

Your Preferred Bank

UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDING 30TH JUNE 2024

| | FOR THE PERIOD ENDI | NG 30TH JU | JNE 2024 | | |
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| 1 | STATEMENT OF FINANCIAL POSITION AS AT | 30 th June 2023 31 | gt December 2023 | 31st March 2024 | 30 th June 2024 |
| | A ASSETS | Shs. '000' Unaudited | Shs. '000' Audited | Shs. '000' Unaudited | Shs. '000' Unaudited 125,387 |
| 1 2 | Cash (both Local & Foreign) Balances due from Central Bank of Kenya | 156,463 1,075,616 | 136,739 3,744,941 | 117,690 2,130,748 | 125,387 2,249,697 |
| 2 3 4 5 | Kenya Government and other securities held for dealing purposes Financial Assets at fair value through profit and loss | | 1 | | |
| 3 | Investment Securities: a) Held to Maturity: a. Kenya Government securities | 4,041,765 4,041,765 | 3,773,443 3,773,443 | 4,565,577 4,565,577 | 3,679,620 3,679,620 |
| | b. Other securities b) Available for sale: | 4,041,703 | 3,773,443 | 4,303,377 | 3,073,020 |
| | a. Kenya Government securities b. Other securities | 1 | 1 | | : |
| 6 7 | Deposits and balances due from local banking institutions Deposits and balances due from banking institutions abroad | 1,640,171 264,711 | 98,467 143,510 | 100,438 550,975 | 89,974 654,459 |
| 6 7 8 9 10 11 | Tax recoverable Loans and advances to customers (net) Balances due from banking institutions in the group | 49,545 7,545,158 | 81,940 6,810,601 | 71,452 7,403,660 | 62,202 8,103,106 |
| 10 11 | Investments in associates | | 1 | 1 | - |
| 12 13 14 | Investments in subsidiary companies Investments in joint ventures | - : | - | | - |
| 15 16 17 | Investment properties Property and equipment | 46,251 198,085 | 55,256 194,086 | 55,962 192,086 | 58,112 190,086 |
| 17 18 | Prepaid lease rentals Intangible assets Deferred tax asset | 28,206 273,989 | 32,225 266,705 | 31,329 266,704 | 30,447 266,704 |
| 18 19 20 | Retirement benefit asset Other assets | 424.281 | 515,097 | 630,740 | 710,143 |
| 21 | TOTAL ASSETS | 15,744,241 | 15,853,010 | 16,117,360 | 16,219,937 |
| 22 | B LIABILITIES Balances due to Central Bank of Kenya | 11 025 121 | 11,773,111 | 11,829,966 | 11,881,057 |
| 24 | Customer deposits Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions | 11,925,121 | 11,773,111 | 11,829,900 | 11,001,037 |
| 26 27 | Other money market deposits Borrowed funds | : | 1 | - | - |
| 23 24 25 26 27 28 29 30 31 | Balances due to banking institutions in the group Tax payable | - | - | - | - |
| 30 31 | Dividends payable Deferred tax liability | - | - | | : |
| 32 33 | Retirement benefit liability Other liabilities | 459,326 | 502,308 | 573,551 | 531,664 |
| 34 | TOTAL LIABILITIES C SHAREHOLDERS' FUNDS | 12,384,447 | 12,275,419 | 12,403,517 | 12,412,721 |
| 35 36 | Paid up /Assigned capital Share premium/(discount) | 450,375 | 450,375 | 450,375 | 450,375 |
| 35 36 37 38 39 | Revaluation reserves Retained earnings/Accumulated losses | 2,568,740 | 2,740,550 | 2,848,802 | 2,922,900 |
| 39 40 41 | Statutory loan loss reserves Other Reserves | 340,679 | 386,666 | 414,666 | 433,941 |
| 42 | Proposed dividends Capital grants | | - | | - |
| 43 44 | TOTAL SHAREHOLDERS' FUNDS Minority Interest | 3,359,794 | 3,577,591 | 3,713,843 | 3,807,216 |
| 45 | TOTAL LÍABILITIES AND SHAREHOLDERS' FUNDS | 15,744,241 | 15,853,010 | 16,117,360 | 16,219,937 |
| П | STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED | 30 th June 2023 31 | | 31st March 2024 | 30 th June 2024 |
| 1.0 | INTEREST INCOME | Shs. '000' Unaudited | Shs. '000' Audited | Shs. '000' Unaudited | Shs. '000' Unaudited |
| 1.0 1.1 1.2 | Loans and advances Government securities | 497,730 243,486 | 1,069,179 499,462 | 296,494 138,192 | 612,950 280,459 |
| 1.3 1.4 | Deposits and placements with banking institutions Other Interest Income | 21,801 6,925 | 67,843 2,482 | 17,767 | 28,679 |
| 1.5 2.0 | Total interest income INTEREST EXPENSE | 769,942 | 1,638,966 | 452,453 | 922,088 |
| 2.1 | Customer deposits Deposits and placement from banking institutions | 316,299 | 661,416 | 198,574 | 409,104 57 |
| 2.3 2.4 | Other interest expenses Total interest expenses | 17,508 333,807 | 32,103 693,519 | 8,575 207,149 | 17,016 426,176 |
| 3.0 | NET INTEREST INCOME/(LOSS) | 436,135 | 945,447 | 245,304 | 495,912 |
