

GUARANTY TRUST BANK (TANZANIA) LIMITED

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

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

Tarehe 31/03/2023		Tarehe 31/12/2022	
TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
A. MALI			
1. Fedha Taslimu	1,091	1,177	
2. Salo Katika Benki Kuu ya Tanzania	5,546	6,425	
3. Uwekezaji Katika Amana za Senkai	9,539	9,417	
4. Salo Katika Benki Nyingine na Taasisi za Fedha	289	319	
5. Hundi na Miamala ya Kushughulikiwa	-	-	
6. Miamala Baina ya Matani	-	-	
7. Bil Zilizotakiwa	-	-	
8. Dhima za Wataga Zilizokubalika	-	-	
9. Mikopo Iliyotolewa kwa Benki Nyingine	18,143	18,197	
10. Uwekezaji Katika Amana Nyingine	-	-	
11. Mikopo Hali iliyopo	21,566	22,474	
12. Mali Nyingine	2,962	4,139	
13. Uwekezaji wa Hisa	-	-	
14. Akauti za udhamini	-	-	
15. Mali Zisozohamishika, Mitambo na Vifaa	7,851	6,196	
16. JUMLA YA MALI	66,988	68,344	
B. DHIMA			
17. Amana za Benki nyingine na Taasisi za Fedha	500	-	
18. Amana za Wataga	45,578	47,424	
19. Dhamana ya Malipo kwa Fedha Taslimu	-	-	
20. Amana Masilumu	-	-	
21. Maagizo ya MalipoFedha za Kuhamisha	-	-	
22. Hundi na Hawala za Kibenki Zilizotolewa	-	-	
23. Limbiko la Kodi na Gharama Zinakazolipwa	209	199	
24. Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	-	-	
25. Miamala Iyozishughulikiwa Baina ya Matani	-	-	
26. Mapato yaliyopiga ya Kipindi Kijacho na Tozo Nyingine Zinakazolipwa Baadde	-	-	
27. Dhima Nyingine	2,117	2,224	
28. Madeni	-	-	
29. JUMLA YA DHIMA	48,405	49,847	
30. MALI / (DHIMA) HAUSI	18,583	18,497	
C. FEDHA ZA WANAHISA			
31. Mtaji wa Hisa Uliolipwa	33,476	33,476	
32. Akiba ya Mtaji	-	-	
33. Mapato Yaliyobakizwa	(14,975)	(14,155)	
34. Faida (Hasara) ya Kipindi Husika	82	(824)	
35. Akauti Nyingine za Mtaji	-	-	
36. Stabili ya WenyeHisa Chache	-	-	
37. JUMLA YA FEDHA ZA WANAHISA	18,583	18,497	
D. DHIMA ZISO DHIRI			
38. Dhima Zisoo Dhirini	7,494	8,992	
39. Mikopo Chechefu	462	413	
40. Tenga kwa Ajili ya Mikopo Chechefu	118	76	
41. Mali Nyingine Chechefu	-	-	
E. BAADHI YA VIASHIRO VYA HALI YA KIFEDHA			
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	27.74%	27.07%	
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	2.10%	1.83%	
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	47.81%	47.55%	
(iv) Uwiano wa Mikopo Hali na Jumla ya Mali Hali	32.19%	32.88%	
(v) Uwiano wa Mali Zinakazalisha na Jumla ya Mali	73.95%	73.29%	
(vi) Ongzeko la Amana	-3.89%	35.68%	
(vii) Ongzeko la Mali	-1.98%	19.23%	

