## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30<sup>TH</sup> JUNE 2024



Guaranty Trust Bank (Kenya) Ltd

		BAN	νκ		GROUP				
	30 <sup>th</sup> June 2023 Shs '000	31st Dec 2023 Shs '000	31st March 2024 Shs '000	30 <sup>th</sup> June 2024 Shs '000	30 <sup>th</sup> June 2023 Shs '000	31st Dec 2023	31st March 2024 Shs '000	30 <sup>th</sup> June 2024 Shs '000	
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	
A. ASSETS  1 Cash (both local and foreign) 2 Balances with Central Bank of Kenya 3 Kenya Government and other securities held for dealing purposes	154,367 1,208,244	110,146 1,154,429	139,936 742,361	156,539 811,771	2,066,947 1,208,244		1,997,659 742,361	1,910,76 <sup>2</sup> 811,77 <sup>2</sup>	
<ul> <li>Financial Assets at fair value through profit and loss</li> <li>Investment Securities</li> </ul>	-	-	-	-	-	-	-		
a). Held to Maturity     i). Kenya Government securities     ii). Other securities	2,269,521	2,791,000	1,096,317	1,661,372	2,269,521 11,288,947	2,791,000 12,126,598	1,096,317 10,290,588		
b). Available for sale     i). Kenya government securities     ii). Other securities     Opeosits and balances due from local	8,995,912 -	11,344,845	12,721,683	13,901,083	8,995,912	11,344,845	12,721,683	13,901,08	
banking institutions Deposits and balances due from banking institutions abroad	2,155,478 499,721	378,017 278,792	58,638 1,173,642	59,239 1,492,641	6,578,403	378,017 10,060,854	58,638 7,712,034		
8 Tax recoverable 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the	174,305 10,650,609	280,501 6,538,537	184,312 5,520,329	70,592 4,687,706	174,305 18,213,317	280,501 14,371,036	184,312 11,891,784	70,592 10,942,860	
group 11 Investment in associates 12 Investment in subsidiary companies 13 Investment in Joint Ventures	51,768 3,375,990	2,922,483 3,375,990	6,622,863 3,375,990	6,519,680 3,375,990	1,004,365	3,453,779	6,996,744	7,641,14	
<ul><li>14 Investment properties</li><li>15 Property, plant and equipment</li><li>16 Prepaid lease rentals</li></ul>	219,189	437,485	434,415	410,762	995,738	-	1,135,742		
17 Intangible assets 18 Deferred tax asset 19 Retirement benefit asset	34,439 177,846 - 324,047	20,655 179,724 - 299,662	15,008 179,724	8,698 179,594	130,926 521,812	97,974 662,345	71,102 572,739	54,13 580,80	
20 Other assets 21 TOTAL ASSETS		30,112,268	385,574 <b>32,650,792</b>	286,872 <b>33,622,538</b>	1,044,385 <b>56,648,299</b>	900,711 <b>61,540,266</b>	1,100,497 <b>56,572,200</b>	1,061,05 <b>59,087,05</b>	
24 Deposits and balances due to local banking institutions	- 19,774,681 -	18,723,872 -	16,223,080	17,188,689 -	42,205,904 -	44,922,510 -	36,713,427 -	38,363,78	
25 Deposits and balances due to banking institutions abroad	-	17,345	701	_	-	17,345	701	213,11	
26 Other money market deposits 27 Borrowed funds 28 Balances due to banking institutions in the	-	-	-	-	75,533	71,734	50,029	42,00	
group 29 Tax payable 30 Dividends payable 31 Deferred tax liability	6,179 - -	1,224	843	1,108 - -	174,684	76 106,981 -	66,586	135,50	
32 Retirement benefit liability 33 Other liabilities	360,664 <b>20,141,523</b>	603,403 <b>19,345,845</b>	5,436,341 <b>21,660,966</b>		1,338,677 <b>43,794,799</b>	2,022,716 <b>47,141,363</b>	6,383,237 <b>43,213,981</b>		
