FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2020

| March 2019 | Dec 2019 | March 2020 | March 2019 | Dec 2019 | March 2020 | March 2019 | Dec 2019 | March 2020 | March 202

3,116,353 3,394,733 **3,370,847** 3,116,353 3,394,733 **3,370,84**; 4,307,906 3,566,591 4,642,858 4,307,906 3,566,591 4,642,858

2Balances with Central Bank of Kenya 3Kenya Government & other Securities held for dealing purposes 4Financial Assets at Fair Value through Profit & Loss	4,307,906	3,566,591 - -	4,642,858 - -	4,307,906 - -	3,566,591 - -	4,642,858 - -
5Investment Securities: (i) Held to Maturity:		-	-		-	-
(a) Kenya Government Securities (b) Other Securities	7,214,919 405,676	8,187,378 399,847	9,182,846 412,894		8,187,378 399,847	
(ii) Available for Sale: (a) Kenya Government Securities	-	1,662,515	2,066,109	-	1,662,515	-
(b) Other Securities 6Deposits and balances due from local banking institutions	- 1,503,801	1,590,437	1.147.011	- 1.503.801	-	-
7Deposits and balances due from banking institutions abroad 8Tax recoverable	171,023 552,023	1,188,937	839,324	171,023 579,837	1,188,937 19,423	839,324
9Loans and advances to customers (net) 10Balances due from Banking Institutions in the Group		50,594,439	53,026,691		50,594,439	
11 Investments in associates	1000	1,000	1,000	-	-	-
12Investments in subsidiary companies 13Investments in joint ventures	1,000	-	-	-	-	27.400
14Investment properties 15Property and equipment	18,200 2,708,228	23,400 4,027,944		2,712,099		3,840,102
16 Prepaid lease rentals 17 Intangible assets	142,710 330,419	139,220 467,573	140,668 442,089	352,332	139,220 486,843	460,307
18 Deferred tax asset 19 Retirement benefit asset	465,543 -	885,542 -	885,542 -	-	885,542 -	-
20 Other assets TOTAL ASSETS	3,586,642 70,149,732	2,727,569 78,857,125	2,173,283 82,192,596	3,606,907 70,222,595	2,748,001 78,917,672	
B LIABILITIES						
21Balances due to Central Bank of Kenya 22Customer deposits	52,104,096	- 58,275,571			- 58,054,485	
23Deposits and balances due to local banking institutions 24Deposits and balances due to foreign banking institutions	179,150	56,906 -	191,647 -	179,150 -	56,906	191,647
25 Other money market deposits 26 Borrowed funds	- 4,542,635	- 3,954,679	3,620,868	- 4,542,635	- 3,954,679	3,620,868
27Balances due to Banking Institutions Group Companies 28Tax payable	-	290,095	-	-	290,095	-
29 Dividends payable 30 Deferred tax liability	1,747	1,079			1,079 1,421	1,079
31Retirement benefit liability 32Other liabilities	- 1,751,549	- 3,870,592	- 3,922,909	1,770,752	3,942,581	-
TOTAL LIABILITIES		66,448,922		58,480,978		
C SHAREHOLDERS' FUNDS 33 Paid up /Assigned capital	1.287.108	1,287,108	1.287.108	1.287.108	1.287.108	1,287,108
34 Share premium 35 Revaluation reserves	5,874,662 192,624	5,874,662 278,424	5,874,662 278,424	5,874,662		5,874,662
36 Retained Earnings	4,216,161	4,968,009	5,244,581		5,176,233	
37 Statutory loan reserves 38 Other Reserves	-	-	-	-	-	-
39 Proposed dividends 40 Capital grants	-	-		-	-	
TOTAL SHAREHOLDERS' FUNDS 42 Minority Interest			12,684,775			12,914,057
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	70,149,732		82,192,596	70,222,595		82,490,035
STATEMENT OF COMPREHENSIVE INCOME	March 2019			March 2019	GROUP Dec 2019	March 2020
	Un-Audited Shs.`000	Audited Shs.`000		Un-Audited		Un-Audited
	3115. 000	3115. 000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
INTEREST INCOME 1Loans and advances	1,401,667	6,081,504	1,660,621			
1Loans and advances 2Government securities	1,401,667 183,633		1,660,621 309,513	1,401,667 183,633		1,660,621 309,513
1Loans and advances	1,401,667 183,633 13,733 12,903	6,081,504 817,790 180,012 52,333	1,660,621 309,513 14,599 13,046	1,401,667 183,633 13,733 12,903	6,081,504 817,790 180,012 52,333	1,660,621 309,513 14,599 13,046
1Loans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income	1,401,667 183,633 13,733	6,081,504 817,790 180,012	1,660,621 309,513 14,599	1,401,667 183,633 13,733 12,903	6,081,504 817,790 180,012	1,660,621 309,513 14,599 13,046
1Loans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest income INTEREST EXPENSE 5Customer deposits	1,401,667 183,633 13,733 12,903 1,611,936 348,406	6,081,504 817,790 180,012 52,333	1,660,621 309,513 14,599 13,046 1,997,779	1,401,667 183,633 13,733 12,903 1,611,936	6,081,504 817,790 180,012 52,333 7,131,639	1,660,621 309,513 14,599 13,046 1,997,779
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420
1Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total Interest expenses	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239
ILoans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539
1Loans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest income INTEREST EXPENSE 5Customer deposits 6Deposits and placement from banking institutions 7Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 11,420 582,232 1,415,547 32,676 466,499 133,411	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 -74,461	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 82,293
