

GUARANTY TRUST BANK (TANZANIA) LIMITED

Guaranty Trust Bank (Tanzania) Ltd

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA AMBAZO HAZIJAKAGULIWA
IMETOLEWA CHINI YA KANUNI YA 7 NA YA 8 YA KANUNI ZA MABENKI NA TAASISI ZA FEDHA (UONESHAJI) YA MWAKA 2014

WARAKA MIZANIA KWA TAREHE 30 JUNI 2026	Tarehe 30/06/2026 TZS Mamilioni	Tarehe 31/03/2026 TZS Mamilioni
A. MALI		
1. Fedha Taslimu	1,423	988
2. Salio Katika Benki Kuu ya Tanzania	47,809	6,315
3. Uwekezaji Katika Amana za Serikali	11,829	6,658
4. Salio Katika Benki Nyingine na Taasisi za Fedha	203	(1,234)
5. Hundi na Miamala ya Kushughulikiwa	-	-
6. Miamala Baina ya Matawi	-	-
7. Bili Zilizofikiwa	-	-
8. Dhima za Wateja Zilizokubalika	-	-
9. Mikopo Iliyotolewa kwa Benki Nyingine	37,145	29,925
10. Uwekezaji Katika Amana Nyingine	-	-
11. Mikopo Halisi Iliyopita	17,489	16,677
12. Mali Nyingine	2,803	2,329
13. Uwekezaji wa Hisa	-	-
14. Akaunti za udhamini	-	-
15. Mali Zisizohamishika, Mitambo na Vifaa	13,059	13,127
16. JUMLA YA MALI	131,761	74,784
B. DHIMA		
17. Amana za Benki nyingine na Taasisi za Fedha	-	-
18. Amana za Wateja	110,900	53,437
19. Dhamana ya Malipo kwa Fedha Taslimu	-	-
20. Amana Maalumu	-	-
21. Maagizo ya Malipo/Fedha za Kuhamisha	-	-
22. Hundi na Hawala za Kibenki Zilizotolewa	-	-
23. Limbiko la Kodi na Gharama Zitakazolipwa	208	243
24. Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	-	-
25. Miamala Isiyoshughulikiwa Baina ya Matawi	-	-
26. Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadae	-	-
27. Dhima Nyingine	2,808	4,785
28. Madeni	-	-
29. JUMLA YA DHIMA	113,916	58,465
30. MALI / (DHIMA) HALISI	17,845	16,319
C. FEDHA ZA WANAHISA		
31. Mtaji wa Hisa Uliolipwa	35,471	33,476
32. Akiba ya Mtaji	-	-
33. Mapato Yaliyobakizwa	(17,144)	(17,148)
34. Faida (Hasara) ya Kipindi Husika	(482)	(9)
35. Akaunti Nyingine za Mtaji	-	-
36. Stahiki ya Wenyesha Chache	-	-
37. JUMLA YA FEDHA ZA WANAHISA	17,845	16,319
38. Dhima Zisizo Dhahiri	772	1,914
39. Mikopo Chechefu	493	533
40. Tongo kwa Ajili ya Mikopo Chechefu	356	381
41. Mali Nyingine Chechefu	-	-
D. BAAHI YA VIASHIRIO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	13.54%	21.82%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	2.74%	3.10%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	16.22%	32.21%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	13.27%	22.30%
(v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali	50.60%	69.57%
(vi) Ongezeko la Amana	107.53%	-10.23%
(vii) Ongezeko la Mali	76.19%	-4.23%

