## **FAMILY BANK LIMITED**

## UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH SEPTEMBER 2022

STATEMENT OF FINANCIAL POSITION			BANK				GROUP	
	30-Sep-21 Un-Audited	31-Dec-21 Audited	31-Mar-22 Un-Audited	30-Jun-22 Un-Audited	Un-Audited	30-Sep-21 Un-Audited	31-Dec-21 Audited	30-Sep-22 Un-Audited
A ASSETS 1 Cash (both Local & Foreign)	Shs.`000 3,820,659	Shs.`000 3,960,569	Shs.`000 3,859,903	Shs.`000 4,120,458	Shs.`000 4,155,507	Shs.`000 3,820,659	Shs.`000 3,960,569	Shs.`000 4,155,507
2 Balances with Central Bank of Kenya 3 Kenya Government & other Securities held for dealing purposes	3,927,610	4,252,348	5,320,598	7,540,542	4,595,217	3,927,610	4,252,348	4,595,217
4 Financial Assets at Fair Value through Profit & Loss 5 Investment Securities:	-	-		-	-	-	-	-
(i) Held to Maturity: (a) Kenya Government Securities	12,542,398	13,573,762	14,913,132	9,118,828	8,145,724	12,542,398	- 13,584,768	8,156,362
(b) Other Securities (ii) Available for Sale:	- 11 4/0 /00	- 11 115 077	11 011 22/	- - - 15 7/1 410	- 1/ 727 / 40	- 11 4/0 /00	- 11 115 077	
(a) Kenya Government Securities (b) Other Securities 6 Deposits and balances due from local banking institutions	11,460,699 - 2,377,116	11,115,877 - 1,132,819	11,011,226 6,546,426	15,761,419 - 2.948.819	16,737,649 - 5,193,569	11,460,699 - 2,377,116	11,115,877 - 1.132.819	16,737,649 - 5,193,569
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	1,331,700	3,154,408	571,684	1,616,438 41,085	1,339,422 45,380	1,331,700 12,055	3,154,408	1,339,422 45,380
<ul> <li>9 Loans and advances to customers (net)</li> <li>10 Balances due from Banking Institutions in the Group</li> </ul>	65,095,082	66,901,824	72,605,171	75,602,456		65,095,082	66,901,824	79,874,907
11 Investments in associates 12 Investments in subsidiary companies	10,000	10,000	10,000	10,000	10,000	-	-	-
13 Investments in joint ventures 14 Investment properties 15 Property and ordinates	23,400	23,400 2,980,793	23,400	23,400	23,400	23,400	23,400	23,400
15 Property and equipment 16 Prepaid lease rentals 17 Intangible assets	3,121,154 133,713 346,098	132,553 315,250	2,843,355 131,394 369,368	2,785,259 130,235 365,841	2,785,075 129,076 257,412	3,122,511 133,713 358,010	2,981,384 132,553 326,111	2,785,351 129,076 265,121
18 Deferred tax asset 19 Retirement benefit asset	1,552,679	1,805,110	1,805,110	1,805,110	1,805,110	1,552,679	1,805,110	1,805,110
20 Other assets	1,451,617	2,324,352	2,189,404	2,370,445	3,428,258	1,490,531	2,362,488	3,472,541
TOTAL ASSETS	107,193,925	111,683,065	122,200,171	124,240,335	128,525,706	107,248,163	111,736,995	128,578,612
B LIABILITIES 21 Balances due to Central Bank of Kenya 23 Outerboord deposits	- 81,929,309	- 02 420 520	1,996,640	2,795,434	2,490,450	- 01 400 040	- 01 011 E22	2,490,450
22 Customer deposits 23 Deposits and balances due to local banking institutions 24 Deposits and balances due to foreign banking institutions	691,963	82,430,538 2,281,200	90,025,914 2,363,138	91,305,675 2,953,019	93,179,055 3,903,770	81,490,849 691,963	81,911,523 2,281,200	92,701,370 3,903,770
25 Other money market deposits 26 Borrowed funds	6,446,958	8,241,794	9,533,007	9,512,208	10,762,135	6,446,958	8,241,794	10,762,135
27 Balances due to Banking Institutions Group Companies 28 Tax payable	46,351	263,147	562,008	-	-	46,351	263,148	-
29 Dividends payable 30 Deferred tax liability	4,899	4,845 -	4,623	86,549 -	37,554	4,899 1,126	4,845 761	37,554 761
31 Retirement benefit liability 32 Other liabilities	3,272,675	3,297,260	1,945,853	2,664,862	2,533,029	3,370,119	3,441,378	2,722,682
TOTAL LIABILITIES	92,392,155	96,518,784	106,431,183	109,317,747	112,905,993	92,052,265	96,144,649	112,618,722
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	1,287,108
34 Share premium 35 Revaluation reserves	5,874,662 162,380	5,874,662 92,086	5,874,662 13,534	5,874,662 (610,892)	5,874,662 (725,137)	5,874,662 162,380	5,874,662 92,086	5,874,662 (725,137)
36 Retained Earnings 37 Statutory loan reserves	7,420,861 56,759	6,453,626 369,161	7,506,046	8,297,210 74,500	8,722,412 460,668	7,814,989 56,759	6,881,691 369,161	9,062,589 460,668
38 Other Reserves 39 Proposed dividends	-	1,087,638	1,087,638	-	-	-	- 1,087,638	-
40 Capital grants TOTAL SHAREHOLDERS' FUNDS (2) Migrity Interest	14,801,770	15,164,281	15,768,988	14,922,588	15,619,713	15,195,898	15,592,346	15,959,890
42 Minority Interest	_	_	_	_	_	_	_	_
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	107.193.925	111.683.065	122.200.171	124.240.335	128.525.706	107.248.163	111.736.995	128.578.612
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME	107,193,925	111,683,065	122,200,171 BANK	124,240,335	128,525,706	107,248,163		128,578,612