ILoans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674 619,048	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,422 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend income 12 Other income Total non-interest income	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,422 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total Interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 - 41,674 619,048 1,755,181	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,011 2,686,309 7,679,164	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,8002 87,919 -74,461 651,835 1,789,411	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 32,676 466,499 133,41 2,134,419 277,675
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674 619,048 1,755,181	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 1,840 475,619 2,138,785 4,992,855 130,224 1,968,308 390,760 297,017 2,686,309 7,679,164	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,134,419 277,675 572,301 43,574
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income Total operating INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 15,976 139,693	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,134,419 277,675 572,301 43,574 169,945 134,526
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,568,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 17,638 15,976 139,693 31,063 31,063	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,422 578,239 1,419,539 32,676 466,499 133,411 2,76,75 572,301 43,574 169,945 134,526 30,777 480,055
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charges 19 Other operating expenses Total operating expenses Total operating expenses	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491 1,549,319	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326	1,640,403 11,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 11,420 578,239 1,419,539 32,676 466,499 133,411 2,134,419 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853
1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 17,638 155,976 139,693 31,063 535,783 1,559,326	1,640,403 11,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 2,801,581 7,805,359 734,307 2,029,860 100,066 628,013 549,414 120,861 2,219,169 6,382,530	1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853
ILoans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491 1,549,319	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 15,597 6139,693 31,063 5355,783 1,559,326 230,084	1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 2,767,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566
1Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Net INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 2,97,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326 230,084 (69,257)	1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 11,420 578,239 1,419,539 32,676 466,499 133,411 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668)
ILoans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Net INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend income 12 Other income Total non-interest income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional Items Profit After Tax and Exceptional Items Other Comprehensive Income:	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528)	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326 230,084 (69,257)	1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 11,420 578,239 1,419,539 32,676 466,499 133,411 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668)
ILoans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Gains/(Losses) from Translating the Financial Statements of Foreign Operations	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528)	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326 230,084 (69,257)	1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 11,420 578,239 1,419,539 32,676 466,499 133,411 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668)
ILoans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest income INTEREST EXPENSE 5Customer deposits 6Deposits and placement from banking institutions 7Other interest expenses Total interest expenses Net Interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8Fees and commissions on loans and advances 9Other fees and commissions 10Foreign exchange trading income 11Dividend Income 12Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282)	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528)	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326 230,084 (69,257)	1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 (472,993)	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,736,74 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668) 297,898
