

Unaudited Quarterly Report as per 30th June, 2025

REPORT OF CONDITION OF BANK ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS {DISCLOSURES} REGULATIONS 2014



**Letshego
Faidika Bank**
Tunaboresha maisha

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2025

		Current Quarter 30-Jun-25 TZS '000	Previous Quarter 31-Mar-25 TZS '000
A. ASSETS			
1	Cash	178,470	469,742
2	Balances with Bank of Tanzania	1,557,822	818,075
3	Investment in Government securities	-	-
4	Balances with other banks	16,582,860	18,601,873
5	Cheques and items for clearing	-	-
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loans Receivables	-	-
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	85,416,095	76,250,998
12	Other assets	10,659,257	12,854,275
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property, plant and equipment(net)	2,728,841	2,380,881
16	TOTAL ASSETS	117,123,345	111,375,845
B. LIABILITIES			
17	Deposits from other banks	-	-
18	Customer Deposits	13,471,042	11,385,907
19	Cash letters of credit	-	-
20	Special deposits	-	-
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and draft issued	-	-
23	Accrued taxes and expenses payable	116,280	43,042
24	Acceptances outstanding	-	-
25	Interbranch floats items	-	-
26	Unearned income and other deferred charges	-	-
27	Other liabilities	19,795,701	18,310,568
28	Borrowings	-	-
29	TOTAL LIABILITIES	33,383,023	29,719,517
30	NET ASSETS/(LIABILITIES)	83,740,322	81,656,328
C. CAPITAL AND RESERVES			
31	Paid up share capital	67,408,974	67,408,974
32	Capital Reserves	50,532,564	50,532,564
33	Retained earnings	(37,497,423)	(37,497,423)
34	Profit/(Loss) account	3,296,206	1,212,213
35	Other capital accounts	-	-
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	83,740,322	81,656,328
38	Contingent liabilities	-	-
39	Non Performing Loans & Advances	4,966,991	9,875,337
40	Allowances for probable losses	15,881,770	14,159,617
41	Other non performing assets	-	-
D. PERFORMANCE INDICATORS			
i	Shareholders funds to total assets	71%	73%
ii	Non performing loans to total gross loans	8%	11%
iii	Gross loans and advances to total deposits	752%	795%
iv	Loans and advances to total assets	86%	81%
v	Earning Assets to Total Assets	87%	85%
vi	Deposits Growth	19%	0%
vii	Assets growth	5%	0%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH JUNE 2025

		Current Quarter 30-Jun-25 TZS '000	Previous yr Quarter 30-Jun-24 TZS'000	Curr Yr P & L cumm 30-Jun-25 TZS '000	Previous Yr P & L cumm 30-Jun-24 TZS'000
1	Interest Income	9,708,505	8,554,051	17,447,487	16,120,507
2	Interest Expense	(94,192)	(127,717)	(246,766)	(178,297)
3	Net Interest Income (1 minus 2)	9,614,313	8,426,334	17,200,721	15,942,210
4	Bad debts written off- recoveries	507,526	492,615	981,428	796,506
5	Impairment losses on Loans and Advances	(3,444,910)	1,353,091	(6,383,904)	(1,627,146)
6	Non Interest Income	524,421	153,449	687,350	298,285
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	30,106	16,229	57,967	22,227
	6.2 Commissions and fees	494,315	149,131	626,111	288,868
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	-	(11,910)	3,272	(12,809)
7	Non Interest Expense	(5,021,665)	(4,799,249)	(8,998,005)	(9,009,679)
	7.1 Salaries and Benefits	(2,447,774)	(1,186,393)	(3,843,073)	(62,539,868)
	7.2 Fees and Commission	-	-	-	-
	7.3 Other Operating expenses	(2,573,892)	(3,612,855)	(5,154,932)	53,530,188
8	Operating Profit/(Loss) before Income Tax	2,179,685	5,626,241	3,487,590	6,400,176
9	Income Tax Provision	(95,692)	(9,947)	(191,384)	(9,947)
10	Net Income/(Loss) after Income Tax	2,083,993	5,616,294	3,296,206	6,390,229
11	Other Comprehensive Income	-	-	-	-
12	Total comprehensive income/{Loss} for the year	2,083,993	5,616,294	3,296,206	6,390,229
13	Number of Employees	74	64	74	64
14	Basic Earnings Per Share	309%	954%	309%	954%
15	Number of Branches	5	5	5	5

