FAMILY BANK LIMITED

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

STATEMENT OF FINANCIAL POSITION		ВА	NK			GROUP	
STATEMENT OF FINANCIAL POSITION	30-Jun-20 Un-Audited Shs.`000	31-Dec-20	31-Mar-21 Un-Audited Shs.`000	30-Jun-21 Un-Audited Shs.`000	30-Jun-20 Un-Audited Shs.`000	31-Dec-20	Un-Audited
A ASSETS							
1Cash (both Local & Foreign) 2Balances with Central Bank of Kenya 3 Kenya Government & other Securities held for dealing purposes 4 Financial Assets at Fair Value through Profit & Loss	3,411,630 8,953,328 -	4,038,445 4,841,075 -	4,509,425 3,781,483 - -	3,729,226 4,758,104 - -	3,411,630 8,953,328 -	4,038,445 4,841,075 -	
5Investment Securities: (i) Held to Maturity: (a) Kenya Government Securities (b) Other Securities	8,438,147	8,901,395 -	9,018,900	8,911,511 -	8,438,147 -	8,901,395 -	8,911,511 -
(ii) Available for Sale: (a) Kenya Government Securities	2,000,000	8,099,803	- 7,901,440	10,453,100	2,000,000	8,099,803	10,453,100
(b) Other Securities 6 Deposits and balances due from local banking institutions	1.547.122	501,404	1,319	940,049	1.547.122	501,404	940,049
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Loans and advances to customers (net)	321,771 198,229 54,880,867	318,003 - 56,579,798	673,110 - 61,437,146	632,456 - 63,398,746	321,771 217,903 54,880,867	318,003 27,904 56,579,798	632,456 11,476
10 Balances due from Banking Institutions in the Group 11 Investments in associates 12 Investments in subsidiary companies	1,000	- 1,000	- - 10,000	10,000	- - -	- - -	- - -
13 Investments in joint ventures 14 Investment properties	23,400	23,400	23,400	23,400	23,400	23,400	
15 Property and equipment 16 Prepaid lease rentals	3,636,454 139,509	3,693,494 134,583	3,612,614 136,031	3,309,283 134,872	3,638,395 139,509	3,694,604 134,583	134,872
17 Intangible assets 18 Deferred tax asset	418,233 885,542	384,289 1,552,679	366,984 1,552,679	379,384 1,552,679	435,402 885,542	399,355 1,552,679	
19 Retirement benefit asset 20 Other assets TOTAL ASSETS	2,055,409 86,910,641	1,521,258 90,590,626	1,766,358 94.790.889	1,768,739 100,001,548	2,056,493 86.949.509	1,548,349 90.660.797	1,805,929 100,063,667
B LIABILITIES	00/7:0/011	70,070,020	, 1,, , 0,00 ,	100,001,010	00/717/007	70,000,777	100/000/00/
21 Balances due to Central Bank of Kenya 22 Customer deposits	66,946,300	70,125,378	- 72,969,135	- 76,403,796	66,695,476	69,756,770	- 76,004,267
23 Deposits and balances due to local banking institutions 24 Deposits and balances due to foreign banking institutions 25 Other money market deposits	184,818	451,741 -	1,524,788	328,201	184,818	451,741 -	328,201
26 Borrowed funds 27 Balances due to Banking Institutions Group Companies	3,579,348	3,017,148	2,721,519 -	5,886,239	3,579,348	3,017,148	5,886,239
28Tax payable 29Dividends payable 30 Deferred tax liability	23,494	126,975 5,904	327,666 5,392	274,840 5,161 -	23,494 1,421	126,975 5,904 1,126	5,161
31Retirement benefit liability 32Other liabilities	3,475,706	3,701,915	3,505,746	2,930,275	3,518,970	3,844,872	
TOTAL LIABILITIES	74,209,666	77,429,061	81,054,246	85,828,512	74,003,527	77,204,536	85,522,072
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	1,287,108
34 Share premium 35 Revaluation reserves	5,874,662 278,424	5,874,662 264,647	5,874,662 371,444	5,874,662 176,942	5,874,662 278,424	5,874,662 264,647	5,874,662 176,942
36 Retained Earnings 37 Statutory Ioan reserves	5,260,781	5,735,148	6,203,429	6,834,324	5,505,788	6,029,844	7,202,883
38 Other Reserves 39 Proposed dividends	-	-	-	-	-	-	-
40 Capital grants TOTAL SHAREHOLDERS' FUNDS	12,700,975	13,161,565	13,736,643	14,173,036	12,945,982	13,456,261	14,541,595
42 Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	86,910,641			100,001,548			
STATEMENT OF COMPDEHENSIVE INCOME		DΛ	NIV			CDOLID	
STATEMENT OF COMPREHENSIVE INCOME	30-Jun-20	31-Dec-20	31-Mar-21	30-Jun-21	30-Jun-20	GROUP 31-Dec-20	
	30-Jun-20 Un-Audited Shs.`000		31-Mar-21	30-Jun-21 Un-Audited Shs.`000			Un-Audited
INTEREST INCOME 1Loans and advances	Un-Audited Shs.`000 3,445,665	31-Dec-20 Audited Shs.`000 7,303,236	31-Mar-21 Un-Audited Shs.`000 1,929,586	Un-Audited Shs.`000	Un-Audited Shs.`000 3,445,665.00	31-Dec-20 Audited Shs.`000 7,303,236	Un-Audited Shs.`000 3,985,302
INTEREST INCOME 11 cans and advances 2 Government securities 3 Deposits and placements with banking institutions	Un-Audited Shs.`000 3,445,665 631,851 45,584	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556	31-Mar-21 Un-Audited Shs.`000	Un-Audited Shs.`000	Un-Audited Shs.`000 3,445,665.00 631,851.00 45,584.00	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556	Un-Audited Shs.`000 3,985,302 949,650 8,463
