

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

GTCC

Guaranty Trust Bank (Kenya) Ltd

I. STATEMENT OF FINANCIAL POSITION	BANK					GROUP				
	30 <sup>th</sup> Sept 2024	31 <sup>st</sup> Dec 2024	31 <sup>st</sup> March 2025	30 <sup>th</sup> June 2025	30 <sup>th</sup> Sept 2025	30 <sup>th</sup> Sept 2024	31 <sup>st</sup> Dec 2024	31 <sup>st</sup> March 2025	30 <sup>th</sup> June 2025	30 <sup>th</sup> Sept 2025
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
<b>A. ASSETS</b>										
1 Cash (both local and foreign)	132,152	126,445	131,235	157,057	159,896	1,417,961	3,636,796	1,560,182	1,104,243	885,615
2 Balances with Central Bank of Kenya	779,094	944,249	1,064,779	812,338	937,219	779,094	944,249	1,064,779	812,338	937,219
3 Kenya Government and other securities held for dealing purposes	-	-	-	-	-	-	-	-	-	-
4 Financial Assets at fair value through profit and loss	-	-	-	-	-	-	-	-	-	-
5 Investment Securities:										
a) Held to Maturity:										
i) Kenya Government securities	1,601,379	1,670,432	1,604,326	2,198,021	4,601,930	1,601,379	1,670,432	1,604,326	2,198,021	4,601,930
ii) Other securities	-	-	-	-	-	11,328,899	8,838,774	8,612,542	9,871,091	10,571,325
b) Available for sale:										
i) Kenya Government securities	14,690,317	15,333,432	15,558,689	16,973,144	13,785,769	14,690,317	15,333,432	15,558,689	16,973,144	13,785,769
ii) Other securities	-	-	-	-	-	-	-	-	-	-
6 Deposits and balances due from local banking institutions	57,785	39,348	59,917	38,586	60,243	57,785	39,348	59,917	38,586	60,243
7 Deposits and balances due from banking institutions abroad	1,957,927	2,022,770	2,135,913	3,128,246	2,999,609	8,835,537	5,912,939	7,790,879	11,206,263	9,166,627
8 Tax recoverable	-	81,282	25,525	-	-	-	81,282	25,525	-	-
9 Loans and advances to customers (net)	3,745,577	2,797,000	2,604,925	2,412,418	2,105,081	9,462,431	7,341,349	7,237,100	6,976,792	6,960,278
10 Balances due from banking institutions in the group	5,821,963	6,110,502	6,058,749	5,951,714	5,832,685	7,185,683	7,175,075	6,438,788	6,683,490	6,353,933
11 Investments in associates	-	-	-	-	-	-	-	-	-	-
12 Investments in subsidiary companies	3,375,990	3,375,990	3,375,990	3,375,990	3,375,990	-	-	-	-	-
13 Investments in Joint Ventures	-	-	-	-	-	-	-	-	-	-
14 Investment properties	-	-	-	-	-	-	-	-	-	-
15 Property, plant and equipment	621,553	792,910	791,388	771,603	936,091	1,315,954	1,505,941	1,595,164	1,724,669	2,057,918
16 Prepaid lease rentals	-	-	-	-	-	-	-	-	-	-
17 Intangible assets	7,005	6,538	5,906	5,297	5,335	41,273	256,194	155,757	156,649	165,396
18 Deferred tax asset	179,594	395,621	395,622	395,622	395,622	578,509	471,702	469,295	468,284	468,284
19 Retirement benefit asset	-	-	-	-	-	-	-	-	-	-
