

## STATEMENT TO THE NIGERIAN STOCK EXCHANGE AND THE SHAREHOLDERS ON THE EXTRACT OF UNAUDITED IFRS RESULTS FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2012.

Guaranty Trust Bank plc

The Board of Directors of Guaranty Trust Bank plc is pleased to present an extract of the un-audited Group Financial Statements for the nine months ended September 30, 2012.

Statement of financial position as at	Group Sept 2012	Group Dec 2011	Bank Sept 2012	Bank Dec 2011 (N'million)	
30th September 2012	(N'million)	(N'million)	(N'million)		
ASSETS					
Cash and cash equivalents	253,346	368,282	218,373	330,294	
Loans and advances to banks	339	159	274	159	
Loans and advances to customers	776,639	706,893	735,024	679,359	
Financial assets held for trading	208,226	173,298	195,271	151,819	
Investment securities:					
– Available for sale	3,054	3,745	3,054	3,745	
– Held to maturity	136,756	161,196	137,615	163,91	
Investment in subsidiaries	-	-	22,541	16,234	
Assets pledged as collateral	26,402	45,588	26,402	45,588	
Property and equipment	54,906	51,602	49,631	47,342	
Intangible assets	1,352	1,006	1,192	763	
Deferred tax assets	865	97	-		
Other assets	127,238	87,007	120,711	80,81	
	1,589,123	1,598,873	1,510,088	1,520,028	
Assets classified as held for sale and					
discontinued operations	-	9,779	-	3,500	
TOTAL ASSETS	1,589,123	1,608,652	1,510,088	1,523,528	
LIABILITIES					
Deposits from banks	1,732	37,229	586	21,636	
Deposits from customers	1,071,533	1,026,119	993,489	962,486	
Debt securities issued	88,479	145,768	13,675	13,23	
Current income tax liabilities	8,855	14,063	8,849	13,760	
Deferred tax liabilities	4,880	3,408	4,875	3,309	
Other liabilities	58,843	48,707	49,159	41,66	
Other borrowed funds	90,957	93,230	170,087	229,647	
	1,325,279	1,368,524	1,240,720	1,285,732	
Liabilities included in assets classified					
as held for sale and discontinued					
operations	_	6,120	_		
TOTAL LIABILITIES	1,325,279	1,374,644	1,240,720	1,285,732	
CAPITAL AND RESERVES					
Share capital	14,716	14,716	14,716	14,716	
Share premium	123,471	123,471	123,471	123,47	
Treasury shares	(2,047)	(2,047)	-		
Retained earnings	40,929	28,746	46,924	35,176	
Other components of equity	85,725	67,121	84,257	64,433	
Total equity attributable to	262,794	232,007	269,368	237,796	
owners of the Parent	202,734	232,007	203,300	237,730	
Non-controlling interests in equity	1,050	2,001	-		
TOTAL EQUITY	263,844	234,008	269,368	237,79	
TOTAL EQUITY AND LIABILITIES	1,589,123	1,608,652	1,510,088	1,523,528	
	1,505,125	1,000,032	1,5 10,000	1,323,320	

The Group expects that barring unforeseen circumstances, the trend of the above results should be maintained in the last quarter of the financial year. DATED THIS 17TH DAY OF OCTOBER, 2012

