



Guaranty Trust Bank(Gambia)Ltd.

Statement of Financial Position

As at 31 December 2013

<i>In thousands of Dalasi</i>	Dec-2013	Dec-2012	Growth
Assets			
Cash and cash equivalents	469,065	187,253	150%
Loans and advances to customers	856,725	805,399	6%
Investment securities:			
• Available for sale	847,237	669,607	27%
Property and equipment	200,721	166,452	21%
Intangible assets	2,640	2,127	24%
Other assets	387,059	214,603	80%
Total Assets	2,763,446	2,045,440	35%
Liabilities			
Deposits from banks	135,133	98,110	38%
Deposits from customers	2,242,723	1,614,336	39%
Other liabilities	8,499	5,236	62%
Current income tax liabilities	10,426	6,345	64%
Deferred tax liabilities	7,990	5,866	36%
Total liabilities	2,404,770	1,729,893	39%
Equity			
Capital and reserves			
Share capital	200,000	200,000	0%
Retained earnings	48,631	55,631	-13%
Other components of equity	110,045	59,916	84%
Total equity	358,676	315,547	14%
Total equity and liabilities	2,763,446	2,045,440	35%
Financial Performance Highlights			
as at 31 December 2013			
(In thousands of Gambian Dalasi)	Dec-2013	Dec-2012	Growth
Net Interest Income	158,584	128,478	23%
Total Revenue	445,408	363,819	22%
Profit Before Tax	142,871	99,770	43%
Profit After Tax	94,487	67,868	39%

These financial statements were approved by the board of directors and signed on its behalf by:

Dr. Amadou Samba

Chairman

Olufemi Omotoso

Managing Director