

GUARANTY TRUST BANK (TANZANIA) LIMITED

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 2026

Condensed Statement of Financial Position For the Quarter ended 31st March 2026	As at 3/31/2026 TZS Millions	As at 12/31/2025 TZS Millions	Condensed Statement of Profit or Loss For the Quarter ended 31st March 2026	Current Quarter ended 3/31/2026 TZS Millions	Comparative Quarter ended 3/31/2025 TZS Millions	Current Year Cumulative 3/31/2026 TZS Millions	Previous Year Cumulative 3/31/2025 TZS Millions	Condensed Statement of Cash Flows For the Quarter ended 31st March 2026	Current Quarter 3/31/2026 TZS Millions	Previous Quarter 12/31/2025 TZS Millions	Current Year cumulative 3/31/2026 TZS Millions	Previous Year cumulative 3/31/2025 TZS Millions
A. ASSETS								I. Cash flows from operating activities				
1. Cash	988	663	1. Interest income	1,021	1,246	1,021	1,246	Net income(loss)	8	(378)	8	50
2. Balances with Bank of Tanzania	6,315	7,929	2. Interest expense	(89)	(124)	(89)	(124)	Adjustments for:				
3. Investments in Government securities	6,658	14,110	3. Net interest income	932	1,122	932	1,122	-Impairment / amortisation	190	190	190	135
4. Balances with other banks and financial institutions	(1,234)	513	4. Bad debts written off	-	-	-	-	-Net change in Loans and Advances	(288)	1,443	(288)	(828)
5. Cheques and items for clearing	-	-	5. Impairment losses	22	(130)	22	(130)	-Net change in Others Assets	(1,041)	1,773	(1,041)	(3,671)
6. Inter branch float items	-	-	6. Non-interest income	1,027	930	1,027	930	-Net change in Deposits	(6,091)	(12,537)	(6,091)	15,899
7. Bills negotiated	-	-	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	476	372	476	372	-Net change in Short Term Negotiable Securities	7,452	(3,226)	7,452	1,181
8. Customers' liabilities for acceptances	-	-	6.2 Fees and Commissions	550	558	550	558	-Net change in Other Liabilities	2,773	(234)	2,773	(1,247)
9. Interbank Loans Receivables	29,925	23,733	6.3 Dividend income	-	-	-	-	-Tax paid	(16)	(8)	(16)	(8)
10. Investments in other securities	-	-	6.4 Other Operating Income	-	-	-	-	Net cash flow from operating activities	2,986	(12,977)	2,986	11,511
11. Loans, advances and overdrafts (net of allowances for probable losses)	16,677	16,389	7 Non-interest expenses	(1,973)	(1,872)	(1,973)	(1,872)	II. Cash flows from investing activities:				
12. Other assets	2,329	1,288	7.1 Salaries and benefits	(728)	(552)	(728)	(552)	Dividend received	-	-	-	-
13. Equity Investments	-	-	7.2 Fees and Commissions	(450)	(321)	(450)	(321)	Purchase of Fixed Assets	-	(37)	-	-
14. Underwriting accounts	-	-	7.3 Other Operating Expenses	(796)	(999)	(796)	(999)	Proceeds from Sale of Fixed Assets	-	-	-	-
15. Property, Plant and Equipment	13,127	13,464	8. Operating Income/(Loss)	8	50	8	50	Purchase of Non-Dealing Securities	-	-	-	-
16. TOTAL ASSETS	74,784	78,088	9. Income Tax provision/(Credit)	16	8	16	8	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
B. LIABILITIES			10. Profit / (loss) after income tax	(9)	42	(9)	42	Others	-	-	-	-
17. Deposits from other banks and financial institutions	-	-	11 Other Comprehensive Income	-	-	-	-	Net cash provided (used) by investing activities	-	(37)	-	-
18. Customer deposits	53,437	59,528	12 Total comprehensive income/(loss) for the year	(9)	42	(9)	42	III. Cash flows from financing activities:				
