

GTBank

GUARANTY TRUST BANK (RWANDA) PLC

				Guaranty Trust Ba	in (number) pre
STATEMENT OF FINANCIAL POSITION AS AT 3	0 JUNE 2020		STATEMENT OF COMPREHENSIVE	INCOME AS AT 30) JUNE 2020
ASSETS	30-Jun-20 Frw'000	31-Dec-19 Frw'000		30-Jun-20 Frw'000	30-Jun-19 Frw'000
	(Reviewed)	(Audited)		(Reviewed)	(Reviewed)
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS			Interest and Similar Income	3,746,405	3,655,592
Cash and balances with National Bank of Rwanda	9,787,892	13,384,277	Interest and Similar Income Interest Expense	(324,324)	(641,448)
Balances with Other Banks and Financial Institutions	22,543,431	16,742,210	Net Impairment Charge	(539,474)	(276,149)
Sub-Total	32,331,323	30,126,487	NET INTEREST INCOME	2,882,607	2,737,996
LOANS AND ADVANCES TO CUSTOMERS				1,489,052	1,362,273
Overdrawn Accounts (Overdrafts)	10.888.027	13,085,281	Fees and Commission Income Fee and Commission Expense	(392,153)	(454,401)
Treasury Loans	21,315,242	20,789,411	Foreign Exchange Trading Income/Loss	420,539	466,053
Equipment Loans	846,028	947,234	Other Income	34,417	143,532
Consumer Loans	1,298,900	853,386	NET INCOME FROM BANKING ACTIVITIES	1,551,854	1,517,458
Mortgage Loans	5,938,082	6,298,345			
Net Doubtful and Similar Debts	(64,410)	330,040	Personnel Costs	(1,062,101)	(1,199,904)
Interest Receivable- Loans Sub-Total	343,088 40,564,957	330,300 42,633,996	Other Operating Expenses Depreciation and Amortization	(1,058,294) (334,446)	(1,332,962) (328,500)
FINANCIAL INSTRUMENTS	40,364,757	42,033,770	Depreciation and Amonization	(004,440)	(520,500)
			TOTAL OPERATING EXPENSES	(2,454,842)	(2,861,366)
Financial Instruments Held to Maturity	20,102,656	13,492,864	PROFIT BEFORE TAX	1,979,620	1,394,087
Sub-Total	20,102,656	13,492,864			
PROPERTY, EQUIPMENT AND OTHER ASSETS			Taxation	(593,886)	(418,226)
Intangible Assets	800,861	863,222	PROFIT AFTER TAX	1,385,734	975,861
Property and Equipment	2,859,521	2,957,829			
Right of Use Assets	2,323,929	2,490,898	Other Discl	osures	
Other Assets	1,068,168	1,418,489			
Sub-Total TOTAL	7,052,478	7,730,438	Item	Amount (Frw'000)	Amount (Frw'000)
IOIAL	100,051,415	93,983,785	1. Capital Strength	30-Jun-20	31-Dec-19
LIABILITIES	30-Jun-20	31-Dec-19	a. Core Capital (Tier 1)	14,563,725	13,808,497
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER					
FINANCIAL INSTITUTIONS			b. Supplementary Capital (Tier 2)	862,482	873,492
FINANCIAL INSTITUTIONS		1 000 000	c. Total Capital	15,426,207	14,681,989
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions	:	1,000,000	c. Total Capital d. Total Risk Weighted Assets	15,426,207 67,557,367	14,681,989 71,347,643
FINANCIAL INSTITUTIONS	-	-	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio	15,426,207	14,681,989
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts		1,000,000 - 1,000,000	c. Total Capital d. Total Risk Weighted Assets	15,426,207 67,557,367 21.56%	14,681,989 71,347,643 19.35%
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total		-	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio	15,426,207 67,557,367 21.56% 22.83%	14,681,989 71,347,643 19.35% 20.58%
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total	- - - 78,109,757	-	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk	15,426,207 67,557,367 21.56% 22.83% 1.28% 11.49%	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02%
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable	97,923	- 1,000,000 72,582,514 68,817	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk d. Liquidity Coverage Ratio (LCR)	15,426,207 67,557,367 21,56% 22,83% 1,28% 11,49% 414.6%	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226.0%
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total		- 1,000,000 72,582,514	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR**)	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448.997	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226.0% 32,291,982
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable	97,923	- 1,000,000 72,582,514 68,817	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Short Term Liabilities (LCR***)	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448.997 7.102.598	14,681,989 71,347,643 19,35% 20,58% 11,22% 11,02% 226,0% 32,291,982 14,286,249
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total	97,923	- 1,000,000 72,582,514 68,817	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR**)	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448.997	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226.0% 32,291,982
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES	97,923 78,207,680	- 1,000,000 72,582,514 68,817 72,651,332	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Short Term Liabilities (LCR***) a iii. Total Deposit Liabilities	15,426,207 67,557,367 21,56% 22,83% 1,28% 21,28% 21,28% 22,448,997 7,102,598 78,207,680	14,681,989 71,347,643 19,35% 20,58% 11,02% 226,0% 32,291,982 14,286,249 72,651,332
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Current Income Tax Liability	97,923 78,207,680 2,025,294	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Short Term Liabilities (LCR***) a iii. Total Deposit Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448.997 7.102.598 78.207.680 145.1%	14,681,989 71,347,643 19,35% 20,58% 11,02% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9%
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Current Income Tax Liability Deferred Income Tax Liability	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Coverage Ratio (LCR) a Liquidity Coverage Ratio (LCR) a i. Liquidity Coverage Ratio (LCR) a ii. Liquidity Coverage Ratio (LCR) a ii. Jotal Deposit Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding 3. Market Risk	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448,997 7.102.598 78.207.680 145.1% 66.104.264	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Sub-Total	97,923 78,207,680 2,025,294 2,483,426 593,886	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Jotal Deposit Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding 3. Market Risk a. Interest Rate Risk	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448,997 7.102.598 78.207.680 145.1% 66.104.264	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Current Income Tax Liability Deferred Income Tax Liability	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquid Assets Available (LCR***) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding b ii. Required Stable Funding a. Interest Rate Risk b. Equity Position Risk	15.426.207 67.557.367 21.565 22.83% 1.28% 11.49% 414.6% 29.448,997 7.102.598 78.207.680 145.1% 66.104.264 45.556.914	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability PROVISIONS FOR LITIGATIONS	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding b ii. Required Stable Funding b J. Available Stable Funding b J. Equity Position Risk c. Foreign Exchange Risk	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448,997 7.102.598 78.207.680 145.1% 66.104.264	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Sub-Total	97,923 78,207,680 2.025,294 2,483,426 593,886 439,192 5,541,797	1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192 5,435,967	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquid Assets Available (LCR***) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding b ii. Required Stable Funding a. Interest Rate Risk b. Equity Position Risk	15,426,207 67,557,367 21,565 22,83% 1,28% 1,49	14,681,989 71,347,643 19,35% 20,85% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981
