FAMILY BANK LIMITED

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST DECEMBER 2021

	STATEMENT OF FINANCIAL POSITION	BANK 31-Dec-20	31-Dec-21	GROUP 31-Dec-20	31-Dec-21
		Audited Shs.`000	Audited Shs.`000	Audited Shs.`000	Audited Shs.`000
	ASSETS				
2	Cash (both Local & Foreign) Balances with Central Bank of Kenya	4,038,445 4,841,075	3,960,569 4,252,348	4,038,445 4,841,075	3,960,569 4,252,348
4	Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss	=	Ξ.	-	_
5	Investment Securities: (i) Held to Maturity:				.
	(a) Kenya Government Securities (b) Other Securities	8,901,395	13,573,762	8,901,395 -	13,584,768
	(ii) Available for Sale: (a) Kenya Government Securities	8,099,803	- 11,115,877	8,099,803	- 11,115,877
6	(b) Other Securities Deposits and balances due from local banking institutions	501,404	1,132,819	- 501,404	- 1,132,819
7	Deposits and balances due from banking institutions abroad Tax recoverable	318,003	3,154,408	318,003 27,904	3,154,408 3,336
	Loans and advances to customers (net) Balances due from Banking Institutions in the Group	56,579,798	66,901,824	56,579,798	66,901,824
11	Investments in associates Investments in subsidiary companies	1,000	10,000	-	-
13	Investments in joint ventures Investment properties	23,400	23,400	23,400	- 23,400
15	Property and equipment Prepaid lease rentals	3,693,494 134,583	2,980,793 132,553	3,694,604 134,583	2,981,384 132,553
17	Intangible assets Deferred tax asset	384,289 1,552,679	315,250 1,805,110	399,355 1,552,679	326,111 1,805,110
19	Retirement benefit asset	-	· · · -	-	-
	Other assets TOTAL ASSETS	1,521,258 90,590,626	2,324,352 111,683,065	1,548,349 90,660,797	2,362,488 111,736,995
	LIABILITIES				
22	Balances due to Central Bank of Kenya Customer deposits	70,125,378	82,430,538	69,756,770	81,911,523
24	Deposits and balances due to local banking institutions Deposits and balances due to foreign banking institutions	451,741 -	2,281,200	451,741 -	2,281,200
26	Other money market deposits Borrowed funds	3,017,148	8,241,794	3,017,148	- 8,241,794
	Balances due to Banking Institutions Group Companies Tax payable	- 126,975	263,147	- 126,975	- 263,148
29	Dividends payable Deferred tax liability	5,904	4,845	5,904 1,126	4,845 761
31	Retirement benefit liability Other liabilities	3,701,915	3,297,260	3,844,872	3,441,378
	TOTAL LIABILITIES	77,429,061	96,518,784	77,204,536	96,144,649
	SHAREHOLDERS' FUNDS Paid up /Assigned capital	1,287,108	1,287,108	1,287,108	1,287,108
34	Share premium Revaluation reserves	5,874,662 264,647	5,874,662 92,088	5,874,662 264,647	5,874,662 92,088
36	Retained Earnings Statutory loan reserves	5,735,148	6,453,625 369,161	6,029,844	6,881,691 369,161
38	Other Reserves	=	· -	-	-
	Proposed dividends Capital grants	10 101 505	1,087,638	- - 10 /E6 261	1,087,638
	TOTAL SHAREHOLDERS' FUNDS Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	13,161,565 90,590,626	15,164,281 111,683,065	13,456,261	15,592,346
	IUIAL LIADILITIES AND SHAKEHULDERS FUNDS				
		30,030,020		90,660,797	111,736,995
	STATEMENT OF COMPREHENSIVE INCOME		BANK		GROUP
	STATEMENT OF COMPREHENSIVE INCOME	31-Dec-20 Audited	BANK 31-Dec-21 Audited	31-Dec-20 Audited	GROUP 31-Dec-21 Audited
	INTEREST INCOME	31-Dec-20 Audited Shs. 000	BANK 31-Dec-21 Audited Shs. 000	31-Dec-20 Audited Shs.`000	GROUP 31-Dec-21 Audited Shs. 000
1 2	INTEREST INCOME Loans and advances Government securities	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830	BANK 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312
1 2 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 22,79	BANK 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556 22,797	GROUP 31-Dec-21 Audited shs.: 000 8,402,188 2,337,312 29,319
1 2 3	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total Interest Income	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556	BANK 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	31-Dec-20 Audited Shs.`000 7,303,236 1,464,830 102,556	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312
1 2 3 4	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419	BANK 31-Dec-21 Audited Shs. 000 8.402,188 2,337,312 29,319 10,768,819	31-Dec-20 Audited Shs. 000 7.303,236 1,464,830 102,556 22,797 8,893,419	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819
1 2 3 4 5 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657	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	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657
1 2 3 4 5 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444	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	GROUP 31-Dec-21 Audited shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657	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	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657
1 2 3 4 5 6 7	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375	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	GROUP 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472
1 2 3 4 5 6 7 8 9 10	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 22,797 8,893,419 1,996,304 447,131 2,468,249 6,425,170	GROUP 31-Dec-21 Audited shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347
