

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 December 2024

For the Quarter ended 31st December 2024	As at 12/31/2024 TZS Millions	As at 09/30/2024 TZS Millions
. ASSETS	125 101110115	
1. Cash 2. Balances with Bank of Tanzania	461	1,395
Balances with Bank of Tanzania Investments in Government securities	5,136	4,987 10,621
4. Balances with other banks and financial institutions	10,162	2.072
5. Cheques and items for clearing	1,535	2,072
5. Inter branch float items	-	
7. Bills negotiated		-
3. Customers' liabilities for acceptances		-
9. Interbank Loans Receivables	21,807	22.699
10. Investments in other securities	-	
11. Loans, advances and overdrafts (net of allowances		
or probable losses)	17,249	18,415
12. Other assets	5,192	6,589
13. Equity Investments		-
14. Underwriting accounts	-	
15. Property, Plant and Equipment	8,608	7,034
I6. TOTAL ASSETS	70,150	73,812
B. LIABILITIES		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	47,044	52,689
19. Cash letters of credit		-
20. Special deposits		-
21. Payment orders/transfers payable		-
22. Bankers' cheques and drafts issued	165	144
23. Accrued taxes and expenses payable 24. Acceptances outstanding	-	
25. Interbranch float items		
26. Unearned income and other deferred charges		-
27. Other liabilities	6,162	3,337
28. Borrowings	-	-
29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES)	53,371	56,170 17.642
SV. NET ASSETS/(LIABILITIES)	16,779	17,042
	33.476	33.476
C. CAPITAL AND RESERVES	-	-
31. Paid up share capital 32. Capital reserves		(14,720)
C. CAPITAL AND RESERVES 31. Paid up share capital 32. Capital reserves 33. Retained earnings	(14,720)	(14,720)
31. Paid up share capital 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account		(14,720) (1,114)
31. Paid up share capital 22. Capital reserves 33. Retained earnings 34. Profit (Loss) account 55. Other capital accounts	(14,720)	
31. Paid up share capital 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account 35. Other capital accounts 6. Minority Interest	(14,720)	
31. Paid up share capital 22. Capital reserves 33. Retained earnings 34. Profit (Loss) account 55. Other capital accounts 36. Minority Interest 35. JINTORI SHAREHOLDERS' FUNDS	(14,720) (1,977) - -	(1,114) - - 17,642 4,457
31. Paid up share capital 32. Capital reserves	(14,720) (1,977) - - 16,779	(1,114) - - - 17,642 4,457 812
31. Paid up share capital 22. Capital reserves 33. Retained earnings 34. Profit (Loss) account 35. Other capital accounts 36. Minority Interest 37. TOTAL SMAREHOLERS' FUNDS 38. Contingent liabilities 39. Non-performing loans and advances 40. Allowance for probable losses	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - 17,642 4,457
31 Paid up share capital 22 Capital reserves 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account 55. Other capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS 38. Contingent liabilities 39. Non-performing loans and advances 40. Allowance for probable losses	(14,720) (1,977) - - 16,779 4,283 676	(1,114) - - - 17,642 4,457 812
31 Paid up share capital 22 Capital reserves 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account 55. Other capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS 38. Contingent liabilities 39. Non-performing loans and advances 40. Allowance for probable losses	(14,720) (1,977) - - 16,779 4,283 676	(1,114) - - 17,642 4,457 812
31 Paid up share capital 32 Capital reserves 33 Retained earnings 34 Profit (Loss) account 55 Other capital accounts 35. Other capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS 38. Contingent liabilities 39. Non-performing loans and advances 40. Allowance for probable losses 41. Other Non-performing assets D. SELECTED FINANCIAL CONDITION INDICATORS	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - - - - - - - -
11 Paid up share capital 22. Capital reserves 23. Retained earnings 24. Profit (Loss) account 25. Other capital accounts 26. Minority Interest 27. TOTAL SHAREHOLDERS' FUNDS 28. Contingent liabilities 39. Non-performing loans and advances 40. Allowance for probable losses 41. Other Non-performing assets 55. SELECTED FINANCIAL CONDITION INDICATORS (0) Shareholders funds to total assets	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - 17,642 4,457 812 456 - 23.90%
11 Paid up share capital 22 Capital reserves 32. Capital reserves 33. Retained earnings 44. Profit (Loss) account 55. Other capital accounts 56. Minority Interest 35. Non-performing loans and advances 40. Allowance for probable losses 41. Other Non-performing assets 45. SELECTED FINANCIAL CONDITION INDICATORS 40. Shareholders funds to total assets 40. Non-performing loans to gross loans	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - 17,642 4,457 812 456 - - 23.90% 4.22%
11 Paid up share capital 22 Capital reserves 23. Capital reserves 33. Retained earnings 34. Profit (Loss) account 35. Other capital accounts 36. Minority Interest 37. TOTAL SHAREHOLDERS' FUNDS 38. Contingent liabilities 39. Non-performing loans and advances 41. Other Non-performing assets 41. Other Non-performing loans to total assets (ii) Non-performing loans to gross loans (ii) Gross Joans to total deposits	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - - - - - - - - - - - - - - - - - -
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 39. Non-performing loans and advances 40. Allowance for probable losses 41. Other Non-performing assets b. SELECTED FINANCIAL CONDITION INDICATORS (ii) Non-performing loans to gross loans (iii) Gross loans to total assets (iii) Gross loans to total deposits (iv) Loans and advances to total assets	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - 17,642 4,457 812 456 - - 23.90% 4.22%
31. Paid up share capital 32. Capital reserves 33. Retained earnings 34. Profit (Loss) account 35. Other capital accounts 35. Other capital accounts 35. Monorpit Itabilities 39. Non-performing loans and advances 40. Allowance for probable losses 41. Other Non-performing assets 50. StelECTED FINANCIAL CONDITION INDICATORS (0) Shareholders funds to total assets (0) Shareholders funds to total assets (0) Sons loans to total deposits (0) Loans and advances to total assets (0) Earning assets to total assets (0) Earning assets to total assets	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - - - - - - - - - - - - - - - - - -
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 39. Non-performing loans and advances 40. Allowance for probable losses 41. Other Non-performing assets b. SELECTED FINANCIAL CONDITION INDICATORS (ii) Non-performing loans to gross loans (iii) Gross loans to total assets (iii) Gross loans to total deposits (iv) Loans and advances to total assets	(14,720) (1,977) - - - - - - - - - - - - - - - - - -	(1,114) - - - - - - - - - - - - - - - - - - -

