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## **GUARANTY TRUST BANK (TANZANIA) LIMITED**

## PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

The Board of Directors of Guaranty Trust Bank Tanzania Ltd is pleased to announce the unaudited results for the period ended 30th September 2023

					Quarter	Quarter	Current Year	Previous Year			Current	Previous	Current Year	
Condensed Statement of Financial Position For the Quarter ended 30th September 2023	As at 30/09/2023	As at 30/06/2023	Condensed Statement of I For the Quarter ended 30		ended 30/09/2023	ended 30/09/2022	cumulative 30/09/2023	cumulative 30/09/2022	Condensed Statement of Cash Flows For the Quarter ended 30th Septemb	er 2023	Quarter 30/09/2023	Quarter 30/06/2023	cumulative 30/09/2023	cumulative 30/09/2022
	TZS Millions	TZS Millions			TZS millions	TZS millions	TZS Millions	TZS Millions			TZS Millions	TZS Millions	TZS Millions	TZS Millions
A. ASSETS			<ol> <li>Interest income</li> </ol>		1,070	1,144	3,337	3,022	I. Cash flows from operating activities					
1. Cash	396	858	<ol><li>Interest expense</li></ol>		(249)	(154)	(731)	(336)	Net income(loss)		80	117	286	(253)
2. Balances with Bank of Tanzania	6,359	5,830	3. Net interest income		820	990	2,606	2,686	Adjustments for:					-
3. Investments in Government securities	9,555	9,647	<ol><li>Bad debts written off</li></ol>			-			-Impairment / amortisation		134	117	399	978
<ol><li>Balances with other banks and financial institutions</li></ol>	682	165	5. Impairment losses		(30)	-	(110)	-	-Net change in Loans and Advances -Net change in Others Assets		(348) (400)	1,844 (223)	2,405	(4,523) 1,794
<ol><li>Cheques and items for clearing</li></ol>	-	-	6. Non-interest income		959	695	2,330	1,828	-Net change in Deposits		3,665	(6,107)	(3,534)	15,661
<ol><li>Inter branch float items</li></ol>	-	-	6.1 Foreign Currency Dealings	and Translation Gains/(Loss)	247	57	469	134	-Net change in Short Term Negotiable Securi	ies	93	(108)	(138)	2,202
7. Bills negotiated	-	-	6.2 Fees and Commissions		626	630	1,655	1,586	-Net change in Other Liabilities		(88)	1,065	668	(680)
<ol><li>Customers' liabilities for acceptances</li></ol>	-	-	6.3 Dividend income		- 86	- 8	- 206	- 108						
9. Interbank Loans Receivables	16,724	14,260	6.4 Other Operating Income		80	ð	206	108	-Tax paid		(8)	(8)	(26)	(1)
10. Investments in other securities	-	-	7 Non-interest expenses		(1,670)	(1.763)	(4.540)	(4,766)	-Others (specify)		-	-	-	-
11. Loans, advances and overdrafts (net of allowances for			7.1 Salaries and benefits		(742)	(1,703) (231)	(1,705)	(1,506)	Net cash flow from operating activities		3,127	(3,303)	(923)	15,178
probable losses)	20,069	19,722	7.2 Fees and Commissions		(25)	(201)	(1,703)	(1,500) (77)	II. Cash flows from investing activities:					-
12. Other assets	3,585	3,185	7.3 Other Operating Expenses		(903)	(1,502)	(2,753)	(3,183)	Dividend received		-	-	-	-
13. Equity Investments	-	-	8. Operating Income/(Loss)		80	(78)	286	(252)	Purchase of Fixed Assets		(29)	(438)	(555)	-
14. Underwriting accounts			<ol> <li>Operating income (doss)</li> <li>Income Tax provision/(Credit)</li> </ol>	)	10	8	200	27	Proceeds from Sale of Fixed Assets Purchase of Non- Dealing Securities		-	-	-	-
15. Property, Plant and Equipment	8,319	8,290	10. Profit / (loss) after income ta		70	(86)	261	(279)	Proceeds from Sale of Non-Dealing Securities		-	-	-	-
16. TOTAL ASSETS	65,689	61,957	11 Other Comprehensive Incom		-	-	-	-	Others		-	-	-	-
B. LIABILITIES			12 Total comprehensive income		70	(86)	261	(279)	Net cash provided (used) by investing activ	itics	(29)	(438)	(555)	-
<ol> <li>IIABILITIES</li> <li>17. Deposits from other banks and financial institutions</li> </ol>									III. Cash flows from financing activities:					
18. Customer deposits	43,636	- 39.971	11. Number of employees		68	57	68	57	Repayment of Long-term Debt			-	-	-
19. Cash letters of credit	45,050	59,971	12. Basic Earning Per Share		0.00	(0.00)	0.00	(0.00)	Proceeds from Issuance of Long Term Debt			-	-	-
