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

Bodi ya Wakurugenzi ya Guaranty Trust Bank (Tanzania) Ltd inafuraha kutangaza matokeo yaliyokaguliwa ya kipindi kilichoishia Tarehe 30 Juni 2023

Waraka Mizania
Kwa tarehe 30 Juni 2023

	Tarehe 30/06/2023	Tarehe 31/03/2023
	TZS Mamilioni	TZS Mamilioni
A. MALI		
1. Fedha Taslimu	858	1,091
2. Salio Katika Benki Kuu ya Tanzania	5,830	5,546
3. Uwekezaji Katika Amana za Serikali	9,647	9,539
4. Salio Katika Benki Nyingine na Taasisi za Fedha	165	289
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	14,260	18,143
10. Uwekezaji Katika Amana Nyingine	-	-
11. Mikopo Halisi Iliyopo	19,722	21,566
12. Mali Nyingine	3,185	2,962
13. Uwekezaji wa Hisa	-	-
14. Akaunti za udhamini	-	-
15. Mali Zisizohamishika, Mitambo na Vifaa	8,290	7,851
16. JUMLA YA MALI	**61,957**	**66,988**
B. DHIMA		
17. Amana za Benki nyingine na Taasisi za Fedha	-	500
18. Amana za Wateja	39,971	45,578
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	115	209
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	3,182	2,117
28. Madeni	-	-
29. JUMLA YA DHIMA	**43,269**	**48,405**
30. MALI / (DHIMA) HALISI	**18,689**	**18,583**
C. FEDHA ZA WANAHISA		
31. Mtaji wa Hisa Uliolipwa	33,476	33,476
32. Akiba ya Mtaji	-	-
33.Mapato Yaliyobakizwa	(14,979)	(14,975)
34. Faida (Hasara) ya Kipindi Husika	191	82
35. Akaunti Nyingine za Mtaji	-	-
36. Stahiki ya Wenyehisa Chache	-	-
37. JUMLA YA FEDHA ZA WANAHISA	**18,689**	**18,583**
38. Dhima Zisizo Dhahiri	8,498	7,494
39. Mikopo Chechefu	610	462
40. Tengo kwa Ajili ya Mikopo Chechefu	145	118
41. Mali Nyingine Chechefu	-	-
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali	30.16%	27.74%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	3.00%	2.10%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	50.87%	47.81%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	31.83%	32.19%
(v) Uwiano wa Mali Zinazozalisha na Jumla ya Mali	70.68%	73.95%
(vi) Ongezeko la Amana	-12.30%	-3.89%
(vii) Ongezeko la Mali	-7.51%	-1.98%

Taarifa ya Mapato na Matumizi
Kwa Mwaka ulioshia tarehe 30 Juni 2023

	Robo Mwaka sasa 30/06/2023	Robo Mwaka iliyopita 30/06/2022	Mwaka mpaka sasa 30/06/2023	Mwaka mpaka sasa 30/06/2022
	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
1. Mapato ya Riba	1,108	953	2,267	1,878
2. Gharama za Riba	(243)	(86)	(481)	(183)
3. Mapato Halisi ya Riba	**865**	**867**	**1,786**	**1,695**
4. Madeni Viza Yaliyofutwa	-	-	-	-
5. Punguzo/Ongezeko la tengo katika Mikopo	(30)	-	(80)	-
6. Mapato Yasiyo ya Riba	**663**	**563**	**1,316**	**1,132**
6.1 Faida /(Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	134	37	221	76
6.2 Ada na Kamisheni	528	526	1,094	1,056
6.3 Gawio	-	-	-	-
6.4 Mapato Mengine	-	-	-	-
7 Gharama Zisizo za Riba:	**(1,380)**	**(1,528)**	**(2,814)**	**(3,002)**
7.1 Mishahara na Mafao	(561)	(808)	(1,100)	(1,275)
7.2 Ada na Kamisheni	(28)	(19)	(56)	(46)
7.3 Gharama Nyingine	(791)	(701)	(1,658)	(1,681)
8. Faida /(Hasara) ya Uendeshaji	**117**	**(98)**	**207**	**(175)**
9. Tengo la Kodi ya Mapato	8	11	16	19
10. Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	**109**	**(109)**	**191**	**(194)**
11 Mapato Mengine Yaliyojumuishwa (bainisha)	-	-	-	-
12. Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	**109**	**(109)**	**191**	**(194)**
13. Idadi ya Waajiriwa	**68**	**65**	**68**	**65**
14. Mapato kwa Hisa	**0.00**	**0.00**	**0.00**	**0.00**
15. Idadi ya Tawi	**1**	**1**	**1**	**1**

