FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2022

STATEMENT OF FINANCIAL POSITION	BANK GROUP							
	30-Jun-21 Un-Audited Shs.`000	31-Dec-21 Audited Shs.`000	31-Mar-22 Un-Audited Shs.`000			31-Dec-21 Audited Shs.`000	30-Jun-22 Un-Audited Shs.`000	ĺ
A ASSETS 1 Cash (both Local & Foreign) 2 Balances with Central Bank of Kenya	3,729,226 4,758,104	3,960,569 4,252,348	3,859,903 5,320,598	4,120,458 7,540,542	3,729,226 4,758,104	3,960,569 4,252,348	4,120,458 7,540,542	
Kenya Government & other Securities held for dealing purposes Financial Assets at Fair Value through Profit & Loss Investment Securities:	-				-	-	1	
(i) Held to Maturity: (a) Kenya Government Securities	8,911,511	13,573,762	14,913,132	9,118,828	8,911,511	13,584,768	9,129,590	
(b) Other Securities (ii) Available for Sale: (a) Kenya Government Securities	10,453,100	- - 11,115,877	- - 11,0 11,226	- - 15,761,419	10,453,100	- - 11,115,877	15,761,419	
(b) Other Securities 6 Deposits and balances due from local banking institutions	940,049	1,132,819	6,546,426	2,948,819	940,049	1,132,819	2,948,819	
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable 9 Loans and advances to customers (net)	632,456 - 63,398,746	3,154,408 - 66,901,824	571,684 - 72,605,171	1,616,438 41,085 75,602,456	632,456 11,476 63,398,746	3,154,408 3,336 66,901,824	1,616,438 45,644 75,602,456	
10 Balances due from Banking Institutions in the Group 11 Investments in associates 12 Investments in subsidiary companies	10,000	10,000	10,000	10,000	:			
13 Investments in joint ventures14 Investment properties	23,400	23,400	23,400	23,400	23,400	23,400	23,400	
15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets	3,309,283 134,872 379,384	2,980,793 132,553 315,250	2,843,355 131,394 369,368	2,785,259 130,235 365,841	3,310,772 134,872 401,347	2,981,384 132,553 326,111	2,785,608 130,235 374,599	
18 Deferred tax asset 19 Retirement benefit asset	1,552,679	1,805,110	1,805,110	1,805,110	1,552,679	1,805,110	1,805,110	
20 Other assets TOTAL ASSETS	1,768,738 100,001,548	2,324,352 111,683,065	2,189,404 122,200,171	2,370,445 124,240,335	1,805,929 100,063,667	2,362,488 111,736,995	2,418,731 124,303,049	
B LIABILITIES 21 Balances due to Central Bank of Kenya 22 Customer deposits	76,403,796	82,430,538	1,996,640 90,025,914	2,795,434 91,305,675	- 76,004,267	81,911,523	2,795,434 90,739,149	
 23 Deposits and balances due to local banking institutions 24 Deposits and balances due to foreign banking institutions 	328,201	2,281,200	2,363,138	2,953,019	328,201	2,281,200	2,953,019	
Other money market deposits Borrowed funds Balances due to Banking Institutions Group Companies	5,886,239	8,241,794	9,533,007	9,512,208	5,886,239	8,241,794	9,512,208	
28 Tax payable 29 Dividends payable 30 Deferred tax liability	274,840 5,161	263,147 4,845	562,008 4,623	86,549	274,840 5,161 1,126	263,148 4,845 761	86,549 761	
31 Retirement benefit liability 32 Other liabilities	2,930,275	3,297,260	1,945,853	2,664,862	3,022,238	3,441,378	2,984,742	
TOTAL LIABILITIES C SHAREHOLDERS' FUNDS	85,828,512	96,518,784	106,431,183	109,317,747	85,522,072	96,144,649	109,071,862	
33 Paid up / Assigned capital 34 Share premium 35 Revaluation reserves	1,287,108 5,874,662 176,942	1,287,108 5,874,662 92,086	1,287,108 5,874,662 13,534	1,287,108 5,874,662 (610,892)	1,287,108 5,874,662 176,942	1,287,108 5,874,662 92,086	1,287,108 5,874,662 (610,892)	
36 Retained Earnings 37 Statutory loan reserves	6,834,324	6,453,626 369,161	7,506,046	8,297,210 74,500	7,202,883	6,881,691 369,161	8,605,809 74,500	
38 Other Reserves 39 Proposed dividends 40 Capital grants	-	1,087,638	1,087,638	:	-	1,087,638	-	
TOTAL SHAREHOLDERS' FUNDS	14,173,036	15,164,281	15,768,988	14,922,588	14,541,595	15,592,346	15,231,187	1
41 Minority Interest	400 004 540	444 000 005	100 000 171	104 040 005	100 000 007	444 700 005	10.4 000 040	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	100,001,548			124,240,335	100,063,667		124,303,049	5
	30-Jun-21	BA 31-Dec-21	NK 31-Mar-22	30-Jun-22	30-Jun-21	GROUP 31- Dec-21	30-Jun-22	;
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME		ВА	NK	30-Jun-22	30-Jun-21	GROUP		
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances 2 Government securities	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650	BA 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199	30-Jun-22 Un-Audited Shs.`000 4,619,536 1,473,979	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312	30-Jun-22 Un-Audited Shs.` 000 4,619,536 1,473,979	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances	30-Jun-21 Un-Audited Shs.`000 3,985,302	31-Dec-21 Audited Shs. 000 8,402,188	NK 31-Mar-22 Un-Audited Shs.`000 2,262,115	30-Jun-22 Un-Audited Shs.` 000 4,619,536	30-Jun-21 Un-Audited Shs.`000 3,985,302 949,650 8,463	GROUP 31-Dec-21 Audited Shs.`000 8,402,188	30-Jun-22 Un-Audited Shs.`000	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances 2 Covernment securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE	30-Jun-21 Un-Audited Shs.`000 3,985,302 949,650 8,463 4,943,415	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319	31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415	GROUP 31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME 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	30- un-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances 2 Covernment 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	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563	31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279	