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME	30-Sep-21 Un-Audited	31-Dec-21 Audited	BANK 31-Mar-22 Un-Audited	30-Jun-22 Un-Audited	30-Sep-22 Un-Audited	30-Sep-21 Un-Audited	GROUP 31-Dec-21 Audited	30-Sep-22 Un-Audited
STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME	30-Sep-21 Un-Audited Shs.`000	31-Dec-21 Audited Shs.`000	BANK 31-Mar-22 Un-Audited Shs.`000	30-Jun-22 Un-Audited Shs.`000	30-Sep-22 Un-Audited Shs.`000	30-Sep-21 Un-Audited Shs.`000	GROUP 31-Dec-21 Audited Shs.`000	30-Sep-22 Un-Audited Shs.`000
STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1 Loans and advances 2 Covernment securities	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	BANK 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-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736	GROUP 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319	BANK 31-Mar-22 Un-Audited Shs.`000 2,262,115 719,199 16,072	30-Jun-22 Un-Audited Shs.`000 4,619,536 1,473,979 39,764	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963	GROUP 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680
STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	BANK 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-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736	GROUP 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680
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	30-Sep-21 Un-Audited Shs: 000 6.198.376 1,606,736 20,963 7,826,075	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	30-Jun-22 Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791	GROUP 31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433
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	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819	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 - 6,133,279	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075	GROUP 31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649
INTEREST INCOME  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-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657	BANK 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-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504	30-Sep-21 Un-Audited Shs.' 000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319	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	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504
INTEREST INCOME  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	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804	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	BANK 31-Mar-22 Un-Audited Shs: 0200 2,262,115 719,199 16,072 2,997,386 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	30-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475	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	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305
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	30-Sep-21 Un-Audited Shs. '000 6.198.376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271	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 6,1473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046	30-Sep-21 Un-Audited Shs.: 000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600	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-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344
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	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536	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.'0002 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	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-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000	30-Sep-21 Un-Audited Shs.`000 6,198.376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526	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-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372
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 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	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499	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 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 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-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604	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 3,035,884	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total operating income Total operating income	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499	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.'0002 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	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-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000	30-Sep-21 Un-Audited Shs.`000 6,198.376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526	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-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372
