

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 2025

Condensed Statement of Financial Position For the Quarter ended 31st December 2025		As at 12/31/2025	As at 9/30/2025	Condensed Statement of Profit or Loss For the Quarter ended 31st December 2025		Current Quarter ended 12/31/2025	Comparative Quarter ended 12/31/2024	Current Year cumulative 12/31/2025	Previous Year cumulative 12/31/2024	Condensed Statement of Cash Flows For the Quarter ended 31st December 2025		Current Quarter 12/31/2025	Previous Quarter 9/30/2025	Current Year cumulative 12/31/2025	Previous Year cumulative 12/31/2024
		TZS Millions	TZS Millions			TZS Millions	TZS Millions	TZS Millions	TZS Millions			TZS Millions	TZS Millions	TZS Millions	TZS Millions
A. ASSETS										I. Cash flows from operating activities					
1. Cash		456	823	1. Interest income		1,189	1,128	5,045	4,942	Net income/(loss)	(378)	37	(246)	(1,928)	
2. Balances with Bank of Tanzania		8,130	7,412	2. Interest expense		(95)	(133)	(406)	(806)	Adjustments for:					
3. Investments in Government securities		14,110	10,884	3. Net interest income		1,094	995	4,639	4,137	-Impairment / amortisation	190	188	699	511	
4. Balances with other banks and financial institutions		513	404	4. Bad debts written off		-	-	-	-	-Net change in Loans and Advances	1,443	2,545	(934)	199	
5. Cheques and items for clearing		-	-	5. Impairment losses		(58)	(146)	(129)	(215)	-Net change in Others Assets	1,773	451	(233)	(2,681)	
6. Inter branch float items		-	-	6. Non-interest income		720	1,120	3,310	3,797	-Net change in Deposits	(12,537)	14,976	12,309	(3,912)	
7. Bills negotiated		-	-	6.1 Foreign Currency Dealings and Translation Gains/(Loss)		164	182	971	908	-Net change in Short Term Negotiable Securities	(3,226)	(2,645)	(3,947)	(2,114)	
8. Customer's liabilities for acceptances		-	-	6.2 Fees and Commissions		556	750	2,304	2,528	-Net change in Other Liabilities	(234)	188	(1,314)	2,713	
9. Interbank Loans Receivables		23,733	39,276	6.3 Dividend income		-	-	-	-	-Net change in Deposits from banks.	(8)	(8)	(2,601)	2,601	
10. Investments in other securities		-	-	6.4 Other Operating Income		-	187	35	360	-Tax paid	-	-	(31)	(49)	
11. Loans, advances and overdrafts (net of allowances for probable losses)		16,389	17,832	7. Non-interest expenses		(2,135)	(2,748)	(8,066)	(9,581)	-Others (specify)	-	-	-	-	
12. Other assets		3,183	4,956	7.1 Salaries and benefits		(786)	(710)	(2,968)	(2,920)	II. Net cash flow from operating activities	(12,977)	15,733	3,702	(4,861)	
13. Equity Investments		-	-	7.2 Fees and Commissions		(373)	(1,024)	(1,420)	(1,802)	Cash flows from investing activities:	-	-	-	-	
14. Underwriting accounts		-	-	7.3 Other Operating Expenses		(976)	(1,014)	(3,679)	(4,859)	Dividend received	-	-	-	-	
15. Property, Plant and Equipment		11,575	9,570	8. Operating Income/(Loss)		(378)	(779)	(246)	(1,863)	Purchase of Fixed Assets	(37)	(70)	(777)	(121)	
16. TOTAL ASSETS		78,088	91,156	9. Income Tax provision/(Credit)		8	19	31	49	Purchase from Sale of Fixed Assets	-	-	-	-	
B. LIABILITIES				10. Profit / (loss) after income tax		(385)	(798)	(277)	(1,911)	Purchase of Non-Dealing Securities	-	-	-	-	
17. Deposits from other banks and financial institutions		-	-	11. Total comprehensive income/(loss) for the year		(385)	(798)	(277)	(1,911)	Proceeds from Sale of Non-Dealing Securities	-	-	-	-	
18. Customer deposits		59,422	71,959	III. Net cash provided (used) by investing activities						Others	(37)	(70)	(777)	(121)	
19. Cash letters of credit		-	-	IV. Cash flows from financing activities:						Repayment of Long-term Debt	-	-	-	-	
20. Special deposits		-	-	10. Cash flows from financing activities:						Proceeds from Issuance of Long Term Debt	-	-	-	-	
21. Payment orders/transfers payable		-	-	11. Other Comprehensive Income		-	-	-		Proceeds from Issuance of Share Capital	-	-	-	-	
22. Bankers' cheques and drafts issued		-	-	12. Total comprehensive income/(loss) for the year						Payment of Cash Dividends	-	-	-	-	
23. Accrued taxes and expenses payable		230	141	SELECTED PERFORMANCE INDICATORS						Net Change in Other Borrowings	-	-	-	-	
24. Acceptances outstanding		-	-	(i) Return on average total assets		-0.46%	-1.20%	-0.33%	-2.75%	Others - Accumulated loss	-	-	-	-	
25. Interbranch float items		-	-	(ii) Return on average shareholders' funds		-2.33%	-5.02%	-1.68%	-11.49%	Net Cash Provided (used) by Financing Activities	-	-	-	-	
26. Unearned income and other deferred charges		-	-	(iii) Non-interest expense to gross income		111.79%	126.80%	96.54%	110.55%	Cash and Cash Equivalents:	-	-	-	-	
27. Other liabilities		2,112	2,346	(iv) Net interest margin		7.57%	7.43%	7.57%	7.43%	Net Increase/(Decrease) in Cash and Cash Equivalents	(13,014)	15,663	2,925	(4,782)	
28. Borrowings		-	-							Cash and Cash Equivalents at the Beginning of the Quarter	51,550	35,886	39,586	36,321	
29. TOTAL LIABILITIES		61,764	74,446							Cash and Cash Equivalents at the end of the Quarter	38,536	51,550	42,513	31,539	
30. NET ASSETS/(LIABILITIES)		16,325	16,710												
C. CAPITAL AND RESERVES															
31. Paid up share capital		33,476	33,476												
32. Capital reserves		-	-												
33. Retained earnings		(16,874)	(16,874)												
34. Profit (Loss) account		(277)	108												
35. Other capital accounts		-	-												
36. Minority Interest		-	-												
37. TOTAL SHAREHOLDERS' FUNDS		16,325	16,710												
38. Contingent liabilities		1,930	815												
39. Non-performing loans and advances		525	517												
40. Allowance for probable losses		397	354												
41. Other Non-performing assets		-	-												
D. SELECTED FINANCIAL CONDITION INDICATORS															
(i) Shareholders funds to total assets		20.91%	18.33%												
(ii) Non-performing loans to gross loans		3.10%	2.82%												
(iii) Gross loans to total deposits		28.46%	25.50%												
(iv) Loans and advances to total assets		20.99%	19.56%												
(v) Earning assets to total assets		70.11%	75.03%												
(vi) Deposits growth		-17.42%	26.28%												
(vii) Assets growth		-14.34%	20.11%												

GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE DECEMBER, 2025

ELECTRONIC BANKING		LENDING AND DEPOSIT RATES										CHEQUES		BANKER'S CHEQUE		STANDING INSTRUCTION (SI)		CASH WITHDRAWALS	
ATM - MASTERCARD DEBIT	CLASSIC DEBIT	PLATINUM DEBIT	DOLLAR DEBIT	USD equivalent of TZS	MOBILE BANKING		INTERNET BANKING		TICKS CHARGES		TIPS AND TACK CHARGES		TICKS		TICKS		TICKS		
TZS	TZS	TZS	TZS	TZS	USSD (TZS)	GTWORLD (TZS)	USD (TZS)	TZS	TZS	USD	TZS	USD	TZS	USD	TZS	USD	TZS	USD	
Maintenance Fee	100	999	10	10	20,000 - 29,999	1,000	1,000	100	100	1,000	100	100	25 Leaves	10,000	5	25 Leaves	10,000	5	
Maintenance Fee - Corporate	10,000/quarter	15,000/quarter	15,000/quarter	15,000/quarter	30,000 - 39,999	1,600	1,600	50	50	2,000	2,000	50	50 Leaves	20,000	10	50 Leaves	20,000	10	
Card issuance	Free	20,000	20,000	20,000	40,000 - 49,999	2,000	2,000	70	70	2,500	2,500	70	70 Leaves	40,000	20	70 Leaves	40,000	20	
Card issuance (Corporate)	Free	50,000	50,000	50,000	100,000 - 199,999	4,000	4,000	100	100	3,500	3,500	100	100 Stop Payment	100,000	15	100 Stop Payment	100,000	15	
GTBank Cards on GTBank ATM	Free	2,000	2,000	2,000	300,000 - 399,999	4,200	4,200	1,000	1,000	4,500	4,500	1,000	1,000 Check returned [Technical reasons]	300,000	5	1,000 Check returned [Technical reasons]	300,000	5	
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271	1,271	1,271	1,271	400,000 - 499,999	4,500	4,500	1,000	1,00										