INTEREST INCOME 1Loans and advances 2 Government securities	Un-Audited Shs.`000 3,445,665 631,851	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830	31-Mar-21 Un-Audited Shs.`000 1,929,586 478,583	Un-Audited Shs.`000 3,985,302 949,650 8,463	Un-Audited Shs.`000 3,445,665.00 631,851.00	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830	Un-Audited Shs.`000 3,985,302 949,650 8,463
INTEREST INCOME 1Loans and advances 2Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797 4,145,897	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419	31-Mar-21 Un-Audited Shs. 000 1,929,586 478,583 1,539 2,409,708	Un-Audited Shs.`000 3,985,302 949,650 8,463 4,943,415	Un-Audited Shs.`000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 22,797 8,893,419	Un-Audited Shs.`000 3,985,302 949,650 8,463 4,943,415
INTEREST INCOME 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	Un-Audited Shs.`000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,814	31-Mar-21 Un-Audited Shs.`000 1,929,586 478,583 1,539 2,409,708 509,778 19,895	Un-Audited Shs.`000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728	Un-Audited Shs. 000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164	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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728
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. OOO 3,445,665 631,851 45,584 22,797 4,145,897	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797 8,893,419	31-Mar-21 Un-Audited Shs. 000 1,929,586 478,583 1,539 2,409,708	Un-Audited Shs.`000 3,985,302 949,650 8,463 - 4,943,415	Un-Audited Shs. 000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 22,797 8,893,419	Un-Audited Shs. 000 3,985,302 949,650 8,463 - 4,943,415 1,087,331 41,728 124,258
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 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823	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	31-Mar-21 Un-Audited Shs. `000 1,929,586 478,583 1,539 2,409,708 509,778 19,895 81,552	Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258	Un-Audited Shs. 000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164 231,823	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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317
INTEREST INCOME 11.oans 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	Un-Audited Shs. 000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476	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	31-Mar-21 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 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009	Un-Audited Shs. '000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243	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 3,985,302 949,650 8,463 - 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098
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	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421	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	31-Mar-21 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 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406	Un-Audited Shs. 000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243 2,944,654	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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,24,258 1,253,317 3,690,098
INTEREST INCOME 11.oans 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 11 Other income	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 231,823 1,209,421 2,936,476	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433	31-Mair-21 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	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 11,01,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 190,524	Un-Audited Shs: 000 3,445,665.00 45,584.00 45,584.00 4145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 204,732	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,779 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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098
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 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231	31-Dec-20 Audited 5hs: 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	31-Mar-21 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 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680	Un-Audited Shs: 000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,779 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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796
