## **GUARANTY TRUST BANK (UGANDA) LIMITED**

GTCO

Guaranty Trust Bank (Uganda) Ltd

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
Buganda Road branch
Nakivubo branch
Mbarara branch
Industrial Area branch
Kyaliwajjala branch

Colville Street branch

Tel No: +256 200710526 Tel No: +256 200710533 Tel No: +256 200710552 Tel No: +256 200710542 Tel No: +256 200710553 Tel No: +256 200710557 Tel No: +256 200710562

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

	June-2025	June-2024	Dec-2024
	Shs'000	Shs'000	Shs'000
	UN AUDITED	UN AUDITED	AUDITED
ASSETS	45.040.004	00 000 450	40.007.50
Cash and balances with BOU	15,913,294	26,833,159	13,687,58
Balances with banking institutions  Due from parent/group companies	75,981,354 6,482,286	20,416,393 24,598,685	30,122,388 22,244,898
Loans and advances (Net)	41,273,955	49,981,952	46,537,34
nvestment securities	80,473,262	98,565,790	85,603,48
Other assets	10,090,973	11,284,157	5,689,20
Property and equipment	5,469,558	2,557,423	5,282,31
ntangible asset	3,500,812	284,428	3,519,01
Right-of-use assets	4,218,924	3,229,163	2,589,64
Deferred tax Asset	-	6,724,454	-
Total Assets	243,404,418	244,475,603	215,275,87
LIABILITIES			
	404 440 000	100 000 071	107.400.04
Customers' deposits Balances due to banking institutions	191,419,982	180,860,971 6,026,867	167,438,84
Due to parent/group companies	262	262	34,43
Lease Liabilities	4,360,465	2,610,709	2,888,08
Other liabilities	4,604,345	3,306,777	3,578,95
Total Liabilities	200,385,053	192,805,586	173,940,31
SHAREHOLDERS' EQUITY			
Share capital	51,954,000	51,954,000	51,954,000
Share premium	22,413,668	22,413,668	22,413,66
Retained earnings / Losses	(33,797,365)	(25,425,142)	(34,955,039
Regulatory credit risk reserve	2,449,062	2,727,491	1,922,92
Total Shareholders' Equity	43,019,365	51,670,017	41,335,55
Total Liabilities and Shareholders' Equity			245 275 07
Total Elabilities and Onarenoiders Equity	243,404,418	244,475,603	215,275,674
III. OTHER DISCLOSURES	243,404,418		
	June-2025	June-2024	Dec-202
			Dec-202 Shs'000
III. OTHER DISCLOSURES	June-2025 Shs'000	June-2024 Shs'000	Dec-202 Shs'000
III. OTHER DISCLOSURES	June-2025 Shs'000	June-2024 Shs'000	Dec-202 Shs'000
	June-2025 Shs'000	June-2024 Shs'000	215,275,874  Dec-2024 Shs'000 AUDITED  - 42,649,346
III. OTHER DISCLOSURES  contingent liabilities etters of Credit Guarantees and Performance Bonds	June-2025 Shs'000 UN AUDITED	June-2024 Shs'000 UN AUDITED	Dec-202 Shs'000 AUDITED
III. OTHER DISCLOSURES  contingent liabilities etters of Credit duarantees and Performance Bonds  otal  commitments	June-2025 Shs'000 UN AUDITED - 58,876,406	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924	Dec-202 Shs'000 AUDITED - 42,649,346 42,649,346
indrawn stand-by facilities	June-2025 Shs'000 UN AUDITED - 58,876,406	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077	Dec-202 Shs'000 AUDITED - 42,649,346 42,649,346
ontingent liabilities etters of Credit uarantees and Performance Bonds otal ommitments ndrawn stand-by facilities otal	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778	Dec-202 Shs'000 AUDITED - 42,649,346 42,649,346 4,690,628 4,690,628
ontingent liabilities etters of Credit uarantees and Performance Bonds otal ommitments ndrawn stand-by facilities otal on-Performing Loans and other Assets	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809	Dec-202 Shs'000 AUDITED - 42,649,346 4,690,628 4,690,628 3,376,323
intingent liabilities etters of Credit fluarantees and Performance Bonds otal flommitments Indrawn stand-by facilities otal Ion-Performing Loans and other Assets interest in Suspense	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934  319,609	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809  79,906	Dec-202 Shs'000 AUDITED - 42,649,346 42,649,346 4,690,628 4,690,628 3,376,323 143,328
intingent liabilities etters of Credit duarantees and Performance Bonds otal commitments Indrawn stand-by facilities otal don-Performing Loans and other Assets interest in Suspense ad debts written off	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809  79,906  8,977,442	Dec-202 Shs'000 AUDITED  - 42,649,346 42,649,346 4,690,628 4,690,628 3,376,323 143,328 7,483,746