BY ORDER OF THE BOARD



**OLUTOLA OMOTOLA**COMPANY SECRETARY

Some   December   De	ncome statement	Group	Group	Group	Bank	Bank	Ba
124,534   95,887   726,472   726,472   726,473   727,777   727,777   728,7		·	·			·	Dec 20
Interest pressor   19,000   10,000							
Search   S							119,0
1976   1976	·						(25,43
the Interest income after Joan impairment charges and commission income and commission income (1,421) (2,392) (2,188) (1,239) (3,385) (3,386) (3,385) (3,386)		-					93,5
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e and commission expense  1.4.213							74,9
tel see and commission income							39,0
ret grained grant processed or francial instruments classified here for artifular processes of the fore for the fore for the fore fore fore fore fore fore fore for	·						(2,1
Per operating more   1,991   6,624   5,575   2,230   3,972	et gains/(losses) on financial instruments classified						36,8
13,269   101,258   12,419   5,488   9,271							4,8
persiding income  132,269 101,258 133,087 112,4216 112,431 112		1,991		5,575			9,9
15,4620   (15,462)   (15,462)   (12,451)   (12,083)   (15,800)   (16,800)	her income	5,638	8,815	12,419	5,488	9,271	14,8
nerel and administratine expenses (15,855) (16,777) (21,627) (15,800) (15,8	perating income	132,269	101,258	133,087	124,216	97,247	126,
need and administrative expenses  (15,850) (16,777) (21,621) (15,830) (15,880)  preciation and amontization  (6,830) (15,322) (74,55) (5,817) (4,910)  the constanting expenses  (17,144) (15,00) (20,616) (14,531) (12,944) (14,531)  tal expenses  (55,377) (51,919) (71,007) (48,634) (46,258) (6  575,822 (50,389) (12,158) (14,277) (12,944) (14,277	rsonnel expenses	(15,462)	(15,430)	(20,484)	(12,451)	(12,083)	(15,9
eating lase expenses (335) (487) (830) (333) (391) (39	•				(15.300)	(15.890)	(19,7
preciation and amontziation  (6,380) (5,322) (7,456) (5,817) (6,910) (1,094) (	•						(5
Late expenses (17,144) (13,900) (20,616) (14,531) (12,984) (16,528) (16,5377) (51,910) (71,007) (48,634) (46,258) (6,5377) (51,910) (71,007) (48,634) (46,258) (6,5377) (51,910) (71,007) (48,634) (46,258) (6,5377) (51,910) (71,007) (71,007) (48,634) (46,258) (6,5377) (71,937) (71,53							
tal expenses (53,377) (51,910) (71,007) (48,634) (46,258) (0 offit before income tax 76,892 49,348 (2,080 75,582 50,989 or the expense (13,158) (12,438) (14,277) (14,278) (11,272) (11							(6,7
### Define Income tax							(18,8
infer for the period from continuing operations 63,724 36,910 (12,590) (11,292) (17,438) (17,	tal expenses	(55,377)	(51,910)	(71,007)	(48,634)	(46,258)	(61,8
shift for the period from continuing operations   63,734   36,910   3,938   63,032   39,697	ofit before income tax	76,892	49,348	62,080	75,582	50,989	64,
### Strict for the period from discontinued operations   609   811   3,938	ome tax expense	(13,158)	(12,438)	(14,277)	(12,550)	(11,292)	(13,0
### Series of the period   64,343   37,721   51,742   63,032   39,697   ### Series during the period from continuing operations   64,104   37,389   51,204   63,032   39,697   ### Profit for the period from discontinuing operations   63,544   36,650   47,516   63,032   39,697   ### Profit for the period from continuing operations   560   739   36,687     ### Profit for the period from continuing operations   190   261   287   -   ### Series of the period from continuing operations   190   261   287   -   ### Series of the period from discontinued operations   49   71   251   63,032   39,697   ### SERIES OF COMPREHENSIVE INCOME ### R THE PERIOD ENDED 30 SEPTEMBER 2012 ### SERIES OF COMPREHENSIVE INCOME ### R THE PERIOD COMPREHENSIVE INCOME ### R THE PERIOD COMPREHENSIVE INCOME ### SERIES OF COMPREHENSIVE INCOME ### THE PERIOD COMPREHENSIVE INCO					63,032	39,697	51,
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uity holders of the parent entity (total)         64,104         37,389         51,204         63,032         39,697           Profit for the period from continuing operations         63,544         36,650         47,516         63,032         39,697           Profit for the period from continuing operations         190         261         287         -         -           Profit for the period from continuing operations         190         261         287         -         -           Profit for the period from discontinued operations         49         71         251         -         -           ATEMENT OF COMPREHENSIVE INCOME         R THE PERIOD SEPTEMBER 2012         37,721         51,742         63,032         39,697           ATEMENT OF COMPREHENSIVE INCOME         R THE PERIOD SEPTEMBER 2012         37,721         51,742         63,032         39,697           ATEMENT OF COMPREHENSIVE INCOME         R THE PERIOD CONDED 30 SEPTEMBER 2012         20         -         -         -         -         -         63,032         39,697         -         <	ofit for the period	64,343	37,721	51,742	63,032	39,697	51,
Froff for the period from continuing operations Profit for the period from discontinued operations   550   739   3.687   -	ofit attributable to:						
Profit for the period from continuing operations Profit for the period from discontinued operations Profit for the period from discontinued operations Profit for the period from continuing operations Profit for the period of Profit for the period from Continuing operations Profit for the period of Profit for Profit for Profit for the period from Obstance Profit for Pr	uity holders of the parent entity (total)	64,104	37,389	51,204	63,032	39,697	51,
## Profit for the period from discontinued operations microtruling interests (total)							51,
m-controlling interests (total)  239 332 538					03,032	33,037	31,
