

# GUARANTY TRUST BANK (TANZANIA) LIMITED

## ISSUED PURSUANT TO REGULATION 24, 25 AND 29 OF THE MARKET DISCIPLINE GUIDELINES FOR BANKS AND FINANCIAL INSTITUTIONS, 2023

### PRUDENTIAL REGULATORY METRICS

(Amounts in Millions TZS)

S/N	Metric	a	b	c	d	e
		Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
	<b>Available Capital(amounts)</b>					
1	Common Equity Tier 1 (CET1)	15,802.32	16,056.31	15,902.70	15,814.26	15,867.58
2	Tier 1	15,802.32	16,056.31	15,902.70	15,814.26	15,867.58
3	Total Capital	15,802.32	16,056.31	15,902.70	15,814.26	15,867.58
	<b>Risk-weighted assets (Amounts)</b>					
4	Total risk-weighted assets (RWA)	41,155.22	39,865.63	38,520.35	39,650.19	38,886.34
	<b>Risk based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	38.40%	40.28%	41.28%	39.88%	40.81%
6	Tier 1 ratio (%)	38.40%	40.28%	41.28%	39.88%	40.81%
7	Total capital ratio (%)	38.40%	40.28%	41.28%	39.88%	40.81%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer requirement (2.5%)	-	-	-	-	-
9	Total of bank CET1 specific buffer requirements (%)	-	-	-	-	-
10	CET1 available after meeting the bank's minimum capital	-	-	-	-	-
	<b>Basel III Leverage ratio</b>					
11	Tier 1 Capital Exposure Measure	79,542.15	91,595.30	77,122.06	86,060.65	73,545.91
12	Basel III Leverage ratio(%) (Tier 1 Capital/Exposure Measure)	19.87%	17.53%	20.62%	18.38%	21.58%
	<b>Liquidity Coverage Ratio</b>					
13	Total high-quality liquid assets (HQLA)	42,171	54,012	37,982	40,882	35,672
14	Total net cash outflow (HQLA)	1,467	1,936	1,291	1,424	973
15	LCR(%)	2874%	2790%	2941%	2871%	3666%
	<b>Net Stable Funding Ratio</b>					
16	Total available stable funding	65,248	75,396	61,385	64,295	49,515
17	Total required stable funding	49,569	49,393	46,154	59,884	45,260
18	NSFR(%)	132%	153%	133%	107%	109%

### COMPUTATION OF LIQUIDITY COVERAGE RATIO (LCR)

S/N	PARTICULARS	Outstanding Amount	Factor	Net Amount
a	b	c	d	e
1	<b>Stock of High Quality Liquid Assets (HQLA)</b>			
2	Cash (notes and coins)	456	100%	456
3	Balances with Bank of Tanzania to the extent that these balances can be drawn down in times of stress <sup>1)</sup>	4,527	100%	4,527
4	Balances with Other banks and Interbank Loan Receivable callable on demand or with a maturity of less than 30 days	24,246	100%	24,246
5	Unencumbered Government securities maturing within a year	11,028	95%	10,476
6	Unencumbered Government securities maturing after 1 year	3,082	80%	2,466
7	<b>Total high quality liquid assets</b>	43,339		42,171
8	<b>Cash Outflows</b>			
9	Demand deposits	52,048	10%	5,205
10	Savings deposits	2,564	10%	256
11	Time deposits (maturing in 30 days)	408	100%	408
12	Deposits from banks and financial institutions (maturing in 30 days)	-	100%	-
13	Derivatives cash outflows (sum of all net cash outflows due within 30 days)	-	100%	-
14	All other contractual cash outflows (maturing in 30 days)	-	100%	-
15	Undrawn and unexpired overdrafts	-	30%	-
16	Undrawn balances of loans	-	10%	-
17	Other contingent funding liabilities (such as guarantees and letters of credit)	-	5%	-
18	<b>Total cash outflows</b>	55,020	0%	5,869
19	<b>Cash Inflows</b>			
20	Loans and advances (maturing within 30 days)	31	50%	16
21	Due from banks and financial institutions (maturing in 30 days)	23,733	100%	23,733
22	All other contractual cash inflows (maturing in 30 days)	-	100%	-
23	Net derivatives cash inflows	-	100%	-
24	<b>Total cash inflows</b>	23,764		23,749
25	<b>Total net cash outflows = Total cash outflows minus the lower of total cash inflows and 75% of gross outflows</b>	-		1,467
26	<b>Liquidity Coverage Ratio = (Total high quality liquid assets)/(Total net cash outflows)</b>	-		2874%

