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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

CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE QUARTER ENDED 30TH JUNE 2026	As at 30/06/2026	As at 31/03/2026
	TZS Millions	TZS Millions
A. ASSETS		
1. Cash	1,423	988
2. Balances with Bank of Tanzania	47,809	6,315
3. Investments in Government securities	11,829	6,658
4. Balances with other banks and financial institutions	203	(1,234)
5. Cheques and items for clearing	-	-
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	37,145	29,925
10. Investments in other securities	-	-
11. Loans, advances and overdrafts (net of allowances for probable losses)	17,489	16,677
12. Other assets	2,803	2,329
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	13,059	13,127
16. TOTAL ASSETS	**131,761**	**74,784**
B. LIABILITIES		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	110,900	53,437
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	208	243
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	-	-
27. Other liabilities	2,808	4,785
28. Borrowings	-	-
29. TOTAL LIABILITIES	**113,916**	**58,465**
30. NET ASSETS/(LIABILITIES)	**17,845**	**16,319**
C. CAPITAL AND RESERVES		
31. Paid up share capital	35,471	33,476
32. Capital reserves	-	-
33. Retained earnings	(17,144)	(17,148)
34. Profit (Loss) account	(482)	(9)
35. Other capital accounts	-	-
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	**17,845**	**16,319**
38. Contingent liabilities	772	1,914
39. Non-performing loans and advances	493	533
40. Allowance for probable losses	356	381
41. Other Non-performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders funds to total assets	13.54%	21.82%
(ii) Non-performing loans to gross loans	2.74%	3.10%
(iii) Gross loans to total deposits	16.22%	32.21%
(iv) Loans and advances to total assets	13.27%	22.30%
(v) Earning assets to total assets	50.60%	69.57%
(vi) Deposits growth	107.53%	-10.23%
(vii) Assets growth	76.19%	-4.23%

CONDENSED STATEMENT OF PROFIT OR LOSS FOR THE QUARTER ENDED 30TH JUNE 2026	Currrent Quarter ended	Comperative Quarter ended	Current Year cumulative	Previous Year cumulative
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	TZS Millions	TZS Millions	TZS Millions	TZS Millions
1. Interest income	1,010	1,327	2,031	2,573
2. Interest expense	(85)	(109)	(174)	(233)
3. Net interest income	**926**	**1,218**	**1,857**	**2,340**
4. Bad debts written off	-	-	-	-
5. Impairment losses	(14)	(1)	8	(131)
6. Non-interest income	686	831	1,713	1,762
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	194	264	670	636
6.2 Fees and Commissions	493	568	1,043	1,126
6.3 Dividend income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non-interest expenses	(2,054)	(2,004)	(4,027)	(3,876)
7.1 Salaries and benefits	(732)	(716)	(1,460)	(1,421)
7.2 Fees and Commissions	(395)	(351)	(845)	(671)
7.3 Other Operating Expenses	(927)	(937)	(1,722)	(1,783)
8. Operating Income/(Loss)	**(457)**	**44**	**(449)**	**94**
9. Income Tax provision/(Credit)	16	8	33	16
10. Profit / (loss) after income tax	(473)	36	(482)	79
11 Other Comprehensive Income	-	-	-	-
12 Total comprehensive income/(loss) for the year	(473)	36	(482)	79
13. Number of employees	63	65	63	65
14. Basic Earning Per Share	(0.00)	0.00	(0.00)	0.00
15. Diluted Earning Per Share	(0.00)	0.00	(0.00)	0.00
16. Number of branches	2	1	2	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	-0.46%	0.06%	-0.47%	0.06%
(ii) Return on average shareholders' funds	-2.77%	0.25%	-2.82%	0.25%
(iii) Non-interest expense to gross income	121.09%	86.03%	107.55%	86.03%
(iv) Net interest margin	6.48%	8.16%	6.48%	8.16%

BRANCHES COUNTRY-WIDE
1. VICTORIA BRANCH - BAGAMOYO ROAD, DAR ES SALAAM

Signed by

Ayodele Popoola	Peter J Mkande	Sylvia Kibasa
Managing Director	Head Financial Control	Head Internal Audit
28 July 2026	28 July 2026	28 July 2026

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 30th June 2026 and of its results from operations for the period then ended.