Condensed Statement of Profit or Loss For the Quarter ended 31st December 2024	Currrent Quarter ended 12/31/2024	Comperative Quarter ended 12/31/2023	Current Year cumulative 12/31/2024	Previous Year cumulative 12/31/2023
	TZS Millions	TZS Millions	TZS Millions	TZS Millions
1. Interest income	1,128	1,090	4,942	4,426
2. Interest expense	(133)	(212)	(806)	(1,004)
3. Net interest income	995	878	4,137	3,422
4. Bad debts written off	-	-	(215)	- (351)
5. Impairment losses 6. Non-interest income	(146) 983	(318) 912	3.660	3,128
6.1 Foreign Currency Dealings and Translation Gains/(Loss)		264	908	733
6.2 Fees and Commissions	750	585	2,528	2.140
6 3 Dividend income	-	-	-	-
	51	63	224	255
6.4 Other Operating Income	(2.676)	(1.855)	(9,510)	(6,149)
7 Non-interest expenses	(604)	(765)	(2,920)	(2,628)
7.1 Salaries and benefits	(1,024)	(15)	(1,802)	(96)
7.2 Fees and Commissions	(1.048)	(1.075)	(4 700)	(3.425)
7.3 Other Operating Expenses	(844)		(4,788)	
8. Operating Income/(Loss)		(383)	(1,928)	50
9. Income Tax provision/(Credit)	19	8	49	40
10. Profit / (loss) after income tax	(863)	(391)	(1,977)	10
11 Other Comprehensive Income	-	-	-	-
12 Total comprehensive income/(loss) for the year	(863)	(391)	(1,977)	10
11. Number of employees	61	60	61	60
12. Basic Earning Per Share	-0.06 %		-0.13%	-0.02
13. Diluted Earning Per Share	-0.06 %	-0.00 % -0.00 %	-0.13%	-0.02
14. Number of branches	-0.00 %	-0.00 %	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	-1.20%	- 0.57%	-2.75%	-0.19%
(ii) Return on average shareholders' funds (iii) Non-interest expense to gross income	-1.20%	-2.17%	-2.75%	-0.72%
(iv) Net interest margin	126.80%	92.66%	110.55%	83.37%
	7.43%	6.77%	7.43%	6 77%