C. SHAREHOLDERS' EQUITY 35 Paid up/Assigned capital 36 Share premium/(discount) 37 Revaluation reserves 38 Retained earnings/Accumulated losses 39 Statutory Loan Loss Reserve 40 Other Reserves 41 Proposed Dividends 42 Non controlling interest	1,280,934 4,225,323 4,697 3,767,259 871,700	1,280,934 4,225,323 5,172 3,888,760 728,535 637,699	1,280,934 4,225,323 4,740 4,158,277 682,853 637,699	1,280,934 4,225,323 0 5,020,588 696,387	1,280,934 4,225,323 4,697 5,446,139 946,598 808,468 - 141,342	4,225,323 5,171 4,879,798 1,736,355	1,280,934 4,225,323 4,740 5,359,190 1,462,061 244,952 637,699 143,320	4,225,32	
43 Capital grants	-		<del>.</del>	<u>-</u>	40.050.504	44000000		42.054.00	
44 TOTAL SHAREHOLDERS' EQUITY 45 TOTAL LIABILITIES AND SHAREHOLDERS'	10,149,913	10,766,423	10,989,826	11,223,232	12,853,501	14,398,904	13,358,219	13,851,220	

II. STATEMENT OF COMPREHENSIVE INCOME	BANK				GROUP				
	30 <sup>th</sup> June 2023 Shs '000	31st Dec 2023 Shs '000	31st March 2024 Shs '000	30 <sup>th</sup> June 2024 Shs '000	30 <sup>th</sup> June 2023 Shs '000	31st Dec 2023 Shs '000	31st March 2024 Shs '000	30 <sup>th</sup> June 2024 Shs '000	
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-audited)	(Audited)	(Un-audited)	(Un-Audited)	
INTEREST INCOME     Loans and advances     Government securities     Deposits and placement with banking institutions     Other interest income	654,311 560,503 64,029 462	1,381,691 1,284,681 139,769 511	77,738 92	361,548 1,059,408 165,615 92	1,047,328 156,611 462	2,526,288 2,398,749 342,769 511	516,898 812,306 140,051 92	1,649,497 287,926 92	
1.5 Total Interest Income 2.0 INTEREST EXPENSES	1,279,305	2,806,651		1,586,664		5,268,316	1,469,346		
Customer Deposits     Deposits and placements from banking institutions     Other Interest Expenses	434,346 370 180	874,219 1,987 202	242,385 2,489 21	506,868 4,319 185	370 6,951	1,227,976 5,744 1,168	332,500 3,460 192	8,949 476	
2.4 Total Interest Expenses 3.0 NET INTEREST INCOME/(LOSS)	434,896 844,409	876,408 1,930,243	244,896 549,381	511,373 1,075,291		1,234,888 4,033,428	336,153 1,133,193		
4.0 OTHER OPERATING INCOME 4.1 Fees and commissions on loans and advances 4.2 Other Fees and Commissions 4.3 Foreign exchange trading income/(loss) 4.4 Dividend Income 4.5 Other income 4.6 Total Non-Interest income	28,692 66,943 177,971 22,394 296,000	44,964 133,073 333,827 299,366 811,230	6,969 32,036 103,925 11,528 154,458	11,865 60,348 172,621 - 13,065 <b>257,899</b>	68,122 229,386 361,149 147,942	458,594 829,737	31,082 132,236 206,091 - 28,036 397,446	232,353 339,404 - 39,716	
5.0 TOTAL OPERATING INCOME	1,140,409	2,741,473	703,839	1,333,190		5,926,066	1,530,639		
OPERATING EXPENSES     Loan Loss Provision     Staff Costs     Directors' emoluments     Rentals Charges     Depreciation charge on property and equipment     Amortisation Charges	(31,239) 168,647 25,062 30,775 66,654 16,188	214,907 353,327 52,463 53,579 133,220 29,974	69,063 121,986 10,787 13,562 34,329 6,885	57,797 234,844 13,573 33,351 68,909 13,194	(23,130) 481,252 48,670 68,683 146,377 41,800	1,063,691 99,345 136,507 264,025	344,685 301,172 22,668 43,435 67,908 19,955	558,833 36,091 75,669 130,035	
