## **FAMILY BANK LIMITED**

## UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST March 2023

UN-AUDITED FINANC	JALS	IAIE	MENI	SANL	JOIH	IER D	JI.
STATEMENT OF FINANCIAL POSITION			BANK			GROUP	
	31-Mar-22 Un-Audited Shs. '000'	31-Dec-22 Audited Shs. '000'	31-Mar-23 Un-Audited Shs. '000'	31-Mar-22 Un-Audited Shs. '000'	31-Dec-22 Audited Shs. '000'	31-Mar-23 Un-Audited Shs. '000'	
A ASSETS 1 Cash (both Local & Foreign)	3,859,903	3,984,702	3,551,296	3,859,903	3,984,702	3,551,296	
Balances due from Central Bank of Kenya     Kenya Government and other securities held for dealing purposes	5,320,598	5,007,337	4,622,882	5,320,598	5,007,337	4,622,882	
4 Financial Assets at fair value through profit and loss 5 Investment Securities:	-	-	:	-	-		
Held to Maturity:     a. Kenya Government securities     b. Other securities	14,913,132	14,063,735	13,974,295	14,924,017	14,074,247	13,974,638	
ii) Available for sale:  a. Kenya Government securities  b. Other securities	11,011,226	11680439	11,347,144	11,011,226	11,680,439	11,347,144	
Deposits and balances due from local banking institutions     Deposits and balances due from banking institutions abroad     Tax recoverable	6,546,426 571,684	4,797,883 791,192	6,985,198 404,276	6,546,426 571,684	4,797,883 791,192 8,702	6,985,198 404,276	
<ul> <li>9 Loans and advances to customers (net)</li> <li>10 Balances due from banking institutions in the group</li> </ul>	72,605,171	81,380,510 -	83,755,083	72,605,171	81,380,510	83,755,083	
11 Investments in associates 12 Investments in subsidiary companies 13 Investments in joint ventures	10,000	10,000	10,000	-	-	-	
<ul><li>14 Investment properties</li><li>15 Property and equipment</li><li>16 Prepaid lease rentals</li></ul>	23,400 2,843,355 131,394	28,600 2,767,435 127,916	28,600 2,750,384 126,757	23,400 2,843,823 131,394	28,600 2,767,840 127,916	28,600 2,750,671 126,757	
17 Intangible assets 18 Deferred tax asset	369,368 1,805,110	291,624 1,771,064	252,939 1,771,064	379,178 1,805,110	298,282 1,771,452	258,545 1,771,452	
19 Retirement benefit asset 20 Other assets	2,189,404	1,763,001	2,273,211	2,237,222	1,794,011	2,316,085	
TOTAL ASSETS B LIABILITIES	122,200,171	128,465,438	131,853,129	122,259,152	128,513,113	131,892,627	
21 Balances due to Central Bank of Kenya 22 Customer deposits	1,996,640 90,025,914	2,997,544 89,343,232	2,989,320 93,314,936	1,996,640 89,441,535	2,997,544 88,903,786	2,989,320 92,768,585	
Deposits and balances due to local banking institutions     Deposits and balances due to foreign banking institutions     Other money market deposits	2,363,138	6,419,589 -	4,455,106	2,363,138	6,419,589	4,455,106	
26 Borrowed funds 27 Balances due to banking institutions in the group	9,533,007	10,532,651	11,188,617 -	9,533,007	10,532,651	11,188,617	
28 Tax payable 29 Dividends payable 30 Deferred tax liability	562,008 4,623	25,324 32,068	319,037 28,919 -	577,229 4,623 761	25,324 32,068	330,471 28,919 -	
31 Retirement benefit liability 32 Other liabilities	1,945,853	3,374,596	3,525,763	2,095,362	3,491,122	3,682,534	
TOTAL LIABILITIES  C SHAREHOLDERS' FUNDS	106,431,183	112,725,004	115,821,698	106,012,295	112,402,084	115,443,552	
33 Paid up /Assigned capital 34 Share premium/(discount)	1,287,108 5,874,662	1,287,108 5,874,662	1,287,108 5,874,662	1,287,108 5,874,662	1,287,108 5,874,662	1,287,108 5,874,662	
35 Revaluation reserves	13,534	(534,642)	(928,976) 6,897,168	13,534	(534,642) 6,911,705	(928,976)	
36 Retained earnings/Accumulated losses 37 Statutory loan loss reserves 38 Other Reserves	7,506,046 - -	6,541,110 1,777,282 -	2,106,555	7,983,915 - -	1,777,282	7,314,812 2,106,555 -	
39 Proposed dividends 40 Capital grants	1,087,638	794,914	794,914	1,087,638	794,914	794,914 -	
TOTAL SHAREHOLDERS' FUNDS 41 Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	15,768,988	15,740,434	16,031,431	16,246,857	16,111,029	16,449,075 - 121,902,627	
41 Minority Interest Total Liabilities and Shareholders' Funds		15,740,434	131,853,129	16,246,857	16,111,029	131,892,627	
41 Minority Interest	122,200,171 31-Mar-22	128,465,438 31-Dec-22	131,853,129 BANK 31-Mar-23	122,259,152 31-Mar-22	128,513,113 31-Dec-22	131,892,627 <b>GROUP</b> 31-Mar-23	
41 Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME	122,200,171	128,465,438	131,853,129 BANK	122,259,152	128,513,113	131,892,627 GROUP	
41 Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1 Loans and advances	122,200,171 31-Mar-22 Un-Audited Shs. '000' 2,262,115	128,465,438 31-Dec-22 Audited Shs. '000' 10,017,675	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266	31-Mar-22 Un-Audited Shs. '000' 2,262,115	128,513,113 31-Dec-22 Audited Shs. '000' 10,017,675	131,892,627 GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266	
41 Minority Interest 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	122,200,171 31-Mar-22 Un-Audited Shs. '000'	128,465,438 31-Dec-22 Audited Shs. '000'	131,853,129 <b>BANK</b> 31-Mar-23 Un-Audited Shs. '000'	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199	128,513,113 31-Dec-22 Audited Shs. '000'	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000'	
