Cuardian BANK *Your Preferred Bank* 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

	Your Preferred Bank Tel: 8693300,07	703-005000, E-m				
	UN-AUDITED QUARTERLY FINANC FOR THE PERIOD E				SCLOSURI	S
1	STATEMENT OF FINANCIAL POSITION AS AT	30th September	31st December	31st March	30th June 2022	
	ASSETS	2021 Unaudited	2021 Audited	2022 Unaudited	Unaudited	2022 Unaudited
1 2 3	Cash ( both Local & Foreign) Balances due from Central Bank of Kenya Kenya Government and other securities held for dealing purposes	164,965 1,571,447	192,158 2,380,242	118,083 1,379,061	137,355 1,346,775	159,522 1,101,946
-	Financial Assets at fair value through profit and loss Investment Securities:		-	-	-	-
	a) Held to Maturity: a. Kenya Government securities	6,206,849 6,206,849	6,804,629 6,804,629	6,963,692 6,963,692	6,072,422 6,072,422	6,558,309 6,558,309
	b. Other securities b) Available for sale: a. Kenya Government securities	-	-	-	-	
	b. Other securities Deposits and balances due from local banking institutions	359,259 324,380	98,963	261,597	824,792	96,409
	Deposits and balances due from banking institutions abroad Tax recoverable Loans and advances to customers (net)	44,540	352,926 47,013	407,060 47,013	331,250 47,013	415,897 47,013
) 1	Balances due from banking institutions in the group Investments in associates	7,166,465	6,953,431	7,111,260	6,763,264 - -	7,059,477
2 3	Investments in subsidiary companies Investments in joint ventures	:	:	1	-	
4 5	Investment properties Property and equipment	53,314	52,017	48,424	52,758	52,386
6 7 8	Prepaid lease rentals Intangible assets Deferred tax asset	212,079 1,977 180,544	210,080 31,807 234,692	208,083 31,382 234,691	206,083 30,513 234,691	204,084 29,848 234,691
9 0	Retirement benefit asset Other assets	735,651	378,442	454,960	710,253	525,710
1	TOTAL ASSETS	17,021,470	17,736,400	17,265,306	16,757,170	16,485,292
	LIABILITIES     Balances due to Central Bank of Kenya     Customer deposits	13,330,326	- 14.347.923	- 13,759,704	- 13,169,976	12,773,828
4 5	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	-	-			
5 7	Other money market deposits Borrowed funds			1		
3	Balances due to banking institutions in the group Tax payable Dividends payable			9,455	1	
1	Deferred tax liability Retirement benefit liability		-	-	÷	
3	Other liabilities TOTAL LIABILITIES	752,833 14,083,159	399,427 <b>14,747,350</b>	434,978 <b>14,204,137</b>	418,263 13,588,239	458,764 13,232,592
	SHAREHOLDERS' FUNDS	(50.275	(50.375	(50.275	(50.275	(50.275
5	Paid up /Assigned capital Share premium/(discount) Revaluation reserves	450,375	450,375	450,375	450,375	450,375
3	Retained earnings/Accumulated losses Statutory loan loss reserves	2,249,357 238,579	2,304,989 233,686	2,372,441 238,353	2,392,149 326,407	2,452,912 349,413
0	Other Reserves Proposed dividends	-	1	2		
2 3 4	Capital grants TOTAL SHAREHOLDERS' FUNDS Minority Interest	2,938,311	2,989,050	3,061,169	3,168,931	3,252,700
5	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	17,021,470	17,736,400	17,265,306	16,757,170	16,485,292
	STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDER	D 30th September 2021	31st December 2021	31st March 2022	30th June 2022	30th September 2022
_		Shs. '000' Unaudited	Shs. '000' Audited	Shs. '000' Unaudited	Shs. '000' Unaudited	Shs. '000 Unaudited
0 1 2	INTEREST INCOME Loans and advances Government securities	730,504 370,771	1,004,957 516,743	232,225 154,594	446,086 301,741	651,832 452,273
5	Deposits and placements with banking institutions Other Interest Income	11,235 11,678	15,252 16,403	4,364 1,374	8,957 2,524	17,907
5	Total interest income	1,124,188	1,553,354	392,556	759,308	1,124,536
L	INTEREST EXPENSE Customer deposits	552,039	742,826	187,832	361,633	533,702
2	Deposits and placement from banking institutions Other interest expenses	58 21,694 <b>573,791</b>	58 31,005 <b>773,889</b>	8,017 <b>195,848</b>	16,048 377,681	24,043 557,745
Ď	Total interest expenses NET INTEREST INCOME/(LOSS)	550,396	779,465	196,708	381,627	566,791
D 1	NON-INTEREST INCOME Fees and commissions on loans and advances	59,510	77,094	15,751	29,835	41,126
2 3 4	Other fees and commissions Foreign exchange trading income/(Loss) Dividend Income	8,281 35,465	10,989 53,361	2,676 16,757	5,446 64,183	7,988 96,290
5	Other income Total Non-interest income	35,535 <b>138,791</b>	39,777 <b>181,221</b>	3,597 38,781	7,248 <b>106,712</b>	12,397 <b>157,801</b>
0	TOTAL OPERATING INCOME	689,188	960,687	235,489	488,339	724,592
0 1 2	OTHER OPERATING EXPENSES Loan loss provision Staff costs	93,796 286.016	167,073 372,586	(3,882) 85,691	(30,685) 171,421	(49,624) 258,566
	Directors' emoluments Rental charges	10,389 37,349	15,043 10,148	5,078 2,470	9,731 5,295	14,384 8,423
5 6	Depreciation charge on property and equipment Amortisation charges	28,949 7,496	39,217 9,976	9,361 2,424	19,185 5,293 113,974	29,147 7.958
7 8 0	Other operating expenses Total Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items	126,851 590,846 98,342	211,379 825,420 135,266	52,771 153,914 81,575	294,214 194,125	163,722 432,576 292,016
