

GUARANTY TRUST BANK (TANZANIA) LIMITED

Guaranty Trust Bank (Tanzania) Ltd

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

The Board of Directors of Guaranty Trust Bank Tanzania Ltd is pleased to announce the unaudited results for the period ended 31st March 2025

Condensed Statement of Financial Position For the Quarter ended 31st March 2025	As at 3/31/2025	As at 12/31/2024
	TZS Millions	TZS Millions
A. ASSETS		4 047
1. Cash	962	1,017
2. Balances with Bank of Tanzania	2,237	4,580 10,163
Investments in Government securities Balances with other banks and financial institutions	8,982	1,536
5. Cheques and items for clearing	5,267	1,550
6. Inter branch float items		
7. Bills negotiated		-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	32,858	21,805
Investments in other securities	-	-
11. Loans, advances and overdrafts (net of allowances for		17 222
probable losses)	18,151	17,323
12. Other assets 13. Equity Investments	5,143	1,472
14. Underwriting accounts		
15. Property, Plant and Equipment	8,445	12.071
16. TOTAL ASSETS	82,045	69,967
B. LIABILITIES		
17. Deposits from other banks and financial institutions	-	2,60
18. Customer deposits 19. Cash letters of credit	63,012	47,113
20. Special deposits		-
21. Payment orders/transfers payable		-
22. Bankers' cheques and drafts issued		_
23. Accrued taxes and expenses payable	146	165
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	-	-
27. Other liabilities	2,244	3,491
28. Borrowings 29. TOTAL LIABILITIES	65,401	53,370
		16,597
30. NET ASSETS/(LIABILITIES)	16,644	10,397
	16,644	10,337
30. NET ASSETS/(LIABILITIES) C. CAPITAL AND RESERVES		
C. CAPITAL AND RESERVES 31. Paid up share capital	16,644 33,476	33,476
C. CAPITAL AND RESERVES 31. Paid up share capital 32. Capital reserves	33,476 -	33,476 137
C. CAPITAL AND RESERVES 31. Paid up share capital 32. Capital reserves 33. Retained earnings	33,476 - (16,874)	33,476 137 (15,105
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C. CAPITAL AND RESERVES 31. Paid up share capital 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account 35. Other capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS	33,476 - (16,874) 42 - - 1 6,644	33,476 137 (15,105 (1,911 - - 16,597
C. CAPITAL AND RESERVES 31. Paid up share capital 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account 35. Other capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS 38. Contingent liabilities	33,476 - (16,874) 42 - - - 1 6,644 5,985	33,476 137 (15,105 (1,911 - - - - - - - - - - - - - - - - - -
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Condensed Statement of Profit or Loss For the Quarter ended 31st March 2025	Current Comparative Quarter Ended Quarter Ended 3/31/2025 3/31/2024		Current Year Current Year Cummulative Cummulative 3/31/2025 3/31/2024		
	TZS Millions	TZS Millions	TZS Millions	TZS Millions	
1. Interest income	1,246	1,275	1,246	1,275	
2. Interest expense	(124)	(268)	(124)	(268)	
3. Net interest income	1,122	1,007	1,122	1,007	
4. Bad debts written off	´-	-	´-	-	
5. Impairment losses	(130)	(46)	(130)	(46)	
6. Non-interest income	930	847	930	847	
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	372	228	372	228	
6.2 Fees and Commissions	558	533	558	533	
6.3 Dividend income	-	-	-	-	
6.4 Other Operating Income	-	86	-	86	
7 Non-interest expenses	(1,872)	(1,710)	(1,872)	(1,710)	
7.1 Salaries and benefits	(552)	(657)	(552)	(657)	
7.2 Fees and Commissions	(321)	(153)	(321)	(153)	
7.3 Other Operating Expenses	(999)	(900)	(999)	(900)	
8. Operating Income/(Loss)	50	98	50	98	
9. Income Tax provision/(Credit)	8	8	8	8	
10. Profit / (loss) after income tax	42	90	42	90	
11 Other Comprehensive Income	-	-	-	-	
12 Total comprehensive income/(loss) for the year	42	90	42	90	
11. Number of employees	64	67	64	67	
12. Basic Earning Per Share	0.00	0.00	0.00	0.00	
13. Diluted Earning Per Share	0.00	0.00	0.00	0.00	
14. Number of branches	1	1	1	1	
SELECTED PERFORMANCE INDICATORS					
(i) Return on average total assets	0.06%	0.12%	0.06%	0.12%	
(ii) Return on average shareholders' funds	0.25%	0.50%	- 0.25%	0.50%	
(iii) Non-interest expense to gross income	86.03%	80.58%	86.03%	80.58%	
(iv) Net interest margin	8.16%	8.10%	8.16%	8.10%	