INTEREST INCOME 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 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 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433	31-Mair-21 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	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 11,01,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 190,524	Un-Audited Shs: 000 3,445,665.00 45,584.00 45,584.00 4145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 204,732	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,779 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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796
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. 1000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 131,64 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447	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	31-Mar-21 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 3,985,302 949,650 8,463 4,943,415 1,10,420 41,728 1,247,406 3,676,009 119,602 949,124 141,680 1,90,524 1,400,930	Un-Audited Shs: 000 3,445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 2,044,732 1,291,410	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,779 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 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894
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 Laan loss provision 14 Staff coots	Un-Audited Shs. 1000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923	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 2,521,429 8,927,472	31-Mar-21 Un-Audited Shs: '000 Shs: '000 Shs: '000 Shs: '000 Shs: Shs: Shs: Shs: Shs: Shs: Shs: Shs:	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 11,128 12,257,406 3,676,009 119,602 949,124 141,680 1,90,524 1,400,930 5,076,939	Un-Audited Shs: 000 3,445,665.00 631,851.00 45,584.00 22,797.00 41,45,897.00 956.256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 1,201,291,410 4,236,065 453,351 1,241,254	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	Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894
INTEREST INCOME 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 NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Dividend income 11 Dividend income 12 Other income Total one-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463	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 1,723,999 341,362 341,433 2,521,429 8,927,472	31-Mar-21 Un-Audited Shs: '000 1,929,586 478,583 1,539 2,409,708 19,895 81,552 611,225 1,798,484 58,763 454,058 48,129 79,901 640,851 2,439,334	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 1,90,524 1,400,930 5,076,939	Un-Audited Shs: 000 3,445,665.00 45,584.00 22,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,23 1,204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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	Un-Audited Shs. '000 3,985,302 949,650 8,463 - 4,943,415 1,087,331 41,728 1,24,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081
INTEREST INCOME 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 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	Un-Audited Shs. 1000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 215,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 114,204	31-Mar-21 Un-Audited Shs: '000 1,929,586 478,583 1,539 2,409,708 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 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 114,660 100,524 1,400,930 614,890 1,103,604 51,252 305,081 22,184 66,775	Un-Audited Shs: 000 3,445,665.00 45,584.00 42,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 1,241,241 4,236,065 451,351 1,241,254 70,422 314,463 268,129 60,817	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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 2,388,354 132,133 141,006 511,349 124,204	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775
INTEREST INCOME 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 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 3,445,665 631,851 45,584 22,797 4,145,897 4,145,897 4,145,897 4,146,898 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519	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 11,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,655	31-Mar-21 Un-Audited Shs: '000 1,929,586 478,583 1,539 2,409,708 599,778 19,895 81,552 611,225 1,798,484 58,763 454,058 481,29 79,901 640,851 2,439,334	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 190,524 1,400,930 5,076,939 614,890 1,103,604 51,252 305,081 221,841	Un-Audited Shs: 000 3,445,665.00 631,851.00 45,584.00 245,584.00 24145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 26,8129	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,779 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 61,006	Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894
