

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 2024

Waraka Mizania Kwa tarehe 30 Septemba 2024	Tarehe	
	09/30/2024	06/30/2023
	TZS Mamilioni	TZS Mamilioni
A. MALI		
1. Fedha Taslimu	1,395	873
2. Salio Katika Benki Kuu ya Tanzania	4,987	5,040
3. Uwekezaji Katika Amana za Senkali	10,621	18,264
4. Salio Katika Benki Nyingine na Taasisi za Fedha	2,072	1,964
5. Hundi na Miamala ya Kushughulikiwa	-	-
6. Miamala Baina ya Matawi	-	-
7. Bili Zilizofikiwa	-	-
8. Dhima za Wateja Zilozukubalika	-	-
9. Mikopo liliyotolewa kwa Benki Nyingine	22,699	16,256
10. Uwekezaji Katika Amana Nyingine	-	-
11. Mikopo Halisi liliyopo	18,415	18,152
12. Mali Nyingine	6,589	3,742
13. Uwekezaji wa Hisa	-	-
14. Akauti za udhamini	-	-
15. Mali Zisizohamishika, Mitambo na Vifaa	7,034	8,072
16. Jumla ya Mali	73,812	72,364
B. DHIMA		
17. Amana za Benki nyingine na Taasisi za Fedha	-	-
18. Amana za Wateja	52,689	50,022
19. Dhama ya Malipo kwa Fedha Taslimu	-	-
20. Amana Maalum	-	-
21. Maagizo ya Malipo/Fedha za Kuhamisha	-	-
22. Hundi na Hawala za Kibenki Zilizotolewa	-	-
23. Limbiko la Kodi na Gharama Zitakazolipwa	144	126
24. Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja	-	-
25. Miamala Isiyoshughulikiwa Baina ya Matawi	-	-
26. Mapato yaliyolingia ya Kipindi Kijacho na Tozo Nyingine	-	-
27. Dhima Nyingine	3,337	3,556
28. Madeni	-	-
29. Jumla ya DHIMA	56,170	53,704
30. MALI / (DHIMA) HALISI	17,642	18,660
C. FEDHA ZA WANAHISA		
31. Mtaji wa Hisa Uliolipwa	33,476	33,476
32. Akiba ya Mtaji	-	-
33. Mapato Yaliyobakizwa	(14,720)	(14,942)
34. Faida (Hasara) ya Kipindi Husika	(1,114)	126
35. Akauti Nyingine za Mtaji	-	-
36. Stahiki ya Wemyehisa Cheche	-	-
37. Jumla ya Fedha za WANAHISA	17,642	18,660
38. Dhima Zisizo Dhahiri	4,457	4,387
39. Mikopo Chechefu	812	847
40. Tongo kwa Ajili ya Mikopo Chechefu	456	465
41. Mali Nyingine Chechefu	-	-
D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA		
(i) Uwiano wa Fedha za Wanahisia na Jumla ya Mali	23.90%	25.79%
(ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi	4.22%	4.46%
(iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana	36.49%	37.98%
(iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi	24.95%	25.08%
(v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali	72.90%	75.50%
(vi) Ongezeko la Amana	5.33%	-14.89%
(vii) Ongezeko la Mali	2.00%	-13.02%

Taarifa ya Mapato na Matumizi Kwa Mwaka ulioishia tarehe 30 Septemba 2024			
09/30/2024	09/30/2023	09/30/2024	09/30/2023
TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni
1. Mapato ya Riba	1,190	1,070	3,815
2. Gharama za Riba	(176)	(249)	(673)
3. Mapato Halisi ya Riba	1,014	820	3,142
4. Madeni Viza Yaliyofutwa	-	-	-
5. Punguo/Ongezeko la tongo katika Mikopo	(27)	(30)	(69)
6. Mapato Yasiyo ya Riba	961	959	3,303
6.1 Faida (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni	269	247	726
6.2 Ada na Kamisheni	660	626	2,404
6.3 Gawio	-	-	1,655
6.4 Mapato Mengine	31	86	173
7. Gharama Zisizo Za Riba	(3,180)	(1,670)	(7,459)
7.1 Mishahara na Mafao	(720)	(742)	(2,210)
7.2 Ada na Kamisheni	(703)	(25)	(778)
7.3 Gharama Nyingine	(1,757)	(903)	(4,471)
8. Faida/Hasara ya Uendeshaji	(1,232)	80	(1,084)
9. Tongo la Kodi ya Mapato	8	10	30
10. Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	(1,240)	70	(1,114)
11 Mapato Mengine Yaliyojumishwa (bainisha)	-	-	-
12. Jumla ya Faida (Hasara) Iliyojumishwa kwa mwaka	(1,240)	70	(1,114)