20. Special deposits	-	-	13. Diluted Earning Per Share	:	0.00	(0.00)	0.00	(0.00)	Proceeds from Issuance of Share Capital		-	-	-	-
21. Payment orders/transfers payable	-	-	14. Number of branches		1	1	1	1	Payment of Cash Dividends Net Change in Other Borrowings					
22. Bankers' cheques and drafts issued									Others-Accumulated loss			-	-	-
23. Accrued taxes and expenses payable	201	115	SELECTED PERFORMANCE INI	DICATORS					Net Cash Provided (used) by Financing Acti	vities	-		-	-
24. Acceptances outstanding	-	-	(i) Return on average total asset	2	0.11%	-0.13%	0.41%	-0.42%	Well tetr the					
25. Interbranch float items	_	-	(ii) Return on average sharehold	lers' funds	0.37%	-0.45%	1.39%	-1.47%	IV. Cash and Cash Equivalents: Net Increase/ (Decrease) in Cash and Cash Equiva	lents	3,098	(3,741)	(1,478)	15,178
26. Unearned income and other deferred charges	-	-	(iii) Non-interest expense to gro	ss income	82.30%	95.88%	80.11%	98.28%	Cash and Cash Equivalents at the Beginning of th		22,084	25,825	33,156	20,161
27. Other liabilities	3,094	3,182	(iv) Net interest margin		7.67%	8.06%	7.67%	8.06%	Cash and Cash Equivalents at the end of the	Quarter	25,182	22,084	31,679	35,339
28. Borrowings	-,	-,												
29. TOTAL LIABILITIES	46,931	43,269							Condensed Statement of Changes i	n Equity as at 3	Oth September	2023		
30. NET ASSETS/(LIABILITIES)	18,758	18,689							Share	Retained				
			We, the hereafter-named man			Current Year		Share Capital Premium	Earning	Regulatory Reserve		Others	Total	
C. CAPITAL AND RESERVES			, , ,	limited, attest to the truth and fairness					TZS millions TZS Millions	TZS millions	TZS Millions	TZS Millions	TZS Millions	TZS Millions
31. Paid up share capital	33,476	33,476		te statements have been examined by			Balance as at the b	eainning of the year	33.476 -	(14.979)	-			18,497
32. Capital reserves	-	-	•	een prepared in compliance with the i			Loss for the year	- 3		261				261
33. Retained earnings	(14,979)	(14,979)		position as at 30th September 2023 ar	nd of its results from op	erations for	General Provision R							201
34. Profit (Loss) account	261	191	period then ended.										-	
35. Other capital accounts	-	-					Transactions with ov						-	-
36. Minority Interest	-	-					Issued share capita			-			-	-
37. TOTAL SHAREHOLDERS' FUNDS	18,758	18,689	Signed by Management				Dividends Paid			-	-		-	-
							Regulatory Reserve			-	-	-	-	-
38. Contingent liabilities	10,534	8,498	Odunayo Akinyede	Peter J Mkande	Irene Stephe	n	Other Comprehensi	ive income		-	-	-		-
39. Non-performing loans and advances	611	610	Managing Director	Head Financial Control	Head Interno	al Audit	Others - Capital Inje	ection		-	-			
40. Allowance for probable losses	174	145	26th October 2023	26th October 2023	26th Octobe	r 2023	Balance as at the e	nd of the current period	33,476 -	(14,718)	-	-	-	18,758
41. Other Non-performing assets	-	-	2011 0010001 2020	2011 0 010001 2020	2011 0 01000	1 2020								
D OFFICER DIVISION CONTRACT TODA			Signed by Board of Directors				Previous Year 30th S	eptember 2023						
D. SELECTED FINANCIAL CONDITION INDICATORS			• ·											
(i) Shareholders funds to total assets	28.56%	30.16%	Juma Muhimbi	Segun Agbaje			Balance as at the b	eginning of the year	33,476 -	(14,205)	-	-	-	19,271
(ii) Non-performing loans to gross loans	2.96%	3.00%	Board Chairman	Non-executive Director			Loss for the Year			(279)	-	-	-	(279)
(iii) Gross loans to total deposits	47.39%	50.87%	26th October 2023	26th October 2023			Transactions with ov	wners		-	-	-	-	-
(iv) Loans and advances to total assets	30.55%	31.83%					Dividends Paid			-		-	-	-
(v) Earning assets to total assets	71.59%	70.68%					Regulatory Reserve			-		-	-	-
	9.17%	-12.30%	BRANCHES COUNTRY-WIDE				General Provision R			-		-	-	-
(vi) Deposits growth				T 4, REGENT ESTATE, NEW BAGAMO		MAAIAAM	Others - Capital Inje		· ·	-		-		-
(vii) Assets growth	6.02%	-7.51%		,			Balance as at the e	nd of the current period	33,476 -	(14,484)	-	-		18,992