Profit for the period from continuing operations Profit for the period from discontinued erations attributable to the equity holders of the rent entity during the period (expressed in naira rshare): Profit for the period from discontinued erating prior to tall impaired Loans and Advances (N'million) Profit for the period from discontinued tall impaired Loans and Advances (N'million) Profit for the period from discontinued tall impaired Loans and Advances (N'million) Profit for the period from discontinued period of the period (caps and Advances to Loans di Advances (%)  Profit for the period from discontinued period from sales and profit from tall impaired Loans and Advances to Loans di Advances (%)  Profit for the period from discontinued period from sales and profit from discontinued operations Profit for the period from discontinued period from discontinued operations Profit from the period from discontinued period from discontinued operations Profit from the period from discontinued period from discontinued operations Profit from the period from discontinued period from discontinued operations Profit from the period from discontinued period from discontinued operations discondinued period (expressed in naira rshare): Profit from discontinued period (expressed in naira rshare): Profit from discontinued discontinued discontinued discontinued discontinued operations discontinued operations discontinued	·				_	_	
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ther comprehensive income for the period, net of tax  (1,053) (2,023) (2,521) 915 (2,231)  tal comprehensive income for the period  63,290 35,698 49,221 63,947 37,466  tal Comprehensive income attributable to: uity holders of the parent entity (total)  63,161 35,369 48,682 63,947 37,466  Total comprehensive income for the period from continuing operations  62,601 34,809 44,995 63,947 37,466  Total comprehensive income for the period from discontinued operations  560 560 3,687  501 comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from 80 78 288  Total comprehensive income for the period from discontinued teritorial satisfaction attributable to the equity holders of the rent entity during the period (expressed in naira in share):  10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	- '	499	690	731	(306)	779	(1,1
tal Comprehensive income attributable to: uity holders of the parent entity (total) otal comprehensive income for the period from continuing operations otal comprehensive income for the period from continuing operations of 560 otal comprehensive income for the period from continuing operations of 560 otal comprehensive income for the period from continuing operations otal comprehensive income for the period from continuing operations otal comprehensive income for the period from continuing operations otal comprehensive income for the period from discontinued operations otal comprehensive income for the period from discontinued operations tal comprehensive income for the period discontinued operations	·						(2,7
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discontinued operations  in-controlling interests (total)  129 329 539 - oral comprehensive income for the period from 80 78 288 - oral comprehensive income for the period from 80 78 288 - oral comprehensive income for the period from 80 78 288 - oral comprehensive income for the period from 80 35,698 49,221 63,947 37,466   Traings per share for the profit from continuing erations attributable to the equity holders of the rent entity during the period (expressed in nairar r share): 82 82 82 83 84 84 86 87 88 88 86 87 88 88 87 88 89 89 89 89 89 89 89 89 89 89 89 89		62,601	34,809	44,995	63,947	37,466	48,
notal comprehensive income for the period from 80 78 288		560	EGO	2 607			
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discontinued operations tal comprehensive income for the period  63,290  35,698  49,221  63,947  37,466  rnings per share for the profit from continuing erations attributable to the equity holders of the rent entity during the period (expressed in naira r share):  2.25  1.30  1.69  2.14  1.41  2.15  1.41  rnings per share for the profit from discontinued erations attributable to the equity holders of the rent entity during the period (expressed in naira r share):  3asic  - 0.03  0.13  - 3asic  - 0.03  0.13  - 3asic  - 0.03  0.13  - 4  24,484  44,013  tal impaired Loans and Advances (N'million)  tal impaired Loans and Advances to Loans d Advances (%)	ontinuing operations						
rnings per share for the profit from continuing erations attributable to the equity holders of the rent entity during the period (expressed in naira r share):  Diluted  2.25  1.30  1.69  2.14  1.41  2.25  1.30  1.69  2.14  1.41  2.15  2.15  2.16  2.17  2.18  2.18  2.19  2.19  2.19  2.19  2.10  2.10  2.10  2.11		49	251	251	-	-	
erations attributable to the equity holders of the rent entity during the period (expressed in naira r share):  Jasic 2.25 1.30 1.69 2.14 1.41 2.25 2.25 1.30 1.69 2.14 1.41 2.41 2.41 2.41 2.41 2.41 2.41	tal comprehensive income for the period	63,290	35,698	49,221	63,947	37,466	48,
2.25	erations attributable to the equity holders of the						
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rnings per share for the profit from discontinued erations attributable to the equity holders of the rent entity during the period (expressed in naira r share):  Basic - 0.03 0.13	asic	2.25	1.30	1.69	2.14	1.41	1
r share): - 0.03 0.13	rnings per share for the profit from discontinued erations attributable to the equity holders of the	2.25	1.30	1.69	2.14	1.41	1
tal impaired Loans and Advances (N'million) 27,829 44,354 22,994 24,484 44,013 tal impaired Loans and Advances to Loans 3.61% 6.50% 3.14% 3.23% 6.48% d Advances (%)	<b>r share):</b> Basic	-			-	-	
tal impaired Loans and Advances to Loans 3.61% 6.50% 3.14% 3.23% 6.48% d Advances (%)		27 829	44 354	22 994	24 484	44 013	22,
	tal impaired Loans and Advances to Loans	-					3.2
t Earnings 133.690 103.650 135.275 125.421 99.637 1	et Earnings	133,690	103,650	135,275	125,421	99,637	128,