INTEREST INCOME 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 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 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960	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 1,723,999 341,362 341,433 2,521,429 8,927,472	31-Mar-21 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 32,981 542,501	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 11,01,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 1,90,524 1,400,930 5,076,939 614,890 1,03,604 51,252 305,081 221,841 66,775	Un-Audited Shs: 000 3,445,665.00 631,851.00 45,584.00 22,797.00 41,45,897.00 956.256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 1,241,254 70,422 314,463 268,129 60,817 977,553	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,779 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	Un-Audited Shs: 000 3,985,302 949,650 8,463 - 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 - 316,389 1,526,796 5,216,894 614,890 1125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347
INTEREST INCOME 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 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 Profit After Exceptional Items Profit After Exceptional Items	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245	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 6505,652 124,204 2,283,760 7,601,859 1,325,613	31-Mar-21 Un-Audited Shs: '000 Shs:	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 1,267,406 3,676,009 119,602 949,124 141,680 1,90,524 1,400,930 5,076,939 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251	Un-Audited Shs: 000 3,445,665.00 631,851.00 45,584.00 27,977.00 41,45,897.00 956.256 131,644 231,823 1,201,243 2,944,654 64,988 825,459 196,231 1,241,254 70,422 314,463 268,129 60,817 977,553 3,383,989 852,076 852,076	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,777 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 2,287,567 7,673,925 1,440,653	Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547
INTEREST INCOME 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 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 EXPENSE 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. 1000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 215,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,652 114,204 2,283,706 7,601,859	31-Mar-21 Un-Audited Shs: '000 1,929,586 478,583 1,539 2,409,708 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 21,929 154,286 110,316 32,981 547,501 1,770,363 668,971	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 1,41,680 1,101,524 1,400,930 5,076,939 614,890 1,103,604 51,252 3,50,688 21,841 66,775 1,143,245 3,506,688	Un-Audited Shs: 000 3,445,665.00 45,584.00 42,797.00 4,145,897.00 956,256 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 268,129 60,817 977,553 3,383,989 852,076	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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 2,388,354 132,133 141,006 511,349 124,204 2,287,576 7,673,925	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547
INTEREST INCOME 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 NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income IDividend income Total non-interest income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 31 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 Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,813 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 2,521,429 8,927,472 1,616,303 2,339,382 118,606 505,652 114,204 2,283,706 7,601,859 1,325,613 (916,703) 667,133	31-Mar-21 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)	Un-Audited Shs: 000 3,985,002 949,650 8,463 4,943,415 1,101,420 147,28 1,267,406 3,676,009 119,602 949,124 141,680 1,003,604 1,400,930 5,076,939 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 1,570,251 (471,076)	Un-Audited Shs: 000 3.445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 4145,897.00 4145,897.00 4145,897.00 41,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 2681,29 6,0817 977,553 3,383,989 852,076 (213,608)	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547