Taarifa ya Mtiririko wa Fedha
Kwa Mwaka ulioshia tarehe 30 Juni 2023

	Robo Mwaka sasa 30/06/2023	Robo Mwaka iliyopita 31/03/2023	Limbikizo la mwaka sasa 30/06/2023	Limbikizo Linganishi la mwaka uliopita 30/06/2022
	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji				
Mapato/(Hasara) Halisi	117	90	207	(175)
Marekebisho kwa Ajili ya:	-	-	-	-
Hasara Katika Mali	117	148	265	649
Badiliko Halisi Katika Mikopo	1,844	908	2,752	2,170
Mabadiliko Halisi Katika Mali Nyingine	(223)	1,177	954	(1,148)
Mabadiliko Halisi Katika Amana	(6,107)	(1,846)	(7,453)	3,096
Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizoafikiwa	(108)	(122)	(230)	(4,300)
Mabadiliko Halisi Katika Dhima Nyingine	1,065	(107)	875	(599)
	-	-	-	-
Kodi Iliyolipwa	(8)	(8)	(16)	(19)
Mengineyo (bainisha)	-	-	-	-
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	**(3,303)**	**240**	**(2,646)**	**(326)**
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:	-	-	-	-
Gawio Lililopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	(438)	-	(2,094)	-
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	**(438)**	**-**	**(2,094)**	**-**
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	(3,741)	240	(4,740)	(326)
Fedha na Mali Zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	25,825	25,585	33,635	9,404
Fedha na Mali Zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	**22,084**	**25,825**	**28,895**	**9,078**

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.

Imesainiwa na Usimamizi

Odunayo Akinyede — **Mkurugenzi Mtendaji** — 17 Julai 2023

Peter J Mkande — **Mkuu wa Fedha** — 17 Julai 2023

Irene Stephen — **Mkaguzi Mkuu wa Ndani** — 17 Julai 2023

Imesainiwa na Bodi ya Wakurugenzi

Juma Muhimbi — **Mwenyekiti wa Bodi** — 17 Julai 2023

Segun Agbaje — **Mkurugenzi asiye Mtendaji** — 17 Julai 2023

MATAWI NCHINI

1. TAWI LA VICTORIA - PLOT 4 REGENT ESTATE, BARABARA MPYA YA BAGAMOYO, DAR ES SALAAM

Taarifa ya Mabadiliko ya Mtaji kwa Kipindi Kinachoishia Tarehe 30 Juni 2023

	Mtaji wa Hisa	Malipo juu ya bei ya hisa	Mapato Yaliyobakizwa	Ziada ya Kisheria	Tengo la Ziada ya Jumla	Mengineyo	Jumla
	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
Mwaka wa sasa							
Salio la mwanzo wa mwaka	33,476	-	(14,979)	-	-	-	18,497
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	191	-	-	-	191
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	-	-	-	-	-
Mtaji wa Hisa Uliotolewa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo - Capital Injection	-	-	-	-	-	-	-
Salio la Kipindi cha sasa (30-Juni-23)	**33,476**	**-**	**(14,787)**	**-**	**-**	**-**	**18,689**
Mwaka Uliopita							
Salio la mwanzo wa mwaka	33,476	-	(14,155)	-	-	-	19,321
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	(194)	-	-	-	(194)
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanahisa	-	-	-	-	-	-	-
Gawio lililolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo	-	-	-	-	-	-	-
Salio la Kipindi cha mwisho wa mwaka	**33,476**	**-**	**(14,349)**	**-**	**-**	**-**	**19,127**

GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM APRIL 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 (TISS)	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 (TISS)	8,475
Transfer Fee per transaction (EFT)	2,000

MOBILE BANKING

	USSD (TZS)	GTWORLD (TZS)
Funds transfer (Bank to Mobile)		
500 - 200000	1,950	1,800
200001 - 500000	2,650	2,500
500001 - 1000000	4,150	4,000
DSTV	997	847
Mini-statement Request	450	300
Bank Account Fund transfer (Within GTB)	Free	Free
Balance Enquiry	450	300
PIN/Password Reset	450	300
Transfer outside GTBank (TISS)	10,150	8,475
Outward EFT - External (Single/Bulk)	2,650	2,000
GEPGCR	1,167	1,017

INTERNET BANKING

	TZS
Maintenance Fee	Free
Bank Account Fund transfer Within GTB)	Free
SMS Notifications	Free
3rd Party Transfer (TISS)	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

MONEY TRANSFER SERVICES

	TZS	USD equivalent of TZS
Transfer outside GTBank (TISS)	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
Unpaid SI/Failure of SI (insufficient fund)- Other Accounts	50,000	25

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)

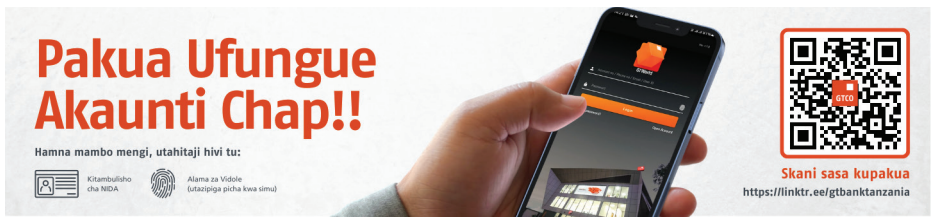
	USD
Advising of Export L/C	100 flat
Advising amendment to Export L/C	60 flat
Negotiating of Export documents under L/C	1% Min 100
Exports collections	0.75% qtrly, Min 100
Confirmation of Export L/C	0.75% qtrly, Min 100
Transfer of Export L/C	150 per transfer
Courier Fees	140
Swift Queries	60
L/C Cancellation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