

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

OTHER DISCLOSURES		BANK				
		30-Sep-20 Un-Audited Shs. '000	31-Dec-20 Audited Shs. '000	31-Mar-21 Un-Audited Shs. '000	30-Jun-21 Un-Audited Shs. '000	30-Sep-21 Un-Audited Shs. '000
1.0 NON-PERFORMING LOANS AND ADVANCES						
1.1	(a) Gross Non-performing loans and advances	9,227,844	9,390,878	10,405,963	10,800,591	11,403,359
1.2	(b) Less Interest in Suspense	1,257,077	1,309,838	1,408,379	1,440,793	1,495,883
1.3	(c) Total Non-Performing Loans and Advances (a-b)	7,970,767	8,081,040	8,997,584	9,359,798	9,907,476
1.4	(d) Less Loan Loss Provision	3,777,705	4,137,787	4,403,586	4,658,269	4,911,318
1.5	(e) Net Non-Performing Loans and Advances(c-d)	4,193,062	3,943,252	4,593,998	4,701,529	4,996,158
1.6	(f) Discounted Value of Securities	3,982,159	3,747,237	4,175,468	4,195,968	4,298,851
1.7	(g) Net NPLs Exposure (e-f)	210,903	196,016	418,529	505,561	697,307
2.0 INSIDER LOANS AND ADVANCES						
2.1	(a) Directors, Shareholders and Associates	1,649,287	1,710,385	1,658,938	1,651,034	1,626,605
2.2	(b) Employees	1,151,428	1,222,296	1,189,238	1,148,755	1,183,452
2.3	(c) Total Insider Loans and Advances and other facilities	2,800,715	2,932,681	2,848,176	2,799,789	2,810,057
3.0 OFF-BALANCE SHEET ITEMS						
3.1	(a) Letters of credit, guarantees, acceptances	8,476,511	8,073,825	8,642,687	9,877,659	9,062,277
3.2	(b) Forwards Sales & Options	3,156,462	1,904,553	685,450	1,111,322	1,321,938
3.3	(c) Other contingent liabilities	251,731	264,694	265,945	267,445	268,436
3.4	(d) Total Contingent Liabilities	11,884,704	10,243,072	9,594,082	11,256,426	10,652,651
4.0 CAPITAL STRENGTH						
4.1	(a) Core capital	11,060,571	11,344,238	12,630,597	13,022,485	13,346,311
4.2	(b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
4.3	(c) Excess (a-b)	10,060,571	10,344,238	11,630,597	12,022,485	12,346,311
4.4	(d) Supplementary Capital	2,422,109	2,018,800	403,760	4,000,000	4,056,759
4.5	(e) Total Capital (a+d)	13,482,681	13,363,038	13,034,357	17,022,485	17,403,070
4.6	(f) Total risk weighted assets	76,337,656	74,824,096	80,744,719	80,722,556	80,620,380
4.7	(g) Core Capital/Total deposits Liabilities	15.9%	16.2%	17.3%	17.0%	16.3%
4.8	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
4.9	(i) Excess	7.9%	8.2%	9.3%	9.0%	8.3%
4.10	(j) Core Capital / Total risk weighted assets	14.5%	15.2%	15.6%	16.1%	16.6%
4.11	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%
4.12	(l) Excess (j-k)	4.0%	4.7%	5.1%	5.6%	6.1%
4.13	(m) Total Capital/Total risk weighted assets	17.7%	17.9%	16.1%	21.1%	21.6%
4.14	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
4.15	(o) Excess (m-n)	3.2%	3.4%	1.6%	6.6%	7.1%
4.16	(p) Core Capital/Total deposits Liabilities*	16.2%	16.5%	17.4%	17.1%	16.3%
4.17	(q) Core Capital / total risk weighted assets*	14.8%	15.5%	15.8%	16.2%	16.6%
4.18	(r) Total Capital/total risk weighted assets*	18.0%	18.2%	16.3%	21.2%	21.6%
5.0 LIQUIDITY						
5.1	(a) Liquidity Ratio	34.0%	37.1%	32.4%	37.6%	41.7%
5.2	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
5.3	(c) Excess (a-b)	14.0%	17.1%	12.4%	17.6%	21.7%

Signed:

Rebecca Mbithi MD & CEO	Lazarus Muema Director
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A man and a young boy are sitting on a wooden bench outdoors. The man, who is Black, is wearing a white polo shirt, a grey flat cap, and a black watch. He is holding a pair of glasses. The boy, who is also Black, is wearing a dark blue t-shirt and has his arm around the man's shoulder. They are both smiling. In the top left corner, there is a blue speech bubble with the text 'BECAUSE YOU CAN ALWAYS BANK ON FAMILY' and 'Visit www.familybank.co.ke'. At the bottom, there is a blue banner with the hashtag '#FuzuNaFamily'.