## GUARANTY TRUST BANK (TANZANIA) LIMITED PRODUCTS & SERVICES TARIFF GUIDE WITH EFFECT FROM OCTOBER 2023

Cote d'Ivoire

Gambia

Ghana

Kenya

Liberia

Nigeria

Rwanda

ELECTRONIC BANKING								LENDING AND DEPOSIT RATES										
ATM - MASTERCARD DEBIT	CLASSIC DEBIT	PLATINUM DEBIT	DOLLAR DEBIT	MOBILE BANKING		USSD (TZS)	GTWORLD (TZS)	LENDING RATES						DEPOSIT RATES				
Maintenance Fee	TZS	TZS	USD equivalent of TZS 15.000/auarter	Funds transfer (Bank to Mobile) 500 - 200000		1.950	1.800	CATEGORY	RETAIL	USD	CORPORATE TZS	USD		TZS (MILLIONS)	UP TO 50	50 TO 100	100 TO 500	500 TO 1000
vaintenance ree Vaintenance Fee - Corporate	10,000/quarter		r 25,000 per card/atr	200001 - 500000		2,650	2,500							CALL	3.00%	3.00%	3.00%	3.00%
Card Issuance	Free	20.000 per coro/q	20.000 per curu/qri	500001 - 1000000		4,150	4,000	Term Loan	-	USD Base Rate + Margin		-	-	1 MONTH	3.50%	4.00%	4.25%	4.50%
Card Issuance (Corporate)	-	50.000	50.000	DSTV		997	847	Time Loan	12S Base Rate + Margin 0.25% auarterly	USD Base Rate + Margin				3 MONTHS	4.00%	4.50%	5.00%	5.50%
GTBank Cards on GTBank ATM	2,000	2,000	2,000	Mini-statement Request		450	300	Management Fee Commitment Fee	2.00%	0.25% quarterly 2.00%	0.25% quarterly 1.00%	0.25% quarte 1.00%	eny	6 MONTHS	5.00%	5.00%	5.50%	6.50%
STBank Cards on Other ATM	2,000	2,000	2,000	Bank Account Fund transfer (Within GTB) Balance Enquiry		Free 450	Free 300	Base Rate	16.00%	7.00%	16.00%	7.00%		12 MONTHS	6.00%	6.50%	7.50%	8.00%
GTBank Cards on GTBank & Other ATM (Salary Account)		1,271	1,271	PIN/Password Reset		450	300											
Wini-statement (GTBank ATM)	1,000	1,000	1,000	Transfer outside GTBank (TISS)		10,150	10.000					OTHER S	EDVICES					
vini-statement (Other ATM)	1,000	1,000	1,000	Outward EFT - External (Single/Bulk)		2,650	2,500					OTHER 3	CERVICES					
Cards uncollected and destroyed (after 6 months)	10,000	10,000	10,000	GEPGCR		1,167	1,017	CHEQUES			TZS	USD	MISCELLANEO	DUE		TZS		USD
Card withdrawal on ATMs outside Tanzania	7,000	7,000	7,000					25 Leaves				5				55,0		
Card Renewal	15,000	20,000	20,000	INTERNET BANKING			TZS	50 Leaves				10		ntenance Fees (Corpora	e)			Equivalent
Card Replacement (lost or faulty)	20,000	30,000	20,000	Maintenance Fee			Free	100 Leaves				20		ntenance Fees (SME)			000	Equivalent
'IN Replacement	2,000	3,000	2,000	Bank Account Fund transfer Within GTB)			Free	Stop Payment				15		(Monthly statement)		Fre		Free
Balance Enquiry (GTBank ATM)	Free	Free	Free	SMS Notifications			Free	Check returned (Tec				5		(Quarterly statement)		5,0		3
Salance Enquiry (Other ATM)	500 400.000	500 400.000	500 400.000	3rd Party Transfer (TISS)			8,475	Check returned (Find	ancial reasons)		50,000	25	e-Statement			Fre		Free
ATM withdrawal limit (per transaction)				3rd Party Transfer (EFT)			2,000	BANKER'S CHEQUE			175	USD	Interim State				00 per page	USD 2 per pag
ATM withdrawal limit (per day)	1,000,000	10,000,000	1,000,000	Token			20,000	Issuance of Banker's	Chaqua			10	Cash Depos	it		Fre	-	Free