TAARIFA YA MTRIRIKO WA FEDHA KWA MWAKA ULIOISHIA TAREHE 30 JUNI 2026	Robo Mwaka sasa 30/06/2026 TZS Mamilioni	Robo Mwaka iliyopita 31/03/2026 TZS Mamilioni	Limbikizo la mwaka sasa 30/06/2026 TZS Mamilioni	Limbikizo Linganishi la mwaka uliopita 30/06/2025 TZS Mamilioni
I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji				
Mapato/(Hasara) Halisi	(473)	8	(482)	94
Marekebisho kwa Ajili ya:	-	-	-	-
Hasara Katika Mali	151	150	301	321
Badiliko Halisi Katika Mikopo	(812)	(288)	(1,100)	(3,054)
Mabadiliko Halisi Katika Mali Nyingine	(474)	(1,041)	(1,046)	(1,923)
Mabadiliko Halisi Katika Amana	57,463	(6,091)	51,372	9,870
Mabadiliko Halisi Katika Amana za Muda	(5,171)	7,452	2,281	1,924
Mfupi Zilizofikiwa	(1,976)	2,773	-	1,424
Mabadiliko Halisi Katika Dhima Nyingine	(16)	(16)	-	(861)
Kodi Iliyolipwa	48,690	2,946	51,325	8,641
Mengineyo (bainisha)	-	-	-	-
Fedha Halisi zilizotolewa (zililutumika)	-	-	-	-
kwa shughuli za uendeshaji	-	-	-	-
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:				(670)
Gawio Lililopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	-	-	-	-
Mapato Kutokana na Mauzo ya Mali za Kudumu	-	-	-	-
Ununuzi wa Amana Zisizoshughulikiwa na Mawakala	-	-	-	-
Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala	-	-	-	(670)
Mengineyo	-	-	-	-
Fedha Halisi Zilizotolewa (zililutumika)	-	-	-	-
kwa Shughuli za Uwekezaji	-	-	-	-
III. Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:				
Ulipaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utoaji wa Mtaji wa Hisa	-	-	-	-
Gawio Lililolipwa kwa Fedha Taslimu	-	-	-	-
Mabadiliko Halisi Katika Madeni	-	-	-	-
Mengineyo	-	-	-	-
Mengineyo/(Hasara iliyobakizwa)	-	-	-	-
Fedha Halisi Zilizotolewa (zililutumika)	-	-	-	-
kwa Shughuli za Kifedha	-	-	-	-
IV. Fedha Taslimu na Mali Zinzofanana na Fedha Taslimu:	48,690	2,946	51,325	7,971
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzofanana na Fedha Taslimu	41,483	38,536	39,598	35,742
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzofanana na Fedha Taslimu	90,172	41,483	90,913	43,713

MATAWI NCHINI

1. TAWI LA VICTORIA - BARABARA YA BAGAMOYO, DAR ES SALAAM

Imesainiwa Ayodele Popoola Mkurugenzi Mtendaji 28 Julai 2026	Peter J Mkande Mkuu wa Fedha 28 Julai 2026	Sylvia Kibasa Mkaguzi Mkuu wa Ndani 28 Julai 2026
Sisi, wanachama wasio wakuu wa bodi ya wakurugenzi wa Guaranty Trust Bank (Tanzania) Limited walio- teuliwa chini, tunathibitisha ukweli na haki ya taarifa za kifedha zilizoolezwa hapo juu ambazo hazijakaguliwa. Tunatangaza kuwa taarifa hizo zimechunguzwa na sisi na, kadiri tunavyojua na kuamini, zimeandalwa kwa ulinganifu na maelekezo na zinaonyesha kwa kweli na kwa haki hali ya kifedha ya benki ifikapo tarehe 30 Juni 2026 na matokeo yake kutoka katika shughuli za kipindi kilichomalizika.		

Imesainiwa Juma Muhimbi 28 Julai 2026	Charity Mwakio 28 Julai 2026
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TAARIFA YA MAPATO NA MATUMIZI KWA MWAKA ULIOISHIA TAREHE 30 JUNI 2026	Robo Mwaka sasa 30/06/2026 TZS Mamilioni	Robo Mwaka iliyopita 30/06/2025 TZS Mamilioni	Limbikizo la mwaka sasa 30/06/2026 TZS Mamilioni	Limbikizo Linganishi la mwaka uliopita 30/06/2025 TZS Mamilioni
1. Mapato ya Riba	1,010	1,327	2,031	2,573
2. Gharama za Riba	(85)	(109)	(174)	(233)
3. Madeni Halisi ya Riba	928	1,218	1,857	2,340
4. Madeni Viza Yaliyofutwa	(14)	(1)	8	(131)
5. Punguzo/Ongezeko la tongo katika Mikopo	686	831	1,713	1,762
6. Mapato Yasiyo ya Riba	194	264	670	636
6.1 Faida / (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	493	568	1,043	1,126
6.2 Ada na Kamisheni	-	-	-	-
6.3 Gawio	-	-	-	-
6.4 Mapato Mengine	(2,054)	(2,004)	(4,027)	(3,876)
7. Gharama Zisizo za Riba:	(732)	(716)	(1,460)	(1,421)
7.1 Mishahara na Mafao	(395)	(351)	(845)	(671)
7.2 Ada na Kamisheni	(927)	(837)	(1,722)	(1,783)
7.3 Gharama Nyingine	(457)	44	(449)	94
8. Faida / (Hasara) ya Uendeshaji	16	8	33	16
9. Tongo la Kodi ya Mapato	(473)	36	(482)	79
10. Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	(473)	36	(482)	79
11. Mapato Mengine Yaliyojumuishwa (bainisha)	-	-	-	-
12. Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	63	65	63	65
13. Idadi ya Waajiriwa	0.00	0.00	0.00	0.00
14. Mapato kwa Hisa	2	1	2	1
15. Idadi ya Tawi				
BAAHI YA VIASHIRIO VYA UFANISI				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	-0.46%	0.06%	-0.47%	0.06%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	-2.77%	0.25%	-2.82%	0.25%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	121.09%	86.03%	107.55%	86.03%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha	6.48%	8.16%	6.48%	8.16%