6.7 Other operating expenses	226,041	506,625	127,191	227,401	500,494	1,506,461	319,485	574,045	
6.8 Total Operating Expenses 7.0 Profit/(Loss) before tax and exceptional items	502,129 638,280	1,344,095	383,804	649,069 684,121		3,372,437 2,553,629	1,119,308		
8.0 Exceptional items	-	-	-	-	-	-	-	- 1,033,147	
9.0 Profit/(Loss) after exceptional items 10.0 Current Tax 11.0 Deferred Tax 12.0 Profit/(Loss) after tax and exceptional	638,280 (191,485)	<b>1,397,378</b> (336,315) 1,768	<b>320,035</b> (96,201)	-	(399,236)	<b>2,553,629</b> (827,289) 99,638	<b>411,331</b> (198,987)	(412,949)	
items	446,795	1,062,831	223,834	461,980	922,118	1,825,978	212,344	682,198	
13.0 Other Comprehensive Income 13.1 Gains/(Losses) from translating the financial statements of foreign operations 13.2 Fair value changes in available-for-sale	-	-	-	-			(1,252,598)	, , , ,	
financial assets 13.3 Revaluation surplus on property, plant and equipment 13.4 Share of other comprehensive income of	946	1,421 -	(432) -	(5,172)	946	1,421	(432)	(5,172)	
associates 13.5 Income tax relating to components of other comprehensive income 14.0 Other comprehensive income for the year	-	-	-	-	-	-	-	-	
net of tax 15.0 Total comprehensive income of the year	946 447,741	1,421 1,064,252	(432) 223,402	(5,172) 456,808			(1,253,029) (1,040,685)		
Attributable to: Non Controlling Interest Equity Holders of the Parent	-	-	-	-	29,617	54,097	(22,502) (1,018,183)	(17,181)	

1) NON-PERFORMING LOANS AND ADVANCES a) Gross non-performing loans and advances Less b) Interest in Suspense c) Total Mon-Performing Loans and Advances (a-b) Less d) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions f) Loan Loss Provisions f) Loan Loss Provisions e) Net Non-Performing Loans (c-d) f) Discounted Value of Securities f) Loan Loss Provisions f) Loan Loss Provisions f) Loan Loss Provisions f) Discounted Value of Securities f) Loan Loss Provisions f) Loan Loss Provisions f) Loan Loss Provisions f) Loan Loss Provisions f) Discounted Value of Securities f) Loan Loss Provisions f) Loan Loss Provisions f) Loan Loss Provisions f) Discounted Value of Securities f) Loan Loss Provisions f) Loan Loss Provisions f) Loan Loss Provisions f) Discounted Value of Securities f) Loan Loss Provisions f) Loan Loan Loan Loan Loan Loan Loan Loan	III. OTHER DISCLOSURES									
Non-Performing Loans and Advances (a-b)   Discounted Value of Securities   1,021,831   20,084,936   20,084,		BANK				GROUP				
1 NON-PERFORMING LOANS AND ADVANCES   3 Gross non-performing loans and advances   2,687,573   2,701,772   2,687,828   2,698,393   3,100,870   3,319,038   2,993,047   2,918,697   2,918,		2023	2023	2024	2024	2023	2023	2024	2024	
a) Gross non-performing loans and advances Less b) Interest in Suspense c) Total Mon-Performing Loans and Advances (a-b) Less d) Loan Loss Provisions e) Less d) Loan Loss Provisions e) Net Non-Performing Loans (c-d) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 1,000,000 1,000,000 1,000,000 1,000,000		(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited	) (Un-Audited)	(Un-Audited)	
