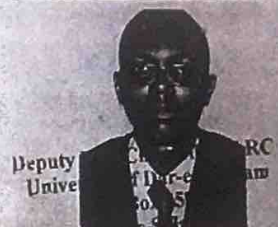


THE UNIVERSITY OF DAR ES SALAAM
ACADEMIC PERFORMANCE IN HIGHER DEGREES



SURNAME	FIRST NAMES	BIRTH DATE	MARITAL STATUS	SEX	CITIZEN OF	REG. NO.
SWAI	Tobias Aloisi	20/10/1975	Married	Male	Tanzania	2008-07-00022
HOME ADDRESS		NAME AND ADDRESS OF NEXT OF KIN				
P.O. Box 110136, DAR ES SALAAM		Gigwa S. Swai (Wife), 0756 446 468				
DEGREE COURSE:		DATE OF ENTRY				
DOCTOR OF PHILOSOPHY BY THESIS		October, 2008				

DOCTOR OF PHILOSOPHY BY THESIS, 2008-2013

THESIS TITLE: DETERMINANTS OF CAPITAL STRUCTURE AND PORTFOLIO BEHAVIOR OF COMMERCIAL BANKS IN TANZANIA

REMARKS: PASS and AWARDED a Doctor of Philosophy Degree of the University of Dar es Salaam in November, 2013

KEY TO UNIVERSITY GRADE:
THESES ARE GRADED ON PASS/FAIL BASIS

**CERTIFIED AS A TRUE COPY
OF THE ORIGINAL**
[Signature] 20/11/2014
Deputy Vice-Chancellor (ARC)
University of Dar-es-Salaam
P.O. Box 35091
Dar-es-Salaam

The official Transcript of the University bears the Seal and Stamp of the University

Certified as true copy of the Original
[Signature] 19/10/2022
PERFECT MELKIORI Advocate,
Notary Public & Commissioner For Oaths