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA TAREHE 30 JUNI 2026							
Mwaka wa sasa	Mtaji wa Hisa TZS Mamilioni	Malipo juu ya bei ya hisa TZS Mamilioni	Mapato Yaliyobakizwa TZS Mamilioni	Ziada ya Kisheria TZS Mamilioni	Tengo la Ziada ya Jumla TZS Mamilioni	Mengineyo TZS Mamilioni	Jumla TZS Mamilioni
Salio la mwanzo wa mwaka	33,476	-	(17,144)	-	-	-	16,332
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	(482)	-	-	-	(482)
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	-	-	-	-	-
Mtaji wa Hisa Uliotolewa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo - Ingizo la Mtaji	1,995	-	-	-	-	-	1,995
Salio la Kipindi cha sasa (30-Juni-26)	35,471	-	(17,626)	-	-	-	17,845
Mwaka Uliopita							
Salio la mwanzo wa mwaka							
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	33,476	-	(16,874)	-	-	-	16,602
Mapato mengine yaliyojumuishwa	-	-	79	-	-	-	79
Miamala na wanahisa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo-Ingizo la Mtaji	-	-	-	-	-	-	-
Salio la Kipindi cha mwisho wa mwaka(30-Juni-25)	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	MOBILE BANKING Funds transfer (Bank to Mobile)
				100 - 999 10 1,000 1,000
				1,000 - 1,999 50 50 1,000 1,000
				2,000 - 2,999 70 70 1,000 1,000
				3,000 - 3,999 100 100 1,000 1,000
				4,000 - 4,999 200 200 1,000 1,000
				5,000 - 6,999 450 450 1,000 1,000
				7,000 - 9,999 700 700 1,000 1,000
				10,000 - 14,999 1,000 1,000 1,000 1,000
				15,000 - 19,999 1,000 1,000 1,000 1,000
Maintenance Fee	10,000/quarter	15,000/quarter	15,000/quarter	20,000 - 29,999 1,000 1,000
Maintenance Fee - Corporate	-	25,000 per card/qr	25,000 per card/qr	30,000 - 39,999 1,400 1,400
Card Issuance	Free	20,000	20,000	40,000 - 49,999 2,000 2,000
Card Issuance (Corporate)	-	50,000	50,000	50,000 - 99,999 2,500 2,500
GTBank Cards on GTBank ATM	2,000	2,000	2,000	100,000 - 199,999 3,500 3,500
GTBank Cards on Other ATM	2,000	2,000	2,000	200,000 - 299,999 4,000 4,000
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271	1,271	1,271	300,000 - 399,999 4,200 4,200
Mini-statement (GTBank ATM)	1,000	1,000	1,000	400,000 - 499,999 4,500 4,500
Mini-statement (Other ATM)	1,000	1,000	1,000	Above 500,000 5,000 5,000
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				
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		

TRADE FINANCE PRODUCTS				
LETTER OF CREDIT / BILLS OF COLLECTIONS	USD			
		100 flat		
		60 flat		
		1% Min 100		
		0.75% qtrly, Min 100		
		0.75% qtrly, Min 100		
		150 per transfer		
		140		
GUARANTEES				
		Guarantees/SBLC - Issuance	1% (Min 200) qtrly	
		Guarantees-amendment - Extension of expiry date	1% (Min 100) qtrly	
		Advising of Guarantees	1% (Min 100) qtrly	
		Cancellation of Guarantees	100 flat	
	LETTER OF CREDIT ISSUED (FOR IMPORTS)			
			Letter of credit issuance - Sight/usance	1% (Min 200) qtrly + 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) qtrly	
		Swift Queries	USD 60	

LENDING AND DEPOSIT RATES				
LENDING RATES	RETAIL TZS	USD	CORPORATE TZS	DEPOSIT RATES TZS (MILLIONS)
				UP TO 50
				50 TO 100
				100 TO 500
				500 TO 1000
				CALL
				1 Month
				3 Months
				6 Months
				12 Months
OTHER SERVICES	CHEQUES	USD	USD	MISCELLANEOUS
				Monthly Maintenance Fees (Corporate)
				Monthly Maintenance Fees (SME)
				All Accounts (Monthly statement)
				All Accounts (Quarterly statement)
				e-Statement
				Interim Statement
				Cash Deposit
				Deposit of small denomination less than USD 50
				Audit Confirmation
ACCOUNT CLOSURE CHARGES	TZS	USD	USD	Reference/Introduction Letter
				Investigation/Query per item above 12 months
				CASH WITHDRAWALS
				TZS
				USD
				Cash Withdrawals below TZS 1M or USD 1,000
				Cash Withdrawals