19. Cash letters of credit	-	-	13. Number of employees	59	65	59	65	Repayment of Long-term Debt	-	-	-	-
20. Special deposits	-	-	14. Basic Earning Per Share	(0.00)	0.00	(0.00)	0.00	Proceeds from Issuance of Long Term Debt	-	-	-	-
21. Payment orders/transfers payable	-	-	15. Diluted Earning Per Share	(0.00)	0.00	(0.00)	0.00	Proceeds from Issuance of Share Capital	-	-	-	-
22. Bankers' cheques and drafts issued	-	-	16. Number of branches	1	1	1	1	Payment of Cash Dividends	-	-	-	-
23. Accrued taxes and expenses payable	243	326	SELECTED PERFORMANCE INDICATORS					Net Change in Other Borrowings	-	-	-	-
24. Acceptances outstanding	-	-	(i) Return on average total assets	-0.01%	0.06%	-0.01%	0.06%	Others-Accumulated loss	-	-	-	-
25. Interbranch float items	-	-	(ii) Return on average shareholders' funds	-0.06%	0.25%	-0.06%	0.25%	IV. Net Cash Provided (used) by Financing Activities	-	-	-	-
26. Unearned income and other deferred charges	-	-	(iii) Non-Interest expense to gross income	96.34%	86.03%	96.34%	86.03%	IV. Cash and Cash Equivalents:				
27. Other liabilities	4,785	2,011	(iv) Net interest margin	7.25%	8.16%	7.25%	8.16%	Net Increase/ (Decrease) in Cash and Cash Equivalents	2,986	(13,014)	2,986	11,511
28. Borrowings	-	-						Cash and Cash Equivalents at the Beginning of the Quarter	38,536	51,550	39,588	36,321
29. TOTAL LIABILITIES	58,465	61,865						Cash and Cash Equivalents at the end of the Quarter	41,522	38,536	42,574	47,832
30. NET ASSETS/(LIABILITIES)	16,319	16,223										
C. CAPITAL AND RESERVES												
31. Paid up share capital	33,476	33,476	BRANCHES COUNTRY-WIDE									
32. Capital reserves	-	89	1. VICTORIA BRANCH - BAGAMOMOY ROAD, DAR ES SALAAM									
33. Retained earnings	(17,148)	(16,969)										
34. Profit (Loss) account	(9)	(373)										
35. Other capital accounts	-	-										
36. Minority Interest	-	-										
37. TOTAL SHAREHOLDERS' FUNDS	16,319	16,223										
38. Contingent liabilities	1,914	1,930										
39. Non-performing loans and advances	533	526										
40. Allowance for probable losses	381	397										
41. Other Non-performing assets	-	-										
D. SELECTED FINANCIAL CONDITION INDICATORS												
(i) Shareholders funds to total assets	21.82%	20.78%										
(ii) Non-performing loans to gross loans	3.10%	3.13%										
(iii) Gross loans to total deposits	32.21%	28.20%										
(iv) Loans and advances to total assets	22.30%	20.89%										
(v) Earning assets to total assets	69.57%	70.11%										
(vi) Deposits growth	-10.23%	26.35%										
(vii) Assets growth	-4.23%	11.61%										

GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE MARCH, 2026

ATM – MASTERCARD DEBIT

Maintenance Fee
Maintenance Fee – Corporate
Card Issuance
Card Issuance (Corporate)
GTBank Cards on GTBank ATM
GTBank Cards on Other ATM
GTBank Cards on GTBank & Other ATM (Salary Account)
Mini-statement (GTBank ATM)
Mini-statement (Other ATM)
Cards uncollected and destroyed (after 6 months)
Card withdrawal on ATMs outside Tanzania
Card Renewal
Card Replacement (lost or faulty)

10,000/quarter
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2,000
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Balance Enquiry (GTBank ATM)
Balance Enquiry (Other ATM)
ATM withdrawal limit (per transaction)
ATM withdrawal limit (per day)
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