a) Gross non-performing loans and advances Less b) Interest in Suspense c) Total Mon-Performing Loans and Advances (a-b) Less d) Loan Loss Provisions e) Less d) Loan Loss Provisions e) Net Non-Performing Loans (c-d) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 Net NPLs Exposure (e-f) (1,046,936 991,706 944,799 932,275 1,264,382 1,048,333 1,062,877 889,109 1,000,000 1,000,000 1,000,000 1,000,000	1) NON-PERFORMING LOANS AND ADVANCES		[							
Street in Suspense   C   Total Non-Performing Loans and Advances (a-b)   C   Total Non-Performing Loans (a-b)   C   Dotal Non-Performing Loans (a-b)   C   Dotal Non-Performing Loans (a-b)   C   Dotal Non-Performing Loans (c-d)   Discounted Value of Securities   Directors, shareholders and associates   Directors, shareholders and sasciates   Directors, shareholders and associates   Directors, shareholders and	a) Gross non-performing loans and advances	2,687,573	2,701,772	2,687,828	2,698,393	3,100,870	3,319,038	2,993,047	2,918,697	
c) Total Non-Performing Loans and Advances (a-b) Less  d) Loan Loss Provisions e) Net Non-Performing Loans (c-d) 1,046,936 e) 991,706 e) Sezurities g) Net NPLs Exposure (e-f)  2) Insider Loans and Advances a) Directors, shareholders and associates b) Employees c) Total Insider Loans and Advances and Other Facilities g) Off-Balance Sheet Items a) Letters of Credit, Guarantees, acceptances b) Forwards, Swaps and options c) Other contingent liabilities e) C) Total Insider Loans and Advances a) Letters of Credit, Guarantees, acceptances b) Forwards, Swaps and options c) Other contingent liabilities e) C) Total Contingent Liabilities e) C) Total Contingent Liabilities e) Contractingent Liabilities e) Contra	b) Interest in Suspense	618,806	750,721	748,172	844,024	657,803	816,510	757.009	851,808	
Net Non-Performing Loans (c-d)   1,046,936   991,706   944,799   832,275   1,264,382   1,084,343   1,062,877   889,109   899,109   889	c) Total Non-Performing Loans and Advances (a-b)									
Discounted Value of Securities   1,046,936   991,706   944,799   832,275   1,264,382   1,084,343   1,062,877   889,109	d) Loan Loss Provisions	1,021,831	959,345	994,856	1,022,094	1,235,366	1,418,183	1,173,160	1,177,779	
2   Insider Loans and Advances   2,512   2,062   1,409   1,663   2,512   2,062   1,409   1,663   1,693   1,6	e) Net Non-Performing Loans (c-d)	1,046,936	991,706	944,799	832,275	1,264,382	1,084,343	1,062,877	889,109	
2) Insider Loans and Advances a) Directors, shareholders and associates b) Employees Total Insider Loans and Advances and Other Facilities 3) Off-Balance Sheet Items a) Letters of Credit, Guarantees, acceptances b) Forwards, Swaps and options c) Other contingent liabilities d) Total Insider Liabilities 1,401 2,7,938 2,9482 3,238 3,367 3,30,675 5,355 9,1,844 119,284 119,971 121,634 121,63	f) Discounted Value of Securities	1,046,936	991,706	944,799	832,275	1,264,382	1,084,343	1,062,877	889,109	
a) Directors, shareholders and associates b) Employees	g) Net NPLs Exposure (e-f)	-			-				-	
a) Directors, shareholders and associates b) Employees	!									
