## **FAMILY BANK LIMITED**

## **UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST MARCH 2021**

STATEMENT OF FINANCIAL POSITION	31-Mar-20	BANK 31-Dec-20	31-Mar-21	31-Mar-20	GROUP 31-Dec-20	31-Mar-21
	<b>Un-Audited</b>	Audited	<b>Un-Audited</b>	<b>Un-Audited</b>	Audited	<b>Un-Audited</b>
A ASSETS	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
1 Cash ( both Local & Foreign) 2 Balances with Central Bank of Kenya	3,370,847 4,642,858	4,038,445 4,841,075	4,509,425 3,781,483	3,370,847 4,642,858	4,038,445 4,841,075	4,509,425 3,781,483
3 Kenya Government & other Securities held for dealing purposes 4 Financial Assets at Fair Value through Profit & Loss	-	-	-	-	-	-
5 Investment Securities:	-	-	-	-	-	-
(i) Held to Maturity: (a) Kenya Government Securities	9,182,846	8,901,395	9,018,900	9,441,194	8,901,395	9,018,900
(b) Other Securities (ii) Available for Sale:	412,894	-		412,894	-	-
(a) Kenya Government Securities (b) Other Securities	2,066,109	8,099,803	7,901,440	2,066,109	8,099,803	7,901,440
6 Deposits and balances due from local banking institutions	1,147,011	501,404	1,319	1,147,011	501,404	1,319
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	839,324 -	318,003 -	673,110 -	839,324 19,804	318,003 27,904	673,110 9,756
9 Loans and advances to customers (net) 10 Balances due from Banking Institutions in the Group	53,026,691	56,579,798	61,437,146	53,026,691	56,579,798	61,437,146
11 Investments in associates 12 Investments in subsidiary companies	1,000	1,000	10,000	-	-	-
13 Investments in joint ventures	-	-	-			
14 Investment properties 15 Property and equipment	23,400 3,838,034	23,400 3,693,494	23,400 3,612,614	23,400 3,840,102	23,400 3,694,604	23,400 3,614,234
16 Prepaid lease rentals 17 Intangible assets	140,668 442,089	134,583 384,289	136,031 366,984	140,668 460,307	134,583 399,355	136,031 380,999
18 Deferred tax asset 19 Retirement benefit asset	885,542	1,552,679	1,552,679	885,542	1,552,679	1,552,679
20 Other assets	2,173,283	1,521,258	1,766,358	2,173,284	1,548,349	1,801,312
TOTAL ASSETS	82,192,596	90,590,626	94,790,889	82,490,035	90,660,797	94,841,234
B LIABILITIES 21 Balances due to Central Bank of Kenya	_	_		_	-	_
22 Customer deposits 23 Deposits and balances due to local banking institutions	61,362,696 191,647	70,125,378 451,741	72,969,135 1,524,788	61,351,773 191,647	69,756,770 451,741	72,590,142 1,524,788
24 Deposits and balances due to foreign banking institutions	131,047	-	-	131,047	-	1,324,700
25 Other money market deposits 26 Borrowed funds	3,620,868	3,017,148	2,721,519	3,620,868	3,017,148	2,721,519
27 Balances due to Banking Institutions Group Companies 28 Tax payable	408,622	126,975	327,666	408,622	126,975	327,666
29 Dividends payable	1,079	5,904	5,392	1,079	5,904	5,392
30 Deferred tax liability 31 Retirement benefit liability	-	-		1,421	1,126	1,126
32 Other liabilities TOTAL LIABILITIES	3,922,909 <b>69,507,821</b>	3,701,915 <b>77,429,061</b>	3,505,746 <b>81,054,246</b>	4,000,568 <b>69,575,978</b>	3,844,872 <b>77,204,536</b>	3,597,364 <b>80,767,997</b>
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	5,874,662 278,424	5,874,662 264,647	5,874,662 371,444	5,874,662 278,424	5,874,662 264,647	5,874,662 371,444
36 Retained Earnings 37 Statutory Ioan reserves	5,244,581	5,735,148	6,203,429	5,473,863	6,029,844	6,540,023
38 Other Reserves 39 Proposed dividends	-	-	5	-	-	-
40 Capital grants	-	-		-	-	
TOTAL SHAREHOLDERS' FUNDS 41 Minority Interest	12,684,775	13,161,565	13,736,643		13,456,261	14,073,237
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	82,192,596	90,590,626	94,790,889	82,490,035	90,660,797	94,841,234
STATEMENT OF COMPREHENSIVE INCOME	71 May 20	BANK	71 May 21	71 May 20	GROUP	71 May 21
STATEMENT OF COMPREHENSIVE INCOME	31-Mar-20 Un-Audited	31-Dec-20 Audited	31-Mar-21 Un-Audited		31-Dec-20 Audited	31-Mar-21 Un-Audited
STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME		31-Dec-20	Un-Audited Shs.`000		31-Dec-20	
INTEREST INCOME 1 Loans and advances	Un-Audited Shs.`000 1,660,621	31-Dec-20 Audited Shs.`000 7,303,236	Un-Audited Shs.`000 1,929,586	Un-Audited Shs.`000	31-Dec-20 Audited Shs.`000 7,303,236	Un-Audited Shs.`000 1,929,586
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions	Un-Audited Shs.`000 1,660,621 309,513 14,599	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556	Un-Audited Shs.`000	Un-Audited Shs.`000 1,660,621 309,513 14,599	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556	Un-Audited Shs.`000
INTEREST INCOME 1 Loans and advances 2 Government securities	Un-Audited Shs.`000 1,660,621 309,513	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830	Un-Audited Shs.`000 1,929,586 478,583	Un-Audited Shs.`000 1,660,621 309,513	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830	Un-Audited Shs.`000 1,929,586 478,583
