

GUARANTY TRUST BANK (UGANDA) LIMITED



Guaranty Trust Bank (Uganda) Ltd
Reg. No. 92828

Head Office:
Plot 56 Kira Road
P.O. Box 7323, Kampala,Uganda.
Telephone: +(256) 200 710 500
email: banking@gtbank.com
www.gtbank.co.ug

Branches in Uganda

Kira Road branch	Tel No: +256 200710526
Buganda Road branch	Tel No: +256 200710533
Nakivubo branch	Tel No: +256 200710552
Mbarara branch	Tel No: +256 200710542
Industrial Area branch	Tel No: +256 200710553
Kyaliwajjala branch	Tel No: +256 200710557
ColvilleStreet branch	Tel No: +256 200710562

SUMMARISED UNAUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED 30th JUNE 2025

I. SUMMARY STATEMENT OF FINANCIAL POSITION

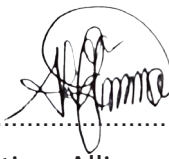
	June-2025 Shs'000 UN AUDITED	June-2024 Shs'000 UN AUDITED	Dec-2024 Shs'000 AUDITED
ASSETS			
Cash and balances with BOU	15,913,294	26,833,159	13,687,588
Balances with banking institutions	75,981,354	20,416,393	30,122,388
Due from parent/group companies	6,482,286	24,598,685	22,244,898
Loans and advances (Net)	41,273,955	49,981,952	46,537,345
Investment securities	80,473,262	98,565,790	85,603,487
Other assets	10,090,973	11,284,157	5,689,202
Property and equipment	5,469,558	2,557,423	5,282,312
Intangible asset	3,500,812	284,428	3,519,013
Right-of-use assets	4,218,924	3,229,163	2,589,641
Deferred tax Asset	-	6,724,454	-
Total Assets	243,404,418	244,475,603	215,275,874
LIABILITIES			
Customers' deposits	191,419,982	180,860,971	167,438,847
Balances due to banking institutions	-	6,026,867	-
Due to parent/group companies	262	262	34,432
Lease Liabilities	4,360,465	2,610,709	2,888,084
Other liabilities	4,604,345	3,306,777	3,578,954
Total Liabilities	200,385,053	192,805,586	173,940,317
SHAREHOLDERS' EQUITY			
Share capital	51,954,000	51,954,000	51,954,000
Share premium	22,413,668	22,413,668	22,413,668
Retained earnings / Losses	(33,797,365)	(25,425,142)	(34,955,039)
Regulatory credit risk reserve	2,449,062	2,727,491	1,922,929
Total Shareholders' Equity	43,019,365	51,670,017	41,335,558
Total Liabilities and Shareholders' Equity	243,404,418	244,475,603	215,275,874

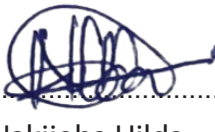
III. OTHER DISCLOSURES

	June-2025 Shs'000 UN AUDITED	June-2024 Shs'000 UN AUDITED	Dec-2024 Shs'000 AUDITED
Contingent liabilities			
Letters of Credit	-	-	-
Guarantees and Performance Bonds	58,876,406	50,451,924	42,649,346
Total	58,876,406	50,451,924	42,649,346
Commitments			
Undrawn stand-by facilities	-	1,054,077	4,690,628
Total	-	1,565,778	4,690,628
Non-Performing Loans and other Assets	7,158,934	4,831,809	3,376,323
Interest in Suspense	319,609	79,906	143,328
Bad debts written off	8,977,442	8,977,442	7,483,746
Large loan exposures	35,687,643	41,454,793	33,663,789
Insider loan exposures	431,824	384,076	422,122
Capital Position:			
Core Capital	39,326,127	38,807,680	35,644,852
Supplementary Capital	979,060	1,183,842	889,079
Total Qualifying Capital	40,305,187	39,815,398	36,094,059
Total Risk Weighted Assets (RWA)	124,644,107	118,647,108	93,283,892
Core Capital to RWA	31.6%	32.7%	38.2%
Total Qualifying Capital to RWA	32.3%	33.6%	38.7%

II. SUMMARY STATEMENT OF COMPREHENSIVE INCOME

	June-2025 Shs'000 UN AUDITED	June-2024 Shs'000 UN AUDITED	Dec-2024 Shs'000 AUDITED
INCOME			
Interest on deposits and placements	944,427	635,052	1,463,686
Interest on loans and advances	3,533,677	4,748,517	9,001,830
Interest on investment securities	5,200,125	6,160,439	11,678,997
Foreign exchange income	902,874	1,046,953	2,373,560
Fees and commissions income	3,426,859	3,396,631	6,723,086
Other income	569,928	98,850	1,184,110
Total Income	14,577,889	16,086,442	31,071,673
Expenditure			
Interest expense on deposits	2,556,949	3,232,444	6,050,643
Interest expense on borrowings	-	125,986	165,651
Interest expense on lease liabilities	152,757	102,337	165,389
Provisions for bad and doubtful debts	424,361	6,732,703	7,403,697
Personnel related costs	4,002,103	3,780,024	8,034,508
Operating expenses	3,866,166	2,455,302	5,363,110
Other expenses	1,380,331	2,519,698	6,122,509
Total Expenditure	12,382,667	18,948,494	33,305,507
Profit Before Tax	2,195,222	(2,862,052)	(880,238)
Income Tax Expense	(1,009,002)	(1,259,030)	(2,367,977)
Net Profits After Tax	1,186,221	(4,121,082)	(3,248,215)


Fatima Alli
(Managing Director)


Nakijoba Hilda
(Ag. Head, Finance)