41 Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS  STATEMENT OF COMPREHENSIVE INCOME  INTEREST INCOME 1 Loans and advances 2 Government securities	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268	131,853,129 BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268	131,892,627 GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202	
41 Minority Interest 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	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377	31,892,627 GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540	
41 Minority Interest 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	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 - 3,406,008	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 - 13,113,320 3,205,810 372,122	131,892,627 GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008	
41 Minority Interest 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	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320	BANK 31-Mar-23 Un-Audited 5hs. '000' 2,635,266 751,202 19,540 3,406,008	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320	131,892,627 GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008	
41 Minority Interest 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 Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS) NON-INTEREST INCOME	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	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317	31,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701	
41 Minority Interest 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 Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions	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	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701	
41 Minority Interest 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 Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME 8 Fees and commissions on loans and advances	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	128,465,438 31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659	31,892,627 GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008 891,724 185,091 287,492 1,364,307 2,041,701 26,788 536,401 277,930	
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41 Minority Interest 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 Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS) 1 Dividend income 1 Other income Total Non-interest income Total Non-interest income Total Operating INCOME  OTHER OPERATING INCOME	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	128,465,438 31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 104,962 715,616 2,764,385	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374	31,892,627  GROUP 31-Mar-223 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514	
41 Minority Interest 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 Total interest expenses Total interest expenses NET INTEREST INCOME /(LOSS)  NON-INTEREST INCOME /(LOSS)  NON-INTEREST INCOME /(LOSS) 10 Dividend Income 10 Other fees and commissions on loans and advances 10 Other fees and commissions 11 Dividend Income 12 Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 13 Loan loss provision 14 Staff costs	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	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,555,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 104,962 715,616 2,764,385	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514	
41 Minority Interest 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 Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  10 Foreign exchange trading income/(Loss) 11 Dividend income 12 Other income Total Non-interest income Total Non-interest income TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments	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	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 104,962 715,616 2,764,385	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374	31,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514	
41 Minority Interest 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 Total interest expenses Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  1 Dividend Income 10 Other fees and commissions 10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment	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 83,309 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911	128,465,438 31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548  162,454 857,008 26,503 162,679 98,629	122,259,152 31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 715,616 2,764,385 181,549 708,462 25,133 154,889 101,206	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 163,011	
