II Mtiriko wa Fedha kutokana na shughuli za Uwekezaji</b>				
Gawio Liliopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	(166)	(41)	(139)	(411)
Mapato Kutokana na Mauzo ya Mali za Kudumu	-	-	-	4
Ununuzi wa Amana Zisizoshughuliwa na Mawakala	-	-	-	-
Mapato Kutokana na Mauzo ya Amana Zisizoshughuliwa na Mawakala	-	-	-	-
Meningeyo (bainisha)	-	-	-	-
<b>Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za Uwekezaji</b>	<b>(166)</b>	<b>(41)</b>	<b>(139)</b>	<b>(807)</b>
<b>III Mtiriko wa Fedha kutokana na Shughuli za Kifedha</b>				
Ulipaji wa madeni ya Muda Mrefu	106	(106)	-	(68)
Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa Mtaji wa Hisa	-	-	-	-
Gawio Liliolipwa kwa Fedha Taslimu	(557)	-	(781)	(689)
Mabadiliko Halisi Katika Madeni Mengine	(1,697)	(270)	(1,819)	(2,776)
Meningeyo (bainisha)	-	-	-	-
<b>Fedha Halisi Zilizotolewa (zilizotumika) kwa shughuli za Kifedha</b>	<b>(2,168)</b>	<b>(376)</b>	<b>(2,600)</b>	<b>2,019</b>
<b>IV Fedha Taslimu na Mali Zinzafanana na Fedha Taslimu</b>				
Ongezeko/Punguzo Halisi katika Fedha taslimu na Mali Zinzafanana na Fedha Taslimu	19,541	1,909	23,242	4,002
Fedha na Mali zinzafanana na Fedha Taslimu mwanzoni mwa Robo Mwaka/Mwaka	16,103	14,194	12,402	7,081
Fedha na Mali zinzafanana na Fedha Taslimu mwishoni mwa Robo Mwaka/Mwaka	35,644	16,103	35,644	11,083

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHA 30 SEPTEMBER 2023							
	Mtaji wa Hisa	Malipo juu ya bei ya Hisa	Malipo Yaliyobakizwa	Ziada ya Kisheria	Tongo la Ziada ya Jumla	Meningeyo	Jumla
<b>Mwaka wa sasa - 2023</b>							
<b>Salio la mwanzo wa mwaka</b>	<b>37,895</b>	-	<b>(29,121)</b>	-	-	-	<b>8,773</b>
Faida/(Hasara) Halisi Baada ya Kodi ya Mapato	-	-	1,539	-	-	-	1,539
Matokeo ya IFRS 9 kwenye Kodi	-	-	-	-	-	-	-
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	-	-	-	-	-
Gawio Liliolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tongo la Ziada ya Jumla	-	-	-	-	-	-	-
Meningeyo	-	-	-	-	-	-	-
<b>Salio la mwisho wa mwaka</b>	<b>37,895</b>	-	<b>(27,582)</b>	-	-	-	<b>10,312</b>
<b>Mwaka Uliyopita 2022</b>							
Salio la mwanzo wa mwaka	37,320	-	(30,604)	664	-	-	7,380
Faida/(Hasara) Halisi Baada ya Kodi ya Mapato	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	818	-	-	-	818
Gawio Liliolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	664	(664)	-	-	-
Tongo la Ziada ya Jumla	-	-	-	-	-	-	-
Meningeyo	-	-	-	-	-	-	-
<b>Salio la mwisho wa mwaka</b>	<b>37,895</b>	-	<b>(29,121)</b>	-	-	-	<b>8,773</b>

BAADHI YA MAELEKEZO KWA MWAKA UNAOISHA 30 SEPTEMBER 2023		
Imesaliwa na:	Sahih	Tarehe
Edward Talawa (Mkurugenzi Mtendaji)	Sahih	30 Oktoba 2023
Joseph Linus Mrawa (Mkurugenzi wa Fedha)	Sahih	30 Oktoba 2023
Peter Kaisi (Meneja wa Ukaguzi wa Ndani)	Sahih	30 Oktoba 2023