nternational withdrawal limit (per day)	1,000,000	10,000,000	1,000,000	Balance Enquiry Statement (Self download)			Free Free		cheque :hase of Banker's Cheque		10.000	5	Deposit of sm	all denomination less the	an USD 50	N/2	Α.	2.5% of the val
				Statement (Printed by the Bank) per page			1.500	Cancellation/Report	indse of parkers cheque		10,000	3	Audit Confirm	nation		50,0		25
SALARY PROCESSING			TZS	Password Reset			4,200	STANDING INSTRUCTION	ON (SI)		TZS	USD	Reference/In	troduction Letter		30,0	000	15
Manual				Stop or Unblock Cheque			25.000	Registration charges			Free	Free	Investigation	/Query per item above 1	2 months	20,0	000	10
Processing Fee per transaction (within GTBank)			2,000	Stop Payment			30,000	Set up of Standing O			Free	Free						
Processing Fee per transaction (Other Banks)			2,000	DSTV			847		rder - External (TISS or TT cl	harges applies along with	20.000	10	CASH WITHD	RAWALS	TZS		USD	
Transfer Fee per transaction (TISS)			10,000	GEPGCR			1,017	banks tariff)	anding order instruction			5	Cash Withdre	awals below TZS 1M or US	0 1 000 3 000 ur	to 1 Mil	0.5%	or Min of USD 3
Transfer Fee per transaction (EFT)			2.500						l (insufficient fund)- Own /			5 N/A	Coarring					
Internet Banking (GAPS)				MONEY TRANSFER SERVICES	TZS	USD equivalent	of TZS						Cash Withdro	awals TZS 1M & above	150.000 up	00 TO TU MIII, ADOVE	0.2%; Max 0.5%	or Min of USD 3
				Transfer outside GTBank (TISS)	10,000	10,000		Unpaid SI/Failure of S	I (insufficient fund)- Other	Accounts	50,000	25						
Processing fee per transaction (Within GTBank)			500	Foreign Remittance (Outward)	N/A		Min 50, Max 100	ACCOUNT CLOSURE O	CHARGES		TZS	USD	DORMANT/IN	ACTIVE ACCOUNT - REA	CTIVATION CHAR	GES TZS		USD
Processing fee per transaction (Other Banks)			1,000	Foreign Remittance (Inward)	N/A	10		Savings Account			10,000	5	Savings Acco	unt		Fre	ie.	Free
Transfer Fee per transaction (TISS)			8,475	Incoming EFT Local	Free	N/A		Current Account				10	Current Acco				-	Free
Transfer Fee per transaction (EFT)			2,000	Outward EFT - External (Single/Bulk)	2,500	N/A		Corporate Account			100,000	50	Current Acco	ount		HE	18	Hree
LETTERS OF CREDIT ISSUED (FOR EXPORTS) Advising of Export L/C Advising anneantment to Export L/C Exports collections Confirmation of Export L/C transfer of Export L/C Tarsfer of Export L/C Cardier fees Swift Queries L/C Cancelation Fee		USD 100 flat 1% Min 10 0.75% qth) 150 per frc 140 60 100	) , Min 100 , Min 100	ICE PRODUCTS GUARANTES GUARANTES Guarantees-amendment-Extension of expiry date Adving of Guarantees Cancelation of Guarantees Enter of creatil source - SigN Woots) Letter of creatil source - SigN Woots Letter of creatil source - SigN Woots Letter of creating source - SigN Woots Concellation Fee Availing /co acceptance of Import colection Switt Owners			qrtly qrtly ) qrtly + swift 60 10) qtrly + swift 60	Saving l	nas never be	en easier! account each tir		J	N		We'll nev ave you li th	ke is!	Let's start t 800 11 call toll f	0 333

NOTE: ALL CHARGES ARE TAX EXCLUSIVE

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