

GUARANTY TRUST BANK (TANZANIA) LIMITED

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA AMBAZO HAZIJAKAGULIWA- IMETOLEWA CHINI YAKANUNI 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 30 Septemba 2025

Waraka Mizania Kwa tarehe 30 Septemba 2025	Robo Mwaka iliyopita 30.09.2025	Robo Mwaka iliyopita 30.06.2025
	TZS Mamilioni	TZS Mamilioni
A. MALI		
1. Fedha Taslimu	823	1,073
2. Salio Katika Benki Kuu ya Tanzania	7,412	6,442
3. Uwekezaji Katika Amana za Serikali	10,884	8,239
4. Salio Katika Benki Nyingine na Taasisi za Fedha	404	2
5. Hundi na Miamala ya Kushughuliwa	-	-
6. Miamala Baina ya Matawi	-	-
7. Bili Zilizofikiwa	-	-
8. Dhima za Wateja Zilizokubalika	-	-
9. Mikopo iliyotolewa kwa Benki Nyingine	39,276	26,159
10. Uwekezaji Katika Amana Nyingine	-	-
11. Mikopo Halisi iliyopo	17,832	20,377
12. Mali Nyingine	4,956	5,407
13. Uwekezaji wa Hisa	-	-
14. Akaunti za udhambi	-	-
15. Mali Zisizohamishika, Mitambo na Vifaa	9,570	8,197
16. JUMLA YA MALI	91,156	75,895
B. DHIMA		
17. Amana za Benki nyingine na Taasisi za Fedha	-	-
18. Amana za Wateja	71,959	56,983
19. Dhama na 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	141	74
24. Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	-	-
25. Miamala Isiyoshughuliwa Baina ya Matawi	-	-
26. Mapato yaliyoingia ya Kipindi Kijicho na Tozo Nyingine Zitaka-zolipwa Baadae	-	-
27. Dhima Nyingine	2,346	2,158
28. Madeni	-	-
29. JUMLA YA DHIMA	74,446	59,215
30. MALI / (DHIMA) HALISI	16,710	16,681
C. FEDHA ZA WANAHISA		
31. Mtaji wa Hisa Uliolipwa	33,476	33,476
32. Akiba ya Mtaji	-	-
33. Mapato Yaliyobakizwa	(16,874)	(16,874)
34. Faida (Hasara) ya Kipindi Husika	108	79
35. Akaunti Nyingine za Mtaji	-	-
36. Stahlili ya Wenyehisa Chache	-	-
37. JUMLA YA FEDHA ZA WANAHISA	16,710	16,681
38. Dhima Zisizo Dhahiri	815	1,816
39. Mikopo Chechefu	517	748
40. Tongo kwa Ajili ya Mikopo Chechefu	354	501
41. Mali Nyingine Chechefu	-	-
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanhisa na Jumla ya Mali	18.33%	21.98%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	2.82%	3.54%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	25.50%	37.07%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	19.56%	26.85%
(v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali	75.03%	72.17%
(vi) Ongezeko la Amana	26.28%	-9.57%
(vii) Ongezeko la Mali	20.11%	-7.50%

Taarifa ya Mapato na Matumizi Robo Mwaka sasa Kwa Mwaka ulioshia tarehe 30 Septemba 2025	Robo Mwaka iliyopita 30/09/2025	Mwaka mpaka sasa 30/09/2024	Mwaka mpaka sasa 30/09/2025	Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 30/09/2024
1. Mapato ya Riba	1,283	1,190	3,856	3,815
2. Gharama za Riba	(78)	(176)	(311)	(673)
3. Mapato Halisi ya Riba	1,205	1,014	3,545	3,142
4. Madeni Viza Yaliyofutwa	-	-	-	-
5. Punguzo/Ongezoko la tongo katika Mikopo	-	(27)	(72)	(69)
6. Mapato Yasiyo ya Riba	828	960	2,590	2,677
6.1 Faida / (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	171	269	807	726
6.2 GZ/2 Ada na Kamisheni	622	660	1,748	1,778
6.3 Gawio	-	-	-	-
6.4 Mapato Mengine	35	31	35	173
7. Gharama Zisizo za Riba:	(2,056)	(3,180)	(5,932)	(6,833)
7.1 Mishahara na Mafoa	(760)	(720)	(2,182)	(2,210)
7.2 Ada na Kamisheni	(376)	(703)	(1,047)	(778)
7.3 Gharama Nyingine	(920)	(1,757)	(2,703)	(3,845)
8. Faida / (Hasara) ya Uendeshaji	37	(1,233)	131	(1,083)
9. Tongo la Kodi ya Mapato	8	8	23	30
10. Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	29	(1,241)	108	(1,113)
11. Mapato Mengine Yaliyojumuishwa (bainisha)	-	-	-	-
12. Jumla ya Faida (Hasara) iliyojumuishwa kwa mwaka	29	(1,241)	108	(1,113)
13. Idadi ya Waajiriwa	64	63	64	63
14. Mapato kwa Hisa	0.00	0.00	0.00	0.00
15. Idadi ya Tawi	1	1	1	1
BAADHI YA VIASHIRIO VYA UFANISI				
(i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali	0.04%	-1.70%	0.13%	-1.52%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanhisa	0.18%	-6.83%	0.63%	-6.14%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	97.37%	147.88%	92.03%	104.81%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha	8.26%	8.38%	8.26%	8.38%