INTEREST INCOME 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 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 19 Other operating expenses Total operating expenses Total operating expenses 17 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	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,813 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 2,521,429 8,927,472 1,616,303 2,339,382 118,606 505,652 114,204 2,283,706 7,601,859 1,325,613 (916,703) 667,133	31-Mar-21 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)	Un-Audited Shs: 000 3,985,002 949,650 8,463 4,943,415 1,101,420 147,28 1,267,406 3,676,009 119,602 949,124 141,680 1,003,604 1,400,930 5,076,939 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 1,570,251 (471,076)	Un-Audited Shs: 000 3.445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 4145,897.00 4145,897.00 4145,897.00 41,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 2681,29 6,0817 977,553 3,383,989 852,076 (213,608)	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547
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 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 Profit After 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	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 24,813 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 2,521,429 8,927,472 1,616,303 2,339,382 118,606 505,652 114,204 2,283,706 7,601,859 1,325,613 (916,703) 667,133	31-Mar-21 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)	Un-Audited Shs: 000 3,985,002 949,650 8,463 4,943,415 1,101,420 147,28 1,267,406 3,676,009 119,602 949,124 141,680 1,003,604 1,400,930 5,076,939 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 1,570,251 (471,076)	Un-Audited Shs: 000 3.445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 4145,897.00 4145,897.00 4145,897.00 41,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 2681,29 6,0817 977,553 3,383,989 852,076 (213,608)	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547 (503,514) 1,173,033
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 Profit After 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	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 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 7,601,859 1,325,613 (96,703) 667,133 1,076,047	31-Mar-21 Un-Audited Shs: '000 1,929,586 478,583 1,539 2,409,708 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 21,290 154,286 110,316 32,981 547,501 1,770,363 668,971 (200,692) 468,279	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 151,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 1,570,251 (471,076) 1,099,175	Un-Audited Shs: 000 3.445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 4145,897.00 4145,897.00 4145,897.00 41,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 2681,29 6,0817 977,553 3,383,989 852,076 (213,608)	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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 2,388,354 132,133 361,006 511,349 124,204 2,287,576 7,673,925 1,440,653	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547 (503,514) 1,173,033
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 one-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 58 Revaluatation Surplus on Property, Plant and Equipment 56 Share of other Comprehensive Income of Associates	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561)	31-Dec-20 Audited Shs: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 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 7,601,859 1,325,613 (96,703) 667,133 1,076,047	31-Mar-21 Un-Audited Shs: '000 1,929,586 478,583 1,539 2,409,708 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 21,290 154,286 110,316 32,981 547,501 1,770,363 668,971 (200,692) 468,279	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 151,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 1,570,251 (471,076) 1,099,175	Un-Audited Shs: 000 3.445,665.00 631,851.00 45,584.00 22,797.00 4,145,897.00 4145,897.00 4145,897.00 4145,897.00 41,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 2681,29 6,0817 977,553 3,383,989 852,076 (213,608)	31-Dec-20 Audited Shs: '000 7,303,236 1,464,830 102,556 22,777 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 2,388,354 132,133 361,006 511,349 124,204 2,287,576 7,673,925 1,440,653	Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547 1,173,033