1 2 3 4 5 6 7 7 8 9 10 11	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,4814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040	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	GROUP 31-Dec-21 Audited shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883
1 2 3 4 5 6 7 8 9 10 11 12	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Other income Other income Other income	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001	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	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844
1 2 3 4 5 6 7 8 9 10 11 12	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income	31-Dec-20 Audited Shs. '000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,4814 447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040	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	GROUP 31-Dec-21 Audited shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883
1 2 3 4 5 6 7 8 9 10 11 12	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Other income Other income Other income	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001	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	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844
1 2 3 4 5 6 7 8 9 10 1 11 12 13 14	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income Total operating INCOME	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376	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	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316
1 2 3 3 4 5 6 7 8 9 10 11 12 13 14 15 16	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080	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	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,087
1 2 3 4 5 66 7 8 9 10 11 12 13 14 15 16 17 18	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges	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	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027	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 1,616,006 511,349 124,204	GROUP 31-Dec-21 Audited shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027
1 2 3 4 5 66 7 8 9 10 11 12 13 14 15 16 17 18	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment	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	BANK 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482	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	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241
1 2 3 3 4 4 5 6 6 7 8 8 9 10 11 12 13 144 15 16 17 18 19	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Staff costs Directors' emoluments Rental charges Other operating expenses Total operating expenses	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,4814 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 2,339,382 118,606 614,006 614,006 6150,652 124,204 2,283,706	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,020 2,809,041	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	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597
1 2 2 3 3 4 5 6 7 8 9 100 111 12 13 144 15 16 17 17 18 19 20	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total operating expenses Total operating expenses Total toperating expenses Profit Before Tax and Exceptional Items Exceptional items	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 6505,652 124,204 2,283,706 7,601,859 1,325,613	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 3,144,669	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	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847
1 2 2 3 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges Other operating expenses Total operating expenses Total operating expenses Frofit Before Tax and Exceptional Items Profit After Exceptional Items Profit After Exceptional Items Preferred Tax and Exceptional Items Preferred Tax Deferred Tax Deferred Tax Deferred Tax Deferred Tax	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 7,501,859 1,325,613 (916,703) 667,137	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 3,144,669 [1,277,555) 308,163	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) 667,671	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 [1,337,415] 309,215
1 2 2 3 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charges on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items	31-Dec-20 Audited Shs.: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,481,447,131 2,487,376 6,406,043 141,635 1,723,999 341,362 314,433 2,521,429 8,927,472 1,616,303 2,339,382 118,606 614,006 505,6552 124,204 2,283,706 7,501,859 1,325,613 [916,703]	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 3,144,669 3,144,669	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 102,556 102,577 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 1,440,653 1,440,653	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,579 7,461,469 3,336,847 1,337,416