ILoans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Net Interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend income 12 Other income Total non-interest income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Schare of other Comprehensive Income of Associates	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528)	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326 230,084 (69,257)	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 949,836	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,736,74 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668) 297,898
1Loans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Net INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528)	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 155,976 139,693 31,063 535,783 1,559,326 230,084 (69,257)	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 (472,993) 949,836	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 11,420 578,239 1,419,539 32,676 466,499 133,411 2,76,75 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668) 297,898
ILoans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest Income INTEREST EXPENSE 5Customer deposits 6Deposits and placement from banking institutions 7Other interest expenses Total interest expenses Net Interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8Fees and commissions on loans and advances 9Other fees and commissions 10Foreign exchange trading income 11Dividend Income 12Other income Total non-interest income Total operating INCOME OPERATING EXPENSES 13Loan loss provision 14Staff costs 15Directors' emoluments 16Rental charges 17Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 15,7976 138,666 31,063 534,491 1,549,319 205,861	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528)	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 157,976 139,693 31,063 5355,783 1,559,326 230,084 230,084 230,084	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 949,836	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,734,419 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668) 297,898
ILoans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Net Interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items 20 Exceptional items Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income 27 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491 1,549,319 205,861 (61,759) 144,102	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,989,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 276,567	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 15,5976 139,693 31,063 535,783 1,559,326 230,084 (69,257) 160,827	6,081,504 817,790 180,012 52,333 7,131,639 1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 628,013 549,141 120,861 2,219,169 6,382,530 1,422,829 1,422,829 1,422,829 949,836	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,422 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,134,419 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668) 297,898
ILoans and advances 2Government securities 3Deposits and placements with banking institutions 4Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 70ther interest expenses Total interest expenses Net Interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 90ther fees and commissions 10 Foreign exchange trading income 11 Dividend income 12 Other income Total non-interest income Total non-interest income Total operating INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional Items 21 Current tax 22 Deferred tax Profit After Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	1,401,667 183,633 13,733 12,903 1,611,936 348,406 3,218 124,179 475,803 1,136,133 31,653 457,802 87,919 41,674 619,048 1,755,181 200,235 469,990 16,898 157,976 138,666 31,063 534,491 1,549,319 205,861 (61,759) 144,102	6,081,504 817,790 180,012 52,333 7,131,639 1,651,326 11,840 475,619 2,138,785 4,992,855 130,224 1,868,308 390,760 297,017 2,686,309 7,679,164 734,307 1,999,359 95,416 628,013 542,212 120,861 2,216,759 6,326,927 1,352,237 (456,282) 895,955	1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547 32,676 466,499 133,411 37,113 669,699 2,085,246 277,675 557,447 41,844 169,945 133,121 30,777 479,342 1,690,151 395,095 (118,528) 276,567	1,401,667 183,633 13,733 12,903 1,611,936 346,963 3,218 124,179 474,360 1,137,576 31,653 457,802 87,919 74,461 651,835 1,789,411 200,235 476,938 17,638 15,5976 139,693 31,063 535,783 1,559,326 230,084 (69,257) 160,827	1,640,403 11,840 475,619 2,127,862 5,003,778 130,224 1,868,308 390,760 412,289 2,801,581 7,805,359 734,307 2,029,860 100,906 6,28,013 549,414 120,861 2,219,169 6,382,530 1,422,829 1,422,829 472,993) 949,836	1,660,621 309,513 14,599 13,044 1,997,779 460,035 6,784 111,422 578,239 1,419,539 32,676 466,499 133,411 82,293 714,880 2,134,419 277,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853 425,566 (127,668) 297,898