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FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability Provision for Contingent Liability Provision for Contingent Liability OWNERS EQUITY	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192 5,541,797 162,982 162,982	1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192 5,435,967 143,263 143,263	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio I. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk d. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b i. Required Stable Funding b i. Required Stable Funding b i. Required Stable Funding b J. Available Stable Funding b J. Number of Stable Funding b J. Number of Non-independent Directors c. Number of Independent Directors	15,426,207 67,557,367 21,565 22,83% 1,28% 1,49	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981 - - - 25,589 Number 6 3 3
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liability Current Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192 5,541,797 162,982 162,982 10,994,882	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192 5,435,967 143,263 143,263 143,263 10,994,882	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Stoht Term Liabilities (LCR***) a ii. Stoht Deposit Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding 3. Market Risk a. Interest Rate Risk b. Equity Position Risk c. Foreign Exchange Risk 4. Management and Board Composition a. Number of Non-independent Directors b. Number of Independent Directors c. Number of Independent Directors d. Number of Female Directors	15,426,207 67,557,367 21,565 22,83% 1,28% 1,49	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981 - - - 25,589 Number 6 3
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability Provision for Contingent Liability Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192 5,541,797 162,982 162,982 162,982 10,994,882 562,100	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192 5,435,967 143,263 143,263 10,994,882 562,100	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding 3. Market Risk a. Interest Rate Risk b. Equity Position Risk c. Foreign Exchange Risk 4. Management and Board Composition a. Number of Non-independent Directors c. Number of Non-independent Directors d. Number of Female Directors e. Number of Male Directors b. Number	15,426,207 67,557,367 21,565 22,83% 1,28% 1,49	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981 - - - 25,589 Number 6 3 3
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liability Current Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192 5,541,797 162,982 162,982 162,982 10,994,882 562,100 4,581,974		c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a i. Liquid Assets Available (LCR***) a ii. Stoht Term Liabilities (LCR***) a ii. Stoht Deposit Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding 3. Market Risk a. Interest Rate Risk b. Equity Position Risk c. Foreign Exchange Risk 4. Management and Board Composition a. Number of Non-independent Directors b. Number of Independent Directors c. Number of Independent Directors d. Number of Female Directors	15,426,207 67,557,367 21,565 22,83% 1,28% 1,49	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981 - - - 25,589 Number 6 3 3
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves Retained Earnings	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192 5,541,797 162,982 162,982 162,982 10,994,882 562,100	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192 5,435,967 143,263 143,263 10,994,882 562,100	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquidity Coverage Ratio (LCR) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding b ii. Required Stable Funding b ii. Required Stable Funding a. Interest Rate Risk b. Equity Position Risk c. Foreign Exchange Risk 4. Management and Board Composition a. Number of Non-independent Directors b. Number of Independent Directors c. Number of Female Directors f. Number of Senior Managers	15,426,207 67,557,367 21,565 22,83% 1,28% 1,49	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981 - - - 25,589 Number 6 3 3
FINANCIAL INSTITUTIONS Due to Banks and Other Financial Institutions Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Lease Liability Deferred Income Tax Liability Deferred Income Tax Liability Deferred Income Tax Liability PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Frovision for Contingent Liability Sub-Total OWNERS EQUITY Share Capital Revaluation Reserves Retained Earnings Sub-Total	97,923 78,207,680 2,025,294 2,483,426 593,886 439,192 5,541,797 162,982 162,985 162,	- 1,000,000 72,582,514 68,817 72,651,332 1,933,232 2,632,698 430,845 439,192 5,435,967 143,263 143,263 143,263 143,263 10,994,882 562,100 3,196,241 14,753,223 93,983,785	c. Total Capital d. Total Risk Weighted Assets e. Tier 1 Ratio f. Total Capital/Total Risk Weighted Assets Ratio g. Tier 2 Ratio h. Leverage Ratio 2. Liquidity Risk a. Liquidity Risk a. Liquidity Risk a. Liquidity Risk b. Liquidity Risk a. Liquidity Risk b. Coreage Ratio (LCR***) a ii. Short Term Liabilities b. Net Stable Funding Ratio (NSFR) b i. Available Stable Funding b ii. Required Stable Funding b ii. Required Stable Funding 3. Market Risk c. Foreign Exchange Risk 4. Management and Board Composition a. Number of Non-independent Directors c. Number of Non-independent Directors c. Number of Female Directors f. Number of Female Directors f. Number of Senior Managers f. Number of Female Senior Managers h. Number of Fanale Senior Managers The Financial Statements were approved by the Bo	15.426.207 67.557.367 21.56% 22.83% 1.28% 11.49% 414.6% 29.448,997 7.102.598 78.207.680 145.1% 66.104.264 45.556.914 - - 4.597 Number 6 3 3 3 2 4 9 1 8 50 1 1 1 1 1 1 1 1 1 1 1 1 1	14,681,989 71,347,643 19,35% 20,58% 1,22% 11,02% 226,0% 32,291,982 14,286,249 72,651,332 150,9% 61,077,469 40,463,981 - - - 25,589 Number 6 3 3
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These financial statements are also available online at http://gtbank.co.rw/home/download-forms/