1 2 2 3 3 4 4 5 5 6 6 7 8 8 9 10 11 11 12 13 14 15 16 16 17 17 18 19 20 21 22	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Current tax Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of	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 7,501,859 1,325,613 (916,703) 667,137	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 3,144,669 [1,277,555) 308,163	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) 667,671	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 [1,337,415] 309,215
1 2 2 3 3 4 4 5 5 6 7 7 8 8 9 100 11 12 13 14 15 16 17 18 19 20 21 22 23 24 24	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Total operating expenses Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Other Operations Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value Changes in Available-fo-sale Financial Assets	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 7,501,859 1,325,613 (916,703) 667,137	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 3,144,669 [1,277,555) 308,163	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) 667,671	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 [1,337,415] 309,215
1 2 2 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 17 18 19 20 21 22 23 22 42 25 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Other interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Other operating expenses Total operating expense	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 7,601,859 1,325,613 (916,703) 667,137 1,076,047	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 1,277,555) 308,163 2,175,277	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 1,440,653 1,440,653 1,440,653 1,440,653	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 [1,337,416] 309,215 2,308,646
1 2 2 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 17 18 19 20 21 22 23 22 42 25 6	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Scains/Losses) from Translating the Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Heyear Net of Tax	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 1,723,999 341,362 314,332 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 (916,703) 667,137 1,076,047	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 1,277,555) 308,163 2,175,277	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 3614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 1,440,653 1,440,653 1,440,653 1,4520 (13,777)	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 [1,337,416) 309,215 2,308,646 [172,561]
1 2 3 3 4 5 6 6 7 8 8 9 10 11 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest Income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Cirrent tax Deferred tax Profit After Tax and Exceptional Items Cirrent tax Deferred tax Profit After Tax and Exceptional Items Cirrent tax Deferred tax Profit After Dax and Exceptional Items Cirrent tax Deferred tax Profit After Dax and Exceptional Items Cirrent tax Deferred tax Profit After Dax and Exceptional Items Cirrent tax Deferred tax Profit After Dax and Exceptional Items Comprehensive Income: Gains/(Losses) from Translating the Financial Statements of Foreign Operations Fair Value changes in Available—fo—sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	31-Dec-20 Audited Shs.: 000 7,303,236 1,464,830 102,556 22,797 8,893,419 2,015,431 2,4814 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 7,601,859 1,325,613 1,325,613 [916,703) 667,137 1,076,047	BANK 31-Dec-21 Audited Shs: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 3,144,669 3,144,669 3,144,669 1,277,555) 308,163 2,175,277	31-Dec-20 Audited Shs. 000 7,303,236 1,464,830 102,556 1,22,797 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	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 3,336,847 3,336,847 3,336,847 3,336,847 1,337,416) 309,215 2,308,646
1 2 2 3 3 4 4 5 6 6 7 8 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 25 26 27	INTEREST INCOME Loans and advances Government securities Deposits and placements with banking institutions Other Interest income Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATING INCOME Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Dividend Income Other income Total non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES Loan loss provision Staff costs Directors' emoluments Rental charges Depreciation charge on property and equipment Amortisation charges Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Exceptional items Profit After Exceptional Items Current tax Deferred tax Profit After Tax and Exceptional Items Scains/Losses) from Translating the Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Heyear Net of Tax	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 1,723,999 341,362 314,332 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 (916,703) 667,137 1,076,047	BANK 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707 3,144,669 1,277,555) 308,163 2,175,277	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 3614,006 511,349 124,204 2,287,576 7,673,925 1,440,653 1,440,653 1,440,653 1,440,653 1,4520 (13,777)	GROUP 31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 [1,337,416) 309,215 2,308,646 [172,561]