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 December 2024 and of its results from operations for the period then ended.	

operations for the period then er	nded.		Loss for the year General Provision I
Signed by Management			Transactions with o Issued share capita
Ayodele Popoola	Peter J Mkande	Irene Stephen	Dividends Paid
Managing Director	Head Financial Control	Head Internal Audit	Regulatory Reserve
Managing Director		field internal Adai	Other Comprehen Others - Capital In
29 January 2025	29 January 2025	29 January 2025	Balance as at the
			Previous Year 31st
Signed by Board of Directors			
Juma Muhimbi	Segun Agbaje		Balance as at the Loss for the Year
29 January 2025	29 January 2025		Transactions with Dividends Paid Regulatory Reserv
BRANCHES COUNTRY-WIDE 1. VICTORIA BRANCH - PLOT 4, R	REGENT ESTATE, NEW BAGAMOY	o road, dar es salaam	General Provision Others - Capital I Balance as at the

Condensed Statement of Cash Flows For the Quarter ended 31st December 2024	Current Quarter 12/31/2024 TZS Millions	Previous Quarter 09/30/2024 TZS Millions	Current Year cumulative 12/31/2024 TZS Millions	Previous Yea cumulative 12/31/2023 TZS Millions
. Cash flows from operating activities				
Net income(loss)	(844)	(1,232)	(1,928)	50
Adjustments for:		135	511	879
-Impairment / amortisation	105 1.166	(263)	199	4.675
-Net change in Loans and Advances		(2,847)	(2.681)	(652)
-Net change in Others Assets -Net change in Deposits	1,397	2.668	(3,912)	3.532
-Net change in Deposits -Net change in Short Term Negotiable Securities	(5,646)	2,668	(2,114)	
-Net change in Other Liabilities	459		2,713	960
net enange in outer enablities	2,826	(219)	2,715	500
	(19)	(8)	(49)	(34)
-Tax paid -Others (specify)				
-Others (specify) Net cash flow from operating activities		-	-	-
Net cash now from operating activities	(557)	(5,876)	(7,262)	9,410
II. Cash flows from investing activities:				
Dividend received		-	-	-
Purchase of Fixed Assets		-	(121)	(853)
Proceeds from Sale of Fixed Assets		-	-	-
Purchase of Non- Dealing Securities	1	-	-	-
Proceeds from Sale of Non-Dealing Securities Others			-	-
Net cash provided (used) by investing activities	-	-	(121)	(853
II. 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 Cash	(557)	(5.876)	(7,383)	(8.557)
and Cash Equivalents at the Beginning of the Quarter	32,641	26,765	36,321	35,534

Condensed Statement of Changes in Equity as at 31st December 2024

	Capital	Premium	Earning	Reserve	Provision	Others	Total		
	TZS Millions	TZS MillionsT	ZS Millions						
e beginning of the year	33,476	-	(14,720)	-	-		18,756		
	-	-	(1,977)	-	-	-	(1,977)		
5	-	-		-	-	-			
n Reserve		-			-	-			
n owners		-	-	-	-	-	-		
tal		-	-	-			-		
		-							
ve		-	(19)	19		-			
ensive income Injection			•	•	-	-	-		
e end of the current period		-	-		-	-	-		
e ena or the current period	33,476	•	(16,715)	19	•	•	16,779		
t December 2023									
e beginning of the year	33,476		(14,979)		-	-	18,497		
ar		-	10	-	-		10		
th owners	-	-			-	-			
ui owners	-	-				-			
rve	-	-	(118)	118		-			
	-	-	(110)			-			
on Reserve	-	-				-			
I Injection	-	-		-	-	-	-		
e end of the current period	33,476	•	(15,087)	118	-		18,508		

GUARANTY TRUSTBANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE DECEMBER, 2024