11,889   25,877   28,073   30,675   51,355   91,844   119,284   119,971		2 512	2 062	1 409	1 663	2 512	2.062	1 409	1 663	
14,401   27,938   29,482   32,338   53,867   93,905   120,694   121,634										
Facilities   14,401   27,938   29,482   32,338   53,867   93,905   120,694   121,634   30   GF-Balance Sheet Items   3   Celtres of Credit, Guarantees, acceptances   1,671,223   2,020,899   1,524,782   1,294,892   4,247,217   5,520,528   5,624,796   5,468,766   5,000   5,000   5,000   5,468,765   6,000   5,		11,000	20,011	20,010	30,070	31,333	31,044	113,207	110,011	
3) Off-Balance Sheet Items a) Letters of Credit, Guarantees, acceptances b) Forwards, Swaps and options c) Other contingent liabilities 683,779 401,534 417,651 488,063 1,469,262 785,988 968,392 950,070 d) Total Contingent Liabilities 2,370,445 2,508,753 1,942,433 1,762,955 5,731,922 6,392,447 6,593,188 6,418,827 e) Core Capital b) Minimum Statutory Capital c) Excess/(Deficiency) d) Total Capital (a+d) f) Total risk weighted assets f) 16,606,103 13,057,539 12,448,846 13,278,994 31,553,078 28,208,262 6,537,122 27,000,139 g) Core capital/total deposit liabilities 16,606,103 13,057,539 12,448,846 13,278,994 31,553,078 28,208,262 6,537,122 27,000,139 g) Core capital/total deposit liabilities 17,704 10,000		14,401	27,938	29,482	32,338	53,867	93,905	120,694	121,634	
a) Letters of Credit, Guarantees, acceptances b) Forwards, Swaps and options c) Other contingent liabilities c) Other continues (other liabilities) c) Other continues (other lia		,			,		,	1-0,	1-1,5	
b) Forwards, Swaps and options										
Copital Contingent Liabilities 2,370,445 2,508,753 1,942,433 1,762,955 5,731,922 6,392,447 6,593,188 6,418,827 5,596,184 2,508,753 1,942,433 1,762,955 5,731,922 6,392,447 6,593,188 6,418,827 5,796,184 2,796				1,524,782	1,294,892				5,468,756	
d) Total Contingent Liabilities  2,370,445 2,508,753 1,942,433 1,762,955 5,731,922 6,392,447 6,593,188 6,418,827  4) Capital Strength a) Core Capital b) Minimum Statutory Capital c) Excess/(Deficiency) 4,496,282 4,839,304 4,996,903 5,740,270 10,304,524 11,000,000 1,000,000 1,000,000 1,000,000					-1					
4) Capital Strength a) Core Capital b) Minimum Statutory Capital c) Excess/(Deficiency) d) Minimum Statutory Ratio d) Excess/(Deficiency) d)					_	.,,				
a) Core Capital b) Minimum Statutory Capital c) Minimum Statutory Capital b) Minimum Statutory Capital c) Minimum Statutory Capital c) Minimum Statutory Capital c) Excess/(Deficiency) d, 4,96,282 d, 8,39,304 d, 9,96,903 d, 740,270 d, 1,000,000 d, 1,000,000 d, 0,000,000 d, 0,000,00 d, 0,000,00 d, 0,00,00 d, 0,000,00	a) Total Contingent Liabilities	2,370,445	2,508,753	1,942,433	1,762,955	5,731,922	6,392,447	6,593,188	6,418,821	
a) Core Capital b) Minimum Statutory Capital c) Minimum Statutory Capital b) Minimum Statutory Capital c) Minimum Statutory Capital c) Minimum Statutory Capital c) Excess/(Deficiency) d, 4,96,282 d, 8,39,304 d, 9,96,903 d, 740,270 d, 1,000,000 d, 1,000,000 d, 0,000,000 d, 0,000,00 d, 0,000,00 d, 0,00,00 d, 0,000,00	1) Canital Strength									
1,000,000   1,00		5,496,282	5,839,304	5,996,903	6,740,270	11,304,524	12,022,003	11,911,654	11,364,852	