13. Idadi ya Waajiriwa	63	68	63	68
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	-1.70%	0.11%	-1.52%	0.41%
(ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisia	-6.83%	0.37%	-6.14%	1.39%
(iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi	147.88%	82.30%	104.81%	80.11%
(iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha	8.38%	7.67%	8.38%	7.67%

Sisi, tulitajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba, tumezitatimiri taarifa hizi, na kwa ueleva na imani yetu kubwa

Signed by Management
Oduwayo Akinyede
Managing Director

Peter J Mkande
Head Financial Control

Irene Stephen
Head Internal Audit

30 Oktoba 2024
30 Oktoba 2024
30 Oktoba 2024

Signed by Board of Directors
Juma Muhimbi
Segun Agboje

30 Oktoba 2024
30 Oktoba 2024

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

Taarifa ya Mtiririko wa Fedha Kwa Mwaka ulioishia tarehe 30 Septemba 2024			
09/30/2024	09/30/2023	09/30/2024	09/30/2023
TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni

I. Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji				
Mapato (Hasara) Halisi	(1,232)	50	(1,084)	286
Mapato (Hasara) Halisi	135	135	406	399
Mapato (Hasara) Halisi	(263)	21	(967)	2,405
Mapato (Hasara) Halisi	(2,847)	(452)	(1,916)	(982)
Mapato (Hasara) Halisi	2,668	(8,750)	1,733	3,534
Mapato (Hasara) Halisi	7,643	3,477	(2,573)	(138)
Mapato (Hasara) Halisi	(219)	2,475	(3,304)	668
Kodi liliyolipwa	(8)	(8)	(30)	(26)
Mengineyo (bainisha)	-	-	-	-
Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji	5,876	(3,052)	(7,735)	(923)
II. Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji:				
Gawio liliopokewa	-	-	-	-
Ununuzi wa Mali za Kudumu	-	-	(334)	(555)
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	-	-	(334)	(555)
III. Mtiririko wa Fedha Kutokana na Shughuli za Kifedha:				
Upaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utaji wa Madeni ya Muda Mrefu	-	-	-	-
Mapato Kutokana na Utaji wa Mtaji wa Hisa	-	-	-	-
Gawio liliolipwa kwa Fedha Taslimu	-	-	-	-
Mapato (Hasara) Halisi Madeni Mengine	-	-	-	-
Mengineyo/Hasara Iliyobakizwa	-	-	-	-
Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha	-	-	-	-
IV. Fedha Taslimu na Mali Zinzozanana na Fedha Taslimu:				
Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzozanana na Fedha Taslimu	5,876	(3,052)	(8,669)	(1,478)
Fedha na Mali Zinzozanana na Fedha Taslimu Mwaroon mwa Robo Mwaka/Mwaka	26,765	29,818	41,106	33,156
Fedha na Mali Zinzozanana na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka	32,641	26,765	33,037	31,678