Condensed Statement of Cash Flows	Current Ouarter	Previous Ouarter		Previous Yea	
For the Quarter ended 31st March 2025	3/31/2025	12/31/2024		3/31/202	
	TZS Millions	TZS Millions			
I. Cash flows from operating activities					
Net income(loss)	50	(844)	50	98	
Adjustments for:					
-Impairment / amortisation	135	105	135	137	
-Net change in Loans and Advances	(828)	1,166	(828)	(904	
-Net change in Others Assets	(3,671)	1,397	(3,671)	(1,850)	
-Net change in Deposits	15,899	(5,646)	15,820	7,814	
-Net change in Short Term Negotiable Securities	1,181	459	1,181	(13,693)	
-Net change in Other Liabili	(1,247)	2,826	(1,168)	16	
-Tax paid	(8)	(19)	(8)	(8)	
-Others (specify)	-	-	-	-	
Net cash flow from operating activities	11,510	(557)	11,510	(8,389	
II. Cash flows from investing activities: Dividend received					
Purchase of Fixed Assets	-	-	-	-	
Proceeds from Sale of Fixed Assets	-	-	-	-	
Purchase of Non- Dealing Securities	•	-	-		
Proceeds from Sale of Non-Dealing Securities	-		-	-	
Others	•	-			
Net cash provided (used) by investing activities					
Net cash provided (used) by hivesting activities					
III. Cash flows from financing activities:					
Repayment of Long-term Debt	-	-	-	-	
Proceeds from Issuance of Long Term Debt	-	-	-	-	
Proceeds from Issuance of Share Capital	-	-	-	-	
Payment of Cash Dividends	-	-	-	-	
Net Change in Other Borrowings	-	-	-	-	
Others-Accumulated loss					
Net Cash Provided (used) by Financing Activities	-	-	-		
IV. Cash and Cash Equivalents:					
Net Increase/ (Decrease) in Cash and Cash Equivalents	11,510	(557)	11,510	(8,389)	
Cash and Cash Equivalents at the Beginning of the Quarter	32,085	32,641	35,742	38,207	
Cash and Cash Equivalents at the end of the Quarter %	43,595	32,085	47,253	29,818	

We, the under-named non-executive members of the board of directors of Guaranty Trust Bank (Tanzania) Limited, attest to the truth and fairness of the above unaudited financial statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in compliance with the instructions and present a true and fair view of the bank's financial position as at 31st March 2025 and of its results from operations for the period then ended.

Signed by Managemen
Ayodele Popoola

Signed by Board of Directors

29 April 2025

Managing Director 29 April 2025

Peter J Mkande Head Financial Control

Charity Mwakio 29 April 2025

Irene Stephen

BRANCHES COUNTRY-WIDE 1. VICTORIA BRANCH - PLOT 4, REGENT ESTATE, NEW BAGAMOYO ROAD, DAR ES SALAAM

Head Internal Audit 29 April 2025 29 April 2025

Balance as at the end of the current period

Loss for the Year Transactions with owners Dividends Paid Regulatory Reserve General Provision Reserve Others - Capital Injection

Current Year 31st March 2025

Loss for the year General Provision Reserve

Dividends Paid Regulatory Reserve

Other Comprehensive income Others - Capital Injection

16,602 42 33,476 (16.832 16,644

sed Statement of Changes in Equity as at 31st March 2025

GUARANTY TRUSTBANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE MARCH, 2025