| 4.0 4.1 | NON-INTEREST INCOME Fees and commissions on loans and advances | 15,712 | 41,008 | 6,445 | 15,344 4,224 |
| 4.2 4.3 | Other fees and commissions Foreign exchange trading income/(Loss) | 5,519 54,143 | 9,736 112,212 | 2,173 45,808 | 4,224 83,831 |
| 4.4 4.5 | Dividend Income Other income | 15,777 91,151 | 18,728 | 41,935 | 46,276 149,675 |
| 4.6 5.0 | Total Non-interest income TOTAL OPERATING INCOME | 527,286 | 181,684 1,127,131 | 96,361 341,666 | 149,675 645,587 |
| 6.0 | OTHER OPERATING EXPENSES | 14.067 | 40.889 | 20.422 | 60.042 |
| 6.1 6.2 6.3 | Loan loss provision Staff costs Directors' emoluments | 14,067 185,553 10,467 | 363,911 20,685 | 30,432 86,606 5,517 | 69,942 178,155 10,425 |
| 6.4 6.5 | Rental charges Depreciation charge on property and equipment | 18,992 20,884 | 11,484 38,972 | 10,753 10,547 | |
| 6.6 6.7 | Amortisation charges | 3 266 | 10 163 | 3 199 | 2,332 89,598 |
| 6.8 7.0 | Other operating expenses Other Operating Expenses Profit/(loss) Before Tax and Exceptional Items | 121,620 374,849 152,437 | 261,873 747,977 379,154 | 47,859 194,913 146,752 | 25,276 2,332 89,598 395,850 249,737 |
| 8.0 9.0 | Profit/(Loss) After Exceptional Items | 152.437 | 379,154 40,422 | 146,752 10,500 | 249,737 19,750 |
| 11.0 | Current Tax Deferred Tax | 31,500 | - | - | - |
| 13.0 | Profit/(Loss) After Tax and Exceptional Items Minority Interest | 120,937 | 338,732 | 136,252 | 229,987 |
| 15.0 15.1 | Profit/(loss) after tax, exceptional items and Minority Interest Other Comprehensive Income Gains/(Losses) from translating the financial statements of foreign ope | 120,937 | 338,732 | 136,252 | 229,987 |
| 15.2 15.3 | Fair value changes in available for sale financial assets Revaluation surplus on Property, plant and equipment | | | | : |
| 15.4 | Share of other comprehensive income of associates Income tax relating to components of other comprehensive income | Ē | - | - | |
| 16.0 | Other Comprehensive Income for the year net of tax Total comprehensive income for the year | 120,937 | 338,732 | 136,252 | 229,987 |
| | EARNINGS PER SHARE- BASIC & DILUTED | _ | - | _ | |
| | | | | | |
| | DIVIDEND PER SHARE -DECLARED | - | - | - | - |
| Ш | | 30th June 2022 34 | * December 2022 | 31st March 2024 | 30 th June 2024 |
| Ш | DIVIDEND PER SHARE -DECLARED OTHER DISCLOSURES | 30 th June 2023 31 Shs. '000' | Shs. '000' | 31st March 2024 Shs. '000' | 30 th June 2024 Shs. '000' |
| 1.0 | OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a) Gross Non-performing loans and advances | Shs. '000' Unaudited | Shs. '000' Audited 1.213.434 | Shs. '000' Unaudited 1.237.126 | Shs. '000' Unaudited 1.269.087 |
| | 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) | Shs. '000' Unaudited | Shs. '000' Audited 1,213,434 469,502 743,932 | Shs. '000' Unaudited 1.237.126 | Shs. '000' Unaudited 1,269,087 568,826 700,261 |
| | 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: Loan Loss Provision | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 |
| | 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) | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 |
| | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPIs Exposure (e-f) INSIDER LOANS AND ADVANCES | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 |
| 1.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 103,104 14,728 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 89,777 13,000 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 80,894 11,759 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 |
| 1.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 103,104 14,728 117,832 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 - 89,777 13,000 102,777 | Shs. '000' Unaudited 1,237, 126 518, 218 718,909 321,873 397,036 397,036 - 80,894 11,759 92,653 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 - 70,268 7,752 78,020 |
| 2.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounced Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OF-BALANCE SHEET ITEMS (a) Letters of credit guarantees, acceptances (b) Employers, sand potions | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 14,728 117,832 1,213,661 73,431 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 89,777 13,000 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 411,759 92,653 808,799 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 7,752 78,020 |
