Cuardian BANK

Head Office: Guardian Centre, Biashara Street, P.O. Box 67681 00200, City Square, Nairobi, Kenya

UN-AUDITED CULARIES FOR THE UN-AUDITED CULARIES FOR THE PERIOD ENDED ANCH 31* 2000 The PERIOD ENDED ANCH 31* 2000 The PERIOD ENDED ANCH 31* 2000 The PERIOD ENDED ANCH 31* 2000 The PERIOD ENDED ANCH 31* 2000 The PERIOD ENDED ANCH 31* 2000 Composition of	Cuardian BANKUpur Preferred BankProcessorUpur Preferred Bank					
I STATURE TO FUNCILA POSITION & AT If and the top of	UN-AUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE					
4. Monthly 1.22235 1.412.08 1.412.08 9. March of the analysis of the data of provides 1.222.55 1.412.08 1.412.08 9. March of the analysis of the data of provides 1.222.55 1.412.08 1.412.08 9. March of the analysis of the data of provides 1.222.55 1.412.08 1.412.08 9. March of the analysis of the data of provides 1.222.55 1.412.08 1.412.08 9. March of the analysis of the data of provides 1.222.55 1.412.08 1.412.08 9. March of the analysis of the data of the provides 1.222.55 1.412.08 1.412.08 9. March of the analysis of the analysis of the provides 1.222.55 1.412.08 1.412.42 9. March of the analysis o	I	STATEMENT OF FINANCIAL POSITION AS AT	Shs. '000'	31st Dec 2019 Shs. '000'	Shs. '000'	
9 Provide Standard France 2,21,105 2,301,007 4,202,007 9 Provide Standard France 2,11,105 2,501,007 4,202,007 9 Provide Standard France 2,11,105 2,501,007 4,202,007 9 Provide Standard France 2,001,007 4,202,007 4,202,007 9 Provide Standard France 9,001,007 9,002,007 4,202,007 9 Provide Standard France 9,002,007 4,202,007 4,202,007 9 Provide Standard France 2,507 4,202,007 2,50,007 4,202,007 9 Provide Standard France 2,507 4,502,007 2,50,007	1 2 3	Cash (both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	122,253	161,288	147,120	
• •		Investment Securities: a) Held to Maturity: a. Kenya Government securities b. Other securities				
Intervance 9.00027 9.00027 9.00027 Intervance 1.00020 1.00020 1.00020 Intervance 9.00027 9.00027 1.00020 1.00020 Intervance 1.00020 1.00020 1.00020 1.00020 1.00020 Intervance 1.00020 1.00020 1.00020 1.00020 1.00020 1.00020 1.00020 1.00020 1.00020		a. Kenya Government securities b. Other securities Deposits and balances due from local banking institutions	97,904	96,116		
10 The instruments in particular set of the instruments in particular set of the instruments in particular set of the instruments in the group instruments instrum	8 9 10	Tax recoverable Loans and advances to customers (net) Balances due from banking institutions in the group	-	50,620	33,886	
16 Projekt Jose winds 22,5072 22,5072 22,5072 13,5372 10 Other winds and a start of the sta	13 14	Investments in subsidiary companies Investments in joint ventures Investment properties		62 345	- - - 62.019	
0 0	16 17 18	Prepaid lease rentals Intangible assets Deferred tax asset	232,079 1,278	226,078 3,824	224,080 3,552	
21 Concent direction 13.782.700 13.782.700 13.782.700 22 Concent direction to hearing institutions 1 1 1 1 23 Concent direction to hearing institutions 1 <	20 21	Other assets TOTAL ASSETS				
2.9 Deproved funds 1.1 2.9 Deproved funds 4.7 3.0 Deproved funds 4.7 3.0 Deproved funds 5.7 3.0 Deproved funds 1.0 3.0 Deproved funds 1.0 <td>23 24 25</td> <td>Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions</td> <td>13,782,720</td> <td>13,078,252</td> <td>- 13,786,764 - -</td>	23 24 25	Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	13,782,720	13,078,252	- 13,786,764 - -	