0	Exceptional ltems Profit/(Loss) After Exceptional Items	98,342	135,266	81,575	194,125	292,016
0.0 L.O	Current Tax Deferred Tax	27,640	(19,767)	9,455	18,909	28,364
0.1	Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(loss) after tax, exceptional items and Minority Interest			-	-	
		70,702	155,033	72,120	175,216	263,652
ξŢ.	Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign operati	70,702	155,033 155,033	72,120	-	263,652
.1 .2 .3	Gains/(Losse's) from translating the financial statements of foreign operati Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment	70,702		-	175,216	
.1	Gains/(Losse) from translating the financial statements of foreign operati Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income	70,702		-	175,216	
.1	Gains/(Losses) from translating the financial statements of foreign operati Fair value changes in available for sale financial assets Revaluation surplus on Property.plant and equipment Share of other comprehensive income of associates	70,702		-	175,216	263,652
.1.2.3.4.5.0.0	Gains/(Lossee) from translating the financial statements of foreign operati Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive Income for the year net of tax	70,702	155,033	72,120	175,216 175,216	263,652
.1.2.3.4.5. <b>0.0</b>	Gains/(Losses) from translating the financial statements of foreign operati Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income <b>Other Comprehensive income for the year</b> <b>Total comprehensive income for the year</b>	70,702	155,033 	72,120	175,216 175,216	263,657 263,657
.1.2.3.4.5. <b>0.0</b>	Cains/(Losses) from translating the financial statements of foreign operati Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year Total comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED	70,702 tions 70,702 70,702 30th September 2021	155,033 	72,120 - - - - - - - - - - - - - - - - - - -	175,216 175,216 175,216 175,216	263,652 263,652 263,652 30th September 2022
.12.3.4.5.0.0.0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE-BASIC & DILUTED DIVIDEND PER SHARE-DECLARED OTHER DISCLOSURES	70,702 tions 70,702 70,702 - - - - -	155,033 	72,120 - - - - - - - - - - - - - - - - - - -	175,216 175,216	
.1.2.3.4.5. <b>0.0</b> .0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates income tax relating to components of other comprehensive income Other Comprehensive Income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing loans and advances (b) Less; interest in Suspense	70,702 tions 70,702 70,702 30th September 2021 Shs. '000' Unaudited 1,127,526 341,530	155,033 155,033 155,033 31st December 2021 5hs. '000' Audited 1,257,497 352,863	72,120 72,120 72,120 31st March 2022 5hs, '000' Unaudited 1,225,617 365,257	175,216 175,216	263,652 263,652 30th September 2022 Shs. '000 Unauditer 1,091,22 391,422
12345.00.0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (c) Total Non-Performing Loans and Advances (a-b) (d) Less; Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less; Interest in Suspense	70,702 ions 70,702 70,702 30th September 2021 Shs. '000' Unaudited 1,127,526 341,530 785,996 474,149	155,033 155,033 155,033 155,033 - 155,033 - 1257,037 - 1257,497 - 1257,497 - 904,634 904,634 - 518,191	72,120 72,120 72,120 31st March 2022 5hs, '000' Unaudited 1,225,617 365,257 860,360 496,996	175,216 175,216 175,216	263,652 263,652 30th Septembel 2022 Shs, '000 Unauditer 1,091,22 391,242 391,342 391,3
12345.00.0	Cains/(Lossee) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates income tax relating to components of other comprehensive income Other Comprehensive income for the year Factor of the comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (c) Totai Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities	70,702 ions - - - - - - - - - - - - -	155,033 155,033 155,033 155,033 31st December 2021 5hs. '000' Audited 1.257,497 352,863 904,634 518,191 386,443 367,443	72,120 72,120 72,120 31st March 2022 5hs, '000' Unaudited 1,225,617 365,357 860,360 496,696 363,364 336,625	175,216 175,216 175,216 175,216 175,216 30th June 2022 Shs. '000' Unaudited 1,090,436 372,897 717,539 502,235 515,314 215,716	263,65 263,65 30th Septembe 202 Shs. '000 Unaudite 1,091,22 391,43 699,79 510,38 189,41 189,41
	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES (0)-PERFORMING LOANS AND ADVANCES (a) Cross Kon-performing Loans and advances (b) Less: Interest in Suspense (c) Total Xon-Performing Loans and Advances (a-b) (c) Less: Loan Loss Provision (c) Net NM-Performing Loans and Advances (a-b) (c) Discounted Value of Securities (c) Net NM-Server (a-m) NISIDER LOANS AND ADVANCES	70,702 tions 70,702 30th September 2021 5hs. '000' Unaudited 1,27,526 341,530 785,596 785,597 785,596 785,597 785,596 785,597 785,59	155,033	72,120 72,120 72,120 31st March 2022 5hs. 000' Unaudited 1,226,617 1,225,617 1,225,617 1,256,617 1,265,326 4,96,996 4,96,996 4,96,996 4,96,996 4,96,996 4,96,996 3,66,25 2,6,739	175,216 175	263,652 263,652 30th September 2022 Shs. 700 Unauditer 109,224 301,43 37,699,799 510,388 109,414