INTEREST INCOME INTEREST INCOME Loans and advances 2 Covernment 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 texpenses Total interest expenses NET INTEREST INCOME OTHER OPERATINGINCOME	30-Jun-21 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	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627	30-Jun-21 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	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251	\$
INTEREST INCOME INTEREST INCOME Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses NET INTEREST INCOME OTHER OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchangel trading income	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 124,258 1,267,406	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251	
INTEREST INCOME INTEREST INCOME 1 Loans and advances 2 Covernment 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 OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend income 12 Other income	30-Jun-21 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	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963	30-Jun-21 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	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452	
INTEREST INCOME INTEREST INCOME INTEREST INCOME 1 Loans and advances 2 Covernment securities 3 Deposits and placements with banking institutions 4 Other Interest Income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend income	30-Jun-21 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	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000	30-Jun-21 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	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000	
INTEREST INCOME INTEREST EXPENSE Customer deposits and placement from banking institutions Total interest income INTEREST EXPENSE Customer deposits Deposits and placement from banking institutions Total interest expenses Total interest expenses Total interest expenses Total interest expenses Other interest hocome INTEREST INCOME Total interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATINGINCOME 8 Fees and commissions on loans and advances Other fees and commissions Foreign exchange trading income Divided Income Other income Total non-interest income	30-Jun-21 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 9449,124 141,680 190,524 1,400,930	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548	30-Jun-21 Un-Audited Shs.`000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,390 1,526,796	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	30-Jun-22 Un-Audited Shs. 100 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037	
INTEREST INCOME INTEREST INCOME 1 Loans and advances 2 Covernment 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 OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend income 12 Other income Total non-interest income Total non-interest income TOTAL OPERATINGINCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments	30-Jun-21 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 1,03,604 1,03,604 1,03,604 1,03,604 1,03,604 1,03,604 1,03,604	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 488,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 10,535,376	NK 31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574	30-Jun-22 Un-Audited Shs. 000 4.619.536 1.473.979 39.764 6,133,279 1.528.046 145.935 414.671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175	30-Jun-21 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 19,602 949,124 141,680 316,390 1,526,796 5,216,894	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	30-Jun-22 Un-Audited Shs.: 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 200,452 1,851,037 5,917,288	
INTEREST INCOME INTEREST INCOME I 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 OPERATINGINCOME 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 OPERATINGINCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges	30-Jun-21 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 5,076,939 614,890 1,03,604 51,252 305,081 221,841 66,775	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 	NK 31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175	30-Jun-21 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 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 488,657 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 17,637 612,080 433,241 138,027	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 200,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641	•
INTEREST INCOME INTEREST INCOME 1 Loans and advances 2 Covernment 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 OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income Total non-interest income TOTAL OPERATINGINCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment	30-Jun-21 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	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,390 1,526,796 5,216,894 614,890 1,125,215 54,352 305,081 224,236 66,775 1,149,798	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459	