SELECTED PERFORMANCE INDICATORS

(i)	Return on average total assets	11%	5%	9%	6%
(ii)	Return on average shareholders funds	15%	23%	15%	23%
(iii)	Non Interest Expense to Gross Income	50%	55%	50%	55%
(iv)	Net Interest Income to Average Earning Assets	39%	19%	35%	35%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH JUNE 2025

	Current Quarter 30-Jun-25 TZS '000	Previous Quarter 31-Mar-25 TZS '000	Current Yr Cumulative 30-Jun-25 TZS '000	Previous Yr Cumulative 30-Jun-24 TZS '000
I Cash Flow from Operating Activities :				
Net (loss)/Income	2,179,685	1,310,423	3,487,590	5,616,294
Adjustments for non cash items :			-	-
-Gain/loss on Sale of Assets	-	-	-	-
-Depreciation of property and equipment	516,303	516,311	1,032,615	449,722
-Amortization of Refurbishment	-	-	-	-
-Expected credit loss IFRS 9	2,303,589	2,936,477	5,240,066	1,353,091
-Loan written off	(507,526)	(473,902)	(981,428)	492,615
-Amortization of Intangible assets	-	-	-	-
	4,492,052	4,289,310	8,778,843	7,911,722
- Change in Statutory minimum reserve (SMR)	(172,957)	(23,575)	(196,532)	(32,485)
-Net change in loans and advances	(12,452,555)	(239,431)	(15,025,179)	(3,972,247)
-Net change in other assets	(1,550,894)	(3,509,376)	(5,060,271)	1,135,803
-Net change in deposits	2,105,136	1,232,215	3,337,350	(179,869)
-Net change in placement with other bank	-	-	-	(4,000,000)
-Net change in other liabilities	287,505	759,139	1,046,644	(5,815,798)
	(7,291,715)	(1,781,028)	(7,119,144)	(12,864,596)
-Tax paid	(95,692)	(95,692)	(191,384)	(9,947)
Net cash flows/(used) from operating activities	(7,387,407)	2,412,590	(7,310,528)	(4,962,821)
II Cash Flow from Investing Activities				
Dividend Received	-	-	-	-
Purchase of property, plant & equipment	-	(76,879)	(76,879)	(1,386,704)
Proceeds from disposal of property and equipment	-	-	-	-
Purchase of Intangible assets	-	-	-	-
Purchases of Non Dealing securities	-	-	-	-
Proceeds from sale of Non-Dealing Securities	-	-	-	-
Net cash provided (used) by investing activities	-	(76,879)	(76,879)	(1,386,704)
III Cash Flow from Financing Activities				
Repayment of Long term Debt	-	-	-	-
Proceeds from issuance of long term debts	-	-	-	-
Capital Grants	-	-	-	-
Proceeds from issuance of paid up capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Net cash provided (used) by investing activities	-	-	-	-
IV Cash and Cash equivalents				
Net increase (decrease) in cash & cash equivalents	(7,387,407)	2,335,711	(7,387,407)	(6,349,525)
Cash & equivalents, beginning of quarter	25,706,558	16,952,813	25,706,558	24,752,433
Cash & equivalents, end of quarter	18,319,151	19,288,524	18,319,151	18,402,908

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2025

	Share Capital	Preference Share Capital	Retained Earnings	Regu- latory Reserve	General Pro- vision Reserve	Others	Total
Second Quarter ended 30 June 2025							
Balance as at 01.04.2025	58,889,074	8,519,900	(36,285,211)	-	-	50,532,564	81,656,327
Loss/Profit for the period	-	-	2,083,993	-	-	-	2,083,993
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Balance as at 30.06.2025	58,889,074	8,519,900	(34,201,218)	-	-	50,532,564	83,740,320
Previous Quarter ended 31 March 2025							
Balance as at 01.01.2025	58,889,074	8,519,900	(37,497,424)	-	-	50,532,564	80,444,114
Loss/Profit for the period	-	-	1,212,213	-	-	-	1,212,213
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-
Issued during the year	-	-	-	-	-	-	-
Balance as at the 31.03.2025	58,889,074	8,519,900	(36,285,211)	-	-	50,532,564	81,656,327

In preparation of the quarterly financial statements, consistent accounting policies have been used a those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Signed by:

Baraka Munisi
Benson Msangi
Rashid Sendoro

Chief Executive Officer
Head of Finance
Head of Internal Auditor

Date

29-Jul-2025
29-Jul-2025
29-Jul-2025

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.