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 OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 213,536 241,421 2,090,499 7,779,303	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 2,064,042 297,492 298,040 10,535,376	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 83,002 549,003 38,349 649,003 2,673,574	30-Jun-22 Un-Audited Shs. 000 4,619,539 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 56,639 1,039,146 324,800 200,000 209,063 1,716,548 5,761,175	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 2,262,604 7,974,079	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 2,064,002 297,421 468,833 3,035,844 10,798,316	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 5 Directors' emoluments	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303	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	31-Mar-22 Un-Audited Shs: 000 2,262,115 719,199 16,072 2,997,386 706,5161 65,641 200,658 972,815 2,024,571 28,615 499,037 83,002 2,673,574 181,549 661,88 24,517	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-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815	31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,553 468,657 3,006,347 -7,762,472 205,498 2,064,042 297,421 -10,798,316 768,184 2,519,703 117,633	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827
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 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	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303	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 2,97,421 238,040 10,535,376 768,184 2,529,477 105,417 612,080 428,482	31-Mar-22 Un-Audited Shs. '0002 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 5,761,175 358,261 1,432,702 58,164 308,243 200,870	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 454,645 330,858	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-Sep-22 Un-Audited Shs.`000 7,225,8806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental Charges	30-Sep-21 Un-Audited Shs.: 000 6.198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303	31-Dec-21 Audited Shs: '000 8,402188 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 2,805,001 10,535,376	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 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-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 2,262,604 7,974,079	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	30-Sep-22 Un-Audited Shs. `000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 98,827 98,827
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 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 charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303	31-Dec-21 Audited Shs: 000 8,402188 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 2,380,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,889,040 2,889,040	31-Mar-22 Un-Audited Shs: '000 2 2,62,115 719,199 16,072 2,997,386 65,641 200,658 972,815 2,024,571 83,002 2,673,574 181,549 96,188 24,517 154,889 99,911 33,831 506,602	30-Jun-22 Un-Audited Shs. '000 4,619,536 1,473,979 39,764 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-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 454,645 330,858 101,611 1,784,190	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 2,579,703 117,637 612,080 613,241 138,027 2,812,597	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Exceptional Items Profit After Exceptional Items Profit After Exceptional Items	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1714,590 5,290,058 2,489,245	31-Dec-21 Audited Shs: 000 8,402188 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-Mar-22 Un-Audited Shs: '000 2 2,62,115 719,199 16,072 2,997,386 65,641 200,658 972,815 2,024,571 83,002 2,673,574 181,549 99,911 33,831 506,602 1,697,487 976,087 976,087 976,087 976,087 976,087	30-Jun-22 Un-Audited Shs. 2000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 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 2,185,122	30-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 43,045 1,784,190 5,341,503 2,632,576 2,632,576	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	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,246 3,505,339 3,505,339