	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year FARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing Loans and advances (b) Less: Interest in Suspense (c) Net Non-Performing Loans and advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (f) Discounted value of Securities (g) Net NPLs Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees.	70,702 tions 70,702 70,702 30th September 2021 5hs. '000' Unaudited 1,27,526 241,530 785,596 785,597 785,596	155,033	72,120 72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,226,617 1,256,617 1,256,617 1,256,617 1,256,617 1,265,257 8,60,360 4,96,396 3,66,255 2,67,390 1,08,905 2,0,594	175,216 175	263,652 263,652 30th September 2022 Shs. 7000 Unauditer 109,224 301,433 699,414 100,966 100,857 100,
	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing Loans and Advances (b) Less: Interest in Supense (c) Total Ann-Performing Loans and Advances (c) Total Ann-Performing Loans and Advances (c) Net Non-Performing Loans and Advances (c) Net Non-Shareholders and Advances (c) Net Non-Shareholders and Advances (c) Net Non-Shareholders and Associates (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS	70,702 1005 70,702 30th September 2021 Shs; '000' Unaudited 1,127,526 341,530 785,996 474,149 311,847 311,847 311,847 98,060	155,033 155,033 155,033 155,033 31st December 2021 5s, '000' Audited 1.257,493 904,634 904,634 904,634 904,634 904,634 904,634 904,634 904,834 87,948	72,120 72,120 72,120 31st March 31st March 1,225,617 365,257 860,360 496,996 363,364 336,625 26,739 108,905 20,594 129,499	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,00,436 372,897 10,00,436 372,897 502,225 215,314 215,766 (452) 95,322 18,923 114,245	263,652 263,652 30th Septembe 2022 Shs. '000 Unauditer 1,091,22( 391,432 599,79/ 510,386 189,411 189,414 189,414 189,414 199,617 188,14 101,966 188,14 120,777
	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing Loans and advances (b) Less: Interest in Supense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPL Exposure (c-f) INSIDER LOANS AND ADVANCES (c) Total Non-Shareholders and Advances (b) Less (c) Total Non-Shareholders and Advances (c) Letters of calcurities (c) Interlate Shareholders and Advances (c) Letters of coding and Advances (c) Total Insider Loans and Advances (c) Clotal Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (c) Forwards, swaps and options	70,702 ions 70,702 70,702 30th September 2021 Shs: '000' Unaudited 1,127,526 341,530 785,996 474,149 311,847 313,847 315,857 316,857 315,857 316,857 316,857 316,857 316,857 316,857 316,857 316,857 317,957 317,957 317,957 317,957 317,957 317,957 317,957 317,957	155,033 155,033 155,033 155,033 155,033 31st December 2021 5hs. '000' Audited 1,257,497 352,863 904,634 17,929 105,877 105,877 728,672 153,592	72,120 72,120 72,120 31st March 72,120 31st March 1,225,617 365,257 860,360 496,996 363,364 336,625 26,739 108,905 20,594 129,499 795,357 191,703	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,004,36 372,897 502,225 215,766 (452) 95,322 18,923 14,245 95,322 18,923 14,245 95,822 19,232 14,245 95,822 19,232 14,245 95,822 14,245 1	263,65 263,65 30th Septembe 202 Shs. 000 Unaudite 1,091,22 391,43 699,79 510,384 189,41 189,41 189,41 189,41 19,41 19,41 19,41 19,41 19,41 10,977 585,99 93,707
	Cains/(Lossee) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing Loans and Advances (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (f) Discounted Value of Securities (g) Net NPLE Exposure (e-f) INSIDER LOANS AND ADVANCES (e) Total, SARE-DECLARED (c) Total, SARE-DECLARED (c) Discounters in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (e) Net Non-Performing Loans and Advances (c-d) (f) Discounters (f) INSIDER LOANS AND ADVANCES (e) Direst, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters to reading and the sacceptances	70,702 ions 70,702 30th September 2021 Shs. '000' Unaudited 1,127,526 341,530 785,996 474,149 311,847 312,847 313,847 314,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,847 315,84	155,033 155,033 155,033 155,033 31st December 2021 51s, 5000' Audited 1,257,497 352,863 904,634 914,323 367,423 367,423 367,425 19,018 87,948 87,948 87,948 19,018	72,120 72,120 31st March 2022 5hs. '000' Unaudited 1,225,617' 365,257 860,360 496,096 363,364 496,096 363,364 363,364 363,364 363,267 20,594 129,499 795,357	175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,90,436 10,90,456 10,	263,652 263,652 30th Septembel 2022 Shs. '000 Unauditer 1,091,22 301,432 3699,794 101,96( 189,414 189,414 101,96( 18,814 120,777 S85,99( 93,707 93,707 93,707