Sisi, tulifotajwa hapo chini wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezithibitisha taarifa hizi, na kwa uelewa naimani yetu kubwa zimeandaliwa kulingana na Viwango vya kimataifa vya Uwasilishaji wa Taarifa za Fedha namata kwa Sheria ya Benki na Taasisi za Fedha ya mwaka 2006 na Zinaonesha hali halisi

Imesaliwa na:	Sahih	Tarehe
1. Nasama Massinda (Mwenyekiti wa Bodi)	Sahih	30 Oktoba 2023
2. Mary Pascal Mabiti (Mjumbe wa Bodi)	Sahih	30 Oktoba 2023

### MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number	Item/Transaction	Charge/Fee
1	<b>Savings Account (TZs)</b>	
	Mkwana Individual (TZs)	
	(a) Required minimum opening balance	0
	(b) Required minimum operating balance	0
	(c) Monthly Services Fees	1,500
	(d) Interim Statement per page	1,500
	(e) Monthly Services Fees	0
	(f) Withdraw charges over the counter (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)	TZs 1,180 < 5,000,000, 0.1% > 5,000,000 (but the charge shall not exceed TZs 59,000)
	(g) Interest payable	0
	Mkwana Legal (TZs)	
	(a) Required minimum opening balance	0
	(b) Required minimum operating balance	0
	(c) Monthly Services Fees	2,000
	(d) Interim Statement per page	1,500
	(e) Monthly Services Fees	0
	(f) Withdraw charges over the counter (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)	TZs 1,180 < 5,000,000, 0.1% > 5,000,000 (but the charge shall not exceed TZs 59,000)
	(g) Interest payable	0
	Hakika Individual (TZs)	
	(a) Required minimum opening balance	10000
	(b) Monthly Services Fees	N/A
	(c) Interim Statement per page	1,500
	(d) Interest payable	2%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)	One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)

	Hakika Legal Entity (TZs)	
	(a) Required minimum opening balance	100,000
	(b) Monthly Services Fees	N/A
	(c) Interim Statement per page	1,500
	(d) Interest payable	3%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)	One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)
	Mtoto (TZs)	
	(a) Required minimum opening balance	10,000
	(b) Monthly Services Fees	0
	(c) Interim Statement per page	1,500
	(d) Interest payable	4%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)	One free withdrawal in a month (any additional withdrawal is subjected to charges as per Mkwana account withdraw fee)
2	<b>Mobile banking Charges (TZs)</b>	
	(a) Balance enquiry	100
	(b) Minimum Statement	100
	(c) Full Statement request	0
	(d) Finca Mobile (In Finca Account)	400
	(e) Finca Account to Finca Account Transfer	100
	(f) Finca Mobile (In and Out Finca Account) - Finca Account to wallet	1,000
3	<b>Loans (TZs)</b>	
	Business Loan - Small	
	(a) Interest	4.83% (PM)
	(b) Loan Processing Fees	3%

Business Loan - Medium	
(a) Interest	3.8% (PM)
(b) Loan Processing Fees	3.0%
Business Loan - Large	
(a) Interest	3% (PM)
(b) Loan Processing Fees	3.0%
Small Enterprise	
(a) Interest	3% (PM)
(b) Loan Processing Fees	3.0%
Micro Business	
(a) Interest	6.30% (PM)
(b) Loan Processing Fees	2.0%
Lien Loan	
(a) Interest	24%, 24.5%, 25% (PA) - Depending timing of Interest Payment
(b) Loan Processing Fees	N/A
Education provider	
(a) Interest	4.8% (PM), 3.8% (PM) & 3% (PM)
(b) Loan Processing Fees	3.0%
School fees	
(a) Interest	3% (PM)
(b) Loan Processing Fees	1.20%
Pamoja Loan	
(a) Interest	6.30% (PM)
(b) Loan Processing Fees	2.00%
Social Financial Group	
(a) Interest	2.00% or 2.50% or 3.00% Due to guarantee (PM)
(b) Loan Processing Fees	1.2% to 1.4%
Insurance Premium Financing (IPF)	
(a) Interest	6% to 14% depending on number of months
(b) Loan Processing Fees	N/A

Dapa Customer Overdraft	
(a) Interest	2.5% to 16% depending on number of days and amount
(b) Loan Processing Fees	N/A
Songsha Agent overdraft	
(a) Interest	TZs 28 to 1,000 depending on overdraft amount
(b) Loan	