Attested by:

Bengi Issa
Julius Mukoji

Board Chairman
Director

29-Jul-2025
29-Jul-2025

Hesabu Zisizokaguliwa Robo Mwaka ulioishia Tarehe Juni 30, 2025

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



Letshego
Faidika Bank
Tunaboresha maisha

WARAKA MIZANIA KWA TAREHE 30 JUNI 2025			
		Robo Mwaka wa sasa 31-Mar-25 TZS '000	Robo Mwaka Ulipitia 31-Mar-25 TZS '000
A.	MALI		
1	Fedha Taslimu	178,470	469,742
2	Salio katika Benki Kuu ya Tanzania	1,557,822	818,075
3	Uwekezaji katika Amana za Serikali	-	-
4	Salio katika Benki Nyinginezo na Taasisi za Fedha	16,582,860	18,601,873
5	Hundi na Miamala ya kushughulikiwa	-	-
6	Miamala Baina ya Matawi	-	-
7	Bili Zilizoafikiwa	-	-
8	Dhima za Wateja zilizokubalika	-	-
9	Mikopo iliyotolewa kwa Benki Nyingine	-	-
10	Uwekezaji Katika Amana Nyingine	-	-
11	Mikopo Halisi iliyopo	85,416,095	76,250,998
12	Mali Nyingine	-	-
13	Uwekezaji wa Hisa	10,659,257	12,854,275
14	Akaunti za udhamini	-	-
15	Mali Zisizohamishika, Mitambo na Vifaa	-	-
16	JUMLA YA MALI	2,728,841	2,380,881
B.	DHIMA	-	-
16	Amana za Benki nyingine na Taasisi za Fedha	-	-
17	Amana za Wateja	13,471,042	11,365,907
18	Dhamana ya Malipo kwa Fedha Taslimu	-	-
19	Amana Maalumu	-	-
20	Maagizo ya Malipo/Fedha za Kuhamisha	-	-
21	Hundi na Hawala za Kibenki Zilizotolewa	-	-
22	Limbiko la Kodi na Gharama Zitakazolipwa	116,280	43,042
23	Dhima la Tozo kwa ajili ya usuluhishi baina ya Benki na Mteja	-	-
24	Miamala isiyoshughulikiwa baina ya Matawi	-	-
25	Mapato yalioingia ya kipindi Kijacho na Tozo Nyingine Zitakazolipwa baadae	-	-
26	Dhima Nyingine	19,795,701	18,310,568
27	Madeni	-	-
29	JUMLA YA DHIMA	33,383,023	29,719,517
30	MALI/[DHIMA] HALISI	83,740,322	81,656,328
C.	FEDHA ZA WANAHISA		
31	Mtaji wa Hisa Uliolipwa	67,408,974	67,408,974
32	Akiba ya Mtaji	50,532,564	50,532,564
33	Mapato yaliyobakizwa	(37,497,423)	(37,497,423)
34	Faida/(Hasara) ya Kipindi Husika	3,296,206	1,212,213
35	Akaunti zingine za Mtaji	-	-
36	Stahiki ya wenye Hisa chache	-	-
37	JUMLA YA FEDHA ZA WANAHISA	83,740,322	81,656,328
38	Dhima zisizo dhahiri	-	-
39	Mikopo chechefu	4,966,991	9,875,337
40	Tengo Kwa ajili ya mikopo chechefu	15,881,770	14,159,617
41	Mali Nyingine Chechefu	-	-
D.	BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA	-	-
i	Uwiano wa Fedha za wanahisa na Jumla ya Mali	71%	73%
ii	Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	8%	11%
iii	Uwiano wa Mikopo Ghafi na Jumla ya Amana	752%	795%
iv	Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	86%	81%
v	Uwiano wa Mali Zinzozalisha na Jumla ya Mali	87%	85%
vi	Ongezeko la Amana	19%	0%
vii	Ongezeko la Mali	5%	0%