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax	30-Sep-21 Un-Audited Shs.: 000 6.198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1,774,590 5,290,058 2,489,245 (746,773)	31-Dec-21 Audited Shs: 000 8,402188 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 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,2809,040 7,390,707 3,144,669 0,127,555) 308,163	31-Mar-22 Un-Audited Shs: '000 2 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 2,673,574 181,549 696,188 24,517 154,889 99,911 33,831 506,602 1,697,487 976,087 (292,826)	30-Jun-22 Un-Audited Shs. '000 4,619,536 1,473,979 39,764 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 70,644 1,147,172 3,576,053 2,185,122 (655,537)	30-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 (1,003,224)	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 2,262,604 7,974,079 811,345 1,772,039 86,815 86,815	3.1-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 2,064,042 297,421 408,883 3,035,844 10,798,316 768,184 2,519,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 (1,337,416) 309,215	30-Sep-22 Un-Audited Shs. `000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,246 3,505,339 (1,052,375)
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Profit After Exceptional Items Profit After Exceptional Items 10 Comprehensive Income:	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1714,590 5,290,058 2,489,245	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 2,809,007 3,144,669 1,277,555)	31-Mar-22 Un-Audited Shs: '000 2 2,62,115 719,199 16,072 2,997,386 65,641 200,658 972,815 2,024,571 83,002 2,673,574 181,549 99,911 33,831 506,602 1,697,487 976,087 976,087 976,087 976,087 976,087	30-Jun-22 Un-Audited Shs. 2000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671 2,088,652 4,044,627 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 2,185,122	30-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 43,045 1,784,190 5,341,503 2,632,576 2,632,576	31-Dec-21 Audited Shs. '0000 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 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 1,7461,469	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,246 3,505,339 3,505,339
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 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 0 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	30-Sep-21 Un-Audited Shs.: 000 6.198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1,774,590 5,290,058 2,489,245 (746,773)	31-Dec-21 Audited Shs: 000 8,402188 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 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,2809,040 7,390,707 3,144,669 0,127,555) 308,163	31-Mar-22 Un-Audited Shs: '000 2 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 2,673,574 181,549 696,188 24,517 154,889 99,911 33,831 506,602 1,697,487 976,087 (292,826)	30-Jun-22 Un-Audited Shs. '000 4,619,536 1,473,979 39,764 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 70,644 1,147,172 3,576,053 2,185,122 (655,537)	30-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 (1,003,224)	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 2,262,604 7,974,079 811,345 1,772,039 86,815 86,815	3.1-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 2,064,042 297,421 408,883 3,035,844 10,798,316 768,184 2,519,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 (1,337,416) 309,215	30-Sep-22 Un-Audited Shs. `000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,246 3,505,339 (1,052,375)
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income  INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions on loans and advances 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 Amort istation charge on property and equipment 18 Amort istation 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 Incomes 27 Gond Foreign Operations 28 Sare of other Comprehensive Incomes 29 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 26 Revaluatation Surplus on Property, Plant and Equipment 27 Share of other Comprehensive Incomes 28 Gains/(Losses) from Translating of Associates	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1,774,590 5,290,058 2,489,245 2,489,245 2,489,245 2,489,245 (746,773)	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 2,809,001 3,144,669 1,277,555) 308,163 2,175,277	BANK 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 33,831 506,602 1,697,487 976,087 976,087 976,087	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) 1,529,585	30-Sep-22 Un-Audited Shs. 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 1,003,224 2,340,855	30-Sep-21 Un-Audited Shs.`000 6,198.376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 454,645 330,858 101,611 1,784,190 5,341,503 2,632,576 (790,671) 1,841,905	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 -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	30-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,246 3,505,339 (1,052,375) 2,452,964