1 2 3 3 4 4 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - DECLARED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing Loans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Ess: Loan Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (e) Net Non-Performing Loans and Advances (c) Total In-Performing Loans and Advances (c) Net Non-Shareholders and Advances (c) Inter Shareholders and Advances (c) Inter Lesposure (c-f) INSIDER LOANS AND ADVANCES (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (c) Forwards, swaps and options (c) Other contingent Liabilities CAPITAL STRENCTH	70,702           ions         .	155,033 155,033 155,033 155,033 31st December 2021 5hs.'000' Audited 1.257,497 352,863 906,634 906,634 919,038 12,57,497 367,425 13,518,191 367,425 19,018 19,018 17,929 105,877 728,672 16,801 899,065	72,120 72,120 72,120 31st March 1,2022 5hs. '000' Unaudited 1,2025 617 365,257 860,360 496,996 363,364 336,625 26,739 26,739 26,739 26,739 26,739 26,739 108,905 20,594 129,499	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,00436 377,839 502,225 215,314 215,766 (452) 95,322 18,923 114,245 910,717 95,322 114,245 910,717 910,717 910,717 114,245 910,717 910,717 114,245	263,652 263,652 30th Septembe 2022 Shs. 000 Unaudite 1,091,224 391,432 599,794 510,384 189,414 189,414 189,414 189,414 199,616 18,814 101,966 18,814 102,777 585,999 9,920 689,622
.1 .2 .3 .4 .5 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing Loans and advances (b) Less: Interest in Superse (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Loan Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (f) Discounted Value of Securities (g) Net NPL Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Advances (b) Ess (b) Ess: Shareholders and Advances (c) Total Insider Loans and Advances (b) Ess, Shareholders and Advances (c) Total Insider Loans and Advances (b) Fer-BALANCE SHEET ITEMS (a) Directors, Swaps and options (c) Other contingent Liabilities CAPITAL STRENCTH (a) Core capital (b) Minimum Statutory Capital	1005 1005 1005 1005 1007 100 100	155,033 155,033 155,033 155,033 31st December 2021 5hs. '000' Audited 1,257,497 35,860 904,634 904,634 17,929 105,877 728,672 16,801 899,065 2,755,363 1,000,000	72,120 72,120 31st March 2022 5hs. 000 Unaudited 1,225,617 365,257 366,360 496,996 363,364 336,625 20,594 129,499 108,905 20,594 129,499 108,905 20,594 129,499 108,905 20,594 129,499 21,005 1,008,165 2,786,755 1,000,000	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 109,0436 372,897 502,225 215,314 215,766 (452) 95,322 18,923 114,245 96,312 124,245 910,717 86,814 37,339 1,034,870 2,754,916 1,000,000	263,652 263,652 30th Septembe 2022 Shs. 000 Unaudited 1,091,22 391,432 599,794 510,386 189,414 189,414 189,414 189,414 189,414 189,414 189,414 189,414 189,414 189,414 189,414 189,414 189,414 199,667 9,922 689,622 2,771,465 1,000,000
1 2 3 3 4 4 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing Loans and advances (b) Less: Interest in Superse (c) Total Non-Performing Loans and Advances (c) Total Non-Shareholders and Advances (c) Total Institute Status (c) Total Institute Loans and Advances (c) Total Contingent Liabilities (c) Total Strences (b) Forwards, swaps Ad options (c) Other contingent Liabilities (c) Total Strences (c) Supplementary Capital (c) Excess/(Dificiency)(a-b) (d) Supplementary Capital	70,702 ions 70,702 30th September 2021 Shs. '000' Unaudited 1,127,526 341,530 785,996 474,149 311,847 313,847 33,838 1,046,287 2,664,381 2,664,381	155,033 155,033 155,033 155,033 31st December 2021 51s. 500° Audited 1,257,497 352,863 904,634 914,323 367,423 367,423 367,425 19,038 87,948 87,948 87,948 87,948 87,948 19,038 19,038 19,038 19,038 19,038 19,038 19,038 10,5877 728,672 153,592 105,877 728,672 153,592 105,877 728,672 153,593 105,877 728,672 153,593 105,801 899,065 2,755,363	72,120 72,120 31st March 2022 5hs. '000' Unaudited 1,225,617 365,257 860,360 4,96,996 363,364 4,33,6625 26,739 108,905 20,594 129,499 795,357 19,703 21,105 1,008,165 2,786,755	175,216 175,216 175,216 175,216 175,216 175,216 10,90,436 10,90,436 10,90,436 10,90,436 10,90,436 10,90,436 114,245 9,10,717 86,814 37,339 114,245 9,10,717 86,814 37,339 1,034,870 2,754,916	263,652 263,652 30th Septembe 2022 Shs. 000 Unaudite 1,091,224 391,432 391,432 391,432 109,624 189,414 189,414 101,966 188,814 101,966 188,944 101,967 585,969 585,970 9,922 689,622 2,771,465 1,000,000 1,771,465 3,399,413 3,399,414 3,499,414 3,499,
.1 .2 .3 .4 .5 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0	CalarS/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interst in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (f) Discounted Value of Securities (g) Net NDL Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities (c) Total Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (e) Total arisk sevaginal (b) Minimum Statutory Capital (c) Excess/(Directory)(a-b) (d) Susplementary Capital (c) Cortear Johan (advances) (c) Total rotating (advances) (c) Total rotating (advances) (c) Total rotating (advances) (c) Total rotating (advances) (c) Cortear Capital (b) Minimum Statutory Capital (c) Cortear Capital (advances) (c) Cortear Capital (advan	70,702           30th September           2021           