20 Other assets	282,295	361,007	502,912	455,949	543,053	1,173,962	692,452	1,106,331	1,078,239	1,322,669
<b>21 TOTAL ASSETS</b>	<b>33,252,632</b>	<b>34,057,525</b>	<b>34,315,875</b>	<b>36,675,985</b>	<b>35,738,524</b>	<b>58,468,785</b>	<b>53,899,964</b>	<b>53,279,274</b>	<b>59,289,810</b>	<b>57,337,206</b>
<b>B. LIABILITIES</b>										
22 Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-	-	-
23 Customer deposits	16,663,644	17,711,399	17,807,124	20,066,984	18,999,345	38,253,005	35,395,188	34,555,136	39,878,779	38,166,065
24 Deposits and balances due to local banking institutions	-	-	-	-	-	-	-	-	-	-
25 Deposits and balances due to foreign banking institutions	-	1,478	2,872	317	-	-	1,478	2,872	317	-
26 Other money market deposits	-	-	-	-	-	-	-	-	-	-
27 Borrowed funds	-	-	-	-	-	34,132	18,995	15,899	12,649	8,371
28 Balances due to banking institutions in the group	694	4,777,980	4,825,526	4,866,357	4,913,808	4,826,358	4,867,574	4,867,574	4,915,125	4,915,125
29 Tax payable	25,362	-	-	42,161	95,739	225,973	-	32,417	126,115	208,359
30 Dividends Payable	-	-	-	-	-	-	-	-	-	-
31 Deferred tax liability	-	-	-	-	-	-	-	-	-	-
32 Retirement benefit liability	-	-	-	-	-	-	-	-	-	-
33 Other liabilities	5,115,787	428,860	412,224	275,000	169,643	5,690,159	1,092,548	1,054,277	1,352,484	778,714
<b>34 TOTAL LIABILITIES</b>	<b>21,805,487</b>	<b>22,919,717</b>	<b>23,047,746</b>	<b>25,250,819</b>	<b>24,178,535</b>	<b>44,203,269</b>	<b>41,285,094</b>	<b>40,486,960</b>	<b>46,237,918</b>	<b>44,076,834</b>
<b>C. SHAREHOLDERS' EQUITY</b>										
35 Paid up/Assigned capital	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934	1,280,934
36 Share premium/(discount)	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323	4,225,323
37 Revaluation reserves	-	-	-	-	-	-	-	-	-	-
38 Retained earnings/Accumulated Losses	5,358,473	5,575,306	5,684,285	5,710,405	5,865,934	7,674,259	7,750,711	7,967,510	8,223,947	8,373,104
39 Statutory Loan Loss Reserve	582,415	56,245	77,587	208,504	187,797	698,801	161,352	186,245	228,454	290,453
40 Other Reserves	-	-	-	-	-	232,496	(996,935)	(1,060,394)	(1,103,857)	(1,106,978)
41 Proposed dividends	-	-	-	-	-	-	-	-	-	-
42 Non controlling Interest	-	-	-	-	-	153,703	193,485	192,696	196,090	197,736
43 Capital grants	-	-	-	-	-	-	-	-	-	-
<b>44 TOTAL SHAREHOLDERS' EQUITY</b>	<b>11,447,145</b>	<b>11,317,808</b>	<b>11,268,129</b>	<b>11,425,166</b>	<b>11,559,989</b>	<b>14,265,516</b>	<b>12,614,870</b>	<b>12,792,314</b>	<b>13,051,892</b>	<b>13,260,572</b>
<b>45 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>33,252,632</b>	<b>34,057,525</b>	<b>34,315,875</b>	<b>36,675,985</b>	<b>35,738,524</b>	<b>58,468,785</b>	<b>53,899,964</b>	<b>53,279,274</b>	<b>59,289,810</b>	<b>57,337,206</b>

