

GUARANTY TRUST BANK (RWANDA) PLC

Guaranty Trust Bank (Rwanda) plc

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025

ASSETS	30-Jun-25 Frw'000 (Reviewed)	31-Dec-24 Frw'000 (Audited)
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS		
Cash and balances with National Bank of Rwanda	20,386,702	31,782,390
Balances with Other Banks and Financial Institutions	47,696,976	32,402,513
Sub-Total	68,083,678	64,184,903
LOANS AND ADVANCES TO CUSTOMERS		
Net Loans and Advances to Customers	33,769,531	30,372,575
Sub-Total	33,769,531	30,372,575
FINANCIAL INSTRUMENTS		
Financial Instruments at Amortized Cost	76,526,961	60,916,531
Sub-Total	76,526,961	60,916,531
PROPERTY, EQUIPMENT AND OTHER ASSETS		
Intangible Assets	1,148,656	1,078,193
Property and Equipment	4,706,256	3,124,526
Right of Use Assets	790,036	1,427,355
Deferred income tax asset	800,638	800,638
Other Assets	2,792,107	1,515,061
Sub-Total	10,237,694	7,945,774
TOTAL	188,617,864	163,419,782
LIABILITIES		
TREASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS AND OPERATIONS WITH CUSTOMERS		
OPERATIONS WITH CUSTOMERS		
Deposits from Customers	141,548,701	123,281,015
Interest Payable	63,895	32,620
Sub-Total	141,612,596	123,313,635
OTHER LIABILITIES		
Other Borrowings	139,379	199,895
Other Liabilities	7,262,847	2,837,736
Lease Liability	930,115	1,654,301
Current Income Tax Liability	925,067	-
Sub-Total	9,257,408	4,691,933
PROVISIONS FOR LITIGATIONS		
Provision for Contingent Liability	87,971	133,068
Sub-Total	87,971	133,068
OWNERS EQUITY		
Share Capital	20,000,000	20,000,000
Revaluation Reserves	261,835	261,835
Statutory Reserves	5,964	74,653
Retained Earnings	17,392,089	14,944,658
Sub-Total	37,659,889	35,281,147
TOTAL	188,617,864	163,419,782
OFF-BALANCE SHEET		
Financing Commitments Given	3,606,351	3,439,845
Guarantees Commitments Given	12,387,902	14,382,078
TOTAL	15,994,253	17,821,923

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2025

	30-Jun-25 Frw'000 (Reviewed)	30-Jun-24 Frw'000 (Reviewed)
Interest and Similar Income	5,338,031	5,953,696
Interest Expense	(443,797)	(283,916)
Net Impairment (Charge)/Credit	1,146,966	121,485
NET INTEREST INCOME	6,041,200	5,791,265
Fees and Commission Income	999,410	1,151,305
Fee and Commission Expense	(687,668)	(614,151)
Foreign Exchange Trading Income	700,931	926,410
Other Income	45,508	44,709
NET INCOME FROM BANKING ACTIVITIES	1,058,181	1,508,273
Personnel Costs	(1,982,660)	(1,380,287)
Operating Expenses	(1,571,683)	(1,831,373)
Depreciation and Amortization	(241,229)	(360,717)
TOTAL OPERATING EXPENSES	(3,795,572)	(3,572,377)
PROFIT BEFORE TAX	3,303,809	3,727,161
Taxation	(925,067)	(1,043,605)
PROFIT AFTER TAX	2,378,742	2,683,556

Other Disclosures

Item	Frw'000 30-Jun-25	Frw'000 31-Dec-24
1. Capital Strength		
a. Core Capital (Tier 1)	36,183,831	34,976,480
b. Supplementary Capital (Tier 2)	559,053	522,231
c. Total Capital	36,742,884	35,498,710
d. Total Risk Weighted Assets	83,845,755	80,485,043
e. Tier 1 Ratio	43.16%	43.46%
f. Total Capital/Total Risk Weighted Assets Ratio	43.82%	44.11%
g. Tier 2 Ratio	0.67%	0.65%
h. Leverage Ratio	18.72%	18.91%
2. Liquidity Risk		
a. Liquidity Coverage Ratio (LCR)	399.4%	1060.0%
a i. Liquid Assets Available (LCR***)	96,939,683	93,094,515
a ii. Short Term Liabilities (LCR***)	24,272,977	8,782,323
a iii. Total Deposit Liabilities	141,612,596	123,313,635
b. Net Stable Funding Ratio (NSFR)	148.0%	136.6%
b i. Available Stable Funding	133,527,879	115,175,445
b ii. Required Stable Funding	90,244,735	84,329,376
3. Market Risk		
a. Interest Rate Risk	-	-
b. Equity Position Risk	-	-
c. Foreign Exchange Risk	6,633	20,409
4. Management and Board Composition	Number	Number
a. Number of Board Members	4	5
b. Number of Non-independent Directors	2	2
c. Number of Independent Directors	2	3
d. Number of Female Directors	1	2
e. Number of Male Directors	3	3
f. Number of Senior Managers	12	10
g. Number of Female Senior Managers	3	3
h. Number of Male Senior Managers	9	7

The Financial Statements were approved by the Board of Directors on 26th August 2025 and signed on its behalf by:

Chairperson of Board Audit Committee
FRANCOISE KAGYIRE

Managing Director
YUSUF AYOKUNLE

Get a free POS terminal

&

Access up to

Rwf10,000,000

Business loan (no collateral)



12.99% P.a

Access up to

300,000,000 Rwf

INZOZI Zawe

Loan for salaried workers

Amategako n'amabwiriza

Usaba agomba kuba umukazi wemejwe w' ikigo akorera.
Umushahara w'usaba ugomba kuba wishyurirwa muri GTBank.