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 30 JUNI 2025				
		Robo Mwaka wa sasa 30-Jun-25 TZS '000	Robo Mwaka Linganishi 30-Jun-24 TZS '000	Limbikizo la Mwaka linganishi 30-Jun-24 TZS '000
1	Mapato ya Riba	9,708,505	8,554,051	16,120,507
2	Gharama za Riba	(94,192)	(127,717)	(246,766)
3	Mapato Halisi (1 kutoa 2)	9,614,313	8,426,334	17,200,721
4	Madeni Viza Yaliyofutwa	507,526	492,615	981,428
5	Punguzo/Ongezeko la tengo katika mikopo	(3,444,910)	1,353,091	(6,383,950)
6	Mapato yasiyo ya Riba:	524,421	153,449	687,304
	6.1 Faida/(Hasara) zitokanazo na Miamala ya Fedha za Kigeni	30,106	16,229	57,967
	6.2 Ada na Kamisheni	494,315	149,131	626,111
	6.3 Gawio	-	-	-
	6.4 Mapato Mengine	-	(11,910)	3,272
	Gharama Zisizo za Riba:	(5,021,665)	(4,799,249)	(8,998,005)
7	7.1 Mishahara na Mafao	(2,447,774)	(1,186,393)	(3,843,073)
	7.2 Ada na Kamisheni	-	-	-
	7.3 Gharama nyingine	(2,573,892)	(3,612,855)	(5,154,932)
	Faida/(Hasara) ya Uendeshaji	2,179,685	5,626,241	3,487,590
8	Tengo la Kodi ya Mapato	(95,692)	(9,947)	(191,384)
9	Faida/(Hasara) Halisi baada ya Kodi ya Mapato	2,083,993	5,616,294	3,296,206
10	Mapato Mengine Yaliyojumuishwa(bainisha)	-	-	-
11	Jumla ya Faida/(Hasara) iliyojumuishwa kwa Mwaka	2,083,993	5,616,294	3,296,206
12	Idadi ya Waajiriwa	74	64	74
13	Mapato kwa Hisa	3	10	3
14	Idadi ya Matawi	5	5	5
BAADHI YA VIASHIRIO VYA UFANISI				
	Uwiano wa Faida kabla ya Kodi na Wastani wa Mali	11%	5%	9%
(i)	Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	15%	23%	15%
(iii)	Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	50%	55%	50%
(iii)	Uwiano wa Mapato Halisi ya Riba na Wastani	39%	19%	35%
(iv)	Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha			

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA 30 JUNI 2025				
		Robo Mwaka wa sasa 30-Jun-25 TZS '000	Robo Mwaka Ulipitia 31-Mar-25 TZS '000	Limbikizo la Mwaka wa sasa 30-Jun-25 TZS '000
I	Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:			
	Mapato/(Hasara) Halisi	2,179,685	1,310,423	3,487,590
	Marekebisho kwa Ajili ya:			
	- Faida/(Hasara) kwenye Mauzo ya Mali	-	-	-
	-Uchakavu wa Mali za Kudumu	516,303	516,311	1,032,615
	- Hasara inayotarajiwa kutokana na IFRS 9	-	-	-
	- Hasara ya Mikopo iliyofutwa	2,303,589	2,936,477	5,240,066
	-Uchakavu wa Mali Zisizoshikika	(507,526)	(473,902)	(981,428)
		4,492,052	4,289,310	8,778,843
	- Mabadiliko Halisi Katika Salio la Benki Kuu ya Tanzania	(172,957)	(23,575)	(196,532)
	- Badiliko Halisi katika Mikopo	(12,452,555)	(239,431)	(15,025,179)
	- Mabadiliko Halisi Katika Mali Nyingine	(1,550,894)	(3,509,376)	3,337,350
	- Mabadiliko Halisi Katika Amana	2,105,136	1,232,215	(5,060,271)
	- Mabadiliko Halisi Katika salio la benki Nyingine na Taasisi za Fedha	-	-	-
	- Mabadiliko Halisi Katika Dhima Nyingine	287,505	759,139	1,046,644
		(7,291,715)	(1,781,028)	(7,119,144)
	- Kodi iliyolipwa	(95,692)	(95,692)	(191,384)
	Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	(7,387,407)	2,412,590	(7,310,528)
II	Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:	-	-	-
	Gawio Lililopokewa	-	-	-
	Ununuzi wa Mali za Kudumu	-	(76,879)	(76,879)
	Mapato kutokana na Mauzo ya Mali za Kudumu	-	-	-
	Ununuzi wa Mali za Zisizoshikika	-	-	-
	Ununuzi wa Amana Zisizoshughuliwa na Mawakala	-	-	-
	Mapato kutokana na Mauzo ya Amana Zisizoshughuliwa na Mawakala	-	-	-
	Fedha Halisi Zilizotolewa	-	(76,879)	(76,879)
III	Mtiririko wa Fedha Kutokana na shughuli za Kifedha:	-	-	-
	Ulipaji wa Madeni Ya Muda Mrefu	-	-	-
	Mapato Kutokana na Utoaji wa Madeni Ya Muda Mrefu	-	-	-
	Mapato Kutokana na Utoaji wa Madeni Ya Muda Mrefu	-	-	-
	Mapato Kutokana na Utoaji wa Mtaji wa Hisa	-	-	-
	Gawio Lililolipwa kwa Fedha Taslimu	-	-	-
	Mabadiliko Halisi Katika Madeni Mengine	-	-	-
	Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za Kifedha	-	-	-
IV	Fedha Taslimu na Mali zinazofanana na Fedha Taslimu:	-	-	-
	Ongezeko/ Punguzo Halisi katika Fedha taslimu na Mali zinazofanana na Fedha Taslimu	(7,387,407)	2,335,711	(7,387,407)
	Fedha na Mali zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka	25,706,558	16,952,813	25,706,558
	Fedha na Mali zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka	18,319,151	19,288,524	18,319,151