Shs.'000'           Unaudited           1,27,526           341,530           785,996           474,149           311,847           311,847           311,847           313,843           10,46,287           2,664,381           1,000,000           1,664,381           238,578	31st December 2021 31st December 2021 5ss. 000' Audited 1257,497 352,863 904,634 913,8191 386,443 367,425 18,191 386,443 367,425 19,018 87,948 87,948 87,948 87,948 87,948 87,948 87,948 19,018 87,948 87,948 19,018 87,948 19,018 87,948 10,5877 728,672 153,592 105,877 728,672 153,592 105,877 728,672 153,593 100,000 1,755,363 10,000,000 1,755,363 2,33,688 2,989,049 11,322,683 10,3%	72,120 72,120 31st March 2022 5hs. 000 Unaudited 1,225,617 365,257 366,360 496,996 496,996 496,996 20,594 129,499 108,905 20,594 129,499 108,905 20,594 129,499 1008,165 1,008,165 2,786,755 1,000,000 1,786,755 2,186,755 2,283,57 2,285,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,57 2,385,	175,216 175,216 175,216 175,216 175,216 175,216 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 1090,436 114,245 114,255,916 114,255	263,652 263,652 30th Septembe 2022 Shs; 000 Unaudited 1,091,224 391,432 599,794 510,384 189,414 189,414 189,414 189,414 101,966 18,814 101,966 18,814 101,967 18,9774 585,990 9,922 689,622 689,622 689,622 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,465 1,000,000 1,771,475 1,000,000 1,
.1 .2 .3 .4 .5 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0	CalarS/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of associates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interst in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (c) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (c) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (c) Total Insider Loans and Advances and other facilities (c) Total Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (e) Total Contingent Liabilities (e) Total Contingent Liabilities (e) Total Contingent Liabilities (f) Total risk weighted assets (f) Cortear Journal Copital (c) Checers/(Declancy)(C) (d) Supplementary Capital (c) Catal/Total (A+d) (f) Total risk weighted assets (f) Cortear Liabilities (f) Catal Contingent Liabilities (f) Cate Capital (A+d) (f) Total risk weighted assets (f) Cortear Liabilities (f) Cate Capital (A+d) (f) Total risk weighted assets (f) Cortear Liabilities (f) Cate Capital (A+d) (f) Total risk weighted assets (f) Cate Capital (A+	70,702           30th September           2021           5hs. '000'           30th September           2021           5hs. '000'           Jaul 530           785,986           474,149           311,847           31,847           31,847           31,847           31,847           31,847           31,847           1,046,287           2,664,381           1,000,000           1,850,397           2,002,960           11,850,397           2,000,8,0% </td <td>155,033 155,033 155,033 155,033 155,033 155,033 155,033 155,033 155,030 155,030 155,000 Audited 152,863 904,654 152,863 904,654 153,592 105,877 728,672 153,592 105,877 728,672 153,592 105,877 728,672 153,592 105,877 728,672 153,593 105,801 899,065 2,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000005 1,755,363 1000000 1,755,363 1003,976 1,335 1003 1,336 10000000 1,355,363 1003,976 1,336 1,356 1,</td> <td>72,120 72,120 31st March 2022 5hs. 000' Unaudited 1,225 Shs. 000' Unaudited 1,225 Shs. 000' Unaudited 1,225 Shs. 000' Unaudited 333,625 333,625 26,739 795,357 191,703 21,105 1,008,165 2,786,755 2,786,755 1,000,000 1,786,755 2,786,755 2,283,353 3,025,108 11,729,966 20,3% 8,0%</td> <td>175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 114,245 114,256,965 114</td> <td>263,652 263,652 30th September 2022 Shs. '000 Unauditer 1,091,22 301,432 301,432 301,22 30,22 30,22 30,22 30,22 30,22 301,22 3</td>	155,033 155,033 155,033 155,033 155,033 155,033 155,033 155,033 155,030 155,030 155,000 Audited 152,863 904,654 152,863 904,654 153,592 105,877 728,672 153,592 105,877 728,672 153,592 105,877 728,672 153,592 105,877 728,672 153,593 105,801 899,065 2,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000000 1,755,363 1000005 1,755,363 1000000 1,755,363 1003,976 1,335 1003 1,336 10000000 1,355,363 1003,976 1,336 1,356 1,	72,120 72,120 31st March 2022 5hs. 000' Unaudited 1,225 Shs. 000' Unaudited 1,225 Shs. 000' Unaudited 1,225 Shs. 000' Unaudited 333,625 333,625 26,739 795,357 191,703 21,105 1,008,165 2,786,755 2,786,755 1,000,000 1,786,755 2,786,755 2,283,353 3,025,108 11,729,966 20,3% 8,0%	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 100,436 114,245 114,256,965 114	263,652 263,652 30th September 2022 Shs. '000 Unauditer 1,091,22 301,432 301,432 301,22 30,22 30,22 30,22 30,22 30,22 301,22 3