GUARANTY TRUST BANK (RWANDA) PLC



Guaranty Trust Bank (Rwanda) plc

Other Disclosures "Cor			
m Credit Risk	In FRW'000 30-Jun-20	In FRW'000 31-Dec-19	
. Total Gross Credit Risk Exposures	42,566,152	43,883,389	GTBank
Average Gross Credit Exposures: i. Loans and Non-derivative Off-balance Sheet Exposures	71,965,159	69,296,825	GIBANK
ii. Debt Securities iii. OTC derivatives	20,102,656	13,492,864	
Regional or Geographic Distribution of Exposures:		-	Guaranty Trust Bank (Rwanda) plc
i. Kigali City ii. Northern Region	40,680,043 135,618	41,690,773 258,916	
iii. Southern Region	845,679	832,085	
iv. Western Region v. Eastern Region	556,427 348,385	704,477 397,138	
. Sector Distribution of Exposures: i. Government			
ii. Financial	-	-	
iii. Manufacturing iv. Infrastructure and Construction	7,876,562 7,024,238	9,514,541 7,350,960	
v. Services and Commerce vi. Others	19,369,481 8,295,871	18,328,090 8,689,798	
. Off- Balance Sheet Items:	29,399,007	25,413,436	
Non-performing Loans Indicators: i. Non-Performing Loans (NPL)	1,936,785	1,579,433	
ii. NPL Ratio	2.69%	2.28%	
. Related Parties: i. Loans to Directors and associates, Shareholders and Subsidiaries	885,686	877,024	
ii. Loans to Employees . Operational risk	356,655	508,042	
. Frauds Fraud Typ	e Fraud Number	Fraud Amount	
. Country Risk		-	
r. Credit Exposures Abroad b. Other Assets Held Abroad	- 18,043,431	- 16,742,210	
. Liabilities to Abroad	-		
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