31 Bitsternet behalf halful 212-21 522-52 32 Retineting behalf halful 212-21 522-52 34 Retineting behalf halful 1252-52 1252-52 35 Retineting behalf halful 1252-52 1252-52 36 Retineting behalf halful 1252-52 1252-52 37 Retineting behalf halful 1252-52 1252-52 38 Retineting behalf halful 1252-52 1252-52 39 Retineting behalf halful 1252-52 1252-52 30 Retineting behalf halful 1252-52 1252-52 31 Retineting behalf halful 1272-52 1252-52 31 Retineting behalf halful 1272-52 1252-52 32 Retineting behalf halful 1272-52 1252-52 33 Retineting behalf halful 1272-52 1252-52 34 Retineting behalf halful 1272-52 1252-52 35 Retineting behalf halful 1272-52 1252-52 36 Reting halful 1262-52 <td>27 28 29 30</td> <td>Borrowed funds Balances due to banking institutions in the group Tax payable Dividends payable</td> <td>47,702</td> <td></td> <td></td>	27 28 29 30	Borrowed funds Balances due to banking institutions in the group Tax payable Dividends payable	47,702			
39 Sense permethyl (demuth) 1 <td>32 33 34</td> <td>Retirement benefit liability Other liabilities TOTAL LIABILITIES</td> <td></td> <td></td> <td></td>	32 33 34	Retirement benefit liability Other liabilities TOTAL LIABILITIES				
38 Betaind carnings/Accountated losses 1,272,253 2,073,352 2,164,153 39 Betaind carnings/Accountated losses 1,272,253 2,164,153 2,164,153 30 Other Reserves 1,272,253 2,164,153 2,172,454 2,172,454 30 Other Reserves 1,272,253 2,164,153 2,272,554 2,124,451 31 Other Reserves 1,272,253 1,240,461 2,217,554 2,240,461 31 Objective Reserves 1,200,451 1,240,461 2,217,554 2,200,557 32 Other Reserves 1,240 1,201,851 2,200,557 2,200,557 33 Objective Reserves 1,402 4,4577 3,200,557 2,217,257 3,200,557 34 Other Interest Notive Reserves 1,402 4,453,357 1,450,453 3,258 1,450,453 3,258 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453 1,450,453,454 1,500,453 1,500,	35 36	Share premium/(discount)	450,375 - -	450,375	450,375	
43 TOTAL SAMEHOLDES' FUNDS 2.273.001 51 TOTAL SAMEHOLDES' FUNDS 16.553.007 15.386.400 7271.2001 10 INTERS' INCOME 10.001 1201.631 200.001 11 Lons and advance 10.001 1201.631 200.001 12 Lons and advance 10.001 1201.631 200.001 13 Deposition adjuctments with banking institutions 10.001 1201.631 200.001 13 Deposition adjuctments with banking institutions 10.001 1201.631 200.001 14 Deposition adjuctments with banking institutions 10.001 10.001 10.001 15 Other interest spreame 10.001 10.001 10.001 10.001 14 Foregreg commitions on an and schances 10.001 90.001 10.001 10.001 10.001 15 Content deposition 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001 10.001	38 39 40 41	Retained earnings/Accumulated losses Statutory loan loss reserves Other Reserves Proposed dividends				
10 IVEREST INCOME 300,423 1,201,831 900,705 11 Loren and evaluation 10,407 10,785 920,705 12 Deposits and placements with banking institutions 10,407 10,823 920,705 13 Deposits and placements with banking institutions 10,422 11,807 920,705 14 Differ interest income 14,822 642,323 11,802 920,705 14 Differ interest expenses 14,822 642,323 11,900 11,923 15 Teal interest expenses 14,823 665,975 21,1783 11,903 14 Free and commissions on heard and avances 19,846 93,172 11,903 14 Free and commissions on heard and avances 19,846 93,172 11,903 15 Free and commissions on heard and avances 19,846 33,173 11,903 16 Free and commissions on heard and avances 19,846 33,173 11,903 16 Free and commissions on heard and avances 19,847 35,373 10,904 <t< td=""><td>43 44</td><td>TOTAL SHAREHOLDERS' FUNDS Minority Interest</td><td>-</td><td>-</td><td>-</td></t<>	43 44	TOTAL SHAREHOLDERS' FUNDS Minority Interest	-	-	-	