Signed by

Juma Muhimbi	Charity Mwakio
28 July 2026	28 July 2026

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30TH JUNE 2026	Current Quarter 30/06/2026	Previous Quarter 31/03/2026	Current Year cumulative 30/06/2026	Previous Year cumulative 30/06/2025
	TZS Millions	TZS Millions	TZS Millions	TZS Millions
I. Cash flows from operating activities				
Net income(loss)	**(473)**	**8**	**(482)**	**94**
Adjustments for:				
-Impairment / amortisation	151	150	301	321
-Net change in Loans and Advances	(812)	(288)	(1,100)	(3,054)
-Net change in Others Assets	(474)	(1,041)	(1,046)	(1,923)
-Net change in Deposits	57,463	(6,091)	51,372	9,870
-Net change in Short Term Negotiable Securities	(5,171)	7,452	2,281	1,924
-Net change in Other Liabilities	(1,976)	2,773		1,424
-Tax paid	(16)	(16)		(16)
Net cash flow from operating activities	48,690	2,946	51,325	8,641
II. Cash flows from investing activities:				
Dividend received	-	-	-	-
Purchase of Fixed Assets	-	-	-	(670)
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	**-**	**-**	**-**	**(670)**
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	48,690	2,946	51,325	7,971
Cash and Cash Equivalents at the Beginning of the Quarter	41,483	38,536	39,588	35,742
Cash and Cash Equivalents at the end of the Quarter	90,172	41,483	90,913	43,713

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2026

Current Year 30th June 2026	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
	TZS Millions	TZS Millions	TZS Millions	TZS Millions	TZS Millions	TZS Millions	TZS Millions
Balance as at the beginning of the year	33,476	-	(17,144)	-	-	-	16,332
Loss for the year	-	-	(482)	-	-	-	(482)
General Provision Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Issued share capital	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
Other Comprehensive income	-	-	-	-	-	-	-
Others - Capital Injection	1,995	-	-	-	-	-	1,995
Balance as at the end of the current period	**35,471**	**-**	**(17,626)**	**-**	**-**	**-**	**17,845**
Previous Year 30th June 2025							
Balance as at the beginning of the year	33,476	-	(16,874)	-	-	-	16,602
Loss for the Year	-	-	79	-	-	-	79
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others - Capital Injection	-	-	-	-	-	-	-
Balance as at the end of the current period	**33,476**	**-**	**(16,795)**	**-**	**-**	**-**	**16,681**

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

ELECTRONIC BANKING

ATM – MASTERCARD DEBIT	CLASSIC DEBIT TZS	PLATINUM DEBIT TZS	DOLLAR DEBIT USD equivalent of TZS
Maintenance Fee	10,000/quarter	15,000/quarter	15,000/quarter
Maintenance Fee - Corporate	-	25,000 per card/qtr	25,000 per card/qtr
Card Issuance	Free	20,000	20,000
Card Issuance (Corporate)	-	50,000	50,000
GTBank Cards on GTBank ATM	2,000	2,000	2,000
GTBank Cards on Other ATM	2,000	2,000	2,000
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271	1,271	1,271
Mini-statement (GTBank ATM)	1,000	1,000	1,000
Mini-statement (Other ATM)	1,000	1,000	1,000
Cards uncollected and destroyed (after 6 months)	10,000	10,000	10,000
Card withdrawal on ATMs outside Tanzania	7,000	7,000	7,000
Card Renewal	15,000	20,000	20,000
Card Replacement (lost or faulty)	20,000	30,000	20,000
Balance Enquiry (GTBank ATM)	Free	Free	Free
Balance Enquiry (Other ATM)	500	500	500
ATM withdrawal limit (per transaction)	400,000	400,000	400,000
ATM withdrawal limit (per day)	1,000,000	10,000,000	1,000,000
International withdrawal limit (per day)	1,000,000	10,000,000	1,000,000

SALARY PROCESSING	TZS
Manual	
Processing Fee per transaction (within GTBank)	2,000
Processing Fee per transaction (Other Banks)	2,000
Internet Banking (GAPS)	
Processing fee per transaction (Within GTBank)	500
Processing fee per transaction (Other Banks)	1,000

MOBILE BANKING
Funds transfer (Bank to Mobile)

	USSD (TZS)	GTWORLD (TZS)
100 - 999	10	10
1,000 - 1,999	50	50
2,000 - 2,999	70	70
3,000 - 3,999	100	100
4,000 - 4,999	200	200
5,000 - 6,999	450	450
7,000 - 9,999	700	700
10,000 - 14,999	1,000	1,000
15,000 - 19,999	1,000	1,000
20,000 - 29,999	1,000	1,000
30,000 - 39,999	1,600	1,600
40,000 - 49,999	2,000	2,000
50,000 - 99,999	2,500	2,500
100000 - 199,999	3,500	3,500
200000 - 299,999	4,000	4,000
300000 - 399,999	4,200	4,200
400000 - 499,999	4,500	4,500
Above 500000	5,000	5,000
DSTV	847	847
Mini-statement Request	300	300
Bank Account Fund transfer (Within GTB)	Free	Free
Balance Enquiry	300	300
PIN/Password Reset	300	300
GEPGCR	1,017	1,017

INTERNET BANKING	
Maintenance Fee	Free
Bank Account Fund transfer Within GTB)	Free
SMS Notifications	Free
Token	20,000
Balance Enquiry	Free
Statement (Self download)	Free
Statement (Printed by the Bank) per page	1,500
Password Reset	4,200
Stop or Unblock Cheque	25,000
Stop Payment	30,000
DSTV	847
GEPGCR	1,017