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797	Un-Audited Shs.`000 1,929,586 478,583 1,539	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797	Un-Audited Shs.`000 1,929,586 478,583 1,539
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total Interest income  INTEREST EXPENSE	Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 22,797 8,893,419	Un-Audited Shs. '000 1,929,586 478,583 1,539 - 2,409,708	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419	Un-Audited Shs.`000 1,929,586 478,583 1,539 - 2,409,708
INTEREST INCOME  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	Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779	31-Dec-20 Audited Shs.`000 7.303,236 1.464,830 102,556 22,797 8,893,419	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  509,778 19,895	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784	31-Dec-20 Audited Shs.`000 7.303,236 1.464,830 102,556 22,797 8,893,419 1,996,304 24,814	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895
INTEREST INCOME  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	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419	Un-Audited Shs. '000 1,929,586 478,583 1,539 2,409,708	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708
INTEREST INCOME  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	Un-Audited Shs. '000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376	Un-Audited Shs. '000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551
INTEREST INCOME  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	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376	Un-Audited Shs. '000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552 611,225	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181
INTEREST INCOME  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	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539	31-Dec-20 Audited Shs.'000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170	Un-Audited shs. '000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181  1,805,527 58,763
INTEREST INCOME  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	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 464,027 6,784 111,420 582,232 1,415,547	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552 611,225 1,798,484	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527
INTEREST INCOME  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	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.'000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043	Un-Audited Shs.``000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552 611,225 1,798,484	Un-Audited Shs.`000 1,660,621 309,513 14,599 13,046 1,997,779 460,035 6,784 111,420 578,239 1,419,539	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170	Un-Audited Shs.' 000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527
INTEREST INCOME  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	Un-Audited Shs.``000 1,660,621 309,513 14,599 13,046 1,997,779  464,027 6,784 111,420 582,232 1,415,547	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043	Un-Audited Shs.``000 1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362	Un-Audited shs.' 000 1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129
INTEREST INCOME  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	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552 611,225 1,798,484 58,763 454,058 48,129 79,901 640,851	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412	Un-Audited Shs.`000 1.929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129 150,296
INTEREST INCOME  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	Un-Audited Shs.``000 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 57,113 669,699	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552 611,225 1,798,484 58,763 454,058 48,129 79,901 640,851	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408	Un-Audited Shs.' 000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129 150,296 711,246
INTEREST INCOME  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	Un-Audited Shs.`000 1,660,621 3,09,513 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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 -79,901 640,851 2,439,334  360,088	Un-Audited Shs.: 000 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	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129 150,296 711,246 2,516,773 360,088
INTEREST INCOME  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	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133	Un-Audited Shs.`000  1.929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370