41 Minority Interest 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 Total interest expenses NET INTEREST INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions 10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income Total Non-interest income Total Son-interest income Total Son-interest income Total Son-interest income Total Non-interest income Total Non-interest income Total Coperating 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	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	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 144,607 610,946 409,123 128,694 2,972,657	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548  162,454 857,008 26,503 162,679 98,629 24,860 24,860 634,372	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 104,962 715,616 2,764,385 181,549 708,462 25,133 154,889 101,206 33,831 51,981	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 4,980,874	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 99,921 24,860 639,052	
All Minority Interest 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 Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income Total Non-interest income TOTAL 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 Other Operating expenses Total Other Operating Expenses Profit/(Joss) Before Tax and Exceptional Items	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	128,465,438  31-Dec-22 Audited Shs. '000'  10,017,675 3,035,268 60,377  13,113,320  3,247,346 372,122 946,072 4,565,540 8,547,780  109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401  495,104 3,375,300 134,607 610,946 409,123 128,694	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548  162,454 857,008	122,259,152  31-Mar-22 Un-Audited Shs. '000'  2,262,115 719,199 16,072 2,997,386  682,318 65,641 200,658 948,617 2,048,769  28,615 499,037 83,002 104,962 715,616 2,764,385  181,549 708,462 25,133 154,889 101,206 33,831 51,981 1,717,051	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 644,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 99,921 24,860	
All Minority Interest 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 Total interest expenses NET INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  1 Dividend income 10 Other fees and commissions 10 Foreign exchange trading income/(Loss) 11 Dividend income 12 Other income Total Non-interest income TOTAL 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 Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items Profit/(Loss) Before Tax and Exceptional Items Profit/(Loss) After Exceptional Items	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	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548  162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043	122,259,152  31-Mar-22 Un-Audited Shs. '000'  2,262,115 719,199 16,072 2,997,386  682,318 65,641 200,658 948,617 2,048,769  28,615 499,037 83,002 104,962 715,616 2,764,385  181,549 708,462 25,133 154,889 101,206 33,831 519,881 511,981 1,717,051 1,047,334	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 610,946 610,946 610,946 610,948 8,202,382 3,744,992	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 99,921 24,860 639,052 1,991,288 1,046,226	
41 Minority Interest 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 Total interest expenses NET INTEREST INCOME (LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  10 Dividend Income 10 Other fees and commissions 10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income TOTAL OPERATING INCOME  OTHER 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/(Loss) Before Tax and Exceptional Items 20 Exceptional Items Profit/(Loss) After Exceptional Items 21 Current Tax 22 Deferred Tax	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 99,911 33,831 506,602 1,697,487 976,087 (292,826)	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,555,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 409,123 128,694 137,41,970 1,436,741) (34,047) (34,047)	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548  162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043 (293,713)	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 715,616 2,764,385 181,549 708,462 25,133 154,889 101,206 33,831 1,717,051 1,047,334 (314,199)	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 610	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 163,011 163,011 199,921 24,860 639,052 1,991,288 1,046,226 (313,849)	
All Minority Interest 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 Total interest expenses Total interest expenses NET INTEREST INCOME (LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  1 Dividend Income 10 Other fees and commissions 10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income 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 Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items 20 Exceptional Items 21 Current Tax 22 Deferred Tax 22 Profit/(Loss) After Tax and Exceptional Items 23 Minority Interest Profit/(Loss) After Tax and Exceptional Items 24 Profit/(Loss) After Tax and Exceptional Items 26 Minority Interest 27 Profit/(Loss) After Tax, exceptional Items And Minority Interest Profit/(Loss) After Tax, exceptional Items And Minority Interest Profit/(Loss) After Tax, exceptional Items And Minority Interest	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 (292,826) 683,261	