Current Year Balance as at the the year

ELECTRONIC BANKING								LENDING AND DEPOSIT RATES											
TM - MASTERCARD DEBIT	CLASSIC DEBIT	PLATINUM DEBIT	DOLLAR DEBIT	MOBILE BANKING			USSD (TZS)	GTWORLD (TZS)	LENDING RATES						DEPOSIT RATES		-		
	TZS	TZS	USD equivalent of TZS	Funds transfer (Bank to Mobile)					CATEGORY	RETAIL		CORPORATE			TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
				500 - 2000001 200001 - 500000			1,800 2,500	1,800 2,500		TZS	USD	TZS	USD		CALL	3.00%	3.00%	3.00%	3.00%
intenance Fee	10.000/quarter	15,000/quarter	15.000/quarter	500001 - 300000			4.000	4.000	Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + M	argin USD Base Rat	te + Margin	1 Month	3.50%	4.00%	4.25%	4.50%
aintenance Fee - Corporate	-	25,000 per card/q	tr 25,000 per card/qtr	DSTV			847	847	Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + M	argin USD Base Rat	te + Margin	3 Months	3.75%	4.25%	4.50%	5.00%
ard Issuance	Free	20,000	20,000	Mini-statement Request			300	300	Management Fee	0.25% quarterly	0.25% quarterly	0.25% quarterly	0.25% quarte	rly	6 Months	4.50%	5.00%	5.20%	5.50%
ard Issuance (Corporate)	-	50,000	50,000	Bank Account Fund transfer (Within GTB)			Free	Free	Commitment Fee	2.00%	2.00%	1.00%	1.00%		12 Months	5.00%	5.20%	5.50%	6.00%
Bank Cards on GTBank ATM	2,000	2,000	2,000	Balance Enquiry			300	300	Base Rate	16.00%	7.00%	16.00%	7.00%						
TBank Cards on Other ATM TBank Cards on GTBank & Other ATM (Salary Account	2,000	2,000	2,000	PIN/Password Reset GEPGCR			300 1.017	300 1,017											
ni-statement (GTBank & Other AIM (Salary Account ni-statement (GTBank ATM)	1,000	1,221	1,271	OLI OCK			1,017	1,017					OTHER SI	ERVICES					
ini-statement (Other ATM)	1,000	1,000	1,000																
ards uncollected and destroyed (after 6 months)	10.000	10.000	10.000	INTERNET BANKING					CHEQUES				USD	MISCELLANEC	ous		TZS		USD
ard withdrawal on ATMs outside Tanzania	7,000	7.000	7.000	Maintenance Fee	Free	TISS CHAI	GES	TZS	25 Leaves 50 Leaves			10.000 20.000	5	Monthly Main	tenance Fees (Corporat	=)	55.0	000	Equivalent
ard Renewal	15,000	20,000	20,000	Bank Account Fund transfer Within GTB)	Free				100 Leaves				20	Monthly Main	tenance Fees (SME)		11.0	000	Equivalent
ard Replacement (lost or faulty)	20.000	30.000	20,000	SMS Notifications	Free	0 - 2,000 F	ayments 1-	10 Million	Stop Payment				15	All Accounts	(Monthly statement)		Free	e	Free
ard kepidcemeni (losi or iduliy)	20,000	30,000	20,000	Token	20.000	0 - 10.000	Payments 10	0 - 50 Million	Check returned (Te	chnical reasons)			5	All Accounts	(Quarterly statement)		5.00	00	3
alance Enauiry (GTBank ATM)	Free	Free	Free	Balance Enquiry	Free				Check returned (Fin	iancial reasons)		50,000	25	e-Statement			Free	e	Free
Iance Enquiry (Other ATM)	500	500	500	Statement (Self download)	Free	0 - 5,000 F	ayments Hig	gher than 50 Million		_				Interim Stater	ment		3.50	00 per page	USD 2 per pi
M withdrawal limit (per transaction)	400.000	400.000	400.000	Statement (Printed by the Bank) per page					BANKER'S CHEQUE				USD	Cash Deposi	1		Fre	e	Free
M withdrawal limit (per day)	1.000.000	10.000.000	1.000.000	Password Reset	1,500	TIPS AN	D TACH CHA	ARO	Issuance of Banker's				10	Deposit of sm	all denomination less tha	n USD 50	N/A	A	2.5% of the v