.1 .2 .3 .4 .5 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0	CalarS/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of social statements Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interst in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (f) Discounted Value of Securities (g) Net NPLE Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (e) Total Contingent Liabilities (e) Total Contingent Liabilities (f) Total Instructory Capital (c) Excess/(Directing/(a-b)) (d) Supplementary Capital (c) Corke Capital (a+d) (f) Total risk weighted assets (f) Minimum Statutory Ratio	70,702           30th September           2021           5hs. '000'           30th September           2021           5hs. '000'           Unaudited           1,27,526           241,530           708,599           742,149           311,847           311,847           313,837           1,046,287           2,664,381           1,000,000           1,64,291           2,86,792           2,664,381           1,000,000           1,643,291           2,664,381           1,000,000           1,64,391           2,802,960           11,850,397           2,002,960           11,850,397           2,004,80%           12,0%           12,0%           12,0%	155,033 105,035 105,055 105	72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,225,40 355,350 430,350 430,350 20,594 129,499 795,357 191,703 21,105 1,008,165 2,786,755 2,00,000 1,786,755 2,786,755 2,00,000 1,786,755 3,002,108 11,729,966 20,394 12,238,333 3,022,108 11,729,966 20,394 12,238,333 3,022,108 11,729,966 20,394 12,395 12	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 100,222 102,225 102,255 102	263,652 263,652 30th September 2022 Shs. '000 Unauditer 101,966 189,414 101,966 189,414 101,966 189,414 101,966 188,414 120,774 585,999 93,700 9,920 689,622 2,771,465 1,000,000 1,771,465 3,120,874 11,378,788 24,478 8,609 13,379 13,379 14,378,788 14,378 14,
	CalarS/(Lossee) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of social statements Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (f) Discounted Value of Securities (g) Net NDLE Exposure (e-f) INSIDER LOANS AND ADVANCES (e) Total Sont Advances and Advances (a-b) (d) Less: Lean Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lean Loss Provision (f) Discounted Value of Securities (f) Total Contrigent Liabilities (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (e) Total Contingent Liabilities (f) Total Contingent Liabilities (f) Total Contingent Liabilities (f) Conte Capital (b) Minimum Statutory Capital (c) Conce Capital (a+d) (f) Total risk weighted assets (h) Minimum Statutory Ratio (b) Excess/Deficiency) (z+h) (f) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (b) Excess/Deficiency (z+h) (b) Core Capital / total risk weighted assets (k) Minimum Statutory Ratio (b) Excess (Deficiency) (z+h) (m) Total Capital/total risk weighted assets	70,702           ions </td <td>155,033 155,033 155,033 155,033 155,033 31st December 2021 51s, 000' Audited 1,52;863 90,634 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 10,55,635 20,55,655 20,55,655 20,5</td> <td>72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,255,357 60,290 108,905 20,594 122,499 795,357 191,703 21,105 1,008,165 2,786,755 1,008,165 2,786,755 1,008,165 2,786,755 1,008,165 2,786,755 2,000,000 1,286,353 3,025,108 11,729,966 2,03% 2,05% 2,03% 2,03% 2,04% 2,04% 2,05% 2,00% 2</td> <td>175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,222 10,222 10,222 10,225 112,245 112,245 112,245 112,245 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,915 12,9% 8,0% 12,9% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,5% 22,5% 22,5% 12,5% 12,5% 12,5% 12,5% 12,5% 12,5% 12,5% 13,5% 14,5</td> <td>263,652 263,652 30th September 2022 Shs. 7000 Unauditer 101,961 101,961 18,814 101,961 18,814 101,961 18,814 101,961 18,814 101,961 18,814 101,961 18,814 101,961 13,077 585,997 93,700 9,922 689,623 2,774,060 1,771,463 1,378,760 21,774 8,099 13,779 24,439 13,779 27,458</td>	155,033 155,033 155,033 155,033 155,033 31st December 2021 51s, 000' Audited 1,52;863 90,634 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 91,55;863 90,634 10,55,635 20,55,655 20,55,655 20,5	72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,255,357 60,290 108,905 20,594 122,499 795,357 191,703 21,105 1,008,165 2,786,755 1,008,165 2,786,755 1,008,165 2,786,755 1,008,165 2,786,755 2,000,000 1,286,353 3,025,108 11,729,966 2,03% 2,05% 2,03% 2,03% 2,04% 2,04% 2,05% 2,00% 2	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,222 10,222 10,222 10,225 112,245 112,245 112,245 112,245 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,919 11,756,915 12,9% 8,0% 12,9% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,4% 12,9% 22,5% 22,5% 22,5% 12,5% 12,5% 12,5% 12,5% 12,5% 12,5% 12,5% 13,5% 14,5	263,652 263,652 30th September 2022 Shs. 7000 Unauditer 101,961 101,961 18,814 101,961 18,814 101,961 18,814 101,961 18,814 101,961 18,814 101,961 18,814 101,961 13,077 585,997 93,700 9,922 689,623 2,774,060 1,771,463 1,378,760 21,774 8,099 13,779 24,439 13,779 27,458