contingent liabilities etters of Credit fluarantees and Performance Bonds  otal  commitments Indrawn stand-by facilities otal  on-Performing Loans and other Assets Interest in Suspense ad debts written off arge loan exposures	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442 35,687,643	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809  79,906  8,977,442  41,454,793	Dec-202 Shs'000 AUDITED  - 42,649,346 4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789
ontingent liabilities etters of Credit fuarantees and Performance Bonds otal ommitments indrawn stand-by facilities otal on-Performing Loans and other Assets interest in Suspense ad debts written off arge loan exposures isider loan exposures	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809  79,906  8,977,442	Dec-202 Shs'000 AUDITED  - 42,649,346 4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789
contingent liabilities etters of Credit duarantees and Performance Bonds otal commitments Indrawn stand-by facilities otal don-Performing Loans and other Assets interest in Suspense ad debts written off arge loan exposures insider loan exposures capital Position:	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442 35,687,643 431,824	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809 79,906 8,977,442 41,454,793 384,076	Dec-202 Shs'000 AUDITED  - 42,649,346  4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789 422,122
Contingent liabilities etters of Credit Guarantees and Performance Bonds Cotal Commitments Undrawn stand-by facilities Cotal Cotal Conserved and Other Assets Interest in Suspense Cotal debts written off Cotal depts written off Cotal description: Core Capital	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442 35,687,643 431,824  39,326,127	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809 79,906 8,977,442 41,454,793 384,076  38,807,680	Dec-202 Shs'000 AUDITED  - 42,649,346  4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789 422,122
Contingent liabilities etters of Credit Guarantees and Performance Bonds Cotal Commitments Indrawn stand-by facilities Cotal Ion-Performing Loans and other Assets Interest in Suspense Ead debts written off arge loan exposures Insider loan exposures Isapital Position: Ione Capital Ioneplementary Capital	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442 35,687,643 431,824  39,326,127 979,060	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809 79,906 8,977,442 41,454,793 384,076  38,807,680 1,183,842	Dec-202 Shs'000 AUDITED  - 42,649,346  4,690,628 4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789 422,122 35,644,852 889,079
Contingent liabilities etters of Credit Guarantees and Performance Bonds Cotal Commitments Indrawn stand-by facilities Cotal Con-Performing Loans and other Assets Interest in Suspense Cotal debts written off Cotal arge Ioan exposures Cotal Position: Core Capital Cotal Qualifying Capital Cotal Qualifying Capital	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442 35,687,643 431,824  39,326,127 979,060 40,305,187	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809 79,906 8,977,442 41,454,793 384,076  38,807,680 1,183,842 39,815,398	Dec-202 Shs'000 AUDITED - 42,649,346 4,690,628 4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789 422,122 35,644,852 889,079
contingent liabilities etters of Credit duarantees and Performance Bonds cotal commitments Indrawn stand-by facilities cotal lon-Performing Loans and other Assets interest in Suspense and debts written off arge loan exposures insider loan exposures capital Position: core Capital supplementary Capital	June-2025 Shs'000 UN AUDITED  - 58,876,406  58,876,406  7,158,934 319,609 8,977,442 35,687,643 431,824  39,326,127 979,060	June-2024 Shs'000 UN AUDITED  - 50,451,924  50,451,924  1,054,077 1,565,778  4,831,809 79,906 8,977,442 41,454,793 384,076  38,807,680 1,183,842	Dec-202 Shs'000 AUDITED - 42,649,346 4,690,628 4,690,628 3,376,323 143,328 7,483,746 33,663,789 422,122 35,644,852 889,079

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)	