Imesainiwa		
Ayodele Popoola Mkurugenzi Mtendaji 27 Oktoba 2025	Peter J Mkande Mkuu wa Fedha 27 Oktoba 2025	Irene Stephen Mkaguzi Mkuu wa Ndani 27 Oktoba 2025
Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitatimini taarifa hizi, na kwa ueleva na imani yetu kubwa		
Imesainiwa		
Juma Muhimbi 27 Oktoba 2025	Charity Mwakio 27 Oktoba 2025	

Taarifa ya Mtiririko wa Fedha Kwa Mwaka ulioshia tarehe 30 Septemba 2025	Robo Mwaka sasa 30/09/2025	Robo Mwaka iliyopita 30/06/2025	Limbikizo la mwaka sasa 30/09/2025	Limbikizo la mwaka uliopita 30/09/2024
I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji				
Mapato/(Hasara) Halisi	37	44	131	(1,084)
Marekebisho kwa Ajili ya:				
Hasara Katika Mali	188	135	509	406
Badiliko Halisi Katika Mikopo	2,545	(2,226)	(509)	(967)
Mabadiliko Halisi Katika Mali Nyingine	451	(264)	(2,006)	(1,916)
Mabadiliko Halisi Katika Amana	14,976	(6,029)	22,128	1,735
Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizofikiwa	(2,645)	743	(721)	(2,373)
Mabadiliko Halisi Katika Dhima Nyingine	188	(86)	(1,052)	(3,304)
Kodi iliyolipwa	-	-	-	-
Mengineyo (bainisha)	(8)	(8)	(23)	(30)
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	15,733	(7,691)	18,457	(7,735)
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Gawio Liliopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	(70)	-	(740)	(334)
Mapato Kutokana na Mauzo ya Mali za Kudumu	-	-	-	-
Ununuzi wa Amana Zisizoshughuliwa na Mawakala	-	-	-	-
Mapato Kutokana na Mauzo ya Amana Zisizoshughuliwa na Mawakala	-	-	-	-
Mengineyo	-	-	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji	(70)	-	(740)	(334)
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 Halisi Katika Madeni Mengine	-	-	-	-
Mengineyo (Hasara iliyobakizwa)	-	-	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha	-	-	-	-
IV. Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu:				
Ongeziko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzozalisha na Fedha Taslimu	15,663	(7,691)	17,717	(8,069)
Fedha na Mali Zinzozalisha na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka	35,886	43,577	39,588	41,106
Fedha na Mali Zinzozalisha na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	51,550	35,886	57,305	33,037

Taarifa ya Mabadiliko ya Mtaji kwa Kipindi Kinachotishia Tarehe 30 Septemba 2025	Mtaji wa Hisa TZS Mamilioni	Malipo juu ya bei ya Hisa TZS Mamilioni	Mapato Yaliyobakizwa TZS Mamilioni	Ziada ya Kisheria TZS Mamilioni	Tongo la Ziada ya Jumla TZS Mamilioni	Mengineyo TZS Mamilioni	Jumla TZS Mamilioni
Mwaka wa sasa							
Salio la mwanzo wa mwaka	33,476	-	(16,874)	-	-	-	16,602
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	108	-	-	-	108
Mapato mengine yaliyojumuishwa	-	-	-	-	-	-	-
Miamala na wanhisa	-	-	-	-	-	-	-
Mtaji wa Hisa Uliotolewa	-	-	-	-	-	-	-
Gawio Liliolipwa	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo - Capital Injection	-	-	-	-	-	-	-
Salio la Kipindi cha sasa (30-Septemba-25)	33,476	-	(16,766)	-	-	-	16,710
Mwaka Uliopita							
Salio la mwanzo wa mwaka							
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	33,476	-	(14,720)	-	-	-	18,756
Mapato mengine yaliyojumuishwa	-	-	(114)	-	-	-	(114)
Miamala na wanhisa	-	-	-	-	-	-	-
Gawio Liliolipwa	-	-	-	-	-	-	-
Ziada ya Kisheria	-	-	-	-	-	-	-
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-
Mengineyo	-	-	-	-	-	-	-
Salio la Kipindi cha mwisho wa mwaka	33,476	-	(15,834)	-	-	-	17,642