A 4,496,282   4,839,304   4,996,903   5,740,270   10,304,524   11,022,003   10,911,654   10,364,852				1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	
d) Supplementary Capital (a+d) (5,703,857 6,302,522 6,148,994 6,906,257 11,350 167,148 158,756 171,327 (5,703,857 6,002,522 6,148,994 6,906,257 11,515,884 12,189,152 12,070,411 11,536,779 (7,702,529 12,448,486 13,278,994 31,553,078 28,208,326 28,537,122 27,000,139 (7,704) (7,70				4,996,903	5,740,270					
e) Total Capital (a+d) f) Total risk weighted assets g) Core capital/total deposit liabilities h) Minimum Statutory Ratio l) Excess/(Deficiency) l) Core capital/total risk weighted assets g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) l) Core capital/total risk weighted assets l) Excess/(Deficiency) l) Excess										
f) Total risk weighted assets g) Core capital/total deposit liabilities h) Minimum Statutory Ratio l) Excess/(Deficiency) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Excess/(Deficiency) (j-k) g) Core capital/total risk weighted assets h) Minimum Statutory Ratio l) Excess/(Deficiency) (j-k) g) Excess/(Defi										
9) Core capital/total deposit liabilities 27.8% 31.2% 37.0% 39.2% 27.0% 26.8% 31.0% 29.9% h) Minimum Statutory Ratio 8.0% 8.0% 8.0% 8.0% 8.0% 8.0% 8.0% 8.0%										
h) Minimum Statutory Ratio i) Excess/(Deficiency) j) In Minimum Statutory j) Excess/(Deficiency) j) In	g) Core capital/total deposit liabilities									
Excess/(Deficiency)	h) Minimum Statutory Ratio									
10.5%   10.5	i) Excess/(Deficiency)									
No.5   10.5	j) Core capital/total risk weighted assets									
Excess/(Deficiency) (j-k)	k) Minimum Statutory Ratio									
m)Total Capital/total risk weighted assets n) Minimum Statutory Ratio  Excess/(Deficiency) (m-n)  5) Liquidity a) Liquidity Ratio b) Minimum Statutory Ratio  20.0% 20.0	I) Excess/(Deficiency) (j-k)									
19.8% 31.5% 34.9% 37.5% 22.0% 28.7% 31.0% 28.2% 5) Liquidity at liquidity Ratio 76.0% 100.4% 105.7% 111.3% 70.9% 80.4% 85.5% 88.2% b) Minimum Statutory Ratio 20.0% 20.0	m)Total Capital/total risk weighted assets									
0) Excess/(Deficiency) (m-n) 19.8% 31.5% 34.9% 37.5% 22.0% 28.7% 31.0% 28.2% 51.0% 28.2% 2	n) Minimum Statutory Ratio									
a) Liquidity Ratio 76.0% 100.4% 105.7% 111.3% 70.9% 80.4% 85.5% 88.2% b) Minimum Statutory Ratio 20.0%	o) Excess/(Deficiency) (m-n)	19.8%	31.5%	34.9%	37.5%	22.0%	28.7%	31.0%	28.2%	
a) Liquidity Ratio 76.0% 100.4% 105.7% 111.3% 70.9% 80.4% 85.5% 88.2% b) Minimum Statutory Ratio 20.0%	5) Liquidity									
b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0%		76.0%	100.4%	105.7%	111.3%	70.9%	80.4%	85.5%	88.2%	
5) William Gradulory (Natio		20.0%	20.0%		20.0%			20.0%	20.0%	
C) EXCESS/(Defliciency) (a-b)										
	o) Excess/(Delicities) (a-c)									

The un-audited financial statements are extracts from the books of the institution. The financial statements, statutory and qualitative disclosures can be accessed on the institution's website, www.gtbank.co.ke. They may also be accessed at the instituition's head office located on Plot 1870 Woodvale Close, Westlands.

JUBRIL ADENIJI MANAGING DIRECTOR ELIZABETH KYENGO INDEPENDENT NON-EXECUTIVE DIRECTOR



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