






CHINA DASHENG BANK  
中華大盛銀行

MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION	LCY Accounts	FCY Accounts
<b>Lending Rates</b>		
Base lending Rate	15%	7%
<b>Processing Fees</b>		
Personal Loans	2.2% Flat	2.2% Flat
Overdrafts/Term Loans	1.65% Flat, Minimum Tshs. 100,000.00	1.65% Flat, Minimum USD 100.00
Asset Finance	2.2% Flat	2.2% Flat
Early Repayment	3.3% of Outstanding Balance	3.3% of Outstanding Balance
Valuation Fees	As per Valuation Report	As per Valuation Report
Unarranged Overdraft	Tshs. 110,000.00	Usd 110.00
Insurance Premium	As per Valuation Report	As per Valuation Report
<b>Deposit Rates</b>		
<b>Fixed Deposits</b>		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-10%	1.5%-4%
<b>Call Accounts</b>		
1. Any amount below Tshs. 500 million or USD 250,000.00	2%	1%
2. Any amount in excess of Tshs. 500 million or USD 500,000.00	3%	2%
Current Accounts	0%	0%
Savings Accounts	3%*	1%*
<b>Current Accounts</b>		
<b>Required minimum opening balance</b>		
Current-Personal	Tshs. 50,000.00	Usd 50.00
Current Account-Company (SME & Business)	Tshs. 100,000.00	Usd 100.00
Current Account-Community	Tshs. 100,000.00	Usd 100.00
<b>Monthly ledger fee</b>		
Current-Personal-Below Tshs. 100,000/= or \$50	Tshs. 2,750	Usd 1.65
Current-Personal-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Business Current-Below Tshs. 200,000/= \$100	Tshs. 3,300.00	Usd 2.200
Business Current-Tshs. 200,000/= or USD 100.00 and above	FREE	FREE
Current Account-Community	FREE	FREE
Statement (Ad-hoc)	1,100.00 per page	Usd 0.55 per page
E-Statement - Monthly	FREE	FREE
Closing account	Tshs. 11,000.00	Usd 11.00
<b>Cheques</b>		
New cheque book - Per Leaf	Tshs. 440.00	Usd 0.22
Unpaid Cheque - Outward	Tshs. 55,000.00	Usd 55.00
Unpaid Cheque - inward	Tshs. 22,000.00	Usd 22.00
Stop payment	Tshs. 11,000.00	Usd 5.50
<b>Savings Accounts</b>		
<b>Required minimum opening balance</b>		
Savings-Personal	Tshs. 20,000.00	Usd 20.00
Mtoto Savings	Tshs. 20,000.00	Usd 20.00
<b>Monthly ledger fee</b>		
Personal Savings Account		
Personal Savings-Below Tshs. 100,000/=	Tshs. 2,750	Usd 1.10
Personal Savings-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Mtoto Savings Account	FREE: Withdrawals 4 Times a year. Additional withdrawals Tshs. 5,500.00 per withdrawal	FREE: Withdrawals 4 Times a year. Additional withdrawals Usd 2.20 per withdrawal
Closing account	Tshs. 11,000.00	Usd 5.50
Penalty for Operating below Minimum Balance	1.1% of the Minimum Balance;	1.1% of the Minimum Balance;
<b>Fund Transfers</b>		
EFT	Tshs. 3,300.00	N/A
EFT Inward	Free	Free
TISS Outward	Tsh 10,000.00	Usd 10
TISS Inward	Free	Free
Outgoing Foreign SWIFT Remittance ( customer)	N/A	Usd 55.00
<b>Guaranties</b>		
Issuance	2.2% per Quarter Min Tshs. 330,000.00	2.2% per Quarter Min Usd 220.00
Amendments	Tshs. 220,000.00	Usd 165.00
Extension	2.2% per Quarter Min Tshs. 220,000.00	2.2% per Quarter Min Usd 165.00
Advising	Tshs. 110,000.00	Usd 55.00
Cancellation	Free	Free
Facility Processing Fee	2.2% Flat	2.2% Flat