TISS CHARGES	TZS
0 - 2,000 Payments	1 - 10 Million
0 - 10,000 Payments	10 - 50 Million
0 - 5,000 Payments	Higher than 50 Million

TIPS AND TACH CHARGES	TZS
1 - 50,000 Payments	500
50,001 - 500,000 Payments	1,000
500,001 - 5,000,000 Payments	1,500
5,000,001 - 20,000,000 Payments	2,000

MONEY TRANSFER SERVICES	TZS	USD equivalent of TZS
Foreign Remittance (Outward)	N/A	0.25% of value, Min 50, Max 100
Foreign Remittance (Inward)	N/A	10

LENDING AND DEPOSIT RATES

LENDING RATES CATEGORY	RETAIL TZS	RETAIL USD	CORPORATE TZS	CORPORATE USD
Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin
Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin
Management Fee	0.25% quarterly	0.25% quarterly	0.25% quarterly	0.25% quarterly
Commitment Fee	2.00%	2.00%	1.00%	1.00%
Base Rate	16.00%	7.00%	16.00%	7.00%

DEPOSIT RATES TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
CALL	3.00%	3.00%	3.00%	3.00%
1 Month	3.50%	4.00%	4.25%	4.50%
3 Months	3.75%	4.25%	4.50%	5.00%
6 Months	4.50%	5.00%	5.20%	5.50%
12 Months	5.00%	5.20%	5.50%	6.00%

OTHER SERVICES

CHEQUES	TZS	USD
25 Leaves	10,000	5
50 Leaves	20,000	10
100 Leaves	40,000	20
Stop Payment	30,000	15
Check returned (Technical reasons)	10,000	5
Check returned (Financial reasons)	50,000	25

BANKER'S CHEQUE	TZS	USD
Issuance of Banker's Cheque	20,000	10
Cancellation/Repurchase of Banker's Cheque	10,000	5

STANDING INSTRUCTION (SI)	TZS	USD
Registration charges	Free	Free
Set up of Standing Order - Internal	Free	Free
Set up of Standing Order - External (TISS or TT charges applies along with banks tariff)	20,000	10
Amendment/Stop Standing order instruction	10,000	5
Unpaid SI/Failure of SI (insufficient fund)- Own Accounts	Free	N/A

ACCOUNT CLOSURE CHARGES	TZS	USD
Savings Account	10,000	5
Current Account	20,000	10
Corporate Account	100,000	50

MISCELLANEOUS	TZS	USD
Monthly Maintenance Fees (Corporate)	55,000	Equivalent
Monthly Maintenance Fees (SME)	11,000	Equivalent
All Accounts (Monthly statement)	Free	Free
All Accounts (Quarterly statement)	5,000	3
e-Statement	Free	Free
Interim Statement	3,500 per page	USD 2 per page
Cash Deposit	Free	Free
Deposit of small denomination less than USD 50	N/A	2.5% of the value
Audit Confirmation	50,000	25
Reference/Introduction Letter	30,000	15
Investigation/Query per item above 12 months	20,000	10

CASH WITHDRAWALS	TZS	USD
Cash Withdrawals below TZS 1M or USD 1,000	3,000 up to 1 Mill	0.5% or Min of USD 3
Cash Withdrawals TZS 1M & above	5,000 up to 10 Mill, Above 0.2%; Max 150,000.00	0.5% or Min of USD 3

DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES	TZS	USD
Savings Account	Free	Free
Current Account	Free	Free

TRADE FINANCE PRODUCTS

LETTER OF CREDIT / BILLS OF COLLECTIONS	USD
Advising of Export L/C	100 flat
Advising amendment to Export L/C	60 flat
Negotiating of Export documents under L/C	1% Min 100
Exports collections	0.75% qtrly, Min 100
Confirmation of Export L/C	0.75% qtrly, Min 100
Transfer of Export L/C	150 per transfer
Courier Fees	140
Swift Queries	60
L/C Cancellation Fee	100

GUARANTEES	USD
Guarantees/SBLC - Issuance	1% (Min 200) qrtly
Guarantees-amendment - Extension of expiry date	1% (Min 100) qrtly
Advising of Guarantees	1% (Min100) qrtly
Cancellation of Guarantees	100 flat

LETTER OF CREDIT ISSUED (FOR IMPORTS)	USD
Letter of credit issuance - Sight/usance	1% (Min 200) qrtly + swift 60
Letter of credit amendment - Extension	0.5% (Min 100) qtrly + swift 60
L/C Cancellation Fee	100
Availing /co acceptance of Import collection	0.25% (Min 100) qrtly
Swift Queries	USD 60

NOTE: ALL CHARGES ARE TAX EXCLUSIVE