## UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30<sup>TH</sup> JUNE 2025



I. STATEMENT OF FINANCIAL POSITION									
	BANK				GROUP				
	30 <sup>th</sup> June 2024 Shs '000	31st Dec 2024 Shs '000	31st March 2025 Shs '000	30 <sup>th</sup> June 2025 Shs '000	30 <sup>th</sup> June 2024 Shs '000	31st Dec 2024 Shs '000	31 <sup>st</sup> March 2025 Shs '000	30 <sup>th</sup> June 2025 Shs '000	
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	
A. ASSETS     Cash (both local and foreign)     Balances with Central Bank of Kenya     Kenya Government and other securities held for dealing purposes	156,539 811,771	126,445 944,249	131,235 1,064,779	157,057 812,338	1,910,761 811,771	3,636,796 944,249	1,560,182 1,064,779	1,104,243 812,338	
Financial Assets at fair value through profit and loss     Investment Securities     a), Held to Maturity	-			-	-	-	-		
<ul><li>i). Kenya Government securities</li><li>ii). Other securities</li><li>b). Available for sale</li></ul>	1,661,372	1,670,432	1,604,326	2,198,021	1,661,372 11,115,572		1,604,326 8,612,542	2,198,02 <sup>-</sup> 9,871,09 <sup>-</sup>	
i). Kenya government securities     ii). Other securities     Deposits and balances due from local	-	15,333,432	-	•	-	-	-		
banking institutions Deposits and balances due from banking institutions abroad	59,239 1,492,641	39,348	59,917 2,135,913	38,586 3,128,246		39,348 5,912,939		38,586 11,206,263	
8 Tax recoverable 9 Loans and advances to customers (net) 10 Balances due from banking institutions in the	70,592 4,687,706	81,282 2,797,000	25,525 2,604,925		70,592 10,942,860	81,282 7,341,349	25,525 7,237,100		
group 11 Investment in associates 12 Investment in subsidiary companies 13 Investment in Joint Ventures	6,519,680 - 3,375,990	6,110,502 3,375,990	6,058,749 3,375,990	5,951,714 3,375,990	7,641,140 - -	7,175,075 - - -	6,438,788 - -	6,683,490	
<ul><li>14 Investment properties</li><li>15 Property, plant and equipment</li><li>16 Prepaid lease rentals</li></ul>	410,762	792,910	791,388	771,603	1,115,732	1,505,941	1,595,164	1,724,669	
<ul><li>17 Intangible assets</li><li>18 Deferred tax asset</li><li>19 Retirement benefit asset</li></ul>	8,698 179,594	6,538 395,621	5,906 395,622	5,297 395,622	54,137 580,808	256,194 471,702	155,757 469,295	156,649 468,284	
20 Other assets 21 TOTAL ASSETS	286,872 <b>33,622,538</b>	361,007 <b>34,057,525</b>	502,912 <b>34,315,875</b>	455,949 <b>36,675,985</b>		692,452 <b>53,899,964</b>			
B. LIABILITIES     Balances due to Central Bank of Kenya     Customer deposits     Deposits and balances due to local banking institutions	17,188,689 -	17,711,399 -	17,807,124 -	20,066,984 -	38,363,785 -	35,395,188 -	34,555,136 -	39,878,779	
25 Deposits and balances due to banking institutions abroad	-	1,478	2,872	317	213,114	1,478	2,872	317	
26 Other money market deposits 27 Borrowed funds	-	:	-	-	42,004	18,995	15,899	12,649	
<ul> <li>28 Balances due to banking institutions in the group</li> <li>29 Tax payable</li> <li>30 Dividends payable</li> </ul>	1,108	4,777,980	4,825,526	4,866,357 42,161	135,505	4,776,884	4,826,358 32,417	4,867,574 126,11	
31 Deferred tax liability 32 Retirement benefit liability 33 Other liabilities 34 TOTAL LIABILITIES	5,209,509 22,399,306	428,860 <b>22,919,717</b>	412,224 23 047 746	275,000 25 250 819			1,054,277 40,486,960		
C. SHAREHOLDERS' EQUITY 35 Paid up/Assigned capital 36 Share premium/(discount) 37 Revaluation reserves	1,280,934 4,225,323	1,280,934 4,225,323	1,280,934 4,225,323	1,280,934 4,225,323	1,280,934 4,225,323	1,280,934 4,225,323	1,280,934 4,225,323	1,280,934 4,225,323	
38 Retained earnings/Accumulated losses 39 Statutory Loan Loss Reserve 40 Other Reserves 41 Proposed Dividends	5,020,588 696,387	5,575,306 56,245	5,684,285 77,587	5,710,405 208,504	7,108,562 814,029 273,730	7,750,711 161,352 (996,935)	7,967,510 186,245 (1,060,394)	8,223,947 229,454 (1,103,857	
42 Non controlling interest 43 Capital grants 44 TOTAL SHAREHOLDERS' EQUITY	11 223 232	11,137,808	11 268 129	11 425 166	148,641 -	193,485 12 614 870	192,696 -	196,090	
45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		34,057,525							
II. STATEMENT OF COMPREHENSIVE INCOME	55,022,556	5-1,007,025	34,313,075	55,075,965	55,007,051	55,655,564	55,213,214	55,205,610	