Other Services		
Salary processing fees per transaction	Tshs. 2,750.00	Usd 1.100
Cash Deposit fees	Free: Bulk cash deposit small denominations (≤ 2,000) Notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.22%	2.2% of FCY below Usd 50 Notes, Otherwise FREE
Cash withdrawal fees	Tshs. 1,650 for amounts up to Tshs. 25 Million; Above Tshs. 25 million 0.11%, maximum Tshs. 110,000.00	Usd 2.20 for amounts up to 1,000; Above Usd 1,000 0.825% maximum Usd 330.
Certificate of Balance	Tshs. 33,000.00	Usd 19.80
Letter of Introduction	Tshs. 33,000.00	Usd 19.80
Confirmation of Auditor List	Tshs. 55,000.00	Usd 27.50
Balance Inquiry over the counter	FREE	FREE
Standing order fees		
Inward Standing Orders	Free	Free
Outward Standing orders to other banks	Tshs. 11,000.00	Usd 5.50
Setup	FREE	FREE
Amendment of Standing Order	Tshs. 4,400.00	Usd 2.20
Unpaid Standing Order (penalty)	Tshs. 11,000.00	Usd 5.50
Stop/Cancel Standing orders	Tshs. 11,000.00	Usd 5.50
Overdrawn account interest charge	Base+12	Base+12
Other Charges		
Inward Clearing	Tshs. 550.00	Usd 27.50
Postage	Tshs. 1,650.00	Usd 11.00
Registered Mail postage	Tshs. 5,500.00	Usd 2.20
Retrieval of documents >than 1 month old	Tshs. 5,500.00	Usd 2.20
Retrieval of documents > than one year	Tshs.22,000.00	Usd 11.00
Uncleared Effects		
Below Tshs. 150,000	Tshs. 4,400.00	Usd 2.20
Above Tshs. 150,000	0%	0%
Counter Cheque	Tshs. 5,500.00	Usd 3.30
Note		
The above charges are Value Added Tax (VAT) exclusive.		

Name	Designation	Signature	Date
Cheng Ji	Chief Executive Officer		21st, July 2023
Guydon Chihwalo	Head of Finance & Administration		21st, July 2023
Zablon Stambuli	Head of Internal Audit		21st, July 2023

**UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA  
( Kanuni ya 7)**

<b>WARAKA MIZANIA KWA TAREHE 30/06 /2023 (Kiasi kwa shilingi milioni)</b>	<b>Robo Mwaka ya sasa 30/06/2023</b>	<b>Robo Mwaka iliyopita 31/03/2023</b>
<b>A. MALI</b>		
1 Fedha Taslimu	767	1,095
2 Salio Katika Benki Kuu ya Tanzania	1,384	2,731
3 Uwekezaji Katika Amana za Serikali	69,633	67,765
4 Salio Katika Benki Nyingine na Taasisi za Fedha	11,490	12,895
5 Hundi na Miamala ya Kushughulikiwa	0	0
6 Miamala Baina ya Matawi	0	0
7 Bili Zilizofikiwa	0	0
8 Dhima za Wateja Zilizokubalika	0	0
9 Mikopo Iliyotolewa kwa Benki Nyingine	0	0
10 Uwekezaji Katika Amana Nyingine	0	0
11 Mikopo Halisi Iliyopo	25,865	24,184
12 Mali Nyingine	8,258	8,347
13 Uwekezaji wa Hisa	0	0
14 Akaunti za Udhamini	0	0
15 Mali Zisizohamishika, Mitambo na Vifaa	2,378	2,669
<b>16 JUMLA YA MALI</b>	<b>119,775</b>	<b>119,685</b>
<b>B. DHIMA</b>		
17 Amana za Benki nyingine na Taasisi za Fedha	0	0
18 Amana za Wateja	5,870	4,112
19 Dhamana ya Malipo kwa Fedha Taslimu	0	0
20 Amana Maalumu	0	0
21 Maagizo ya Malipo/Fedha za Kuhamisha	0	0
22 Hundi na Hawala za Kibenki Zilizotolewa	0	0
23 Limbiko la Kodi na Gharama Zitakazolipwa	286	409
24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	0	0
25 Miamala Isiyoshughulikiwa Baina ya Matawi	0	0
26 Mapato yaliyolingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadhi	2,724	2,762
27 Dhima Nyingine	1,829	2,030
28 Madeni	10,227	12,269
<b>29 JUMLA YA DHIMA</b>	<b>20,936</b>	<b>21,581</b>
<b>30 MALI/(DHIMA) HALISI (16 kutoa 29)</b>	<b>98,839</b>	<b>98,104</b>
<b>C. FEDHA ZA WANAHISA</b>		
31 Mtaji wa Hisa Uliolipwa	89,040	89,040
32 Akiba ya Mtaji	0	0
33 Mapato Yaliyobakizwa	7,557	7,593
34 Faida (Hasara) ya Kipindi Husika	1,590	856
35 Akaunti Nyingine za Mtaji	652	615
36 Stahiki ya Wenyehisa Chache	0	0
<b>37 JUMLA YA FEDHA ZA WANAHISA</b>	<b>98,839</b>	<b>98,104</b>
38 Dhima Zisizo Dhahiri	8,465	9,493
39 Mikopo Chechefu	194	148
40 Tengo kwa Ajili ya Mikopo Chechefu	62	87
41 Mali Nyingine Chechefu	0	0
<b>D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA</b>		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	83%	82%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	0.7%	0.6%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	442%	590%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	22%	20%
(v) Uwiano wa Mali Zinazozalisha na Jumla ya Mali	89%	88%
(vi) Ongezeko la Amana	43%	-49%
(vii) Ongezeko la Mali	0.1%	-3%

**TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA TAREHE: 30 /06 /2023**

(Kiasi kwa shilingi milioni)	Robo mwaka ya sasa 30/06/2023	Robo mwaka Linganishi Mwaka Uliopita 30/06/2022	Limbikizo la Mwaka wa sasa 30/06/2023	Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 30/06/2022
1 Mapato ya Riba	3,313	3,189	6,533	6,717
2 Gharama za Riba	-191	-195	-375	-326
<b>3 Mapato Halisi ya Riba (Ikutoa 2)</b>	<b>3,122</b>	<b>2,993</b>	<b>6,258</b>	<b>6,391</b>
4 Madeni Viza Yaliyofutwa	0	0	0	0
5 Punguzo/Ongzeko la tengo katika Mikopo	26	-22	0	-28
	<b>3,148</b>	<b>2,971</b>	<b>6,258</b>	<b>6,363</b>
<b>6 Mapato Yasiyo ya Riba:</b>				
6.1 Faida /(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	34	49	148	96
6.2 Ada na Kamisheni	54	46	148	131
6.3 Gawio	0	0	0	0
6.4 Mapato Mengine	0	0	0	0
	<b>3,237</b>	<b>3,066</b>	<b>6,554</b>	<b>6,589</b>
<b>7 Gharama Zisizo za Riba:</b>				
7.1 Mishahara na Mafao	-782	-618	-1,516	-1,266
7.2 Ada na Kamisheni	0	0	0	0
7.3 Gharama Nyingine	-1,406	-933	-2,766	-2,006
	<b>-2,188</b>	<b>-1,551</b>	<b>-4,282</b>	<b>-3,272</b>
<b>8 Faida /(Hasara) ya Uendeshaji</b>	<b>1,049</b>	<b>1,515</b>	<b>2,272</b>	<b>3,317</b>
9 Tengo la Kodi ya Mapato	-315	-455	-682	-995
	<b>734</b>	<b>1,061</b>	<b>1,590</b>	<b>2,322</b>
<b>10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>11 Mapato Mengine Yaliyojumuishwa (bainisha)</b>	<b>734</b>	<b>1,061</b>	<b>1,590</b>	<b>2,322</b>
<b>12 Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka</b>	<b>42</b>	<b>34</b>	<b>42</b>	<b>34</b>
13 Idadi ya Waajiriwa	18	27	40	58
14 Mapato kwa Hisa	2	1	2	1
15 Idadi ya Matawi				
	3.5%	5.1%	3.8%	5.5%
	4.3%	6.3%	4.6%	6.9%
	68.1%	50.2%	65.3%	49.4%
	1.5%	1.4%	3.0%	3.0%
<b>BAADHI YA VIASHIRIO VYA UFANISI</b>				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali				
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa				
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi				
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha				

TAARIFA YA MTRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA TAREHE: 30 / 06 / 2022