Taarifa ya Mabadiliko ya Mtaji kwa Kipindi Kinachoishia Tarehe 30 Septemba 2024

Mwaka wa sasa	Malipo juu ya bei		Mapato		Ziada ya		Tengo la Ziada ya	
	Mtaji wa Hisa	ya Hisa	Yaliyobakizwa	Kisheria	Jumla	Mengineyo	Jumla	
	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	TZS Mamilioni	
Salio la mwanzo wa mwaka	33,476	-	(14,720)	-	-	-	18,756	
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	(1,114)	-	-	-	(1,114)	
Mapato mengine yaliyojumishwa	-	-	-	-	-	-	-	
Miamala na wanahisia	-	-	-	-	-	-	-	
Mtaji wa Hisa Uliotolewa	-	-	-	-	-	-	-	
Gawio liliolipwa	-	-	-	-	-	-	-	
Ziada ya Kisheria	-	-	-	-	-	-	-	
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-	
Mengineyo - Capital Injection	-	-	-	-	-	-	-	
Salio la Kipindi cha sasa (30-Septemba-24)	33,476	-	(14,816)	-	-	-	17,642	
Mwaka Uliopita								
Salio la mwanzo wa mwaka	33,476	-	(14,979)	-	-	-	18,497	
Faida / (Hasara) Halisi Baada ya Kodi ya Mapato	-	-	261	-	-	-	261	
Mapato mengine yaliyojumishwa	-	-	-	-	-	-	-	
Miamala na wanahisia	-	-	-	-	-	-	-	
Gawio liliolipwa	-	-	-	-	-	-	-	
Ziada ya Kisheria	-	-	-	-	-	-	-	
Tengo la Ziada ya Jumla	-	-	-	-	-	-	-	
Mengineyo	-	-	-	-	-	-	-	
Salio la Kipindi cha mwisho wa mwaka	33,476	-	(14,718)	-	-	-	18,758	

GUARANTY TRUSTBANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE SEPTEMBER, 2024