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 30 JUNI 2025							
	Mtaji wa Hisa	Hisa za Upendeleo	Mapato Yali-yobakizwa	Tengo la Ziada ya Jumla	Ziada ya Kisheria	Mengineyo	Jumla
Robo ya pili ya mwaka ulioishia 30.06.2025							
Salio la mwanzo 01.04.2025	58,889,074	8,519,900	(36,285,211)	-	-	50,532,564	-
(Hasara) / Faida Halisi Baada ya Kodi ya Mapato	-	-	2,083,993	-	-	-	-
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Hisa zilizoongezeka	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo	-	-	-	-	-	-	-
Salio la mwisho robo mwaka 30.06.2025	58,889,074	8,519,900	(34,201,218)	-	-	50,532,564	-
Robo mwaka iliyopita 31.03.2025							
Salio la mwanzo wa robo 01.01.2025	58,889,074	8,519,900	(37,497,424)	-	-	50,532,564	-
(Hasara) / Faida Halisi Baada ya Kodi ya Mapato	-	-	1,212,213	-	-	-	-
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Hisa zilizoongezeka	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo	-	-	-	-	-	-	-
Salio la mwisho wa robo mwaka 31.03.2025	58,889,074	8,519,900	(36,285,211)	-	-	50,532,564	-

Katika kuanda taarifa za hizi za fedha, sera za uandaaji ni zililize zilizotumika wakati wa uandaaji wa Taarifa za Fedha zilizokaguliwa za mwaka uliopita (kama kulikua na mabadiliko katika sera za uandaaji taarifa za fedha katika kipindi cha robo mwaka ya/mwaka wa sasa, mabadiliko yaelezwewa kwa mujibu wa IAS 34 na IAS 8).

Imesainiwa na:	Cheo	Tarehe:
Baraka Munisi	Mkurugenzi Mkuu	29-Jul-2025
Benson Msangi	Mkuu wa Kitengo cha Fedha	29-Jul-2025
Rashid Sendoro	Mkaguzi wa Ndani	29-Jul-2025

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa uelewana imani yetu kubwa zimeandaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

Kuthibitishwa na:			
Bengi Issa	Mwenyekiti wa Bodi	29-Jul-2025	
Julius Mukoji	Mkurugenzi	29-Jul-2025	

ORODHA YA ADA NA TOZO 2025



Aina ya Ada	Bidhaa / Huduma	TZS
Kiwango cha Chini cha Kufungua Akaunti	Akaunti ya LetsGo Flexi-Business	50,000
	Akaunti ya LetsGo Flexi Dunduliza	20,000
	Akaunti ya LetsGo Flexi- Group	50,000
	Akaunti ya LetsGo Flexi -KIDS	20,000
	Akaunti ya LetsGo Personal	20,000
	Akaunti ya LetsGo Business	100,000
	Akaunti ya LetsGo Mjasiriamali	15,000
	Akaunti ya LetsGo Mstaafu	5,000
Aina ya Ada	Bidhaa / Huduma	TZS
Salio la Chini la Uendeshaji Akaunti	Akaunti ya LetsGo Flexi-Business	30,000
	Akaunti ya LetsGo Flexi Dunduliza	5,000
	Akaunti ya LetsGo Flexi- Group	20,000
	Akaunti ya LetsGo Flexi -KIDS	5,000
	Akaunti ya LetsGo Personal	5,000
	Akaunti ya LetsGo Business	50,000
	Akaunti ya LetsGo Mjasiriamali	5,000
	Akaunti ya LetsGo Mstaafu	5,000
Aina ya Ada	Bidhaa / Huduma	TZS
Ada ya Matunzo ya Kila Mwezi	Akaunti ya LetsGo Flexi-Business	2,000
	Akaunti ya LetsGo Flexi Dunduliza	1,000
	Akaunti ya LetsGo Flexi- Group	Bure
	Akaunti ya LetsGo Flexi -KIDS	Bure
	Akaunti ya LetsGo Personal	3,000
	Akaunti ya LetsGo Business	8,000
	Akaunti ya LetsGo Mjasiriamali	2,000
	Akaunti ya LetsGo Mstaafu	1,000
Aina ya Ada	Bidhaa / Huduma	TZS
Ada ya Kufunga Akaunti	Akaunti za Akiba	5,000
	Akaunti za Biashara	10,000
Aina ya Ada	Bidhaa / Huduma	TZS
Ada ya Kuamsha Akaunti Isiyotu-mika	Akaunti za Akiba na za Biashara	2,000
Aina ya Ada	Bidhaa / Huduma	TZS
Kuuliza salio	Kupitia ATM	944
	Kupitia LetsGo Mobile	300
	Kupitia LetsGo Wakala	300
Aina ya Ada	Bidhaa / Huduma	TZS