| 2.0 3.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a)Letters of credit guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 103,104 14,728 117,832 1,213,661 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 - 89,777 13,000 102,777 | Shs. '000' Unaudited 1,237, 126 518, 218 718,909 321,873 397,036 397,036 - 80,894 11,759 92,653 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 - 70,268 7,752 78,020 |
| 2.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit guarrantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities (d) Total Contingent Liabilities (APITAL STRENGTH (a) Core capital | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 14,728 117,832 1,213,661 73,431 1,291,733 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 429,354 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 80,894 11,759 92,653 808,799 9,440 818,240 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 7,752 78,020 1,026,336 24,354 1,050,690 |
| 2.0 3.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c)Other contingent liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 14,728 117,832 1,213,661 1,291,733 2,958,646 1,000,000 000 000 000 000 000 000 000 0 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 429,354 429,354 1,129,348 1,129,348 3,190,925 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 40,894 11,759 92,653 808,799 9,440 818,240 3,231,051 1,000,000 2,731,051 | Shs. '000' Unaudited 1,269,087 558,826 700,261 327,606 377,606 70,268 7,752 78,020 1,026,336 24,354 1,050,690 3,28,282 |
| 2.0 3.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPLS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c)Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a)Letters of credit guarantees, acceptances (b) Forwards, swaps and options (c)Other contingent liabilities (d)Total Contingent Liabilities CAPITAL STRENGTH (a)Core capital (b) Minimum Statutory Capital (c)Excess/(Diffciency)(a-b) (d) Supplementary Capital (e) Total Capital (ad) | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 542,449 14,728 117,832 1,213,661 73,431 4,641 1,291,733 2,958,646 1,000,000 1,958,646 157,739 3,116,385 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 429,354 1,29,348 3,190,925 1,000,000 2,190,925 146,547 3,337,472 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 80,894 11,759 92,653 808,799 9,440 818,240 3,231,051 1,000,000 2,231,051 1,52,873 3,383,924 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 377,606 7,752 78,020 1,026,336 1,026,336 1,050,630 3,258,282 1,000,000 2,258,282 1,07,087 3,258,282 1,07,087 3,258,282 1,07,087 |
| 2.0 3.0 | 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: Loan Loss Provision (e) Net Non-Performing Loans and Advances(c-d) (f) Discounted Value of Securities (g) Net NPIS Exposure (e-f) INSIDER LOANS AND ADVANCES (a) Directors, Shareholders and Associates (b) Employees (c) Total Insider Loans and Advances and other facilities OFF-BALANCE SHEET ITEMS (a) Letters of credit, guarantees, acceptances (b) Forwards, swaps and options (c) Other contingent Liabilities (d) Total Contingent Liabilities CAPITAL STRENGTH (a) Core capital (b) Minimum Statutory Capital (c) Excess/(Diffciency)(a-b) (d) Supplementary Capital (c) Total Capital (a+d) (f) Total I cisk weighted assets | Shs. '000' Unaudited 1,251,564 421,595 829,969 287,520 542,449 542,449 542,449 14,728 117,832 1,213,661 73,431 4,641 1,291,733 2,958,646 1,57,739 3,116,385 12,619,146 | Shs. '000' Audited 1,213,434 469,502 743,932 314,579 429,354 429,354 429,354 1,29,348 3,190,925 1,000,000 2,190,925 146,547 1,723,726 | Shs. '000' Unaudited 1,237,126 518,218 718,909 321,873 397,036 397,036 80,894 11,759 92,653 808,799 9,440 3,231,051 1,000,000 2,231,051 1,000,000 2,231,051 152,873 3,383,924 12,229,808 | Shs. '000' Unaudited 1,269,087 568,826 700,261 322,655 377,606 377,606 377,606 7,752 78,020 1,026,336 24,354 1,050,630 3,258,282 1,000,000 2,258,282 1,000,000 3,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,000,000 1,258,282 1,258,282 1,258,282 1,258,282 1,258,282 1,258,282 1,258,2 |
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These unaudited 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 Guardian Centre, Biashara Street, Nairobi.