INTEREST INCOME 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 OPERATINGINCOME 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 OPERATINGINCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items	30-Jun-21 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 1,03,604 1,03,604 1,03,604 51,252 305,081 221,841 21,43,245 3,506,688 1,570,251	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 2,529,477 105,417 612,080 428,482 218,027 2,809,041 7,390,707 3,144,669	NK 31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574 181,549 696,188 24,577 154,889 99,911 33,831 506,602 1,697,487 976,087	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175 358,261 1,432,702 58,164 308,243 200,870 70,641 1,147,172 3,576,053 2,185,122	30-Jun-21 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 19,602 949,124 141,680 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	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 2,579,703 117,637 612,080 433,211 138,027 2,812,597 7,461,469 3,336,847	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 200,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906	
INTEREST INCOME INTEREST INCOME 1 Loans and advances 2 Covernment 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 OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income Total non-interest income TOTAL OPERATINGINCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items	30-Jun-21 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 5,076,939 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688	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 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,041 7,390,707	NK 31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911 33,831 506,602 1,697,487	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175	30-Jun-21 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 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	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 488,657 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 1188,027 2,812,597 7,461,469	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382	
INTEREST INCOME 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 OPERATINGINCOME 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 OPERATINGINCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items	30-Jun-21 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 1,400,930 614,890 1,103,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251	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-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911 33,831 506,602 1,697,487 976,087	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175 358,261 1,432,702 58,164 308,243 200,870 70,641 1,147,172 3,576,053 2,185,122 (655,537)	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,087,331 41,728 124,258 1,253,317 3,690,098 119,602 949,124 141,680 316,390 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	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 45,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906 2,302,906	
INTEREST INCOME 1 Loans and advances 2 Covernment securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest expenses 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME OTHER OPERATINGINCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income Total non-interest income Total roperating INCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit After Tax and Exceptional Items 20 Exceptional items Profit After Tax and Exceptional Items Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Cains/(Losses) from Translating the Financial Statements of	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 1,267,406 3,676,009 119,602 949,124 141,680 140,930 5,076,939 614,890 1,03,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 (471,076)	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 2,529,477 105,416 12,080 428,482 138,027 2,809,041 7,390,707 3,144,669 (1,277,555) 308,163	NK 31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 175,889 976,087 976,087 (292,826)	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175 358,261 1,432,702 58,164 308,243 200,870 70,641 1,147,172 3,576,053 2,185,122 (655,537)	30-Jun-21 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 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 (503,514)	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	30-Jun-22 Un-Audited Shs. 200 4,619,536 1,473,979 39,764 6,133,279 1,506,422 45,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906 (690,652)	
INTEREST INCOME INTEREST INCOME 1 Loans and advances 2 Covernment 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 OPERATINGINCOME 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 OPERATINGINCOME OPERATINGEXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Total Operating expenses Profit Before Tax and Exceptional Items 21 Current tax Profit After Exceptional Items Other Comprehensive Income:	30-Jun-21 Un-Audited Shs. 000 3,985,302 949,650 8,463 4,943,415 1,101,420 41,728 1,267,406 3,676,009 119,602 949,124 141,680 140,930 5,076,939 614,890 1,03,604 51,252 305,081 221,841 66,775 1,143,245 3,506,688 1,570,251 (471,076)	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	NK 31-Mar-22 Un-Audited Shs. 000 2,262,115 719,199 16,072 2,997,386 706,516 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 38,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 175,889 976,087 976,087 (292,826)	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 95,963 1,716,548 5,761,175 358,261 1,432,702 58,164 308,243 200,870 70,641 1,147,172 3,576,053 2,185,122 (655,537)	30-Jun-21 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 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 (503,514)	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 7,461,469 3,336,847 3,336,847 3,336,847 3,336,847 3,336,847	30-Jun-22 Un-Audited Shs. 200 4,619,536 1,473,979 39,764 6,133,279 1,506,422 45,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906 (690,652)	\$