II. STATEMENT OF COMPREHENSIVE INCOME	BANK				GROUP				
	30th June 31tt Dec 31tt March 30th June				GROUP  30th June 31st Dec 31st March 30th June				
	2024 Shs '000	2024 Shs '000	2025 Shs '000	2025 Shs '000	2024 Shs '000	2024 Shs '000	2025 Shs '000	2025 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	361,548 1,059,408	894,413 2,309,522		266,922 1,183,057	881,126 1,649,497	3,391,784	260,002 801,887	605,172 1,582,781	
1.4 Other interest income	165,615 92	334,558 92	33,594	76,882	287,926 92	561,399 92	77,256	175,314 -	
1.5 Total Interest Income	1,586,664	3,538,585	732,082	1,526,860	2,818,640	5,796,350	1,139,145	2,363,267	
2.0 INTEREST EXPENSES 2.1 Customer Deposits 2.2 Deposits and placements from banking institutions	506,868 4,319	1,130,989 14,000	282,330	558,275 2,725	664,695 8,949	1,428,977 20,446	342,219	688,916 2,829	
2.3 Other Interest Expenses	185	201	2,454	_	476	638	2,557 36	63	
2.4 Total Interest Expenses 3.0 NET INTEREST INCOME/(LOSS)	511,373 1,075,291	1,145,190 2,393,395	284,783 447,299	561,001 965,859	674,120 2.144.520	1,450,061 4,346,289	344,812 794 333	691,808 1,671,459	
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	11,865 60,348 172,621 -	19,799 115,569 225,650 - 56,877	2,682 26,433 16,181 -	4,049 47,632 30,736 -	55,938 232,353 339,404 - 39,716	167,380 491,993 608,540 -	18,016 87,812 73,990 -	32,689 170,193 127,607	
4.6 Total Non-Interest income 5.0 TOTAL OPERATING INCOME	257,899 1,333,190	417,895 2,811,290	45,338	82,900 1,048,759		1,405,106 5,751,395	196,567	461,251 2,132,710	
6.0 OPERATING EXPENSES 6.1 Loan Loss Provision 6.2 Staff Costs 6.3 Directors' emoluments 6.4 Rentals Charges 6.5 Depreciation charge on property and equipment 6.6 Amortisation Charges 6.7 Other operating expenses 7.0 Profit/(Loss) before tax and exceptional items	57,797 234,844 13,573 33,351 68,909 13,194 227,401 649,069	973,237 501,904 23,294 97,024 53,416 16,609 564,916 2,230,400	4,569 109,815 11,977 21,199 31,447 633 126,820 306,460	44,531 216,719 22,779 37,903 62,221 1,242 252,458 637,854 410,905	1,716,785	1,140,315 57,065 213,561 138,009	11,960 261,472 21,531 46,153 50,185 1,960 246,507 639,768	59,697 540,570 40,147 72,777 106,469 3,550 515,629 1,338,839	
8.0 Exceptional items	_	_		_	_				
9.0 Profit/(Loss) after exceptional items 10.0 Current Tax 11.0 Deferred Tax 12.0 Profit/(Loss) after tax and exceptional	<b>684,121</b> (222,141)	<b>580,890</b> (420,363) 216,029	186,177 (55,853)	-	<b>1,095,145</b> (412,949)	(799,153) 168,678	<b>351,132</b> (106,404)	<b>793,871</b> (244,595)	
items	461,980	376,556	130,324	287,633	682,198	1,029,395	244,728	549,276	
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 financial assets	- (5,172)	(5,172)		-	(1,224,710) (5,172)	(2,333,162) (5,172)	(67,284) (589)	(112,258) (589)	
13.3 Revaluation surplus on property, plant and equipment	-	_	_	_	-	_		-	
Share of other comprehensive income of associates     Is 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	(5,172) 456,808	(5,172) 371,384	130.324	287,633	(1,229,882) (547,684)	(2,338,334) (1,308,939)	(67,873) 176,855	(112,847) 436,429	
Attributable to: Non Controlling Interest Equity Holders of the Parent	-	-	-	-	(17,181)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(790) 177,645	2,605 433,824	

