

Head Office: Guardian Centre, Biashara Street, P.O. Box 67681 00200, City Square, Nairobi, Kenya, Tel: 8693300, 0703-005000, E-mail: headoffice@guardian-bank.com

UN-AUDITED QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED JUNE 30TH 2021

ST	ATEMENT OF FINANCIAL POSITION AS AT	30th June	31st December	31st March	30th Jun
, Ji	ALLEGATION INTRACTOR TO THE PARTY OF THE PAR	2020 Shs. '000'	2020 Shs. '000'	2021 Shs. '000'	202 Shs. '000
	SETS sh (both Local & Foreign)	Unaudited 166,210	Audited 167,288	Unaudited 118,794	Unaudite 183,18
Bal	lances due from Central Bank of Kenya	2,933,034	1,937,937	1,049,645	1,402,73
Fin	nya Government and other securities held for dealing purposes ancial Assets at fair value through profit and loss				
	restment Securities: Held to Maturity:	2,901,118	4,957,596	5,669,787	5,840,46
a	a. Kenya Government securities b. Other securities	2,901,118	4,957,596	5,669,787	5,840,46
b) A	Available for sale:				
	a. Kenya Government securities b. Other securities		-		
	posits and balances due from local banking institutions posits and balances due from banking institutions abroad	100,447 391,223	98,716 682,294	264,837 412,491	198,79 314,76
Tax	crecoverable	17,152	33,432	33,432	33,43
	ans and advances to customers (net) lances due from banking institutions in the group	9,333,911	7,894,419	8,049,535	7,756,94
Inv	restments in associates restments in subsidiary companies		1		
Inv	estments in joint ventures			-	
	restment properties operty and equipment	60,526	62,891	57,472	54,88
Pre	paid lease rentals angible assets	222,080 3,573	218,078 3,352	216,079 2,865	214,08 2,48
Det	ferred tax asset	130,528	180,544	180,544	180,54
Oth	tirement benefit asset her assets	505,622	621,688	645,230	660,92
	ITAL ASSETS ABILITIES	16,765,424	16,858,235	16,700,710	16,843,24
	lances due to Central Bank of Kenya stomer deposits	13,481,676	13,237,813	13,090,126	13,260,24
Dej	posits and balances due to local banking institutions	13,102,070	13,237,013	-	15,200,2
Oti	posits and balances due to foreign banking institutions her money market deposits		-		
	rrowed funds lances due to banking institutions in the group		-		
Tax	c payable			9,213	
Det	ridends payable ferred tax liability			į.	
	tirement benefit llability her liabilities	546,049	786,405	728,607	702,84
TO	TAL LIABILITIES AREHOLDERS' FUNDS	14,027,725	14,024,218	13,827,946	13,963,09
Pai	id up /Assigned capital	450,375	450,375	450,375	450,37
	are premium/(discount) valuation reserves		Ÿ		
Ret	tained earnings/Accumulated losses stutory loan loss reserves	2,115,870 171,454	2,198,809 184,833	2,242,314 180,075	2,211,34 218,42
Otl	her Reserves	1/1,434	104,033	100,073	210,42
	oposed dividends pital grants			:	
	VTAL SHAREHOLDERS' FUNDS inority Interest	2,737,699	2,834,017	2,872,764	2,880,1
то	TAL LIABILITIES AND SHAREHOLDERS' FUNDS	16,765,424 30th June	16,858,235 31st December	16,700,710 31st March	16,843,24 30th Jur
ST	ATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED	2020	2020	2021	202
		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '00 Unaudite
	TEREST INCOME ans and advances	566,785	1.143.299	251,045	502,36
Go	vernment securities	179,950	344,791	117,203	236,42
	posits and placements with banking institutions her Interest Income	5,217 9,900	14,240 34,662	3,382 3,117	7,82 8,03
	tal interest income TEREST EXPENSE	761,851	1,536,992	374,747	754,64
Cus	stomer deposits	394,036	762,111	176,124	360,85
Otl	posits and placement from banking institutions her interest expenses	22,912	43,449	29 10,807	13,13
To:	tal interest expenses T INTEREST INCOME/(LOSS)	416,948 344,903	805,560 731,431	186,960 187,787	374,02 380,63
NO	N-INTEREST INCOME				
Oth	es and commissions on loans and advances her fees and commissions	39,705 6,687	80,755 12,634	21,506 2,867	36,74 5,64
	reign exchange trading income/(Loss) ridend income	18,716	40,466	10,007	21,34
Oth	her income	102,040	29,838	26,879	30,50
TO	tal Non-interest income ITAL OPERATING INCOME	167,148 512,051	163,694 895,125	61,259 249,045	94,24