Income
Other Comprehensive Income for the Year Net of Tax

TOTAL COMPREHENSIVE INCOME FOR THE YEAR

EARNINGS PER SHARE- BASIC & DILUTED DIVIDEND PER SHARE- DECLARED

	OTH	HER DISCLOSURES	BANK					
			30-Jun-21	31-Dec-21	31-Mar-22	30-Jun-22		
			Un-Audited	Audited	Un-Audited	Un-Audited		
			Shs.` 000	Shs.` 000	Shs.` 000	Shs.` 000		
1.0	NON	I- PERFORMING LOANS AND ADVANCES						
1.1	(a)	Gross Non-performing loans and advances	10,800,591	11,056,249	11,483,971	11,778,473		
1.2	(b)	Less Interest in Suspense	1,440,793	1,555,254	1,492,453	1,422,903		
	(c)	Total Non-Performing Loans and Advances (a-b)	9,359,798	9,500,995	9,991,518	10,355,570		
	(d)	Less Loan Loss Provision	4,658,269	4,707,934	4,310,234	4,725,884		
1.5	(e)	Net Non-Performing Loans and Advances(c-d)	4,701,529	4,793,061	5,681,284	5,629,686		
1.6		Discounted Value of Securities	4,195,968	4,106,208	4,844,302	4,891,537		
1.7	(g)	Net NPLs Exposure (e-f)	505,561	686,853	836,982	738,149		
2.0 INSIDER LOANS AND ADVANCES								
2.1	(a)	Directors, Shareholders and Associates	1,651,034	1,648,634	4,218,953	4,245,466		
2.2	(b)	Employees	1,148,755	1,230,908	1,263,382	1,330,861		
2.3	(c)	Total Insider Loans and Advances and other facilities	2,799,789	2,879,542	5,482,335	5,576,327		
3.0	OFF-	- BALANCE SHEET ITEMS						
3.1	(a)	Letters of credit, guarantees, acceptances	9,877,659	8,585,144	9,135,672	9,289,696		
3.2	(b)	Forwards Swaps & Options	1,111,322	893,233	581,067	4,848		
3.3	(c)	Other contingent liabilities	267,445	266,071	282,220	283,293		
3.4	(d)	Total Contingent Liabilities	11,256,426	9,744,448	9,998,959	9,577,837		
4.0	CAP	ITAL STRENGTH						
	(a)	Core capital	13,022,485	12,984,932	13,839,234	14,260,248		
4.2		Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000		
4.3		Excess (a-b)	12,022,485	11,984,932	12,839,234	13,260,248		
4.4	(d)	Supplementary Capital	4,000,000	4,369,161	4,000,000	4,074,500		
4.5	(e)	Total Capital (a+d)	17,022,485	17,354,093	17,839,234	18,334,748		
4.6	(f)	Total risk weighted assets	80,722,556	83,080,132	90,683,633	92,679,310		
4.7	(g)	Core Capital/ Total deposits Liabilities	17.0%	15.8%	15.4%	15.6%		
4.8	(h)	Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%		
4.9	(1)	Excess	9.0%	7.8%	7.4%	7.6%		
4.10	(j)	Core Capital / Total risk weighted assets	16.1%	15.6%	15.3%	15.4%		
4.11	(k)	Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%		
4.12	(1)	Excess (j-k)	5.6%	5.1%	4.8%	4.9%		
	(m)		21.1%	20.9%	19.7%	19.8%		
4.14	(n)	Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%		
4.15		Excess (m-n)	6.6%	6.4%	5.2%	5.3%		
4.16		Core Capital/Total deposits Liabilities*	17.1%	15.8%	15.4%	15.6%		
4.17		Core Capital / total risk weighted assets*	16.2%	15.6%	15.3%	15.4%		
4.18	(r)	Total Capital/total risk weighted assets*	21.2%	20.9%	19.7%	19.8%		
		JIDITY						
5.1	(a)	Liquidity Ratio	37.6%	43.4%	41.7%	39.0%		
5.2			20.0%	20.0%	20.0%	20.0%		
5.3	(c)	Excess (a-b)	17.6%	23.4%	21.7%	19.0%		

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

These financial statements are extracts from the books of the institution and can be accesses on the institution's website www.familybank.co.ke
They may also be accessed at the institutions Head office located at Family Bank Towers, Muindi Mbingu street, Nairobi, Kenya

Signed: Lazarus Muema Rebecca Mbithi
Director Managing Director & CEO



Our Custodial Services include

- Bonds and Treasury bills (Primary and Secondary markets)
- Bank Deposit Investments and FX
- Listed Shares Investments
- Corporate Bond Investments

722,938

- Settlement and Safekeeping of Invested Assets
- Investment Reporting and Reconciliation
- Safe Custody of Investment Documents

Talk to us today for all your Capital Markets Needs.

*Family Bank Custodial Services is approved by the Retirement Benefits Authority and Capital Markets Authority