13. Deproise and placements with banking institutions 15.407 19.789 32.88 20. IntREEST EXPENS 204,112 6223,107 9990731 20. IntREEST EXPENS 204,112 623,464 200,265 21. Outperformed approxes 14.32 64,233 11,509 23. Other interest approxes 14.32 64,233 11,509 23. Other interest approxes 14.32 64,233 11,509 24. Tredit interest approxes 14.32 64,233 11,509 25.117 19,031 11,509 721,1278 11,501 24.117,803 11,159 721,1278 11,203 11,203 25.217 19,031 10,031 10,031 10,031 26.227 721,227 22,321 10,004 10,044 26.227 721,227 722,321 10,046 10,045 26.23 10,040 10,045 10,045 10,045 10,045 27.217 22,037 11,053 10,054 10,045 10,045 10,045 27.21	1.0	INTEREST INCOME Loans and advances	308,423			
2.0 INTEREST EXPENSE 204,182 623,642 200,285 2.1 Other interest expenses 1,432 46,333 11,768 2.3 Other interest expenses 12,432 46,333 11,768 2.3 Other interest expenses 12,432 46,333 11,768 2.4 Decision expenses 11,938 65,317 11,931 12,932 12,932 12,932 12,932 12,932 12,932 12,932 12,932 12,932 12,932 12,932 12,935 12,935 12,935 12,935 13,935 13,935 13,935 13,935 13,9356 13,935	1.3 1.4	Deposits and placements with banking institutions Other Interest Income	5,407 1,942	19,788 11,812	3,298 1,584	
13 014:0:14:0:14:0:13:0:14:0:14:0:14:0:14:0	2.0 2.1	INTEREST EXPENSE Customer deposits		823,484		
1.1 Fees and commissions on loans and advances 19,816 99,1173 19,031 4.2 Other frees and commissions 2,527 13,221 13,116 4.4 Dividend Income 4,779 29,128 132,223 4.5 Other income 4,779 29,128 132,223 4.6 Tori Non-Interest Income 34,877 172,218 132,223 4.6 Tori Non-Interest Income 34,877 132,887 11,860 4.6 Tori Non-Interest Income 34,877 13,867 6,995 12,723 5.6 Detection Charges 13,867 6,995 1,722 43,722 5.6 Detection Charges 13,867 6,995 1,722 43,722 5.7 Other operating express 13,867 6,995 1,722 43,722 5.6 Tori Information Charges 18,202 22,549 15,772 43,822 22,549 15,770 5.7 Detection Charges and Exceptional Items 66,050 25,0549 15,774 1.0	2.4 3.0	Other interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)	205,614	869,976	211,763	
46 Total Non-interest income 35,874 77,157 735,283 6.1 Total Non-interest income 14,804 23,897 115,650 6.1 Logn Ios provision 18,864 23,897 13,550 6.2 Staff costs 14,855 5509 1,355 6.3 Directors' emoluments 1,465 5509 1,335 6.4 Anoritisation Arage on property and equipment 1,397,70 22,353 9,460 2,352 6.4 Anoritisation Arage on property and equipment 66,050 220,549 13,4770 6.0 Exceptional Items 66,050 250,549 13,4770 6.0 Exceptional Items 66,050 250,549 13,4770 7.0 Profit/(Loss) After Tax and Exceptional Items 30,190 183,565 116,055 7.1 Director's investore invest	4.1 4.2 4.3 4.4	Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	3,767 8,512	15,274 41,591	3,511 10,616	