ternational withdrawal limit (per day)	1,000,000	10.000.000	1.000.000	Stop or Unblock Cheque	4,200 25,000			TZS	Cancellation/Reput	rchase of Banker's Cheque		10,000	5	Audit Confirm	ation		50.0	000	25
				Stop Payment	30,000	1 - 50,000	Payments	500	STANDING INSTRUC			125	USD	Reference/Int	roduction Letter		30.0	000	15
				DSTV	847	50,001 - 50	0,000 Paymer	nts 1,000	Registration charge	C			Free	Investigation	Query per item above 12	months	20.0	000	10
				GEPGCR	1.017	500,001 - 5	5,000,000 Payı	ments 1,500	Set up of Standing (Free	intoxigation	accer permentabore n		20,0		10
ALARY PROCESSING			TZS	Gerock		5,000,001 -	20,000,000 P	ayments 2,000		Order - External (TISS or TT ct	haraes applies along with		10	CASH WITHD	RAWALS	TZS		USD	
anual									banks tariff)				10	0				0.77	
Processing Fee per transaction (within GTBank)			2.000							tanding order instruction		101000	5	Cash withdra	wals below TZS 1M or USE				6 or Min of USD 3
÷ , , , ,									Unpaid SI/Failure of	SI (insufficient fund)- Own A	Accounts	Free	N/A	Cash Withdra	wals TZS 1M & above	5,000 up 1,50,000	o to 10 Mill, Above	0.2%; Max 0.5%	6 or Min of USD 3
Processing Fee per transaction (Other Banks)			2,000	MONEY TRANSFER SERVICES		TZS	USD equivale	ent of TZS								150,000	.00		
ternet Banking (GAPS)									ACCOUNT CLOSUR	CHARGES		1725	USD	DORMANT/IN	ACTIVE ACCOUNT - REA	TIVATION CHAI	ICES TZS		USD
Processing fee per transaction (Within GTBank)			500	Foreign Remittance (Outward) Foreian Remittance (Inward)		N/A N/A	0.25% of valu	ue, Min 50, Max 100	Savinas Account	CHARGES			5	Savinas Acco			Fre		Free
Processing fee per transaction (Other Banks)			1,000	Foreign Remillance (inward)		N/A	10		Current Account			20,000	10						
									Corporate Account			100,000	50	Current Acco	UNT		Fre	e	Free
															-				
-			TRADE FINAP	NCE PRODUCIS														_	
ETTER OF CREDIT / BILLS OF COLLECTI		USD		GUARANTEES			USD		Do	wnlo	ad an	d On	on			-			23 F
dvising of Export L/C		100 flat		Guarantees/SBLC - Issuance			1% (Min 200	0) artly	00	VVIIIO	au an	u uu	en			-			लाळा –
dvising amendment to Export L/C		60 flat		Guarantees-amendment - Extension of expir	y date		1% (Min 100	0) grtly											- CO - CO
egotiating of Export documents under L/C		1% Min 10	n	Advising of Guarantees			1% (Min100) grtly	Ac	count	Incta	nthy		-				- 82	
		0.75% atriv		Cancellation of Guarantees			100 flat		AU	count	ilista	IIIIY:						G	ALT O
ports collections					_										-				2.0
onfirmation of Export L/C		0.75% qtrly	r, Min 100	LETTER OF CREDIT ISSUED (FOR IMPORTS)			USD				a shares			100	1	1			ALC: 1
ansfer of Export L/C		150 per tro	Insfer	Letter of credit issuance - Sight/usance				0) qrtly + swift 60	stations a	ruch, peu'll anly need	(hese)				1				
ourier Fees		140		Letter of credit amendment - Extension				00) qtrly + swift 60	In succession of the local division of the l	and	turnin.				1			Scan now t	to downia
				L/C Cancellation Fee			100		a second s										
vift Queries		60		Availing /co acceptance of Import collection			0.25% (Min	1001		101 100 1	Intelligiation threads a little		ALC: NOT THE OWNER OF THE OWNER OWNER OF THE OWNER OWNER OF THE OWNER OWNER OWNE OWNER OWNE OWNER OWNER OWNER OWNE OWNER OWNE				MA.	part Merchin and	with a shelp on a second

NOTE: ALL CHARGES ARE TAX EXCLUSIVE