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses NET INTEREST INCOME  OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income Total non-interest income  TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses  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 58 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income of Other Comprehensive In	30-Sep-21 Un-Audited Shs. 000 6.198.376 1.606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1,774,590 5,290,058 2,489,245 2,489,245 2,489,245 (746,773) 1,742,472	31-Dec-21 Audited Shs. '0000 8,402188 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 2,809,400 7,390,707 3,144,669 9 (1,277,555) 308,163 2,175,277	BANK 31-Mar-22 Un-Audited Shs: 000 2,262,115 719,199 16,072 2,997,386 70,6,516 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 1,697,487 976,087 976,087 976,087 (292,826) 683,261	30-Jun-22 Un-Audited Shs. '000 4,619,536 1,473,979 39,764 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 2,185,122 2,185,122 2,185,122 2,185,122 (685,537) 1,529,585	30-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 3,344,079 3,344,079 3,344,079 1,003,561)	30-Sep-21 Un-Audited Shs.`000 6,198.376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 454,645 330,858 101,611 1,784,190 5,341,503 2,632,576 (790,671) 1,841,905	31-Dec-21 Audited Shs. '0000 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 2,064,042 297,421 468,83 3,035,844 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)	30-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,239 (1,052,375) 2,452,964 (1,003,561)
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 NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income 11 Dividend Income 12 Other income TOTAL OPERATING INCOME  OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items Profit After Tax and Exceptional Items 20 Exceptional Items 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 55 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income  27 Income Tax Relating to Components of of ther Comprehensive Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	30-Sep-21 Un-Audited Shs. 000 6,198,376 1,606,736 20,963 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1,774,590 5,290,058 2,489,245 (746,773) 1,742,472 (116,044) 1,626,428	31-Dec-21 Audited Shs: 000 8,402188 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 2,529,477 102,610 10,5417 612,080 428,482 138,027 2,809,040 7,390,707 3,144,669 3,144,669 3,144,669 1,277,555) 308,163 2,175,277	BANK 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 99,911 33,831 506,602 1,697,487 976,087 976,087 976,087 976,087 (292,826) 683,261	30-Jun-22 Un-Audited Shs. '000 4,619,536 1,473,979 39,764 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 2,185,122 2,185,122 2,185,122 2,185,122 2,185,122 2,185,123 2,185,124 2,185,125 2,185,125 2,185,126 2,185,126 2,185,126 2,185,126 2,185,126 2,185,127 2,185,128 2,18	30-Sep-22 Un-Audited Shs.: 000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 (1,003,261) 1,003,561) 1,337,294	30-Sep-21 Un-Audited Shs.`000 6,198,376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1772,039 86,815 454,645 330,858 101,611 1,784,190 5,341,503 2,632,576 (790,671) 1,841,905 (116,044) 1,725,861	31-Dec-21 Audited Shs. '0000 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 3,035,884 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) 3,09,215 2,308,646	30-Sep-22 Un-Audited Shs.`000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,246 3,505,339 (1,052,375) 2,452,964 (1,003,561) 1,449,403
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 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 After Exceptional Items 20 Exceptional items Profit After Tax and Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items 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 Income of the Comprehensive Income of the Comprehensive Income of Other Comprehensive Inc	30-Sep-21 Un-Audited Shs. 000 6.198.376 1.606,736 20,963 7,826,075 1,779,161 51,791 306,319 2,137,271 5,688,804 172,573 1,462,969 213,536 241,421 2,090,499 7,779,303 811,345 1,738,321 82,265 454,645 327,281 101,611 1,774,590 5,290,058 2,489,245 2,489,245 2,489,245 (746,773) 1,742,472	31-Dec-21 Audited Shs. '0000 8,402188 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 2,809,400 7,390,707 3,144,669 9 (1,277,555) 308,163 2,175,277	BANK 31-Mar-22 Un-Audited Shs: 000 2,262,115 719,199 16,072 2,997,386 70,6,516 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 1,697,487 976,087 976,087 976,087 (292,826) 683,261	30-Jun-22 Un-Audited Shs. '000 4,619,536 1,473,979 39,764 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 2,185,122 2,185,122 2,185,122 2,185,122 (685,537) 1,529,585	30-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,367,109 254,433 674,504 3,296,046 6,239,603 84,627 1,574,504 551,777 200,000 167,537 2,578,445 8,818,048 469,596 2,208,602 93,757 464,769 306,113 104,240 1,826,892 5,473,969 3,344,079 3,344,079 3,344,079 3,344,079 1,003,561)	30-Sep-21 Un-Audited Shs.