INTEREST INCOME  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	Un-Audited Shs.``000 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	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316	Un-Audited Shs.`000 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 43,574 169,945 134,4526	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349	Un-Audited Shs.' 000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129 150,296 711,246 2,516,773 360,088 554,683 23,370 154,286 111,530
INTEREST INCOME  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 OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charges on property and equipment 18 Amortisation charges	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 124,204	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 - 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981	Un-Audited Shs.`000  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 30,777	31-Dec-20 Audited Shs.'000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 111,530 32,981
INTEREST INCOME  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	Un-Audited Shs.``000 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	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316	Un-Audited Shs.`000 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 43,574 169,945 134,4526	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349	Un-Audited Shs.' 000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129 150,296 711,246 2,516,773 360,088 554,683 23,370 154,286 111,530
INTEREST INCOME  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 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 124,204 2,283,706	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501	Un-Audited Shs.``000 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 43,574 134,526 30,777 480,055	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576	Un-Audited Shs.' 000 1,929,586 478,583 1,539 2,409,708 502,735 19,895 81,551 604,181 1,805,527 58,763 454,058 48,129 150,296 711,246 2,516,773 360,088 554,683 23,370 154,286 111,530 32,981 551,013
INTEREST INCOME  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	Un-Audited Shs.`000  1,660,621 3,09,513 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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 18,606 614,006 505,652 2,283,706 7,601,859	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 -79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363	Un-Audited Shs.: 000 1,660,621 309,513 14,599 13,046 1,997,779  460,035 6,784 111,420 578,239 1,419,539 32,676 466,499 133,411 271,675 572,301 43,574 169,945 134,526 30,777 480,055 1,708,853	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  502,735 19,895 81,551 604,181  1,805,527  58,763 454,058 48,129 150,296 711,246  2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 551,013 1,787,951
INTEREST INCOME  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 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 on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Exceptional Items Profit After Exceptional Items	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 610,066 610,066 7,601,859 1,325,613 1,325,613 (916,703)	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363	Un-Audited Shs.`000  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 30,777 480,055 1,708,853	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 7,673,925 1,440,653 1,440,653	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 551,013 1,787,951 728,822
INTEREST INCOME  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 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 Profit Before Tax and Exceptional Items Profit After Exceptional Items	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,650 2,245,204 2,283,706 7,601,859 1,325,613	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552 611,225 1,798,484 58,763 454,058 48,129 79,901 640,851 2,439,334 360,088 543,271 21,920 154,286 110,316 32,981 10,316 32,981 1,770,363 668,971 668,971	Un-Audited Shs.``000  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 43,574 134,526 30,777 480,055 1,708,853 425,566	31-Dec-20 Audited Shs.' 000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925 1,440,653	Un-Audited Shs.' 000 1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 1,787,951 728,822 728,822
INTEREST INCOME  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 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 Profit Before Tax and Exceptional Items 21 Current tax 22 Deferred tax Profit After Exceptional Items Other Comprehensive Income:	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 1,260 2,283,706 7,601,859 1,325,613 (916,703) 667,137	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 -79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363 668,971 (668,971 (200,692)	Un-Audited Shs.`000  1,660,621 3,09,513 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 1,708,853 425,566 (127,668)	31-Dec-20 Audited Shs.`000 7.303,236 1.464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 124,204 124,297,576 7,673,925 1,440,653 (945,804)	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 11,560 11,560 11,787,951 728,822 (218,647)
