

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 30th June 2025

Condensed Statement of Financial Position For the Quarter ended 30th June 2025	As at 6/30/2025	As at 3/31/2025
	TZS Millions	TZS Millions
A. ASSETS		
1. Cash	1,073	962
2. Balances with Bank of Tanzania	6,442	2,237
3. Investments in Government securities	8,239	8,982
4. Balances with other banks and financial institutions	2	5,267
5. Cheques and items for clearing	-	-
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	26,159	32,858
10. Investments in other securities	-	-
11. Loans, advances and overdrafts (net of allowances for probable losses)	20,377	18,151
12. Other assets	5,407	5,143
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	8,197	8,445
16. TOTAL ASSETS	75,895	82,045
B. LIABILITIES		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	56,983	63,012
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	74	146
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	-	-
27. Other liabilities	2,158	2,244
28. Borrowings	-	-
29. TOTAL LIABILITIES	59,215	65,401
30. NET ASSETS/(LIABILITIES)	16,681	16,644
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	79	42
35. Other capital accounts	-	-
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	16,681	16,644
38. Contingent liabilities	1,816	5,985
39. Non-performing loans and advances	748	727
40. Allowance for probable losses	501	500
41. Other Non-performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders funds to total assets	21.98%	20.29%
(ii) Non-performing loans to gross loans	3.54%	3.85%
(iii) Gross loans to total deposits	37.07%	29.96%
(iv) Loans and advances to total assets	26.85%	22.12%
(v) Earning assets to total assets	72.17%	79.54%
(vi) Deposits growth	-9.57%	33.75%
(vii) Assets growth	-7.50%	17.26%

Condensed Statement of Profit or Loss For the Quarter ended 30th June 2025	Current Quarter ended 6/30/2025	Comperative Quarter ended 6/30/2024	Current Year cumulative 6/30/2025	Previous Year cumulative 6/30/2024
	TZS Millions	TZS Millions	TZS Millions	TZS Millions
1. Interest income	1,327	1,350	2,573	2,625
2. Interest expense	(109)	(229)	(233)	(497)
3. Net interest income	1,218	1,121	2,340	2,128
4. Bad debts written off	-	-	-	-
5. Impairment losses	(1)	4	(131)	(42)
6. Non-interest income	831	845	1,762	1,715
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	264	228	636	456
6.2 Fees and Commissions	568	561	1,126	1,117
6.3 Dividend income	-	-	-	-
6.4 Other Operating Income	-	56	-	142
7 Non-interest expenses	(2,004)	(1,920)	(3,876)	(3,653)
7.1 Salaries and benefits	(716)	(436)	(1,421)	(1,490)
7.2 Fees and Commissions	(351)	(55)	(671)	(75)
7.3 Other Operating Expenses	(937)	(1,429)	(1,783)	(2,088)
8. Operating Income/(Loss)	44	50	94	148
9. Income Tax provision/(Credit)	8	14	16	22
10. Profit / (loss) after income tax	36	36	79	126
11 Other Comprehensive Income	-	-	-	-
12 Total comprehensive income/(loss) for the year	36	36	79	126
11. Number of employees	65	68	65	68
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	0.05%	0.05%	0.10%	0.16%
(ii) Return on average shareholders' funds	0.22%	0.19%	0.47%	0.67%
(iii) Non-interest expense to gross income	92.85%	87.47%	89.43%	84.09%
(iv) Net interest margin	8.16%	8.14%	8.16%	8.14%

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 2025 and of its results from operations for the period then ended.

Signed by

Ayodele Popoola
Managing Director
30 July 2025

Peter J Mkande
Head Financial Control
30 July 2025

Irene Stephen
Head Internal Audit
30 July 2025

Signed

Juma Muhimbi
30 July 2025

Charity Mwakio
30 July 2025

BRANCHES COUNTRY-WIDE

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

Condensed Statement of Cash Flows For the Quarter ended 30th June 2025	Current Quarter 6/30/2025	Previous Quarter 3/31/2025	Current Year cumulative 6/30/2025	Previous Year cumulative 6/30/2024
	TZS Millions	TZS Millions	TZS Millions	TZS Millions
I. Cash flows from operating activities				
Net income(loss)	44	50	94	148
Adjustments for:				
-Impairment / amortisation	135	135	321	272
-Net change in Loans and Advances	(2,226)	(828)	(3,054)	(883)
-Net change in Others Assets	(264)	(3,671)	(1,923)	(1,671)
-Net change in Deposits	(6,029)	15,899	9,870	(772)
-Net change in Short Term Negotiable Securities	743	1,181	1,924	(10,216)
-Net change in Other Liabil	(86)	(1,247)	1,424	161
-Tax paid	(8)	(8)	(16)	(16)
-Others (specify)	-	-	-	-
Net cash flow from operating activities	(7,690)	11,511	8,641	(12,977)
II. Cash flows from investing activities:				
Dividend received	-	-	-	-
Purchase of Fixed Assets	-	(19)	(670)	(69)
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	-	(19)	(670)	(69)
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	(7,690)	11,492	7,971	(13,046)
Cash and Cash Equivalents at the Beginning of the Quarter	43,577	32,085	35,742	38,207
Cash and Cash Equivalents at the end of the Quarter	35,887	43,577	43,713	25,161

Current Year 30th June 2025	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision	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	-	(16,874)	-	-	-	16,602
Loss for the year	-	-	79	-	-	-	79
General Provision Reserve	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Issued share capital	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
Other Comprehensive income	-	-	-	-	-	-	-
Others - Capital Injection	-	-	-	-	-	-	-
Balance as at the end of the current period	33,476	-	(16,795)	-	-	-	16,681
Previous Year 30th June 2024							
Balance as at the beginning of the year	33,476	-	(14,942)	-	-	-	18,534
Loss for the Year	-	-	126	-	-	-	126
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others - Capital Injection	-	-	-	-	-	-	-
Balance as at the end of the current period	33,476	-	(14,816)	-	-	-	18,660

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

ATM - MASTERCARD DEBIT

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

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)

USD (TZS)	TZWORLD (TZS)
100 - 999	10
1,000 - 1,999	50
2,000 - 2,999	70
3,000 - 3,999	100
4,000 - 4,999	200
5,000 - 9,999	450
10,000 - 14,999	700
15,000 - 19,999	1,000
	1,000
DSTV	
Mini-statement Request	300
Bank Account Fund transfer (Within GTB)	Free
Balance Enquiry	300
Pin/Password Reset	300
GEFIGCR	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
GEFIGCR	1,017

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

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

TISS CHARGES

TZS	
1 - 50,000 Payments	500
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50,001 - 500,000 Payments	1,000
500,001 - 5,000,000 Payments	1,500
5,000,001 - 20,000,000 Payments	2,000

TISS 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

TISS 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

TISS 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

TISS 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

TISS 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

TISS CHARGES

TZS	
1 - 50,000 Payments	500
50,001 - 500,000 Payments	1,000
500,001 - 5,000,000 Payments	1,500

NOTE: ALL CHARGES ARE TAX EXCLUSIVE