<sup>1)</sup> Balances with Bank of Tanzania excluding Statutory Minimum Reserve

### CAPITAL ADEQUACY RETURN AS AT 31ST DECEMBER 2025

(Amounts in TZS million shillings)

S/N	PARTICULARS	(Current Year)	(Previous Year)
		31.12.2025	31.12.2026
		Amount	Amount
	<b>Common Equity Tier 1 capital (CET1): Instruments and reserves</b>		
1	Fully Paid-up Ordinary shares Capital	33,476.01	33,476.01
2	Share Premium arising from Ordinary shares	-	-
3	Retained earnings less foreseeable dividends	(16,874.11)	(14,968.35)
4	Other disclosed reserves;	-	-
5	Year to date profits of:		
6	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	-	-
7	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
8	<b>CET 1 before Regulatory Adjustments</b>	16,601.91	18,507.66
9	<b>Regulatory adjustments applied to CET1:</b>	799.59	2,640.09
10	Year to date losses;	372.97	1,911.42
11	Goodwill;	-	-
12	Other intangible assets;	-	-
13	Deferred charges assets that rely on future profitability;	23.55	129.14
14	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
15	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
16	Pre-paid expenses;	403.06	599.52
17	Pre-operating expenses.	-	-
18	<b>Common Equity Tier 1</b>	15,802.32	15,867.58
19	<b>Additional Tier 1 Capital</b>		
20	Non-cumulative Irredeemable Preference Shares	-	-
21	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium	-	-

(Amounts in TZS million shillings)

S/N	PARTICULARS	(Current Year)	(Previous Year)
		31.12.2025	31.12.2024
		Amount	Amount
23	Additional Tier 1 Capital before regulatory adjustments	-	-
24	Total regulatory adjustment applied to Additional Tier 1 capital	-	-
25	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital of the bank.	-	-
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.	-	-
27	<b>Additional Tier 1 Capital recognised for capital adequacy</b>	-	-
28	<b>Tier 2 Capital</b>	15,802.32	15,867.58
29	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	-	-
30	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2 Capital	-	-
31	Instruments issued by consolidate subsidiaries and held by third parties that met the criteria stipulated by the Bank.	-	-
32	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
33	<b>Total Tier 2 capital admissible for capital adequacy</b>	-	-
34	<b>TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).</b>	15,802.32	15,867.58
35	<b>Total Risk Weighted Assets (RWA).</b>	41,155.22	38,886.34
36	<b>Capital Ratios and buffers (in percentage of risk weighted assets)</b>		
37	CET1 to total RWA	38.40%	40.81%
38	Tier-1 capital to total RWA	38.40%	40.81%
39	Total capital to total RWA	38.40%	40.81%
40	Capital conservation buffer	26.40%	28.81%
41	<b>National Minimum capital requirements prescribed by the Bank of Tanzania</b>		
42	CET1 to total RWA	8.50%	8.50%
43	Tier-1 capital to total RWA	10.00%	10.00%
44	Total capital to total RWA	12.00%	12.00%
45	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	2.50%	2.50%