	Robo mwaka ya sasa 30/06/2023	Robo mwaka iliyopita 31/03/2023	Limbikizo la Mwaka wa sasa 30/06/2023	Limbikizo la Mwaka Uliopita 30/06/2022
<b>I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji:</b>				
<b>Mapato/(Hasara) Halisi</b>	1,049	1,223	1,049	3,317
Marekebisho kwa Ajili ya:				
- Hasara Katika Mali	1,082	734	1,082	923
- Badiliko Halisi Katika Mikopo	-1,682	1,686	-1,682	-75
- Faida/Hasara Kwenye Mauzo ya Mali	0	-7	0	0
- Mabadiliko Halisi Katika Amana	1,758	-3,974	1,758	3,666
- Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizofikiwa	0	0	0	0
- Mabadiliko Halisi Katika Dhima Nyingine	-2,403	-434	-2,403	7,481
-Mabadiliko Halisi Katika Mali Nyingine	1,425	-1,884	1,425	-11,141
- Kodi Iliyolipwa	-984	-492	-984	-653
- Mengineyo (bainisha)	0	0	0	0
<b>Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji</b>	246	-3,148	246	3,518
<b>II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:</b>				
Gawio Liliopokewa	0	0	0	0
Ununuzi wa Mali za Kudumu	-10	-15	-10	-66
Mapato Kutokana na Mauzo ya Mali za Kudumu	0	9	0	0
Ununuzi wa Amana Zisizoshughulikiwa na Mawakala	0	0	0	0
Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala	0	0	0	0
Mengineyo (bainisha)	-1,911	-2,400	-1,911	-1,878
<b>Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji</b>	-1,921	-2,406	-1,921	-1,944
<b>III. Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:</b>				
Ulipaji wa Madeni ya Muda Mrefu	0	0	0	0
Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	0	0	0	0
Mapato Kutokana na Utoaji wa Mtaji wa Hisa	0	0	0	0
Gawio Liliolipwa kwa Fedha Taslimu	0	0	0	0
Mabadiliko Halisi Katika Madeni Mengine	0	0	0	0
Mengineyo (bainisha)	0	0	0	0
<b>Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha</b>	0	0	0	0
<b>IV. Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu:</b>				
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinazofanana na Fedha Taslimu	-1,674	-5,553	-1,674	1,574
Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	3,825	9,379	3,825	476
<b>Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka</b>	2,151	3,825	2,151	2,050



TAAARIFA YA MABADILIKO YA MTALI KWA KIPINDI KINACHOISHIA TAREHE: 30 /06 /2023

Mwaka wa sasa	Mtaji wa Hina	Mwallyo juu ya bei ya Hisa	Mapato yaliyobakiwa	Ziada za Kisheria	Tengo la Ziada ya Jumla	Menghneyo (bainaliba)	Jumla
<b>Salio la mwanzo wa mwaka</b> Faida / (Hasara) Halisi Baada ya Kodi ya Mapato Mapato mengine yaliyujumuishwa Miamala na wanaohisa Gawio lililolipwa Ziada ya Kisheria Tengo la Ziada ya Jumla Menghneyo	89,040	-	7,571 1,590	637	-	-	97,248 1,590
<b>Salio la mwisho wa mwaka</b>	89,040	-	9,147	652	-	-	98,839
<b>Mwaka Uliopita</b> <b>Salio la mwanzo wa mwaka</b> Faida / (Hasara) Halisi Baada ya Kodi ya Mapato Mapato mengine yaliyujumuishwa Miamala na wanaohisa Gawio lililolipwa Ziada ya Kisheria Tengo la Ziada ya Jumla Menghneyo	80,040	-	6,562 4,337	587	-	-	96,188 4,337
<b>Salio la mwisho wa mwaka</b>	89,040	-	(3,277) (50)	50	-	-	(3,277)
	89,040	-	7,571	637	-	-	97,248

Cheng Ji  
Ofisa Mtendaji Mkuu  
Tarehe: 21/07/2023

Guydon Chihwalo  
Zablon Stambuli  
Mkuu wa Fedha  
Tarehe: 21/07/2023

Sisi, tuliota kwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathabitiha usahihi wa taarifa za hapo juu, tunatambua kwamba tumezitathmini taarifa hizo, na kwa ueleva na imani yetu kubwa zimeendaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na mataakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

Jina

Tarehe

1. Pontwaa Mbisse (Mkurugenzi)

21/07/2023

2. Jimmy Mrosso (Mkurugenzi)

21/07/2023