Taarifa ya Mapato na Matumizi Kwa Mwaka ulioisha tarehe 31 Machi 2023			
Robo Mwaka sasa 31/03/2023	Robo Mwaka iliyopita 31/03/2022	Mwaka sasa 31/03/2023	Mwaka mpaka sasa 31/03/2022
TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
1,159	925	1,159	925
(238)	(97)	(238)	(97)
921	828	921	828
-	-	-	-
(50)	-	(50)	-
653	568	653	568
87	39	87	39
566	529	566	529
-	-	-	-
-	-	-	-
(1,435)	(1,472)	(1,435)	(1,472)
(539)	(467)	(539)	(467)
(28)	(27)	(28)	(27)
(867)	(978)	(867)	(978)
90	77	90	77
8	8	8	8
82	(85)	82	(85)
-	-	-	-
82	(85)	82	(85)
13. Idadi ya Waajiriwa			
14. Mapato kwa Hisa			
15. Idadi ya Tawi			
BAADHI YA VIASHIRO VYA UFANISI			
(i) Uwiano wa Faida Katika ya Kodi na Wastani wa Mali	0.12%	-0.15%	0.12%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa	0.44%	-0.44%	0.44%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	79.17%	98.64%	79.17%
(iv) Uwiano wa Mapato Hali ya Riba na Wastani wa Mali Zinakazalisha	7.40%	9.25%	7.40%

Taarifa ya Mtiririko wa Fedha Kwa Mwaka ulioisha tarehe 31 Machi 2023			
Robo Mwaka sasa 31/03/2023	Robo Mwaka iliyopita 31/12/2022	Limbiko la mwaka sasa 31/03/2023	Limbiko la mwaka uliopita 31/03/2022
TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
90	(469)	90	(77)
Mapato(Hasara) Hali			
Marekebido kwa Ajili ya:			
Hasara Katika Mali	285	323	323
Badilio Hali Katika Mikopo	908	1,917	908
Mabadiliko Hali Katika Mali Nyingine	1,177	(470)	1,177
Mabadiliko Hali Katika Amana	(1,846)	(3,445)	(1,846)
Mabadiliko Hali Katika Amana za Muda Mfupi Zilizofikiwa	(122)	(5,526)	(122)
Mabadiliko Hali Katika Dhima Nyingine	(107)	(60)	(107)
-	-	-	-
(8)	(8)	(8)	(8)
Fedha Hali zilizotolewa (zilizotumika) kwa shughuli za uendeshaji			
415	(7,735)	415	(467)
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:			
Gawio Liloipolwa	-	-	-
Ununuzi wa Mali za Kudumu	-	-	-
Mapato Kutokana na Mazao ya Mali za Kudumu	-	-	-
Ununuzi wa Amana Zisozishughulikiwa na Mawakala	-	-	-
Mapato Kutokana na Mazao ya Amana Zisozishughulikiwa na Mawakala	-	-	-
Mengineyo	-	-	-
Fedha Hali Zilizotolewa (zilizotumika) 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 Liliolipwa kwa Fedha Taslimu	-	-	-
Mabadiliko Hali Katika Madeni Mengine	-	-	-
Mengineyo(Hasara Iyobakizwa)	-	-	-
Fedha Hali Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha			
-	-	-	-
IV. Fedha Taslimu na Mali Zinazofanana na Fedha Taslimu:			
Ongzeko / Punguzo Hali Katika Fedha taslimu na Mali Zinazofanana na Fedha Taslimu	415	(7,735)	415
Fedha na Mali Zinazofanana ya Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	25,585	37,319	25,585
Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	26,000	25,585	26,000
			6,937

Taarifa ya Mabadiliko ya Mtaji kwa Kipindi Kinachoisisha Tarehe 31 Machi 2023					
Mwaka wa sasa		Tengo la Ziada ya		Jumla	
Mtaji wa Hisa	Mtaji wa Hisa	Mtaji wa Hisa	Mtaji wa Hisa	Mtaji wa Hisa	Mtaji wa Hisa
TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
33,476	-	(14,975)	-	-	18,501
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GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM FEBRUARY 2023