	THER OPERATING EXPENSES an loss provision	11,434	137,189	37,870	71,83
Sta	off costs ectors' emoluments	200,295 2,770	405,055 5,040	101,678 1,000	194,39 5,50
Rer	ntal charges	4,688	10,781	9,184	17,86
	preclation charge on property and equipment nortisation charges	8,227 4,803	15,308 9,774	9,710 2,487	19,32 4,98
	her operating expenses tal Other Operating Expenses	108,593 340,809	235,283	39,153 201,082	91,60
Pro	ofit/(loss) Before Tax and Exceptional Items	171,241	76,694	47,963	69,33
Pro	ofit/(Loss) After Exceptional Items	171,241	76,694	47,963	69,33
	rrent Tax ferred Tax	33,467	(16,513)	9,213	18,42
.0 Pro	ofit/(Loss) After Tax and Exceptional Items nority Interest	137,774	93,207	38,749	50,89
0 Pro	ofit/(loss) after tax, exceptional items and Minority Interest	137,774	93,207	38,749	50,89
	her Comprehensive Income ins/(Losses) from translating the financial statements of foreign operations			_	
2 Fair	r value changes in available for sale financial assets		-		
4 Sha	valuation surplus on Property, plant and equipment are of other comprehensive income of associates				
	come tax relating to components of other comprehensive income her Comprehensive income for the year net of tax		:		
) Tot	tal comprehensive income for the year RNINGS PER SHARE- BASIC & DILUTED	137,774	93,207	38,749	50,89
	INNINGS PER SHARE- BASIC & DILUTED //DEND PER SHARE - DECLARED				
0	THER DISCLOSURES	30th June 2020	31st December 2020	31st March 2021	30th Ju 20:
		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '00 Unaudite
	DN-PERFORMING LOANS AND ADVANCES				
(b) Gross Non-performing loans and advances) Less: Interest in Suspense	977,304 304,491	1,180,555 325,084	1,204,916 334,089	1,149,76
(c	Total Non-Performing Loans and Advances (a-b) Less: Loan Loss Provision	672,813 381,604	855,471 433,292	870,827 455,936	825,7 464,2
(e	Net Non-Performing Loans and Advances(c-d)	291,209	422,179	414,891	361,4
(g) Discounted Value of Securities () Net NPLs Exposure (e-f)	291,209	422,179	414,891	361,45
	SIDER LOANS AND ADVANCES a) Directors, Shareholders and Associates	88,962	95,826	88,987	93,14
(t	b) Employees	16,573	19,751	18,481	17,43
	c)Total Insider Loans and Advances and other facilities F-BALANCE SHEET ITEMS	105,534	115,577	107,469	110,5
(a	a)Letters of credit,guarantees, acceptances b) Forwards, swaps and options	736,433 93,709	630,087 120,506	642,604 160,754	643,65 176,3
(c	c)Other contingent liabilities	9,384	11,347	7,643	40,20
	d)Total Contingent Liabilities APITAL STRENGTH	839,526	761,940	811,001	860,1
(a	a)Core capital b) Minimum Statutory Capital	2,497,358 1,000,000	2,649,184 1,000,000	2,673,315 1,000,000	2,636,2 1,000,0
(0	c)Excess/(Dificiency)(a-b)	1,497,358	1,649,184	1,673,315	1,636,2
	d) Supplementary Capital e) Total Capital (a+d)	171,454 2,668,812	184,833 2,834,017	180,075 2,853,390	218,47
(f	r)Total risk weighted assets g) Core Capital/Total deposits Liabilities	12,619,551	12,030,005	12,342,618	12,069,2
(i	h) Minimum statutory Ratio	8.0%	20.1% 8.0%	8.0%	8.0
(1) Excess/(Deficiency) (g-h) j) Core Capital / total risk weighted assets	10.5% 19.8%	12.1% 22.0%	12.5% 21.7%	11.9 21.8
(k	c) Minimum Statutory Ratio	10.5%	10.5% 11.5%	10.5%	10.5
(n) Excess (Deficiency) (j-k) n) Total Capital/total risk weighted assets	9.3% 21,1%	23.6%	11.2% 23.1%	11.3 23.7
(n	n) Minimum statutory Ratio o) Excess/(Deficiency) (m-n)	14.5% 6.6%	14.5% 9.1%	14.5% 8.6%	14.5 9.2
) Adjusted Core Capital/Total Deposit Liabilities*	18.6%	20.1%	20.5%	20.0
(р) Adjusted Core Capital/Total Risk Weighted Assets*	19.9% 21.2%	22.1% 23.6%	21,7% 23,2%	21.9° 23.7°
(p (q (r	Adjusted Total Capital/Total Risk Weighted Assets*	21.27			
(p (q (r LIC) Adjusted Total Capital/Total Risk Weighted Assets* QUIDITY		E0 /0/	E7 F0/	F0.0
(p (q (r LIC 1.1 (a 1.2 (b	Adjusted Total Capital/Total Risk Weighted Assets*	48.2% 48.2% 20.0% 28.2%	59.4% 20.0% 39.4%	57.5% 20.0% 37.5%	58.8° 20.0° 38.8°

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 (Blashara 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.