1.1 Loan loss provision 18,844 23,897 13,650 2.5 Staff costs 1,485 3533 10,335 3.5 Directors' emoline mits 1,485 3533 10,335 3.5 Directors' emoline may be presses 2,333 9,460 2,335 3.6 Amoritastion charge on property and equipment 15,271 2,235 9,460 2,335 3.7 Otter organing expenses 18,2003 220,549 154,770 3.0 Profit/(Loss) After Exceptional Items 66,050 250,549 154,770 3.0 Drofit/(Loss) After Exceptional Items 38,190 183,658 118,036 3.10 Otter Competensive Income 66,050 250,549 154,770 3.0 Minority Interest 38,190 183,658 118,036 3.10 Otter Competensive Income 16,734 118,036 118,036 3.10 Otter Competensive Income 16,734 118,036 118,036 3.10 Otter Competensive Income 16,036 118,036 <td< td=""><td>4.6 5.0</td><td>Total Non-interest income TOTAL OPERATING INCOME</td><td>36,874</td><td>179,167</td><td>132,023</td></td<>	4.6 5.0	Total Non-interest income TOTAL OPERATING INCOME	36,874	179,167	132,023	
6.5 Depreciation charge on property and equipment 5.971 22.837 4.333 6.4 Amortisation charges 2.333 213.749 37.232 6.7 Unit of Directory express 4.82.023 213.749 37.232 6.7 Unit of Directory express 4.82.023 213.749 37.237 7.7 Directory Exceptional items 66.050 250.549 13.4770 7.8 Exceptional items 66.050 250.549 16.7370 7.8 Exceptional items 66.050 250.549 16.7370 7.0 Current Tax 27.860 66.091 16.7370 7.0 Directory Class After Exceptional items 38.190 183.658 118.056 7.10 Directory Class After Exceptional items and Minority Interest 38.190 183.658 118.056 7.10 Directory Class After Exceptional items and Minority Interest 38.190 183.658 118.056 7.10 Directory Class After Exceptional items and Minority Interest 38.190 183.658 118.056 7.10 Directory Class After Exceptional items and Minority Interest 38.190 183.658 11	6.2 6.3	Loan loss provision Staff costs Directors' emoluments	95,679 1,485	383,352 5,590	100,046 1,335	
6.8 Total Other Operating Expenses 182,023 663,749 176,211 0.7 Protify (loss) Before Tax and Exceptional Items 66,050 250,549 134,770 0.8 Exceptional Items 66,050 250,549 134,770 0.8 Exceptional Items 66,050 250,549 134,770 0.10 Current Name Exceptional Items 88,190 183,655 118,056 1.0 Defended Tax 27,860 66,891 16,724 1.0 Defended Tax 38,190 183,655 118,035 1.0 Other Competensity income of a sociables - - - 1.1 Other Comprehensity income of associables - - - 1.2 Fair value changes in available for self innancial assets - - - - 1.3 Shate of other comprehensity income of associables - <td< td=""><td>6.5 6.6</td><td>Depreciation charge on property and equipment Amortisation charges</td><td>5,971 2,335</td><td>22,837 9,460</td><td>4,333 2,392</td></td<>	6.5 6.6	Depreciation charge on property and equipment Amortisation charges	5,971 2,335	22,837 9,460	4,333 2,392	
10.0 Current Tax 27,860 66,891 16,734 12.0 Defered Tax 38,190 183,658 118,035 12.0 Defered Tax 38,190 183,658 118,035 13.0 Defered Tax 38,190 183,658 118,035 14.0 Profit/(Loss) After tax, exceptional items and Minority Interest 38,190 183,658 118,035 15.1 Gains (Losse) from translating the financial statements of foreign operations - - - 15.3 Revaluation surplus on Propertypilant and equipment - - - - 15.3 Revaluation surplus on Propertypilant and equipment -	6.8 7.0 8.0	Total Other Opërating Expenses Profit/(loss) Before Tax and Exceptional Items Exceptional Items	182,023 66,050	683,749 250,549	176,211 134,770	
13.0 Minority Interest 1 <td>10.0 11.0</td> <td>Current Tax Deferred Tax</td> <td>27,860</td> <td>66,891</td> <td>16,734</td>	10.0 11.0	Current Tax Deferred Tax	27,860	66,891	16,734	