ATM – MASTERCARD DEBIT

CLASSIC DEBIT	PLATINUM DEBIT	DOLLAR DEBIT	MOBILE BANKING	
TZS	TZS	TZS	USD equivalent of TZS	
10,000/quarter	15,000/quarter	15,000/quarter		
Maintenance Fee	25,000 per card/qr	25,000 per card/qr	500 - 200000	
Maintenance Fee - Corporate			200001 - 500000	
Card Issuance			500001 - 1000000	
Card Issuance (Corporate)			Mini-statement Request	
GTBank Cards on Other ATM			Bank Account Fund transfer (Within GTB)	
GTBank Cards on Other ATM			Balance Enquiry	
GTBank Cards on GTBank & Other ATM (Salary Account)			PIN/Password Reset	
Mini-statement (GTBank ATM)			Transfer outside GTBank (TSS)	
Mini-statement (Other ATM)			Outward EFT - External (Single/Bulk)	
Cards uncollected and destroyed (after 6 months)			GEPCOR	
Card withdrawal on ATMs outside Tanzania				
Card Renewal				
Card Replacement (lost or faulty)				
PIN Replacement				
Balance Enquiry (GTBank ATM)				
Balance Enquiry (Other ATM)				
ATM withdrawal limit (per transaction)				
ATM withdrawal limit (per day)				
International withdrawal limit (per day)				

SALARY PROCESSING

	TZS
Manual	
Processing Fee per transaction (within GTBank)	2,000
Processing Fee per transaction (Other Banks)	2,000
Transfer Fee per transaction (TSS)	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 (TSS)	8,475
Transfer fee per transaction (EFT)	

USDD (TZS)

GTWORLD (TZS)

1,950	1,800
2,650	2,500
4,150	4,000
997	847
450	300
Free	Free
450	300
450	300
10,150	8,475
2,650	2,000
1,167	1,017

INTERNET BANKING

Maintenance Fee	Free
Bank Account Fund transfer Within GTB)	Free
SMS Notifications	Free
3rd Party Transfer (TSS)	8,475
3rd Party Transfer (EFT)	2,000
Taken	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
GEPCOR	1,017

MONEY TRANSFER SERVICES

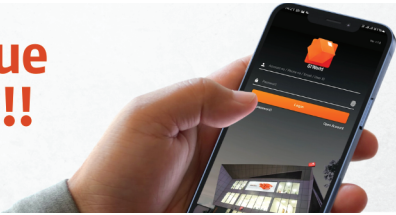
TZS	USD equivalent of TZS
10,000	10,000
N/A	0.25% of value, Min 50, Max 100
N/A	10
Free	3rd Party Transfer
2,500	N/A

TRADE FINANCE PRODUCTS

LETTERS OF CREDIT ISSUED (FOR EXPORTS)	USD	GUARANTEES	USD
Advising of Export L/C	100 flat	Guarantees/SBL C - Issuance	1% (Min 200) qtrly
Advising amendment to Export L/C	60 flat	Guarantees-amendment - Extension of expiry date	1% (Min 100) qtrly
Negotiating of Export documents under L/C	1% Min 100	Advising of Guarantees	1% (Min 100) qtrly
Exports collections	0.75% qtrly, Min 100	Cancellation of Guarantees	100 flat
Confirmation of Export L/C	0.75% qtrly, Min 100		
Transfer of Export L/C	150 per transfer	LETTER OF CREDIT ISSUED (FOR IMPORTS)	
Courier Fees	140	Letter of credit issuance - Sight/Usance	1% (Min 200) qtrly + swift 60
Swift Queries	60	Letter of credit amendment - Extension	0.5% (Min 100) qtrly + swift 60
L/C Cancellation Fee	100	L/C Cancellation Fee	100
		Avoiding l/c acceptance of Import collection	0.25% (Min 100) qtrly
		Swift Queries	USD 60

Pakua Ufungue Akaunti Chap!!

Hamna mambo mengi, utahitaji hivi tu:



GTWorld Tanzania

**Skani sas
kupaku**

<https://linktr.ee/gtbanktanzania>

NOTE: ALL CHARGES ARE TAX EXCLUSIVE

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