	BAN	K		GROUP				
30 <sup>th</sup> June 2024 Shs '000	31 <sup>st</sup> Dec 2024 Shs '000	31 <sup>st</sup> March 2025 Shs '000	30 <sup>th</sup> June 2025 Shs '000	30 <sup>th</sup> June 2024 Shs '000	2024	2025	30 <sup>th</sup> Jui 20: Shs '0	
(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audi	
2,698,393	2,673,367	2,716,608	2,469,607	2,918,697	2,852,775	2,861,196	2,746,	
844.024	906.770	969.055	851.641	851.808	917.903	982.680	867,	
1,004,555	1,100,00	1,171,000	1,01.,	2,000,000	1,00.,	1,010,010	1,0.0	
1,022,094	1,088,432	1,117,270	1,237,039	1,177,779	1,245,907	1,256,677	1,397	
832,275	678,166	630,283	380,927			621,837	481	
832,275	678,166	630,283	380,927	889,109		621,837	481	
•			-					
1,663	1,727	1,112	1,709			1,112		
30,675	32,578	41,502	31,318	119,971	119,918	107,386	104	
20.220	24 205	40.643	22.026	104 624	104 645	100 400	104	
32,330	34,305	42,613	33,020	121,034	727,045	108,496	106	
			- 1					
1,294,892	1,268,774	1,217,373	1,082,613	5,468,756	4,610,040	4,005,856	4,347	
468,063	248,577	183,208	148,116					
1,762,955	1,517,351	1,400,581	1,230,729	6,418,827	5,289,660	4,324,930	4,822	
			I					
6,740,270	6,933,394	7,353,768						
1,000,000	1,000,000	1,000,000						
5,740,270	5,933,394	6,353,768						
							3	
							6	
							1	
	60.6%		62.2%				6	
	14.5%		14.5%				1	
37.5%	46.1%	50.0%	47.7%				4	
			1					
111.3%	116.9%	116.7%	119.8%	88.2%	94.2%	97.0%	9	
20.0%	20.0%	20.0%	20.0%				2	
91.3%	96.9%	96.7%	99.8%				78	
	2024 Shs '000 (Un-Audited)  2,698,393 844,024 1,854,369 1,022,094 832,275 832,275	30" June 2024 Shs '000 (Un-Audited) (Audited) (Audited) (Audited) 2,698,393 2,673,367 844,024 906,770 1,854,369 1,766,597 1,022,094 1,088,432 832,275 678,166 832,275 678,166 32,275 30,675 32,578 32,338 34,305 1,294,892 1,268,774 1,762,955 1,517,351 6,740,270 6,933,394 1,000,000 5,740,270 5,933,394 1,000,000 5,740,270 5,933,394 1,000,000 5,740,270 5,933,394 13,278,994 11,527,640 39,2% 39,1% 8,0% 8,0% 31,278,994 11,527,640 39,2% 31,1% 50,8% 60,1% 10,5% 10,5% 40,3% 49,6% 52,0% 60,6% 14,5% 37,5% 46,1% 111,3% 116,9% 20,0%	2024   2025   2025   2025   2026	30" June 2024   31" Dec 2025   31" March 2025   315" March 2025   325" March 2025	30" June 2024   31" Dec 2025   Shs '000   Shs '000	30" June 2024   31" Dec 2025   2025   2024   2024   2024   2025   2025   2024   2024   2024   2025   2025   2024   2026   2024   2024   2024   2024   2024   2024   2024   2026	30" June 2024   31" March 2025   Shs '000   Ch-Audited)   Ch-Audited)	

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, <a href="www.gtbank.co.ke">www.gtbank.co.ke</a>. They may also be accessed at the institution's head office located on Plot 1870 Woodvale Close, Westlands.

JUBRIL ADENIJI MANAGING DIRECTOR ELIZABETH KYENGO DIRECTOR