15.3 Revaluation surplus on Propertyplant and equipment - - - 15.4 Share of other comprehensive income of associates - - - 15.5 Income tax relating to components of other recomprehensive income of tax 38,190 183,658 118,035 17.0 Total comprehensive income for the year 38,190 183,658 118,035 15.6 DARNINGS PER STARE - DECL ARED - - - 10 Other Comprehensive income for the year 38,190 183,658 118,035 10 Other DER SUARE - DECLARED - - - - 11 OTHER DISCLOSURES - - - - - 10 DESS Interest in Suspense -	13.0 14.0 15.0	Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest Other Comprehensive Income	38,190	-	-	
16.0 Other Comprehensive Income for the year net of fax -	15.3 15.4	Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates	erations -		-	
1.0 NON-PERFORMING LOANS AND ADVANCES 960,474 944,211 960,049 (a) Gross Non-performing Loans and Advances (a-b) 230,733 316,960 291,180 (c) Total Non-Performing Loans and Advances (a-b) 678,741 627,2751 669,769 (c) Net Non-Performing Loans and Advances (a-b) 678,741 627,2751 669,769 (c) Net Non-Performing Loans and Advances (a-b) 678,741 627,2751 669,769 (c) Net NP-Septoming Loans and Advances (a-b) 678,741 627,2751 669,769 (c) Not NP-Performing Loans and Advances (a-b) 678,741 627,2751 669,769 (c) Not NP-Septoming Loans and Advances (a-b) 244,119 154,557 295,031 (c) Notal Insider Loans and Advances and other facilities 79,306 79,459 85,155 (c) Total Insider Loans and Advances and other facilities 70,760 674,499 105,700 (c) Total Insider Loans and Advances 658,551 776,109 674,499 (c) Total Insider Loans and Advances 658,551 776,109 674,499 (c) Total Insider Loans and Advances 658,551 776,109 675,14	16.0 17.0 18.0 19.0	Other Comprehensive Income for the year net of tax Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE -DECLARED	38,190	183,658	- 118,036 -	
(d) Less: Loan Loss Provision 424,622 472,694 374,738 (e) Net Non-Performing Loans and Advances(c-d) 254,119 154,557 295,031 (f) Discounted Value of Securities 254,119 154,557 295,031 (a) Directors, Shareholders and Associates 79,306 79,459 85,155 (a) Directors, Shareholders and Advances and other facilities 23,933 18,690 18,545 (b) Employees 23,933 18,690 18,545 776,109 674,499 (c) Orfe-BALANCE SHEET ITEMS 055,001 956,551 776,109 674,499 (c) Other contingent liabilities 755,066 907,061 765,144 (a) Care capital 755,065 907,061 765,144 (a) Care capital 24,06,533 2,523,757 2,495,510 (a) Care capital 2,406,533 2,523,757 1,495,510 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 (c) Care capital (a+d) 1,256,662 2,249,5,510 2,658,433 (e) Total insider Loans and Advances 0,056 12,448,5965 12,448,5965 (f) Total risk weighted assets 2		NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances	969,474 290 733	944,211	960,949	
(g) Net NPIS Exposure (e-f) - 20 NSIDER LOANS AND ADVANCES 79,306 79,459 85,155 (e) Total Insider Loans and Advances and other facilities 105,239 98,149 103,700 3.0 OFF-BALANCE SHEET ITEMS 658,551 776,109 674,499 (e) Towards, swaps and options 658,551 776,109 674,499 (f) Total Contingent Liabilities 31,518 34,589 13,338 (d) Total Contingent Liabilities 31,518 34,589 13,338 (d) Total Contingent Liabilities 31,518 34,589 13,338 (d) Total Contingent Liabilities 755,069 907,061 765,144 (a) Core capital 1,000,000 1,000,000 1,000,000 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 (c) Core Capital / Total risk weighted assets 11,690,507 12,345,662 12,445,936 (f) Total risk weighted assets 2,0669 2,140,90 18,196 (f) Total risk weighted assets 2,0669 2,140,90 10,196 (f) Total risk weighted		(d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d)	424,622 254,119	472,694 154,557	374,738 295,031	