Ada ya Muhtasari wa Akaunti (stati-menti)	ATM	450
	ATM Benki Nyingine Ndani ya Nchi	4,720
	ATM Benki Nyingine Nje ya Nchi	10,030 + 1%
	LetsGo Mobile	300
	LetsGo Wakala	300
	Katika Tawi (kwa kila ukurasa)	1,000
	Muhtasari wa Kielektroniki wa Kila Mwezi	Bila Malipo
Aina ya Ada	Bidhaa / Huduma	TZS
Ada ya Kutoa Pesa kwa ATM	5,000 - 19,900	1,500
	20,000 - 49,999	1,800
	50,000 - 99,999	2,000
	100,000 - 199,999	2,000
	200,000 - 499,000	2,200
	500,000 - 599,999	3,000
	600,000 - 799,999	3,500
	800,000 - 1,999,999	4,500
Aina ya Ada	Bidhaa / Huduma	TZS
Ada Kutoa Pesa Dirishani	Kiasi hadi TZS 500,000 (Akaunti ya LetsGo Flexi)	3,000
	Zaidi ya TZS 500,000 (Akaunti ya LetsGo Flexi)	3,000 + 0.15% ya ziada (Kiwango cha juu: 50,000)
	Zaidi ya Mara 3 kwa Mwezi (Akaunti ya LetsGo Flexi)	8,000
	Kiasi hadi TZS 500,000 (Akaunti ya LetsGo)	3,000
Aina ya Ada	Zaidi ya TZS 500,000 (Akaunti ya LetsGo LetsGo)	3,000 + 0.15% ya ziada (Kiwango cha juu: 50,000)
Aina ya Ada	Bidhaa / Huduma	TZS
Kuweka Pesa Kupitia Wakala	TZS 1,000 - 5,999,999	Bure
Kutoa Pesa Kupitia Wakala	From: TZS 1,000 - 4,999	400
	From: TZS 5,000 - 9,999	700
	From: TZS 10,000 - 19,999	1,200
	From: TZS 20,000 - 39,999	1,500
	From: TZS 40,000 - 49,999	1,800
	From: TZS 50,000 - 99,999	2,200
	From: TZS 100,000 - 199,999	3,500
	From: TZS 200,000 - 299,999	4,700
	From: TZS 300,000 - 399,999	5,800
	From: TZS 400,000 - 599,999	6,300
	From: TZS 600,000 - 799,999	6,500
	From: TZS 800,000 - 999,999	7,000
	From: TZS 1,000,000 - 1,999,999	7,200
	From: TZS 2,000,000 - 2,999,999	7,500
	From: TZS 3,000,000 - 3,999,999	8,000
	From: TZS 4,000,000 - 4,999,999	9,500
	From: TZS 5,000,000 - 5,999,999	9,800
Charge Type	Product / Service	TZS