ELECTRONIC BANKING			
ATM - MASTERCARD DEBIT			
CLASSIC DEBIT	PLATINUM DEBIT	DOLLAR DEBIT	MOBILE BANKING
TZS	TZS	USD equivalent of TZS	
Maintenance Fee	10,000/quarter	15,000/quarter	Funds transfer (Bank to Mobile)
Maintenance Fee - Corporate	25,000 per card/qtr	25,000 per card/qtr	500 - 2000001
Card Issuance	Free	20,000	200001 - 500000
Card Issuance (Corporate)	-	50,000	500001 - 1000000
GTBank Cards on GTBank ATM	2,000	2,000	DTV
GTBank Cards on Other ATM	2,000	2,000	Mini-statement Request
GTBank Cards on GTBank & Other ATM (Salary Account)	1,271	1,271	Bank Account Fund transfer (Within GTB)
Mini-statement (GTBank ATM)	1,000	1,000	Balance Enquiry
Mini-statement (Other ATM)	1,000	1,000	PIN/Password Reset
Cards uncollected and destroyed (after 6 months)	10,000	10,000	GEPCGR
Cards withdrawal on ATMs outside Tanzania	7,000	7,000	
Card Renewal	15,000	20,000	
Card Replacement (lost or faulty)	20,000	30,000	
Balance Enquiry (GTBank ATM)	Free	Free	
Balance Enquiry (Other ATM)	500	500	
ATM withdrawal limit (per transaction)	400,000	400,000	
ATM withdrawal limit (per day)	1,000,000	1,000,000	
International withdrawal limit (per day)	1,000,000	1,000,000	
SALARY PROCESSING		TZS	
Manual			
Processing Fee per transaction (within GTBank)		2,000	
Processing Fee per transaction (Other Banks)		2,000	
Internet Banking (GAPS)			
Processing fee per transaction (Within GTBank)		500	
Processing fee per transaction (Other Banks)		1,000	
INTERNET BANKING			
Maintenance Fee	Free	Free	
Bank Account Fund transfer Within GTB	Free	Free	
SMS Notifications	Free	Free	
Token	20,000	20,000	
Balance Enquiry	Free	Free	
Statement (Self download)	Free	Free	
Statement (Printed by the Bank) per page	1,500	1,500	
Password Reset	4,200	4,200	
Stop or Unblock Cheque	25,000	25,000	
Stop Payment	30,000	30,000	
DTV	847	847	
GEPCGR	1,017	1,017	
INTERNET BANKING			
Maintenance Fee	Free	Free	
Bank Account Fund transfer Within GTB	Free	Free	
SMS Notifications	Free	Free	
Token	20,000	20,000	
Balance Enquiry	Free	Free	
Statement (Self download)	Free	Free	
Statement (Printed by the Bank) per page	1,500	1,500	
Password Reset	4,200	4,200	
Stop or Unblock Cheque	25,000	25,000	
Stop Payment	30,000	30,000	
DTV	847	847	
GEPCGR	1,017	1,017	
MONEY TRANSFER SERVICES			
Foreign Remittance (Outward)	N/A	0.25% of value, Min 50. Max 100	
Foreign Remittance (Inward)	N/A	10	
INTERNET BANKING			
Maintenance Fee	Free	Free	
Bank Account Fund transfer Within GTB	Free	Free	
SMS Notifications	Free	Free	
Token	20,000	20,000	
Balance Enquiry	Free	Free	
Statement (Self download)	Free	Free	
Statement (Printed by the Bank) per page	1,500	1,500	
Password Reset	4,200	4,200	
Stop or Unblock Cheque	25,000	25,000	
Stop Payment	30,000	30,000	
DTV	847	847	
GEPCGR	1,017	1,017	
INTERNET BANKING			
Maintenance Fee	Free	Free	
Bank Account Fund transfer Within GTB	Free	Free	
SMS Notifications	Free	Free	
Token	20,000	20,000	
Balance Enquiry	Free	Free	
Statement (Self download)	Free	Free	
Statement (Printed by the Bank) per page	1,500	1,500	
Password Reset	4,200	4,200	
Stop or Unblock Cheque	25,000	25,000	
Stop Payment	30,000	30,000	
DTV	847	847	
GEPCGR	1,017	1,017	
INTERNET BANKING			
Maintenance Fee	Free	Free	
Bank Account Fund transfer Within GTB	Free	Free	
SMS Notifications	Free	Free	
Token	20,000	20,000	
Balance Enquiry	Free	Free	
Statement (Self download)	Free	Free	
Statement (Printed by the Bank) per page	1,500	1,500	
Password Reset	4,200	4,200	
Stop or Unblock Cheque	25,000	25,000	
Stop Payment	30,000	30,000	
DTV	847	847	
GEPCGR	1,017	1,017	
INTERNET BANKING			
Maintenance Fee	Free	Free	
Bank Account Fund transfer Within GTB	Free	Free	
SMS Notifications	Free	Free	
Token	20,000	20,000	
Balance Enquiry	Free	Free	
Statement (Self download)	Free	Free	
Statement (Printed by the Bank) per page	1,500	1,500	
Password Reset	4,200	4,200	
Stop or Unblock Cheque	25,000	25,000	
Stop Payment	30,000	30,000	
DTV	847	847	
GEPCGR	1,017	1,017	

LENDING AND DEPOSIT RATES							
LENDING RATES			DEPOSIT RATES				
CATEGORY	RETAIL	CORPORATE	TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
	TZS	USD	TZS	USD			
Term Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	3.00%	3.00%	3.00%
Time Loan	TZS Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	USD Base Rate + Margin	1 Month	3.50%	4.00%
Management Fee	0.25% quarterly	0.25% quarterly	0.25% quarterly	0.25% quarterly	3 Months	3.75%	4.25%
Commitment Fee	2.00%	2.00%	1.00%	1.00%	6 Months	4.50%	5.00%
Base Rate	16.00%	7.00%	16.00%	7.00%	12 Months	5.00%	5.20%
						5.50%	6.00%

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 (TZS 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 1M & above	5,000 up to 10 Mill, Above 0.25% Max 150,000.00	6.5% or Min of USD 3
DORMANT/INACTIVE ACCOUNT - REACTIVATION CHARGES	TZS	USD
Savings Account	Free	Free
Current Account	Free	Free