	CalarS/(Lossee) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of social statements (Cher Comprehensive income for the year net of fux Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES (a) Cross Non-performing loans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (f) Discounted Value of Securities (g) Net NPLE Exposure (e-f) INSIDER LOANS AND ADVANCES (e) Total Non-Performing Loans and Advances (c) Total Contingent Liabilities (b) Expose (c-f) INSIDER LOANS AND ADVANCES (c) Conter cortedit guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (c) Conter Contal (ctal risk weighted assets (c) Minimum Statutory Ratio (c) Excess(Deficiency) (e-h) (c) Excess(Deficiency) (e-h) (c) Excess(Deficiency (risk) weighted assets (c) Minimum Statutory Ratio (c) Excess(Deficiency (risk) weighted assets (c) Minimum Statutory Ratio (c) Excess(Deficiency (risk) weighted as	70,702           30th September           2021           30th September           2021           5hs. '000'           Unaudited           1,27,526           24,1530           765,996           747,149           311,847           311,847           313,833           1,046,287           2,664,381           2,000%           2,000%           2,00%           2,00%           2,00%           2,00%           2,00%           2,00%           2,05%           12,0%           2,4,5%           14,5%	155,033 155,033 155,033 155,033 31st December 2021 51s, 000' Audited 1257,863 90,634 90,635 90,655 2,755,363 10,37,866 2,989,069 11,323,685 10,39,% 10,39,% 10,39,% 24,34% 10,35% 10,45% 10,45% 10,45% 10,45%	72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,255,55,000 Unaudited 336,255 26,739 108,905 20,594 129,499 795,357 1,008,165 2,786,755 1,008,165 2,786,755 1,008,165 2,786,7555 2,786,7555 2,786,7555 2,786,7555 2,786,75555 2,786,786,78	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,222 10,222 10,222 10,225 11,259 11,259 11,259 11,258 11,278 11	263,652 263,652 30th September 2022 Sis, '000 Unauditec 1,01,264 301,43 699,794 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,967 11,379,768 1,771,461 2,774 8,079 13,797 14,797 1
	CalarS/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of social statements (Cher Comprehensive income for the year net of fux Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES (a) Cross Non-performing loans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (f) Discounted Value of Securities (g) Net NNL Exposure (e-f) INSIDEE LOANS AND ADVANCES (c) Total Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NNL Securities (g) Net NNL Securities (g) Net NNL Securities (g) Net NNL Securities (g) Core Capital Chans and Advances and other facilities (c) Total Contingent Liabilities (d) Total Contingent Liabilities (f) Core Capital (f) Minimum Statutory Ratio (f) Excess/Deficiency((g-h) (f) Care Capital (s+d) (f) Care Capital (s+d)	70,702           30th September           2021           30th September           2021           5hs. '000'           Unaudited           1,27,526           474,149           311,847           311,847           313,847           311,847           2,664,381           1,000,000           1,64,287           2,664,381           2,002,960           1,1850,397           2,00%           8,0%           12,0%           24,5%           14,5%           10,5%           12,0%           22,7%           22,7%	155,033 155,033 155,033 155,033 31st December 2021 51s, 000' Audited 1257,863 90,634 90,634 90,634 90,634 913,913 19,018 87,948 80,0000 11,338 80,000 13,338 80,000 13,338 80,000 13,338 80,000 13,338 80,000 13,338 80,000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,00000 13,338 80,0000 13,338 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308	72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,265,257 260,360 496,996 496,996 496,996 496,996 496,996 496,996 336,425 20,594 129,499 795,357 1,008,165 2,786,755	175,216 175,216 175,216 175,216 175,216 175,216 30th June 2022 Shs. '000' Unaudited 175,216 30th June 2022 Shs. '000' Unaudited 175,216 (452) 95,322 95,322 95,322 95,322 95,322 114,245 910,717 86,814 37,339 1,034,870 2,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000	263,652 263,652 30th September 2022 Sis, '000 Unauditec 1,01,264 301,435 699,794 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,967 11,378,787 11,3
5.1 5.2 5.2 5.4 5.5 5.5 7.0 0 0 0 0 0	Cains/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of oxsociates Income tax relating to components of other comprehensive income Other Comprehensive income for the year EARNINCS PER SHARE - BASIC & DILUTED DIVIDEND PER SHARE - DECLARED OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Cross Non-performing loans and advances (b) Less: Interest in Superse (c) Total Non-Performing Loans and Advances (c) Total Non-Shareholders and Advances (c) Total Institute Lapsource (c-f) INSIDER LOANS AND ADVANCES (c) Total Institute Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (c) Other contingent Liabilities (c) Total Capital (d+d) (f) Total Capita	70,702           30th September           2023           Shs. 0007           