GUARANTY TRUST BANK (TANZANIA) LIMITED

Guaranty Trust Bank (Tanzania) Ltd

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

Bodi ya Wakurugenzi ya Guaranty Trust Bank (Tanzania) Ltd inafuraha kutangaza matokeo yaliyokaguliwa ya kipindi kilichoishia Tarehe 31 Desemba 2023

Waraka Mizania Kwa tarehe 31 Desemba 2023	Tarehe 31/12/2023 TZS Mamilioni	Tarehe 31/12/2022 TZS Mamilioni
A. MALI		
1. Fedha Taslimu	1,077	1,052
2. Salio Katika Benki Kuu ya Tanzania	7,907	6,550
3. Uwekezaji Katika Amana za Serikali	8,048	9,417
4. Salio Katika Benki Nyingine na Taasisi za Fedha	460	319
5. Hundi na Miamala ya Kushughulikiwa	-	-
6.Miamala Baina ya Matawi	-	-
7. Bili Zilizoafikiwa	-	-
8. Dhima za Wateja Zilizokubalika	-	-
9. Mikopo Iliyotolewa kwa Benki Nyingine	26,599	18,199
10. Uwekezaji Katika Amana Nyingine	-	-
11. Mikopo Halisi Iliyopo	17,448	22,474
12. Mali Nyingine	2,511	1,860
13. Uwekezaji wa Hisa	-	-
14. Akaunti za udhamini	-	-
15. Mali Zisizohamishika, Mitambo na Vifaa	8,862	8,475
16. JUMLA YA MALI	**72,912**	**68,346**
B. DHIMA		
17. Amana za Benki nyingine na Taasisi za Fedha	-	-
18. Amana za Wateja	50,956	47,308
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	2,383	1,537
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	1	-
27. Dhima Nyingine	1,065	1,003
28. Madeni	-	-
29. JUMLA YA DHIMA	**54,405**	**49,848**
30. MALI / (DHIMA) HALISI	**18,507**	**18,498**
C. FEDHA ZA WANAHISA		
31. Mtaji wa Hisa Uliolipwa	33,476	33,476
32. Akiba ya Mtaji	118	-
33.Mapato Yaliyobakizwa	(15,097)	(14,155)
34. Faida (Hasara) ya Kipindi Husika	10	(824)
35. Akaunti Nyingine za Mtaji	-	-
36. Stahiki ya Wenyehisa Chache	-	-
37. JUMLA YA FEDHA ZA WANAHISA	**18,507**	**18,497**
38. Dhima Zisizo Dhahiri	4,344	8,621
39. Mikopo Chechefu	609	413
40. Tengo kwa Ajili ya Mikopo Chechefu	415	76
41. Mali Nyingine Chechefu	-	-
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	25.38%	27.07%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	3.37%	1.83%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	35.44%	47.55%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	23.93%	32.88%
(v) Uwiano wa Mali Zinazozalisha na Jumla ya Mali	72.08%	73.29%
(vi) Ongezeko la Amana	7.71%	35.68%
(vii) Ongezeko la Mali	6.68%	19.23%