OTHER DISCLOSURES	BANK	
1.0 NON-PERFORMING LOANS AND ADVANCES	31-Dec-20 Audited Shs.`000	31-Dec-21 Audited Shs.`000
(a) Gross Non-performing loans and advances (b) Less Interest in Suspense	9,390,878 1,309,838	11,056,249 1,555,254
1.3 (c)Total Non-Performing Loans and Advances (a-b) 1.4 (d) Less Loan Loss Provision	8,081,040 4,137,787	9,500,995 4,707,934
1.5 (e) Net Non-Performing Loans and Advances(c-d) 1.6 (f) Discounted Value of Securities 1.7 (g) Net NPLs Exposure (e-f)	3,943,252 3,747,237 196,016	4,793,061 4,106,208 686,853
2.0 INSIDER LOANS AND ADVANCES		
2.1 (a) Directors, Shareholders and Associates 2.2 (b) Employees	1,710,385 1.222,296	1,648,634 1,230,908
2.3 (c)Total Insider Loans and Advances and other facilities	2,932,681	2,879,542
3.0 OFF-BALANCE SHEET ITEMS	0.070.005	0.5051//
3.1 (a)Letters of credit,guarantees, acceptances 3.2 (b) Forwards Swaps & Options	8,073,825 1,904,553	8,585,144 893,233
3.3 (c)Other contingent liabilities 3.4 (d)Total Contingent Liabilities	264,694 10,243,072	266,071 9,744,448
4.0 CAPITAL STRENGTH		
4.1 (a)Core capital	11,344,238	12,984,932
4.2 (b) Minimum Statutory Capital 4.3 (c)Excess (a-b)	1,000,000 10.344.238	1,000,000 11.984.932
4.4 (d) Supplementary Capital	2,018,800	4,369,161
4.5 (e) Total Capital (a+d)	13,363,038	17,354,092
4.6 [f]Total risk weighted assets 4.7 [g] Core Capital/Total deposits Liabilities	74,824,096 16.2%	83,080,132 15.8%
4.8 (h) Minimum statutory Ratio	8.0%	8.0%
4.9 [1] Excess	8.2%	7.8%
4.10 (j) Core Capital / Total risk weighted assets	15.2%	15.6%
4.11 (k) Minimum Statutory Ratio	10.5% 4.7%	10.5% 5.1%
4.12 [l] Excess (j-k) 4.13 [m] Total Capital/Total risk weighted assets	4.7% 17.9%	20.9%
4.14 (n) Minimum statutory Ratio	14.5%	14.5%
4.15 (o) Excess (m-n)	3.4%	6.4%
4.16 (p) Core Capital/Total deposits Liabilities*	16.5%	15.8%
4.17 (q) Core Capital / total risk weighted assets* 4.18 (r) Total Capital/total risk weighted assets*	15.5% 18.2%	15.6% 20.9%
5.0 LIQUIDITY		
5.1 (a) Liquidity Ratio	37.1%	43.4%
5.2 (b) Minimum Statutory Ratio	20.0% 17.1%	20.0%
5.3 (c) Excess (a-b) * The adjusted capital ratios include the expected credit loss provisions added back to capital in line with CB.		23.4%

^{*} The adjusted capital ratios include the expected credit loss provisions added back to capital in line with CBK guidance note issued in April 2018 on implementation of IFRS9

Dividend

Based on the 31 December 2021 results the Directors have recommended a payment of the first and final dividend of Kshs 0.83 per share amounting to Kshs 1,087,637,623 for the year ended 31st December 2021.

The above Consolidated Statement of Comprehensive Income and Statement of Financial Position are extracts from the Bank's Financial Statements as audited by Price water house Coopers LLP and received unqualified opinion. A full set of these Financial Statements will be available at our registered office at Family Bank Towers and online at www.familybank.co.ke for inspection after approval by members at the Annual General Meeting.

igned: Dr. Wilfred D. Kiboro Rebecca Mbithi
Chairman Managing Director & CEO