Unaudite           1,27,526           1,127,526           1,127,526           311,847           311,847           311,847           313,847           313,843           1,046,287           2,664,381           2,8579           2,902,960           11,850,397           2,00%           8,0%           12,0%           22,7%           24,7%	155,033 155,033 155,033 155,033 155,033 31st December 2021 5hs: 0007 Audited 1,257,497 352,863 904,634 904,634 904,634 904,634 17,929 105,877 728,672 16,801 899,065 299,049 2,755,363 1,055,863 1,055,863 1,055,863 1,055,863 1,055,863 1,055,863 1,055,863 1,055,863 1,055,863 1,038,868 2,43% 1,33% 1,33% 1,25% 1,33% 1,25% 1,33% 1,33% 1,25% 1,33% 1,25% 1,33% 1,25% 1,25% 1,33% 1,25% 1,33% 1,33% 1,25% 1,33% 1,25% 1,25% 1,25% 1,25% 1,33% 1,25% 1,25% 1,33% 1,25% 1,	72,120 72,120 72,120 31st March 31st March 1,225,617 365,257 336,625 336,625 20,594 129,499 108,905 20,594 129,499 108,905 20,594 129,499 108,905 20,594 129,499 10,08,165 1,008,165 2,000,000 1,786,755 2,000,000 1,286,755 2,000,000 1,286,755 2,000,000 1,286,755 2,000,000 1,286,755 2,000,000 1,286,755 2,000,000 2,000,000 2,000,000 2,000,000	175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 175,216 10,0002 177,539 502,225 215,314 215,766 215,766 215,766 215,766 215,766 215,766 215,768 215,768 215,768 215,768 215,768 215,769 20,9% 23,887 1,000,000 1,755,916 1,000,000 1,755,916 3,76,897 20,9% 22,9% 23,9% 24,9% 24,9% 24,9% 22,9% 22,9% 22,9% 22,9% 22,9% 22,9% 23,9% 24,9% 24,9% 24,9% 24,9% 24,9% 24,9% 22,9% 24,9% 22,9% 24	263,652 263,652 263,652 30th September 2022 Shs. '000 Unaudited 301,432 699,794 510,386 109,620 189,414 189,414 109,620 188,414 189,414 189,414 109,620 188,414 189,414 109,620 (689,623 693,707 9,922 (689,623 10,000,000 1,771,461 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 1,000,000 2,772,400 2,000 2,772,400 2,000 2,758 2
5.1 5.2 5.4 5.5 6.0 7.0 0 0 0 0 0 0 0 0 0 0 0	CalarS/(Losse) from translating the financial statements of foreign operat Fair value changes in available for sale financial assets Revaluation surplus on Propertyplant and equipment Share of other comprehensive income of social statements (Cher Comprehensive income for the year net of fux Total comprehensive income for the year EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED OTHER DISCLOSURES (a) Cross Non-performing loans and advances (b) Less: Interest in Suspense (c) Total Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (e) Net Non-Performing Loans and Advances (a-b) (d) Less: Lens Loss Provision (f) Discounted Value of Securities (g) Net NNL Exposure (e-f) INSIDEE LOANS AND ADVANCES (c) Total Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NNL Securities (g) Net NNL Securities (g) Net NNL Securities (g) Net NNL Securities (g) Core Capital Chans and Advances and other facilities (c) Total Contingent Liabilities (d) Total Contingent Liabilities (f) Core Capital (f) Minimum Statutory Ratio (f) Excess/Deficiency((g-h) (f) Care Capital (s+d) (f) Care Capital (s+d)	70,702           30th September           2021           30th September           2021           5hs. '000'           Unaudited           1,27,526           474,149           311,847           311,847           313,847           311,847           2,664,381           1,000,000           1,64,287           2,664,381           2,002,960           1,1850,397           2,00%           8,0%           12,0%           24,5%           14,5%           10,5%           12,0%           22,7%           22,7%	155,033 155,033 155,033 155,033 31st December 2021 51s, 000' Audited 1257,863 90,634 90,634 90,634 90,634 913,913 19,018 87,948 80,0000 11,338 80,000 13,338 80,000 13,338 80,000 13,338 80,000 13,338 80,000 13,338 80,000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,0000 13,338 80,00000 13,338 80,0000 13,338 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308 13,308	72,120 72,120 31st March 2022 5hs, 000 Unaudited 1,265,257 260,360 496,996 496,996 496,996 496,996 496,996 496,996 336,425 20,594 129,499 795,357 1,008,165 2,786,755	175,216 175,216 175,216 175,216 175,216 175,216 30th June 2022 Shs. '000' Unaudited 175,216 30th June 2022 Shs. '000' Unaudited 175,216 (452) 95,322 95,322 95,322 95,322 95,322 114,245 910,717 86,814 37,339 1,034,870 2,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000 1,754,916 1,000,000	263,652 263,652 30th September 2022 Shs. 7000 Unauditer 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,966 18,814 101,967 11,370,768 21,771,408 21,771,408 21,774 8,079 13,779 24,439 21,559 12,559 12,559 22,7449 21,559 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 24,549 22,549 22,549 22,549 22,549 22,549 22,549 24,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 22,549 24,549 22,549 22,549 22,549 22,549 22,549 24,549 22,549 22,549 22,549 24,549 22,549 22,549 24,549 22,549 22,549 22,549 24,549 24,549 22,549 24,5

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 Chairman

Hetul D. Chandaria Executive Director