Taarifa ya Mapato na Matumizi Kwa Mwaka ulioshia tarehe 31 Desemba 2023	Mwaka sasa 31/12/2023 TZS Mamilioni	Mwaka uliyopita 31/12/2022 TZS Mamilioni
1. Mapato ya Riba	4,426	4,262
2. Gharama za Riba	(943)	(701)
3. Mapato Halisi ya Riba	**3,483**	**3,561**
4. Madeni Viza Yaliyofutwa	-	-
5. Punguzo/Ongezeko la tengo katika Mikopo	(351)	(30)
6. Mapato Yasiyo ya Riba	**3,128**	**2,448**
6.1 Faida /(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	733	196
6.2 Ada na Kamisheni	2,140	2,134
6.3 Gawio	-	-
6.4 Mapato Mengine	255	118
7 Gharama Zisizo za Riba:	**(6,210)**	**(6,770)**
7.1 Mishahara na Mafao	(2,628)	(2,766)
7.2 Ada na Kamisheni	(96)	(118)
7.3 Gharama Nyingine	(3,486)	(3,886)
8. Faida /(Hasara) ya Uendeshaji	**50**	**(790)**
9. Tengo la Kodi ya Mapato	(40)	(34)
10. Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	**10**	**(824)**
11 Mapato Mengine Yaliyojumuishwa (bainisha)	-	-
12. Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	**10**	**(824)**
13. Idadi ya Waajiriwa	**67**	**59**
14. Mapato kwa Hisa	**0.00**	**0.00**
15. Idadi ya Tawi	**1**	**1**
BAADHI YA VIASHIRIO VYA UFANISI		
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	0.01%	-1.31%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	0.05%	-4.36%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	82.21%	100.89%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinazozalisha	7.24%	8.26%

Taarifa ya Mtiririko wa Fedha Kwa Mwaka ulioshia tarehe 31 Desemba 2023	Mwaka sasa 31/12/2023 TZS Mamilioni	Mwaka uliyopita 31/12/2022 TZS Mamilioni
I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji		
Mapato/(Hasara) Halisi	50	(790)
Marekebisho kwa Ajili ya:	-	-
Punguzo/Ongezeko la tengo katika Mikopo	351	30
Badiliko Halisi Katika Mikopo	-	-
Kushuka kwa thamani ya mali na vifaa	324	972
Kushuka kwa thamani mali zisizoonekana	81	377
Kushuka kwa thamani- haki ya matumizi ya mali	61	46
Malipo ya gharama ya kukodisha	62	62
Mtiririko wa pesa kutoka kwa faida ya uendeshaji kabla ya mabadiliko ya mtaji wa kufanya kazi	**928**	**697**
Mabadiliko katika mikopo na amana za uendeshaji		
Badiliko Halisi Katika Mikopo	4,675	(2,636)
Mabadiliko Halisi Katika Mali Nyingine	(651)	(659)
Mabadiliko Halisi Katika Amana	3,532	12,470
Mabadiliko Halisi Katika Dhima Nyingine	959	(684)
Kodi Iliyolipwa	(34)	(36)
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	**9,410**	**9,152**
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:	-	-
Gawio Lililopokewa	-	-
Ununuzi wa Mali za Kudumu	(853)	(385)
Mapato Kutokana na Mauzo ya Mali za Kudumu	-	-
Ununuzi wa Amana Zisizoshughulikiwa na Mawakala	-	-
Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala	-	-
Mengineyo	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji	**(853)**	**(385)**
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 Mengine	-	-
Mengineyo(Hasara iliyobakizwa)	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha	**-**	**-**
IV. Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu:	-	-
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinazofanana na Fedha Taslimu	8,557	8,767
Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	35,535	26,769
Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	**44,092**	**35,535**

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba .tumezitathmini taarifa hizi, na kwa uelewa na imani yetu kubwa

Signed by Management

Odunayo Akinyede	Peter J Mkande	Irene Stephen
Managing Director	**Head Financial Control**	**Head Internal Audit**
15 Aprili 2024	15 Aprili 2024	15 Aprili 2024