(c) Total Insider Loans and Advances and other facilities 103,235 98,149 103,749 3.0 OFF-BALANCE SHEET ITEMS 658,551 776,109 674,499 (a) Letters of credit guarantees, acceptances 658,551 776,109 674,499 (b) Forwards, swaps and options 31,518 34,589 13,338 (d) Total Contingent Liabilities 31,518 34,589 13,338 (d) Total Contingent Liabilities 755,069 907,061 765,144 (a) Care capital 2,406,533 2,523,757 2,495,510 (d) Total risk weighted assets 1,600,000 1,000,000 1,000,000 (c) Excess/(Dificiency)(g-b) 1,4406,533 1,252,757 1,495,510 (d) Total risk weighted assets 11,690,607 12,345,662 12,483,986 (f) Total risk weighted assets 20,6% 20,4% 20,0% (h) Minimum Statutory Ratio 8,0% 8,0% 8,0% 8,0% (h) Minimum Statutory Ratio 8,0% 8,0% 10,5% 10,1% 9,9% (f) Total risk weighted assets 2,06% 2,	2.0	(g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees	- 79,306	79,459	- 85,155 18,545	
(d) Total Contingent Liabilities 755,069 907,061 765,144 4.0 CAPTRAL STREMENTH 2,406,533 2,523,757 2,495,510 (b) Minimum Statutory Capital 1,000,000 1,000,000 1,000,000 1,000,000 (c) Cre capital (a+cl) 14,406,533 1,523,757 1,495,510 (c) Supplementary Capital 169,713 217,053 163,433 (c) Total Capital (a+cl) 2,576,246 2,740,810 2,558,9432 (c) Cre Capital/Total deposits Liabilities 11,690,507 12,345,662 12,483,986 (c) Revers/Up (a+b) 169,713 217,053 163,433 (c) Cre Capital/Total deposits Liabilities 17,5% 19,3% (l) Revers/Up (a+b) 16,80,507 12,345,662 12,483,986 (c) Revers/Up (a+b) 16,90,507 12,345,662 12,483,986 (c) Revers/Up (a+b) 16,9% 18,1% (f) Nimimum statutory Ratio 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 8,0% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% 10,5% <td>3.0</td> <td>(c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS</td> <td>658,551</td> <td>98,149 776,109</td> <td>674,499</td>	3.0	(c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS	658,551	98,149 776,109	674,499	
(c) Excess/(Dificiency)(e-b) 1,406,533 1,523,757 1,495,510 (d) Supplementary Capital 169,713 217,053 163,433 (e) Total capital (a+d) 2,576,246 2,740,810 2,658,943 (f) Total risk weighted assets 11,690,507 12,345,652 12,483,986 (g) Core Capital/Total deposits Liabilities 11,590 19,3%6 18,1% (h) Minimum statutory Ratio 8,0% 8,0% 8,0% (i) Excess/(Deficiency) (g+h) 9,5%6 11,3%6 10,5% (i) Core Capital/Total risk weighted assets 20,6% 20,4%6 20,0% (ii) Minimum Statutory Ratio 10,5%6 10,5%6 10,5%6 (iii) Minimum statutory Ratio 10,5%6 14,5%6 14,5%6 (iii) Minimum statutory Ratio 14,5%6 14,5%6 14,5%6 (i) Adjusted Core Capital/Total Beposit Liabilities* 7,5%6 20,6% 20,1% (ii) Adjusted Core Capital/Total Risk Weighted Assets* 22,2%6 22,3%6 21,4%6 (ii) Adjusted Core Capital/Total Risk Weighted Assets* 22,2%6 22,3%6 21,4%6 (ii) Adjusted Core Capital/Total Risk Weighted Assets* 22,2%6	4.0	(d)Total Contingent Liabilities CAPITAL STRENGTH	31,518 755,069	<u>34,589</u> 907,061	<u>13,338</u> 765,144 2,495,510	