MATAWI CHINI

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

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

ATM – MASTERCARD DEBIT

Maintenance Fee

Maintenance Fee - Corporate

Card Issuance

Card Issuance (Corporate)

GTBank Cards on GTBank ATM

GTBank Cards on Other ATM

GTBank Cards on GTBank & Other ATM (Salary Account)

Mini-statement (GTBank ATM)

Mini-statement (Other ATM)

Cards uncollected and destroyed (after 6 months)

Card withdrawal on ATMs outside Tanzania

Card Renewal

Card Replacement (lost or faulty)

Balance Enquiry (GTBank ATM)

Balance Enquiry (Other ATM)

ATM withdrawal limit (per transaction)

ATM withdrawal limit (per day)

International withdrawal limit (per day)

CLASSIC DEBIT

PLATINUM DEBIT

DOLLAR DEBIT

TZS

TZS

USD equivalent of TZS

10,000/quarter

25,000 per card/qr

20,000

50,000

2,000

2,000

1,271

1,000

1,000

10,000

7,000

15,000

20,000

Free

500

400,000

1,000,000

1,000,000

15,000/quarter

25,000 per card/qr

20,000

50,000

2,000

2,000

1,271

1,000

1,000

10,000

7,000

20,000

30,000

Free

500

400,000

1,000,000

1,000,000

15,000/quarter

25,000 per card/qr

20,000

50,000

2,000

2,000

1,271

1,000

1,000

10,000

7,000

20,000

30,000

Free

500

400,000

1,000,000

1,000,000

SALARY PROCESSING

Manual

Processing fee per transaction (within GTBank)

Processing fee per transaction (Other Banks)

Internet Banking (GAPS)

Processing fee per transaction (Within GTBank)

Processing fee per transaction (Other Banks)

TZS

2,000

2,000

500

1,000

MOBILE BANKING

Funds transfer (Bank to Mobile)

USD (TZS)

GTWORLD (TZS)

20,000 - 29,999

30,000 - 39,999

40,000 - 49,999

50,000 - 99,999

100,000 - 199,999

200,000 - 299,999

300,000 - 399,999

400,000 - 499,999

Above 500,000

1,000

10

10

50

70

100

200

400

700

1,000

1,000

DSTV

Mini-statement Request

Bank Account Fund transfer (Within GTB)

Balance Enquiry

Pin/Password Reset

CEP/CE

847

300

Free

300

300

1,017

847

300

Free

300

300

1,017

INTERNET BANKING

Maintenance Fee

Free

Free

Free

20,000

Free

Free

Free

1,500

4,200

25,000

30,000

DSTV

GT/GFCR

847

1,017

1 - 50,000 Payments

50,001 - 500,000 Payments

500,001 - 5,000,000 Payments

5,000,001 - 20,000,000 Payments

1,000

1,500

500

1,000

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

TIPS AND TACH CHARGES

TZS

1 - 50,000 Payments

50,001 - 500,000 Payments

500,001 - 5,000,000 Payments

5,000,001 - 20,000,000 Payments

1,000

1,500

500

1,000

MONEY TRANSFER SERVICES

TZS

USD equivalent of TZS

N/A

N/A

0.25% of value, Min 50, Max 100

10

LENDING RATES

CATEGORY

RETAIL

USD

CORPORATE

USD

TZS

TZS

TZS

Term Loan

Time Loan

Management Fee

Commitment Fee

Base Rate

12% Base Rate + Margin

12% Base Rate + Margin

0.25% quarterly

2.00%

16.00%

USD Base Rate + Margin

USD Base Rate + Margin

0.25% quarterly

2.00%

7.00%

USD Base Rate + Margin

USD Base Rate + Margin

0.25% quarterly

1.00%

7.00%

USD Base Rate + Margin

USD Base Rate + Margin

0.25% quarterly

1.00%

7.00%

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

3.00%

3.50%

3.75%

4.50%

5.00%

3.00%

4.00%

4.25%

4.50%

5.20%

3.00%

4.50%

5.00%

5.50%

6.00%

OTHER SERVICES

CHEQUES

25 Leaves

50 Leaves

100 Leaves

Stop Payment

Check returned (Technical reasons)

Check returned (Financial reasons)

50,000

25

TZS

USD

10,000

20,000

40,000

30,000

10,000

50,000

5

10

20

15

5

25

BANKER'S CHEQUE

Interim Statement

Issuance of Banker's Cheque

Cancellation/Repurchase of Banker's Cheque

3,500 per page

USD 2 per page

Free

N/A

50,000

30,000

20,000

0.5% or Min of USD 3

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