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 Brees and commissions on loans and advances 9 Other fees and commissions on loans and advances 10 Foreign exchange trading income 11 Dividend income 12 Other income Total one-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 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 Other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of the Vear Net of Tax	Un-Audited Shs. '000 3,445,665 631,851 45,584 22,797 4,145,897 964,434 13,164 231,823 1,209,421 2,936,476 64,988 825,459 196,231 125,769 1,212,447 4,148,923 451,351 1,215,123 66,445 314,463 265,519 60,817 972,960 3,346,678 802,245 (200,561) 601,684	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 1,325,613 1,325,613 1,325,613 1,325,613 1,325,613 1,076,047	31-Mar-21 Un-Audited Shs: `000 Shs: `050 Shs:	Un-Audited Shs: 000 3,985,302 949,650 8,463 4,943,415 1101,420 41,728 124,258 1,267,406 3,676,009 119,602 949,124 141,680 1,90,524 1,400,930 5,076,939 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 1,570,251 1,570,251 (471,076) 1,099,175	Un-Audited Shs: 000 3.4445,665.00 3.4445,665.00 45,584.00 45,584.00 45,626 13,164 231,823 1,201,243 2,944,654 64,988 825,459 196,231 204,732 1,291,410 4,236,065 451,351 1,241,254 70,422 314,463 451,351 1,241,254 70,422 334,463 33,838,989 852,076 6(213,608) 638,468	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,777 8,893,419 1,996,304 44,713 2,468,249 6,425,170 141,635 1,723,999 341,362 48,412 2,689,408 9,114,578 1,616,303 2,388,354 132,133 614,006 511,349 124,204 2,287,673,925 1,440,653	Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,389 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798 3,540,347 1,676,547 1,676,547 1,173,033

OTHER DISCLOSURES	BANK				GROUP			
	30-Jun-20	31-Dec-20	31-Mar-21	30-Jun-21	30-Jun-20	31-Dec-20	30-Jun-21	
	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited	Audited	Un-Audited	
	Shs.`000	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	9,135,545	9,390,878	10,405,963	10,800,591	9,135,545	9,390,878	10,800,591	
1.2 (b) Less Interest in Suspense	1,220,791	1,309,838	1,408,379	1,440,793	1,220,791	1,309,838		
1.3 (c)Total Non-Performing Loans and Advances (a-b)	7,914,754	8,081,040	8,997,584	9,359,798	7,914,754			
1.4 (d) Less Loan Loss Provision	3,403,457	4,137,787	4,403,586	4,658,269	3,403,457	4,137,787		
1.5 (e) Net Non-Performing Loans and Advances(c-d)	4,511,297	3,943,252		4,701,529	4,511,297			
1.6 (f) Discounted Value of Securities	4,327,878	3,747,237	4,175,468	4,195,968	4,327,878	3,747,237		
1.7 (g) Net NPLs Exposure (e-f)	183,419	196,016	418,529	505,561	183,419	196,016	505,561	
2.0 INSIDER LOANS AND ADVANCES								
2.1 (a) Directors, Shareholders and Associates	1,705,985	1,710,385	1,658,938	1,651,034	1,705,985	1,710,385	1,651,034	
2.2 (b) Employees	1,068,380	1,222,296	1,189,238	1,148,755	1,068,380	1,222,296	1,148,755	
2.3 (c)Total Insider Loans and Advances and other facilities	2,774,365	2,932,681	2,848,176	2,799,789	2,774,365	2,932,681	2,799,789	
3.0 OFF-BALANCE SHEET ITEMS								
3.1 (a) Letters of credit, quarantees, acceptances	7,441,293	8,073,825	8,642,687	9,877,659	7,441,293	8,073,825	9,877,659	
3.2 (b) Forwards Swaps & Options	3,081,302	1,904,553	685,450	1,111,322	3,081,302	1,904,553		
3.3 (c)Other contingent liabilities	259,000	264,694	265,945	267,445	259,000	264,694	267,445	
3.4 (d)Total Contingent Liabilities		10,243,072					11,256,426	
4.0 CAPITAL STRENGTH								
4.1 (a)Core capital	11,236,168	11,344,238	12,630,597	13,022,485				
4.2 (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000					
4.3 (c)Excess (a-b)		10,344,238		12,022,485				
4.4 (d) Supplementary Capital	2,018,800	2,018,800		4,000,000				
4.5 (e) Total Capital (a+d)			13,034,357					
4.6 (f)Total risk weighted assets		74,824,096		80,722,556				
4.7 (g) Core Capital/Total deposits Liabilities	16.8%	16.2%	17.3%	17.0%				
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%				
4.9 (I) Excess	8.8%	8.2%	9.3%	9.0%				
4.10 (j) Core Capital / Total risk weighted assets	15.3%	15.2%	15.6%	16.1%				
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%				
4.12 (I) Excess (j-k)	4.8%	4.7%	5.1%	5.6%				
4.13 (m) Total Capital/Total risk weighted assets	18.0%	17.9%	16.1%	21.1%				
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%					
4.15 (o) Excess (m-n)	3.5%	3.4%	1.6%					
4.16 (p) Core Capital/Total deposits Liabilities*	17.2%	16.5%	17.4%					
4.17 (q) Core Capital / total risk weighted assets*	15.7%	15.5%						
4.18 (r) Total Capital/total risk weighted assets*	18.4%	18.2%	16.3%	21.2%				
5.0 LIQUIDITY								
5.1 (a) Liquidity Ratio	36.60%	37.1%	32.4%	37.6%				
5.2 (b) Minimum Statutory Ratio	20.00%	20.0%	20.0%					
5.3 (c) Excess (a-b)	16.60%	17.1%	12.4%	17.6%				
* The adjusted capital ratios include the expected credit	loss provisio	ons added b	ack to capi	tal in line wi	th Central B	ank of Keny	ya	

The above consolidated of comprehensive income and statement of financial position are extracts from the Bank's financial statements .A full set of these financials statements is available at our registered office at Family Bank Towers and online at www.familybank.co.ke for inspection

Signed: Lazarus Muema

Signed: Rebecca Mbithi MD & CEO