`000 6,198.376 1,606,736 20,963 7,826,075 1,756,490 51,791 306,319 2,114,600 5,711,475 172,573 1,462,969 213,536 413,526 2,262,604 7,974,079 811,345 1,772,039 86,815 454,645 330,858 101,611 1,784,190 5,341,503 2,632,576 (790,671) 1,841,905	31-Dec-21 Audited Shs. '0000 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 2,064,042 297,421 468,83 3,035,844 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)	30-Sep-22 Un-Audited Shs. '000 7,225,163 2,259,806 50,680 9,535,649 2,335,407 254,433 674,504 3,264,344 6,271,305 84,627 1,774,504 551,777 358,372 2,769,280 9,040,585 469,596 2,246,875 98,827 464,769 310,000 104,240 1,840,939 5,535,239 (1,052,375) 2,452,964 (1,003,561)

OTHER DISCLOSURES			BANK		
	30-Sep-21	31-Dec-21	31-Mar-22		30-Sep-22
	Un-Audited	Audited	Un-Audited	Un-Audited	Un-Audited
	Shs.`000	Shs.`000	Shs.`000	Shs.`000	Shs.`000
1.0 NON-PERFORMING LOANS AND ADVANCES	11 400 050	11.05 / 0.40	11 400 071	11 770 470	10 100 055
1.1 (a) Gross Non-performing loans and advances	11,403,359	11,056,249	11,483,971	11,778,473	12,128,355
1.2 (b) Less Interest in Suspense 1.3 (c) Total Non-Performing Loans and Advances (a-b)	1,495,883 <b>9,907,476</b>	1,555,254 <b>9,500,995</b>	1,492,453 <b>9,991,518</b>	1,422,903 <b>10,355,570</b>	1,277,297 <b>10,851,058</b>
1.4 (d) Less Loan Loss Provision	4,911,318	4,707,934	4,310,234	4,725,884	4,650,943
1.5 (e) Net Non-Performing Loans and Advances(c-d)	4,996,158	4,793,061	5,681,284	5,629,686	6,200,115
1.6 (f) Discounted Value of Securities	4,298,851	4,106,208	4,844,302	4,891,537	5.519.171
1.7 (g) Net NPLs Exposure (e-f)	697,307	686,853	836,982	738,149	680,944
1.7 (g) Net W E3 Exposure (e-1)	071,301	000,033	030,702	730,147	000,744
2.0 INSIDER LOANS AND ADVANCES					
2.1 (a) Directors, Shareholders and Associates	1,626,605	1,648,634	4,218,953	4,245,466	4,514,262
2.2 (b) Employees	1,183,452	1,230,908	1,263,382	1,330,861	1,426,010
2.3 (c) Total Insider Loans and Advances and other facilities	2,810,057	2,879,542	5,482,335	5,576,327	5,940,272
3.0 OFF-BALANCE SHEET ITEMS					
3.1 (a) Letters of credit, guarantees, acceptances	9,062,277	8,585,144	9,135,672	9,289,696	8,546,893
3.2 (b) Forwards Swaps & Options	1,321,938	893,233	581,067	4,848	190,572
3.3 (c)Other contingent liabilities	268,436	266,071	282,220	283,293	283,505
3.4 (d)Total Contingent Liabilities	10,652,651	9,744,448	9,998,959	9,577,837	9,020,970
4.0 CAPITAL STRENGTH					
4.1 (a)Core capital	13,346,311	12,984,932	13,839,234	14,260,248	14,536,185
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)	12,346,311	11,984,932	12,839,234	13,260,248	13,536,185
4.4 (d) Supplementary Capital	4,056,759	4,369,161	4,000,000	4,074,500	4,460,668
4.5 (e) Total Capital (a+d)	17,403,070	17,354,093	17,839,234	18,334,748	18,996,853
4.6 (f)Total risk weighted assets	80,620,380	83,080,132	90,683,633	92,679,310	97,355,261
4.7 (g) Core Capital/Total deposits Liabilities	16.3%	15.8%	15.4%	15.6%	15.6%
4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%
4.9 (I) Excess	8.3%	7.8%	7.4%	7.6%	7.6%
4.10 (j) Core Capital / Total risk weighted assets	16.6%	15.6%	15.3%	15.4%	14.9%
4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (j-k)	10.5% 6.1%	10.5% 5.1%	10.5% 4.8%	10.5% 4.9%	10.5% 4.4%
4.12 (I) EXCESS (J-K) 4.13 (m) Total Capital/Total risk weighted assets	21.6%	20.9%	4.8% <b>19.7%</b>	4.9% 19.8%	4.4% <b>19.5%</b>
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%
4.15 (o) Excess (m-n)	7.1%	6.4%	5.2%	5.3%	5.0%
4.16 (p) Core Capital/Total deposits Liabilities*	16.3%	15.8%	15.4%	15.6%	15.6%
4.17 (q) Core Capital / total risk weighted assets*	16.6%	15.6%	15.3%	15.4%	14.9%
4.18 (r) Total Capital/total risk weighted assets*	21.6%	20.9%	19.7%	19.8%	19.5%
F O LIQUIDITY					
5.0 LIQUIDITY 5.1 (a) Liquidity Ratio	41.7%	43.4%	41.7%	39.0%	36.1%
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%
5.3 (c) Excess (a-b)	21.7%	23.4%	21.7%	19.0%	16.1%
0.0 (0) 2.00000 (0.0)	21.770	25.470	21.770	17.070	10.170

<sup>\*</sup> 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 accessed on the institution's website
www.familybank.co.ke. They may also be accessed at the institution's Head Office located at Family Bank Towers, Muindi Mbingu
Street, Nairobi, Kenya.

Signed: Dr. Wilfred Kiboro Board Chairman Rebecca Mbithi Managing Director & CEO