### COMPUTATION OF NET STABLE FUNDING RATIO (NSFR) AS AT 31ST DECEMBER 2025

Amounts in Millions TZS

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
1	<b>Available Stable Funding (ASF)</b>			
2	Common equity Tier 1	15,802	100%	15,802
3	Additional Tier 1	-	100%	-
4	Tier 2 Capital (excluding Tier 2 instruments with residual maturity of less than one year)	-	100%	-
5	Borrowings and liabilities with maturities of one year or more	-	100%	-
6	Stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	52,048	95%	49,446
7	Less stable demand and/or term deposits from retail and small business customers with residual maturity of less than one year.	-	90%	-
8	Funding with residual maturity of less than one year provided by non-financial corporate customers	-	50%	-
9	Operational Deposits	-	50%	-
10	Funding with residual maturity of less than one year from sovereigns, public sector entities (PSEs), and multilateral and national development banks	-	50%	-
11	Other funding maturing within a period of six months to one year and not included in the line items above, including funding provided by central banks	-	50%	-
12	Deferred tax liabilities (if the effective maturity of the liability greater than one year)	-	100%	-
13	Deferred tax liabilities maturing within a period of six months to one year.	-	50%	-
14	Deferred tax liabilities maturing within six months.	-	50%	-
15	to one year	-	100%	-
16	Minority Interest with residual maturity between six months and less than one year.	-	50%	-
17	Minority Interest with effective maturity of less than six months.	-	0%	-
18	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity.	-	0%	-
19	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	-	0%	-
20	NSFR derivative liabilities (derivative liabilities less total collateral posted as variation margin on derivative liabilities).	-	0%	-
21	"Trade date" payables arising from purchases of financial instruments, foreign currencies	-	0%	-
22	<b>Total Available Stable Funding (ASF) [sum (1)-(21)]</b>	67,850	11	65,248
23	<b>Required Stable Funding (RSF)</b>			
24	<b>On-balance sheet</b>			
25	Cash	456	0%	-
26	Balances with Bank of Tanzania (All balances including Statutory Minimum Reserve).	8,136	0%	-
27	Claims on Bank of Tanzania with residual maturities of less than six months.	-	0%	-
28	Receivables arising from sales of financial instruments and foreign currencies.	-	0%	-

Amounts in Millions TZS

S/NO	PARTICULARS	Carrying Amount	Factor	Weighted Amount(B*C)
a	b	c	d	e
29	Unencumbered HQLA excluding cash and balance with the Bank of Tanzania.	-	5%	-
30	Unencumbered loans to banks and financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets, where a bank or financial institution has the ability to freely rehypothecate the received collateral	-	10%	-
31	All other unencumbered loans to banks and financial institutions with residual maturities of less than six months not included in the above categories.	23,733	15%	3,559.94
32	HQLA encumbered for a period of six months or more and less than one year.	-	50%	-
33	Loans to Bank of Tanzania, banks and financial institutions with residual maturities between six months and less than one year.	-	50%	-
34	Deposits held at other banks and financial institutions for operational purposes	513	50%	256.32
35	All other assets not included in the above categories with residual maturity of less than one year.	-	50%	-
36	Unencumbered residential mortgages with a residual maturity of one year or more and with a risk weight of less than or equal to 75%.	-	65%	-
37	Other unencumbered loans not included in the above categories, excluding loans to banks and financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 50%.	-	65%	-
38	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a Central Counter Party.	-	85%	-
39	Other unencumbered performing loans with risk weights greater than 50% and residual maturities of one year or more, excluding loans to banks and financial institutions.	-	85%	-
40	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	-	85%	-
41	Physical traded commodities, including gold	-	85%	-
42	All other assets that are encumbered for a period of one year or more	-	100%	-
43	Derivative assets net of derivative liabilities if derivative assets are greater than derivative liabilities	-	100%	-
44	All other assets not included in the above categories, including non-performing loans, loans to banks and financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities.	45,670	100%	45,670
45	<b>Off-balance sheet</b>			
46	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	-
47	Unconditionally revocable credit and liquidity facilities	-	5%	-
48	Trade finance-related obligations (including guarantees and letters of credit)	-	1%	-
49	Guarantees and letters of credit unrelated to trade finance obligations	1,930	1%	19.30
50	Other non-contractual obligations	-	1%	-
51	All other off balance-sheet obligations not included in the above categories.	1,260	5%	63
52	<b>Total Required Stable Funding (RSF) [sum (22)-(47)]</b>	81,698		49,569
53	<b>Net Stable Funding Ratio = (Total available stable funding)/(Total required stable funding) [B/D]</b>		83%	132%