(g) Core Capital/Total deposits Liabilities 17.5% 19.3% 18.1% (h) Minimum Statutory Ratio 8.0% 8.0% 8.0% 8.0% (i) Excess/(Deficiency) (g-h) 9.5% 11.3% 10.1% (i) Core Capital / total risk weighted assets 20.6% 20.4% 20.0% (i) Core Capital / total risk weighted assets 20.6% 20.4% 20.0% (i) Core Capital / total risk weighted assets 10.5% 10.5% 10.5% (ii) Minimum Statutory Ratio 14.5% 14.5% 14.5% (ii) Minimum Statutory Ratio 14.5% 14.5% 14.5% (ii) Adjusted Core Capital/Total Deposit Liabilities* 75% 77% 6.8% (i) Adjusted Core Capital/Total Risk Weighted Assets* 20.8% 20.6% 20.1% (ii) Adjusted Total Capital/Total Risk Weighted Assets* 22.2% 22.3% 21.4% (ii) Adjusted Total Capital/Total Risk Weighted Assets* 20.6% 20.6% 20.1% (ii) Adjusted Core Capital/Total Risk Weighted Assets* 20.6% 20.3% 21.4% (ii) Adjusted Total Capital/Total Risk Weighted Assets* <td< td=""><td></td><td>(c) Excess/(Dificiency)(a-b) (d) Supplementary Capital</td><td>1,406,533 169,713</td><td>1,523,757 217,053</td><td>1,495,510 163,433</td></td<>		(c) Excess/(Dificiency)(a-b) (d) Supplementary Capital	1,406,533 169,713	1,523,757 217,053	1,495,510 163,433	
(1) Excess/(Deficiency) (g+f) 39.3% 11.3% 10.1% (1) Excess/(Deficiency) (g+f) 20.6% 20.4% 20.0% (k) Minimum Statutory Ratio 10.5% 10.5% 10.5% (n) Total Capital/total risk weighted assets 20.6% 22.2% 21.3% (n) Minimum Statutory Ratio 14.5% 14.5% 14.5% (n) Minimum Statutory Ratio 14.5% 14.5% 6.8% (n) Adjusted Core Capital/Total Deposit Liabilities* 17.6% 19.4% 18.2% (n) Adjusted Core Capital/Total Risk Weighted Assets* 22.2% 22.3% 21.4% (a) Adjusted Core Capital/Total Risk Weighted Assets* 22.2% 22.3% 21.4% (a) Liquidity Ratio 46.8% 47.7% 49.4% 14.1 (a) Liquidity Ratio 26.8% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 26.8% 27.7% 29.4%		(g) Core Capital/Total deposits Liabilities (b) Minimum statutory Ratio	<u>11,690,507</u> 17.5% 8.0%	12,345,662 19.3% 8.0%	12,483,986 18.1% 8.0%	
(m) Total Capital/total risk weighted assets 22.0% 22.2% 21.3% (n) Minimum statutory Ratio 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 16.5% 16.5% 16.5% 16.2% 6.8% 6.8% 6.8% 6.8% 20.8% 20.6% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 20.1% 6.8% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 21.4% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.0% 20.		(i) Excess/(Dericiency) (g-n) (j) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (l) Excess (Deficiency) (j-k)	20.6% 10.5%	20.4% 10.5%	20.0% 10.5%	
(q) Adjusted Core Capital/Total Risk Weighted Assets* 20.8% 20.6% 20.1% (r) Adjusted Total Capital/Total Risk Weighted Assets* 22.2% 22.3% 21.4% 14.1 (a) Liquidity Ratio 46.8% 47.7% 49.4% 14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 26.8% 27.7% 29.4%		(m) Total Capital/total risk weighted assets (n) Minimum statutory Ratio (o) Excess/(Deficiency) (m-n)	22.0% 14.5% 7.5%	22.2% 14.5% 7.7%	21.3% 14.5% 6.8%	
14.2 (b) Minimum Statutory Ratio 20.0% 20.0% 20.0% 14.3 (c) Excess (Deficiency) (a-b) 26.8% 27.7% 29.4%		(q) Adjusted Core Capital/Total Risk Weighted Assets* (r) Adjusted Total Capital/Total Risk Weighted Assets* LIQUIDITY	20.8% 22.2%	20.6% 22.3%	20.1% 21.4%	
the product of the product of the second s	14.2 14.3	(b) Minimum Statutory Ratio (c) Excess (Deficiency) (a-b)	20.0% 26.8%	20.0% 27.7%	20.0% 29.4%	

These financial statements are extracts from the books of the institution. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the Institution's website www.guardian-bank.com. They may also be accessed at the institutions head office located at Nairobi (Biashara Street). *The Adjusted Capital Ratios includes the expected credit loss provisions added back to Capital in line with the CBK Guidance Note issued in April 2018 on implementation of IFRS 9.

Vasant K. Shetty Managing Director

Guardian Bank Ltd is regulated by the Central Bank of Kenya