

GTCO

Guaranty Trust Bank (Kenya) Ltd

III. OTHER DISCLOSURES

	BANK				GROUP			
	30 th June 2024 Shs '000	31 st Dec 2024 Shs '000	31 st March 2025 Shs '000	30 th June 2025 Shs '000	30 th June 2024 Shs '000	31 st Dec 2024 Shs '000	31 st March 2025 Shs '000	30 th June 2025 Shs '000
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)
1) NON-PERFORMING LOANS AND ADVANCES								
a) Gross non-performing loans and advances Less	2,698,393	2,673,367	2,716,608	2,469,607	2,918,697	2,852,775	2,861,196	2,746,224
b) Interest in Suspense	844,024	906,770	969,055	851,641	851,808	917,903	982,680	867,202
c) Total Non-Performing Loans and Advances (a-b) Less	1,854,369	1,766,597	1,747,553	1,617,966	2,066,889	1,934,872	1,878,515	1,879,022
d) Loan Loss Provisions	1,022,094	1,088,432	1,117,270	1,237,039	1,177,779	1,245,907	1,256,677	1,397,363
e) Net Non-Performing Loans (c-d)	832,275	678,166	630,283	380,927	889,109	688,964	621,837	481,658
f) Discounted Value of Securities	832,275	678,166	630,283	380,927	889,109	688,964	621,837	481,658
g) Net NPLs Exposure (e-f)	-	-	-	-	-	-	-	-
2) Insider Loans and Advances								
a) Directors, shareholders and associates	1,663	1,727	1,112	1,709	1,663	1,727	1,112	1,709
b) Employees	30,675	32,578	41,502	31,318	119,971	119,918	107,386	104,878
c) Total Insider Loans and Advances and Other Facilities	32,338	34,305	42,613	33,026	121,634	121,645	108,498	106,587
3) Off-Balance Sheet Items								
a) Letters of Credit, Guarantees, acceptances	1,294,892	1,268,774	1,217,373	1,082,613	5,468,756	4,610,040	4,005,856	4,347,535
b) Forwards, Swaps and options	-	-	-	-	-	-	-	-
c) Other contingent liabilities	468,063	248,577	183,208	148,116	950,070	679,620	319,073	475,410
d) Total Contingent Liabilities	1,762,955	1,517,351	1,400,581	1,230,729	6,418,827	5,289,660	4,324,930	4,822,945
4) Capital Strength								
a) Core Capital	6,740,270	6,933,394	7,353,768	7,301,232	11,364,852	11,709,627	13,379,332	13,531,607
b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
c) Excess/(Deficiency)	5,740,270	5,933,394	6,353,768	6,301,232	10,364,852	10,709,627	12,379,332	12,531,607
d) Supplementary Capital	165,987	56,245	77,587	149,819	171,327	61,045	82,396	112,936
e) Total Capital (a+d)	6,906,257	6,989,638	7,431,354	7,451,051	11,536,179	11,770,673	13,461,729	13,644,543
f) Total risk weighted assets	13,278,994	11,527,640	11,520,576	11,985,574	27,000,193	23,135,690	20,572,789	22,523,348
g) Core capital/total deposit liabilities	39.2%	39.1%	41.3%	36.4%	29.9%	33.1%	38.8%	33.9%
h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(Deficiency)	31.2%	31.1%	33.3%	28.4%	21.9%	25.1%	30.8%	25.9%
j) Core capital/total risk weighted assets	50.8%	60.1%	63.8%	60.9%	42.1%	50.6%	65.0%	60.1%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(Deficiency) (j-k)	40.3%	49.6%	53.3%	50.4%	31.6%	40.1%	54.5%	49.6%
m) Total Capital/total risk weighted assets	52.0%	60.6%	64.5%	62.2%	42.7%	50.9%	65.4%	60.6%
n) Minimum Statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
o) Excess/(Deficiency) (m-n)	37.5%	46.1%	50.0%	47.7%	28.2%	36.4%	50.9%	46.1%
5) Liquidity								
a) Liquidity Ratio	111.3%	116.9%	116.7%	119.8%	88.2%	94.2%	97.0%	98.9%
b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
c) Excess/(Deficiency) (a-b)	91.3%	96.9%	96.7%	99.8%	68.2%	74.2%	77.0%	78.9%

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 institution's head office located on Plot 1870 Woodvale Close, Westlands.

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Guaranty Trust Bank (Kenya) Ltd

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Account

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