INTEREST INCOME  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 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	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 1,260 2,283,706 7,601,859 1,325,613 (916,703) 667,137	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 -79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363 668,971 (668,971 (200,692)	Un-Audited Shs.`000  1,660,621 3,09,513 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 1,708,853 425,566 (127,668)	31-Dec-20 Audited Shs.`000 7.303,236 1.464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 124,204 124,297,576 7,673,925 1,440,653 (945,804)	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 11,560 11,560 11,787,951 728,822 (218,647)
INTEREST INCOME  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 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 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	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 1,260 2,283,706 7,601,859 1,325,613 (916,703) 667,137	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 -79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363 668,971 (668,971 (200,692)	Un-Audited Shs.`000  1,660,621 3,09,513 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 1,708,853 425,566 (127,668)	31-Dec-20 Audited Shs.`000 7.303,236 1.464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 124,204 124,297,576 7,673,925 1,440,653 (945,804)	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 11,560 11,560 11,787,951 728,822 (218,647)
INTEREST INCOME  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 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	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 1,24,204 2,283,706 7,601,859 1,325,613 1,325,613 1,325,613 1,325,613 1,076,047	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363 668,971 (200,692) 468,279	Un-Audited Shs.`000  1,660,621 3,09,513 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 1,708,853 425,566 (127,668)	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 1,440,653 (945,804) 667,671 1,162,520	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  502,735 19,895 81,551 604,181  1,805,527  58,763 454,058 48,129 150,296 711,246  2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 551,013 1,787,951 728,822 (218,647) 510,175
INTEREST INCOME  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 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	Un-Audited Shs.`000  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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 1,24,204 2,283,706 7,601,859 1,325,613 1,325,613 1,325,613 1,325,613 1,076,047	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363 668,971 (200,692) 468,279	Un-Audited Shs.`000  1,660,621 3,09,513 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 1,708,853 425,566 (127,668)	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 1,440,653 (945,804) 667,671 1,162,520	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  502,735 19,895 81,551 604,181  1,805,527  58,763 454,058 48,129 150,296 711,246  2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 551,013 1,787,951 728,822 (218,647) 510,175
INTEREST INCOME  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 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 Profit Before Tax and 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 11 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.'000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 18,606 614,006 505,652 1,24,204 2,283,706 7,601,859 1,325,613 (916,703) 1,076,047	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 1,770,363 668,971 (200,692) 468,279  93,020	Un-Audited Shs.`000  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 43,574 43,574 43,574 480,055 1,708,853 425,566 (127,668) 297,898	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 (945,804) 1,162,520 (13,777)	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 1,787,951 728,822 (218,647) 510,175
INTEREST INCOME  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 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 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Assets 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	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.'000 7.303,236 1.464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 1,22,501 1,325,613 (916,703) 667,137 1,076,047	Un-Audited Shs.`000  1,929,586 478,583 1,539 2,409,708  509,778 19,895 81,552 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 547,501 1,770,363 668,971 (200,692) 468,279	Un-Audited Shs.`000  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 30,777 480,055 1,708,853 425,566 (127,668) 297,898	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 (945,804) 1,162,520 (13,777) 1,148,743	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  502,735 19,895 81,551 604,181  1,805,527  58,763 454,058 48,129 150,296 711,246  2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 551,013 1,787,951 728,822 728,822 (218,647) 510,175