Ada ya Kadi	Kupata Kadi ya Visa	15,000
	Kubadilisha Kadi	15,000
	Matunzo ya Kadi ya Visa	6,000
Aina ya Ada	Bidhaa / Huduma	TZS
Uhamishaji wa Fedha	Ndani ya Benki	Bure
	Umoja Switch	1,300
	TISS	10,000
	Western Union	Kuanzia TZS 6,500
	Telegraphic Transfer (TT)	USD 65
	Fedha Zinazolingia	Bure
Uhamishaji wa Fedha kupitia TIPS	Kutoka Letshego Faidika Bank kwenda taasisi Nyingine.	1 - 10,000,000.00 = 2,000 10,000,001 - 50,000,000 = 5,000 Zaidi ya 50,000,000 = 10,000
Aina ya Ada	Bidhaa / Huduma	TZS
Ada za Mikopo	Ada ya Kuchakata	1% - 2%
	Ada yakucheleweshwa Marejesho	0.15% ya kiasi kilichochelewa
	Ada ya Kulipa Mapema	0.03
Aina ya Ada	Bidhaa / Huduma	TZS
Akaunti	Akaunti ya Flexi Dunduliza	0-499,999 = 0% 500,000-5,000,000 = 2.5% 5,000,001-20,000,000 = 3.0% 20,000,001-100,000,000 = 5.0% 100,000,001-200,000,000 = 6.0% 200,000,001-300,000,000 = 7.0% Above 300,000,000 = 10%
	Akaunti za Flexi Corporate, Flexi Mstaafu, Flexi Group, Flexi Kids,	1.5%
	Akaunti za LetsGo personal, LetsGo Business and LetsGo Mjasiriamali	1%
Aina ya Ada	Bidhaa / Huduma	TZS
Mikopo	Mikopo ya MSE	TZS 2M - 50M: 36% TZS 51M - 100M: 30% TZS 101M - 200M: 26.4% TZS 201M - 350M: 22.2%
	IPF	8%
	Mikopo ya Mishahara (Kampuni Binafsi)	4% Kwa mwezi
Aina ya Ada	Bidhaa / Huduma	TZS
Ada za Utafutaji Taarifa, Uthibitisho kwa Mkaguzi na Cheti cha Salio	Taarifa za hadi mwaka 1	30,000
	Taarifa za miaka 1-3	70,000
	Taarifa za zaidi ya miaka 3	100,000
	Cheti cha Salio	20,000
	Uthibitisho kwa Wahasibu	30,000
	Utafutaji wa picha za CCTV	40,000
Aina ya Ada	Bidhaa / Huduma	TZS
Ada ya Kuchakata Mikopo	Mikopo Chini ya 50M	2.50%
	Mikopo kati ya 50M - chini ya 200M	2.00%
	Mikopo ya 200M na zaidi	1.50%
Bima ya Maisha kwa Mikopo	Mikopo ya DAS	0.55
	Mikopo ya SME	1%
	Mikopo ya Mishahara (Kampuni Binafsi)	0.5

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES 2025



Charge Type	Product / Service	TZS
Minimum Opening Balance	LetsGo Flexi- Business Account	50,000
	LetsGo Flexi Dunduliza Account	20,000
	LetsGo Flexi- Group Account	50,000
	LetsGo Flexi -KIDS Account	20,000
	LetsGo Personal Account	20,000
	LetsGo Business Account	100,000
	LetsGo Mjasiriamali Account (Entrepreneur)	15,000
	LetsGo Mstaafu Account	5,000
Charge Type	Product / Service	TZS
Minimum Operating Balance	LetsGo Flexi- Business Account	30,000
	LetsGo Flexi Dunduliza Account	5,000
	LetsGo Flexi- Group Account	20,000
	LetsGo Flexi -KIDS Account	5,000
	LetsGo Personal Account	5,000
	LetsGo Business Account	50,000
	LetsGo Mjasiriamali Account (Entrepreneur)	5,000
	LetsGo Mstaafu Account	5,000
Charge Type	Product / Service	TZS
Monthly Maintenance Fee	LetsGo Flexi- Business Account	2,000
	LetsGo Flexi Dunduliza Account	1,000
	LetsGo Flexi- Group Account	free
	LetsGo Flexi -KIDS Account	free
	LetsGo Personal Account	3,000
	LetsGo Business Account	8,000
	LetsGo Mjasiriamali Account (Entrepreneur)	2,000
	LetsGo Mstaafu Account	1,000
Charge Type	Product / Service	TZS
Account Closing Fee	Saving accounts	5,000
	current accounts	10,000
Charge Type	Product / Service	TZS
Dormant account Activation Fee	Current & Saving accounts	2,000
Charge Type	Product / Service	TZS
Balance enquiries	ATM Balance inquiry	944
	LetsGo Mobile	300
	LetsGo Wakala	300
Charge Type	Product / Service	TZS
Account Statements Fee	Mini Statement ATMs	450
	Mini Statement Other Local Banks ATMs (Within the country)	4,720
	Mini Statement Other Bank ATMs outside the country	10,030 +1%
	Mini Statement LetsGo Mobile	300
	Mini Statement LetsGo Wakala	300
	Statement at the Branch (per page)	1,000
	Monthly E-Statement	Free