Signed by Board of Directors

Juma Muhimbi	Segun Agbaje
15 Aprili 2024	15 Aprili 2024

BRANCHES COUNTRY-WIDE

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

Taarifa ya Mabadiliko ya Mtaji kwa Kipindi Kinachoishia Tarehe 31 Desemba 2023	Mtaji wa Hisa TZS Mamilioni	Ziada ya Kisheria TZS Mamilioni	Mapato Yaliyobakizwa TZS Mamilioni	Jumla TZS Mamilioni
Mwaka wa sasa 31 Desemba 2023				
Salio la mwanzo wa mwaka	33,476	-	(14,979)	18,497
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	10	10
Mapato mengine yaliyojumuishwa	-	-	-	-
Miamala na wanahisa	-	-	-	-
Mtaji wa Hisa Uliotolewa	-	-	-	-
Gawio lililolipwa	-	-	-	-
Ziada ya Kisheria	-	118	(118)	-
Tengo la Ziada ya Jumla	-	-	-	-
Mengineyo - Capital Injection	-	-	-	-
Salio la Kipindi cha sasa (31-Desemba-23)	**33,476**	**118**	**(15,087)**	**18,508**
Mwaka Uliopita 31 Desemba 2022				
Salio la mwanzo wa mwaka				
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	33,476	-	(14,155)	19,321
Mapato mengine yaliyojumuishwa	-	-	(824)	(824)
Miamala na wanahisa	-	-	-	-
Gawio lililolipwa	-	-	-	-
Ziada ya Kisheria	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-
Mengineyo	-	-	-	-
Salio la Kipindi cha mwisho wa mwaka	**33,476**	**-**	**(14,979)**	**18,497**

GUARANTY TRUSTBANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE DECEMBER, 2023

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
PIN Replacement	2,000	3,000	2,000
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
Transfer Fee per transaction (TIPS)	10,000
Transfer Fee per transaction (EFT)	2,500
Internet Banking (GAPS)	
Processing fee per transaction (Within GTBank)	500
Processing fee per transaction (Other Banks)	1,000
Transfer Fee per transaction (TIPS)	8,475
Transfer Fee per transaction (EFT)	2,000

MOBILE BANKING

	USSD (TZS)	GTWORLD (TZS)
Funds transfer (Bank to Mobile)		
500 - 2000001	1,800	1,800
200001 - 500000	2,500	2,500
500001 - 1000000	4,000	4,000
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
Transfer outside GTBank (TIPS)	N/A	10,000
Outward EFT - External (Single/Bulk)	2,500	2,500
GEPGCR	1,017	1,017

INTERNET BANKING

	TZS
Maintenance Fee	Free
Bank Account Fund transfer Within GTB)	Free
SMS Notifications	Free
3rd Party Transfer (TIPS)	8,475
3rd Party Transfer (EFT)	2,000
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

MONEY TRANSFER SERVICES

	TZS	USD equivalent of TZS
Transfer outside GTBank (TIPS)	10,000	10,000
Foreign Remittance (Outward)	N/A	0.25% of value, Min 50, Max 100
Foreign Remittance (Inward)	N/A	10
Incoming EFT Local	Free	N/A
Outward EFT - External (Single/Bulk)	2,500	N/A

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	4.00%	4.50%	5.00%	5.50%
6 MONTHS	5.00%	5.00%	5.50%	6.50%
12 MONTHS	6.00%	6.50%	7.50%	8.00%

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

LETTERS OF CREDIT ISSUED (FOR EXPORTS)

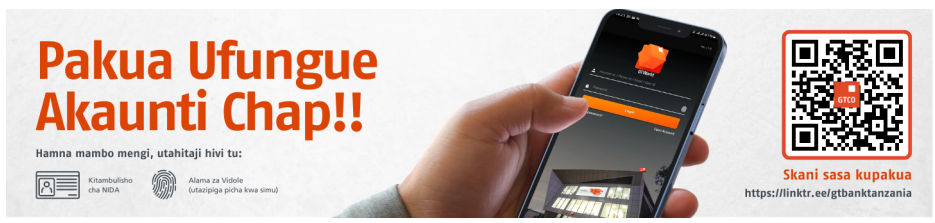
	USD
Advising of Export L/C	100 flat
Advising amendment to Export L/C	60 flat
Negotiating of Export documents under L/C	1% Min 100
Exports collections	0.75% qtrly, Min 100
Confirmation of Export L/C	0.75% qtrly, Min 100
Transfer of Export L/C	150 per transfer
Courier Fees	140
Swift Queries	60
L/C Cancellation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