STATEMENT OF FINANCIAL POSITION

1Cash (both Local & Foreign) 2Balances with Central Bank of Kenya

OTHER DISCLOSURES	BANK			GROUP			
	March 2019 Dec 2019				Dec 2019		
	Un-Audited		Un-Audited		Audited		
1.0 NON-PERFORMING LOANS AND ADVANCES	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	
1.1 (a) Gross Non-performing loans and advances	8.160.397	8.244.017	8.999.094	8.160.397	8.244.017	8.999.094	
1.2 (b) Less Interest in Suspense	1,028,345	1,116,797			1,116,797		
1.3 (c)Total Non-Performing Loans and Advances (a-b)	7,132,052	7,127,220		7,132,052	7,127,220	7,832,892	
1.4 (d) Less Loan Loss Provision	2,092,969	2,677,764			2,677,764	3,011,813	
1.5 (e) Net Non-Performing Loans and Advances(c-d)	5,039,083	4,449,456			4,449,456	4,821,079	
1.6 (f) Discounted Value of Securities 1.7 (g) Net NPLs Exposure (e-f)	4,747,228 291,855	4,146,827			4,146,827 302,629	4,494,273 326,806	
I.7 (g) Net NPLS Exposure (e-r)	291,033	302,629	320,000	291,033	302,629	320,000	
2.0 INSIDER LOANS AND ADVANCES							
2.1 (a) Directors, Shareholders and Associates	2,401,140	2,325,296	2,261,950	2,401,140	2,325,296	2,261,950	
2.2 (b) Employees	1,181,279	1,184,169	1,202,616		1,184,169	1,202,616	
2.3 (c)Total Insider Loans and Advances and other facilities	3,582,419	3,509,465	3,464,566	3,582,419	3,509,465	3,464,566	
3.0 OFF-BALANCE SHEET ITEMS							
3.1 (a)Letters of credit, guarantees, acceptances	3,685,618	5,050,889	6,702,343	3,685,618	5,050,889	6,702,343	
3.2 (b) Forwards Swaps & Options	3,849,816	4,599,890			4,599,890		
3.3 (c)Other contingent liabilities	231,018	267,877	178,272	231,018	267,877	178,272	
3.4 (d)Total Contingent Liabilities	7,766,452	9,918,656	9,909,374	7,766,452	9,918,656	9,909,374	
4.0 CAPITAL STRENGTH							
4.1 (a)Core capital	10.840.336	11.244.237	11.382.523				
4.2 (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000				
4.3 (c)Excess (a-b)		10,244,237					
4.4 (d) Supplementary Capital	2,018,800	2,018,800					
4.5 (e) Total Capital (a+d)		13,263,037					
4.6 (f)Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities	64,838,672 20.8%	70,978,185 19.3%					
4.8 (h) Minimum statutory Ratio	8.0%	8.0%					
4.9 (I) Excess	12.8%	11.3%					
4.10 (j) Core Capital / Total risk weighted assets	16.7%	15.8%					
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%				
4.12 (I) Excess (j-k)	6.2%	5.3%					
4.13 (m) Total Capital/Total risk weighted assets	19.8%	18.7%					
4.14 (n) Minimum statutory Ratio	14.5%	14.5%					
4.15 (o) Excess (m-n) 4.16 (p) Core Capital/Total deposits Liabilities*	5.3% 21.8%	4.2% 19.9%					
4.17 (g) Core Capital / total risk weighted assets*	17.5%	16.3%					
4.17 (q) Core Capital / total risk weighted assets* 4.18 (r) Total Capital/total risk weighted assets*	20.7%	19.2%					
5.0 LIQUIDITY 5.1 (a) Liquidity Ratio	71 20 /	33.1%	34.0%				
5.2 (b) Minimum Statutory Ratio	31.2% 20.0%	33.1% 20.0%	34.0% 20.0%				
5.3 (c) Excess (a-b)	11.2%	13.1%	14.0%				
*The adjusted capital ratios include the expected credit less provisions				l 6 1/2			

*The adjusted capital ratios include the expected credit loss provisions added back to capital in line with Central Bank of Kenyagon implementation of IFRS 9.

The Board of Directors of Family Bank Limited has approved the payment of an Interim Dividend of Kshs. 0.24 per ordinary share of Kshs. 1.00 each, subject to withholding tax where applicable, to shareholders on the register of members at the close of business as at 11th June 2020. The dividend will be paid on or after 12th June 2020.

The above statement of financial position, statement of comprehensive income and other disclosures are extracts from the books of the Bank. The complete set of the financial statements, statutory and qualitative disclosures can be accessed on the institution's website www.familybank.co.ke. They may also be accessed at the institution's Head Office located at Family Bank Towers, Muindi Mbingu Street, Nairobi.

Signed: Rebecca Mbithi Managing Director & CEO

Lazarus Muema Director



Talk to us today and move your practice forward!