Charge Type	Product / Service	TZS
ATM Withdrawal Fees	5,000 - 19,900	1,500
	20,000 - 49,999	1,800
	50,000 - 99,999	2,000
	100,000 - 199,999	2,000
	200,000 - 499,000	2,200
	500,000 - 599,999	3,000
	600,000 - 799,999	3,500
	800,000 - 1,999,999	4,500
Charge Type	Product / Service	TZS
Cash Windraw Over the Counter	Teller Withdrawal up to TZS 500,000 (For Flexi Accounts)	3,000
	Teller Withdrawal above TZS 500,000 (For Flexi Accounts)	3,000 plus 0.15% of excess Amount Max charge: 50,000
	Teller Withdrawal - excess of third time in a month (For Flexi Accounts)	8,000
	Teller Withdrawal up to TZS 500,000 (For LetsGo Accounts)	3,000
	Teller Withdrawal above TZS 500,000 (For LetsGo Accounts)	3,000 plus 0.15% of excess Amount Max charge: 50,000
Charge Type	Product / Service	TZS
Cash Deposit Wakala	TZS 1,000 - 5,999,999	Free
Cash Withdraw Wakala	From: TZS 1,000 - 4,999	400
	From: TZS 5,000 - 9,999	700
	From: TZS 10,000 - 19,999	1,200
	From: TZS 20,000 - 39,999	1,500
	From: TZS 40,000 - 49,999	1,800
	From: TZS 50,000 - 99,999	2,200
	From: TZS 100,000 - 199,999	3,500
	From: TZS 200,000 - 299,999	4,700
	From: TZS 300,000 - 399,999	5,800
	From: TZS 400,000 - 599,999	6,300
	From: TZS 600,000 - 799,999	6,500
	From: TZS 800,000 - 999,999	7,000
	From: TZS 1,000,000 - 1,999,999	7,200
	From: TZS 2,000,000 - 2,999,999	7,500
	From: TZS 3,000,000 - 3,999,999	8,000
	From: TZS 4,000,000 - 4,999,999	9,500
	From: TZS 5,000,000 - 5,999,999	9,800
Charge Type	Product / Service	TZS
Card Fee	Visa Card Issuance	15,000
	Visa Card Replacement	15,000
	Visa Card Annual Maintenance Fee	6,000
Charge Type	Product / Service	TZS
MoneyTransfer	Internal Money Transfer	-
	Money Transfer (Umoja Banks)	1,300
	Money Transfer (TISS)	10,000
	Money Transfer (Western Union)	From TZS 6,500
	Money Transfer (TT)	USD 65
	All Incoming Transfers	Free
Money Transfer TIPS	From Letshego Bank Account to other FSPs	1 - 10,000,000.00 = 2,000 10,000,001 - 50,000,000 = 5,000 50,000,001 - Above = 10,000
Charge Type	Product / Service	TZS

Loan Fee	Processing Fee	1% to 2%
	Late Fees	0.15% of the arrear amount
	Early Closure Fees	0.03
Interest Rates	Deposit Product / Service	TZS
Deposit Products	Flexi Dunduliza	0-499,999 = 0% 500,000-5,000,000 = 2.5% 5,000,001-20,000,000 = 3.0% 20,000,001-100,000,000 = 5.0% 100,000,001-200,000,000 = 6.0% 200,000,001-300,000,000 = 7.0% Above 300,000,000 = 10%
	Flexi Corporate, Flexi Mstaafu, Flexi Group, Flexi Kids,	1.5%
	LetsGo personal, LetsGo Business and LetsGo Mjasiriamali	1%
Interest Rates	Loan Product/Service	TZS
Loan Products	MSE- loans	TZS 2mil<SME <=TZS 50mil-36% TZS 51mil<SME <=TZS 100mill-30.0% TZS 101mil<SME<=TZS 200mil-26.4% TZS 201mil<SME<=TZS 350mill-22.2%
	IPF	8%
	Personal Lending (private payroll)	4% per month
Charge Type	Product / Service	TZS
Information Search, Auditor Confirmation and Certificate of Balance Fee	For information up to past 12 months	30,000
	For information of 1 - 3 past years	70,000
	For information of over 3 years	100,000
	Certificate of Balance	20,000
	Confirmation to Auditors	30,000
	CCTV Photo searching charges	40,000
Charge Type	Product / Service	TZS
Loan Processing Fee	Processing fee for loans below 50M	2.5%
	Processing fee for loans Above 50M but less than 200M	2.0%
	Processing fee for loans 200M and above	1.5%
Credit life Insurance	DAS	0.55
	SME	1%
	Private Payroll	0.5