III. OTHER DISCLOSURES	BANK					GROUP				
	30 <sup>th</sup> Sept 2024	31 <sup>st</sup> Dec 2024	31 <sup>st</sup> March 2025	30 <sup>th</sup> June 2025	30 <sup>th</sup> Sept 2025	30 <sup>th</sup> Sept 2024	31 <sup>st</sup> Dec 2024	31 <sup>st</sup> March 2025	30 <sup>th</sup> June 2025	30 <sup>th</sup> Sept 2025
	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000	Shs '000
	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
<b>1) NON-PERFORMING LOANS AND ADVANCES</b>										
a) Gross non-performing loans and advances	2,619,267	2,673,367	2,716,608	2,469,607	2,197,510	2,619,267	2,673,367	2,716,608	2,469,607	2,197,510
Less:										
b) Interest in Suspense	843,094	906,770	969,055	851,641	811,244	843,094	906,770	969,055	851,641	811,244
<b>c) Total Non-Performing Loans and Advances (a-b)</b>	<b>1,776,174</b>	<b>1,766,597</b>	<b>1,747,553</b>	<b>1,617,966</b>	<b>1,386,266</b>	<b>1,776,174</b>	<b>1,766,597</b>	<b>1,747,553</b>	<b>1,617,966</b>	<b>1,386,266</b>
Less:										
d) Loan Loss Provisions	977,306	1,088,432	1,117,270	1,237,039	1,057,183	977,306	1,088,432	1,117,270	1,237,039	1,057,183
e) Net Non-Performing Loans (c-d)	798,868	678,165	630,283	380,927	329,083	798,868	678,165	630,283	380,927	329,083
f) Discounted Value of Securities	798,868	678,166	630,283	380,927	329,084	798,868	678,166	630,283	380,927	329,084
<b>g) Net NPLs Exposure (e-f)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2) INSIDER LOANS AND ADVANCES</b>										
a) Directors, shareholders and associates	1,594	1,727	1,112	1,709	2,462	1,594	1,727	1,112	1,709	2,462
b) Employees	30,630	32,578	41,502	31,318	30,316	30,630	32,578	41,502	31,318	30,316
<b>c) Total Insider Loans and Advances and Other Facilities</b>	<b>32,224</b>	<b>34,305</b>	<b>42,614</b>	<b>33,026</b>	<b>32,778</b>	<b>32,224</b>	<b>34,305</b>	<b>42,614</b>	<b>33,026</b>	<b>32,778</b>
<b>3) OFF-BALANCE SHEET ITEMS</b>										
a) Letters of credit, guarantees, acceptances	1,184,029	1,268,774	1,217,373	1,082,613	970,394	1,184,029	1,268,774	1,217,373	1,082,613	970,394
b) Forwards, swaps and options	-	-	-	-	-	-	-	-	-	-
c) Other contingent liabilities	200,671	248,577	183,208	148,116	274,004	200,671	248,577	183,208	148,116	274,004
<b>d) Total Contingent Liabilities</b>	<b>1,384,701</b>	<b>1,517,351</b>	<b>1,400,581</b>	<b>1,230,729</b>	<b>1,244,398</b>	<b>1,384,701</b>	<b>1,517,351</b>	<b>1,400,581</b>	<b>1,230,729</b>	<b>1,244,398</b>
<b>4) CAPITAL STRENGTH</b>										
a) Core capital	6,966,199	6,933,394	7,353,768	7,301,232	7,389,351	6,966,199	6,933,394	7,353,768	7,301,232	7,389,351
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	1,000,000	1,000,000
c) Excess/(Deficiency)	5,966,199	5,933,394	6,353,768	6,301,232	6,389,351	5,966,199	5,933,394	6,353,768	6,301,232	6,389,351
d) Supplementary Capital	147,341	56,245	77,587	149,819	176,929	147,341	56,245	77,587	149,819	176,929
<b>e) Total capital (a+d)</b>	<b>7,113,539</b>	<b>6,989,639</b>	<b>7,431,354</b>	<b>7,451,051</b>	<b>7,566,279</b>	<b>7,113,539</b>	<b>6,989,639</b>	<b>7,431,354</b>	<b>7,451,051</b>	<b>7,566,279</b>
f) Total risk weighted assets	11,787,289	11,527,640	11,520,576	11,985,574	14,154,302	11,787,289	11,527,640	11,520,576	11,985,574	14,154,302
g) Core capital/total deposit liabilities	41.8%	39.1%	41.3%	36.4%	38.9%	41.8%	39.1%	41.3%	36.4%	38.9%
h) Minimum Statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
i) Excess/(Deficiency)	33.8%	31.1%	33.3%	28.4%	30.9%	33.8%	31.1%	33.3%	28.4%	30.9%
j) Core capital/total risk weighted assets	59.1%	60.1%	63.8%	60.9%	52.2%	59.1%	60.1%	63.8%	60.9%	52.2%
k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
l) Excess/(Deficiency) (j-k)	48.6%	49.6%	53.3%	50.4%	41.7%	48.6%	49.6%	53.3%	50.4%	