Inyongera

Uhabwa ikarita ya ATM k'ubuntu.
Uhabwa ubwishingizi bw'ubuzima k'ubuntu.



FINANCIAL DISCLOSURES AS AT 30 JUNE 2025

Other Disclosures "Continued"

Item	Frw'000 30-Jun-25	Frw'000 31-Dec-24	
5. Credit Risk			
a. Total Gross Credit Risk Exposures	34,334,173	30,961,882	
b. Average Gross Credit Exposures:			
b i. Loans and Non-derivative Off-balance Sheet Exposures	50,328,426	48,783,805	
b ii. Debt Securities	76,526,961	64,145,446	
b iii. OTC derivatives	-	-	
c. Regional or Geographic Distribution of Exposures:			
c i. Kigali City	32,534,051	29,398,572	
c ii. Northern Region	551,015	428,265	
c iii. Southern Region	382,533	426,855	
c iv. Western Region	513,073	449,977	
c v. Eastern Region	353,500	258,213	
d. Sector Distribution of Exposures:			
d i. Government	-	-	
d ii. Financial	-	-	
d iii. Manufacturing	3,528,157	3,011,544	
d iv. Infrastructure and Construction	611,760	927,657	
d v. Services and Commerce	7,738,050	8,192,152	
d vi. Others	22,456,206	18,830,528	
e. Off- Balance Sheet Items:	15,994,253	17,821,923	
f. Non-performing Loans Indicators:			
f i. Non-Performing Loans (NPL)	179,922	459,410	
f ii. NPL Ratio	0.36%	0.94%	
g. Related Parties:			
g i. Loans to Directors and associates, Shareholders and Subsidiaries	-	-	
g ii. Loans to Employees	643,740	575,437	
h. Restructured Loans:			
h i. Number of borrowers	9	14	
h ii. Amount outstanding	812,949	1,412,619	
h iii. Provision thereon (regulatory)	17,018	20,049	
h iv. Restructured loans as % of gross loans	2.4%	4.6%	
6. Operational risk			
a. Frauds	Fraud Type	Fraud Number	Fraud Amount Frw'000
N/A	N/A	N/A	N/A
7. Country Risk			
a. Credit Exposures Abroad	-	-	-
b. Other Assets Held Abroad	42,999,823	26,461,130	-
c. Liabilities to Abroad	-	-	-

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EXPLANATORY NOTES TO THE FINANCIALS

1. Net Loans and Advances Increased by 11%

The 11% increase in net loans and advances was mainly attributable to enhancement in lending activities

2. Customers' Deposits Increased by 15%

The 15% increase in customer deposits was attributable mainly to enhanced deposit mobilization from existing and new customers during the period.

3. Investment in Financial Securities Increased by 26%

The 26% growth in investment in financial securities was attributable to the enhanced investment in Treasury bills during the period

4. Net Interest Income Before Impairment Charge Decreased by 14%

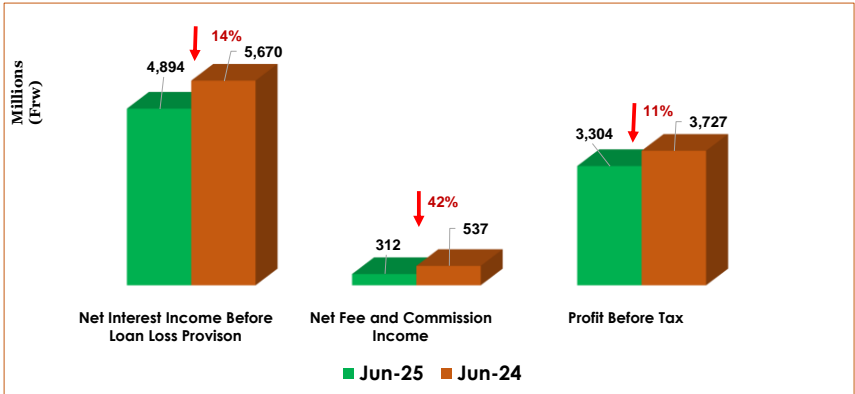
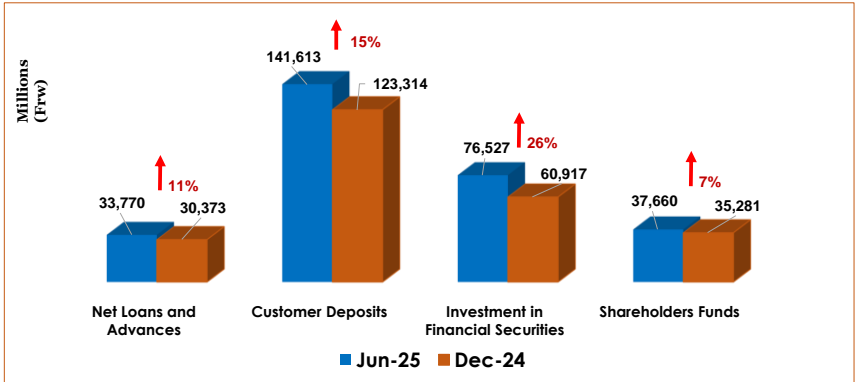
The net reduction of 14% was mainly attributable to decrease in interest income generated from investment in financial securities during the period.

5. Net Fee and Commission Income Decreased by 42%

The 42% decrease in net fees and commission income was mainly attributable to increase in fees expenses incurred during the period to facilitate alternative channels aimed at facilitating customer service.

6. Profit Before Tax Decreased by 11%

The 11% decrease in profit before tax was mainly attributable to reduction in net interest income and net fees and commission income generated from service provision during the prior period.



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