INTEREST INCOME  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 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 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 11 Income Total Operations 21 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax	Un-Audited Shs.`000 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	31-Dec-20 Audited Shs.'000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 18,606 614,006 505,652 1,24,204 2,283,706 7,601,859 1,325,613 (916,703) 1,076,047	Un-Audited Shs.`000  1,929,586 478,583 1,539  2,409,708  509,778 19,895 81,552 611,225 611,225 1,798,484  58,763 454,058 48,129 79,901 640,851 2,439,334  360,088 543,271 21,920 154,286 110,316 32,981 1,770,363 668,971 (200,692) 468,279  93,020	Un-Audited Shs.`000  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 43,574 43,574 43,574 480,055 1,708,853 425,566 (127,668) 297,898	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 24,814 447,131 2,468,249 6,425,170 141,635 1,723,999 341,362 482,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 (945,804) 1,162,520 (13,777)	Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708  502,735 19,895 81,551 604,181 1,805,527  58,763 454,058 48,129 150,296 711,246 2,516,773  360,088 554,683 23,370 154,286 111,530 32,981 1,787,951 728,822 (218,647) 510,175

OTHER DISCLOSURES		BANK			GROUP	
	31-Mar-20	31-Dec-20	31-Mar-21	31-Mar-20	31-Dec-20	31-Mar-21
	<b>Un-Audited</b>	Audited	<b>Un-Audited</b>	<b>Un-Audited</b>	Audited	<b>Un-Audited</b>
	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
1.0 NON-PERFORMING LOANS AND ADVANCES						
1.1 (a) Gross Non-performing loans and advances	8,999,094	9,390,878	10,405,963	8,999,094	9,390,878	10,405,963
1.2 (b) Less Interest in Suspense	1,166,202	1,309,838	1,408,379	1,166,202	1,309,838	1,408,379
1.3 (c)Total Non-Performing Loans and Advances (a-b)	7,832,892	8,081,040	8,997,584	7,832,892	8,081,040	8,997,584
1.4 (d) Less Loan Loss Provision	3,011,813	4,137,787		3,011,813	4,137,787	4,403,586
1.5 (e) Net Non-Performing Loans and Advances(c-d)	4,821,079			4,821,079	3,943,252	4,593,998
1.6 (f) Discounted Value of Securities	4,494,273	3,747,237	4,175,468	4,494,273	3,747,237	4,175,468
1.7 (g) Net NPLs Exposure (e-f)	326,806	196,016	418,529	326,806	196,016	418,529
2.0 INSIDER LOANS AND ADVANCES						
2.1 (a) Directors, Shareholders and Associates	2,261,950	1,710,385	1,658,938	2,261,950	1,710,385	1,658,938
2.2 (b) Employees	1,202,616	1,222,296	1,189,238	1,202,616	1,222,296	1,189,238
2.3 (c)Total Insider Loans and Advances and other facilities	3,464,566	2,932,681	2,848,176		2,932,681	
3.0 OFF-BALANCE SHEET ITEMS						
3.1 (a)Letters of credit, guarantees, acceptances	6,702,343	8,073,825	8,642,687	6,702,343	8,073,825	8,642,687
3.2 (b) Forwards Swaps & Options	3,028,759	1,904,553	685,450	3,028,759	1,904,553	685,450
3.3 (c)Other contingent liabilities	178,272	264,694	265,945	178,272	264,694	265,945
3.4 (d)Total Contingent Liabilities		10,243,072			10,243,072	
4.0 CAPITAL STRENGTH						
4.1 (a)Core capital	11 702 527	11 7// 278	12,630,597			
4.2 (b) Minimum Statutory Capital		1,000,000				
4.3 (c)Excess (a-b)		10,344,238				
4.4 (d) Supplementary Capital	2,018,800	2,018,800	403,760			
4.5 (e) Total Capital (a+d)			13,034,357			
4.6 (f)Total risk weighted assets		74,824,096				
4.7 (g) Core Capital/Total deposits Liabilities	18.5%	16.2%	17.3%			
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%			
4.9 (I) Excess	10.5%	8.2%	9.3%			
4.10 (j) Core Capital / Total risk weighted assets	15.9%	15.2%	15.6%			
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%			
4.12 (I) Excess (j-k)	5.4%	4.7%	5.1%			
4.13 (m) Total Capital/Total risk weighted assets	18.7%	17.9%	16.1%			
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%			
4.15 (o) Excess (m-n)	4.2%	3.4%	1.6%			
4.16 (p) Core Capital/Total deposits Liabilities*	19.1%	16.5%	17.4%			
4.17 (q) Core Capital / total risk weighted assets*	16.3%	15.5%	15.8%			
4.18 (r) Total Capital/total risk weighted assets*	19.1%	18.2%	16.3%			
5.0 LIQUIDITY						
5.1 (a) Liquidity Ratio	34.0%	37.1%	32.4%			
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%			
5.3 (c) Excess (a-b)	14.0%	17.1%	12.4%			
$^{\ast}$ The adjusted capital ratios include the expected credit loss p	rovisions add	ded back to	capital in li	ne with Cent	tral Bank of	Kenya.

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 MD & CEO Signed: Lazarus Muema