ELECTRONIC BANKING 1,800 2,500 4,000 847 300 Free 300 300 N/A 2,500 ntenance Fee ntenance Fee - Corporate TZS Free Free 8,475 2,000 20,000 Free Free 3,500 4,200 25,000 30,000 847 1,017 ment flost or faulty) und kepiacement alance Enquiry (GTBank ATM) alance Enquiry (Other ATM) TM withdrawal limit (per transaction) 0 - 10,000 Payments 10 - 50 Million 0 - 5,000 Payments Higher than 50 Mill ATM withdrawal limit (per day) International withdrawal limit (per day) TZS Statement (Printed by the Bank) per page Transfer Fee per transaction (TIPS) Transfer Fee per transaction (EFT) 10,000 2,500 net Banking (GAPS) Processing fee per transaction (Within GTBank) Processing fee per transaction (Other Banks) Transfer Fee per transaction (TIPS) Transfer Fee per transaction (EFT)

TRADE FINANCE PRODUCTS

CATEGORY	TZS	USD	TZS	USD	CALL		.00%	3.00%	3.00%
Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margi	n USD Base Rate + Margin	1 Month		00%	4.25%	4.50%
Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margi		3 Months		.25%	4.50%	5.00%
Management Fee Commitment Fee	0.25% quarterly 2.00%	0.25% quarterly 2.00%	0.25% quarterly 1.00%	0.25% quarterly 1.00%	6 Months	4.50% 5	.00%	5.20%	5.50%
Base Rate	16.00%	7.00%	16.00%	7.00%	12 Months	5.00% 5	.20%	5.50%	6.00%
				OTHER SERVICE	S				
CHEQUES			TZS USI	MISCELLA	NEOUS		TZS		USD
25 Leaves			10,000 5	Monthly M	aintenance Fees (Corporate)		55,00	00	Equivalent
50 Leaves 100 Leaves			20,000 10 40,000 20	Monthly M	aintenance Fees (SME)		11,00	00	Equivalent
Stop Payment			30,000 20	All Accou	All Accounts (Monthly statement) All Accounts (Quarterly statement)				Free
Check returned (Te	chnical reasons)		10,000 5	All Accou)	3
Check returned (Fir	nancial reasons)		50,000 25	e-Stateme	e-Statement Interim Statement		Free		Free
BANKER'S CHEQUE			TZS USI	Interim Sto			3,500) per page	USD 2 per page
				Cash Dep	osit		Free		Free
Issuance of Banker			20,000 10	Deposit of	Deposit of small denomination less than USD 50		N/A		2.5% of the value
Cancellallon/kepu	rchase of Banker's Cheque		10,000 5	Audit Con	irmation		50.00	00	25
STANDING INSTRUC	CTION (SI)		TZS USI	Reference	/Introduction Letter		30,00	00	15
Registration charge	es		Free Fre	e Investigati	on/Query per item above 12 m	nonths	20,00	00	10
Set up of Standing	Order - Internal		Free Fre	e					
	Order - External (TISS or TT ch	narges applies along with	20.000 10	CASH WIT	HDRAWALS	TZS		USD	
banks tariff) Amendment/Stop Standing order instruction		10.000 5	Cash With	drawals below TZS 1M or USD 1	.000 3,000 up to 1 r	vil III	0.5%	or Min of USD 3	
- 1	I (insufficient fund)- Own Accounts		Free N/A	A Count William	drawals TZS 1M & above	5,000 up to 10	Mill, Above (0.2%; Max 0.50	or Min of USD 3
				Cosn with	arawais 125 IIvi & above	150,000.00		0.5%	OLWILL OLDSD 3
				DODUANI	/INACTIVE ACCOUNT - REACTI	VATION CHARCES	TZS		USD
ACCOUNT CLOSUR Savinas Account	E CHARGES		TZS USI 10.000 5		,	VALION CHARGES			Free
Current Account			20.000 10	Savings Ac			Free		
Corporate Accoun	ıt		100.000 50	Current Ad	count		Free		Free

Confirmation of Export L/C Transfer of Export L/C Courier Fees Swift Queries

L/C Cancellation Fee

150 per transfer 140

Guarantees-amendment - Ext Advising of Guarantees Cancellation of Guarantees

Pakua Ufungue Akaunti Chap!!

Kitambulisho Alama za Vido (utazipiga pich





18,534

18,624

NOTE: ALL CHARGES ARE TAX EXCLUSIVE