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,5565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 409,123 128,694 13,741,970 1,436,741) (34,047) 2,271,182 2,271,182	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 71,863 912,982 2,945,548  162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043	122,259,152  31-Mar-22 Un-Audited Shs. '000'  2,262,115 719,199 16,072 2,997,386  682,318 65,641 200,658 948,617 2,048,769  28,615 499,037 83,002 715,616 2,764,385  181,549 708,462 25,133 154,889 101,206 33,831 51,981 1,717,051 1,047,334 (314,199) 733,135	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 610,946 610,946 610,946 610,946 610,946 82,980,874 82,02,382 3,744,992 2,14,949,383 (32,897) 2,213,712 2,213,712	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930 154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 99,921 24,860 639,052 1,991,288 1,046,226	
All Minority Interest 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 Total interest expenses NET INTEREST INCOME (LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  1 Dividend Income 10 Other fees and commissions 10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income Total Non-interest income TOTAL OPERATING INCOME  OTHER 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 Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items 20 Exceptional Items 21 Current Tax 22 Deferred Tax 23 Profit/(Loss) After Exceptional Items 24 Gains/(Losse) from translating the financial statements of foreign operations 25 Fair value changes in available for sale financial assets	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 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 99,911 154,889 156,602 1697,487 176,087 176,087	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 3,741,970 1,436,741) (34,047) 2,271,182	BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 1,373,442 2,032,566  26,788 536,401 277,930 - 71,863 912,982 2,945,548  162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043 (293,713) 685,330	31-Mar-22 Un-Audited Shs. '000' 2,262,115 719,199 16,072 2,997,386 682,318 65,641 200,658 948,617 2,048,769 28,615 499,037 83,002 104,962 715,616 2,764,385 181,549 708,462 25,133 154,889 101,206 33,831 511,981 1,717,051 1,047,334 (314,199) 733,135	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 644,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 (1,498,383) (32,897) 2,213,712	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930  154,694 995,813 3,037,514  162,454 873,671 28,319 163,011 99,921 24,860 639,052 1,991,288 1,046,226 (313,849) 732,377	
All Minority Interest 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 Total interest expenses Total interest expenses NET INTEREST INCOME (LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  NON-INTEREST INCOME/(LOSS)  10 Foreign exchange trading income/(Loss) 11 Dividend income 12 Other income 13 Other income 14 Other income 15 Other income 16 Total Non-interest income TOTAL OPERATING INCOME  OTHER OPERATING EXPENSES 18 Loan loss provision 19 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items 20 Exceptional Items 21 Current Tax 22 Deferred Tax 23 Minority Interest Profit/(Loss) After Tax and Exceptional Items 24 Gains/(Losses) from translating the financial statements of foreign operations 25 Fair value changes in available for sale financial assets 26 Revaluation surplus on Property, plant and equipment 27 Share of other comprehensive income 28 Fair value changes in available for sale financial assets	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 33,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911 33,831 506,602 1,697,487 976,087 (292,826) 683,261	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (34,047) 2,271,182 2,271,182	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 2,032,566  26,788 536,401 277,930	122,259,152  31-Mar-22 Un-Audited Shs. '000'  2,262,115 719,199 16,072 2,997,386  682,318 65,641 200,658 948,617 2,048,769  28,615 499,037 83,002 104,962 715,616 2,764,385  181,549 708,462 25,133 154,889 101,206 33,831 154,889 11,717,051 1,047,334 (314,199) 733,135 733,135	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 414,912 3,744,992 3,744,992 3,744,992 3,744,992 1,498,383 (32,897) 2,213,712 2,213,712	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930	
All Minority Interest 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 Total interest expenses NET INTEREST INCOME (LOSS)  NON-INTEREST INCOME (LOSS)  NON-INTEREST INCOME/(LOSS)  10 Foreign exchange trading income/(Loss) 11 Dividend Income 12 Other income Total Non-interest income TOTAL 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 Other Operating Expenses Profit/(Loss) After Tax and Exceptional Items 20 Exceptional Items 21 Current Tax 22 Deferred Tax 23 Minority Interest Profit/(Loss) After Tax and Exceptional Items 24 Gains/(Losse) Irom translating the financial statements of foreign operations 25 Fair value changes in available for sale financial assets 26 Revaluation surplus on Property, plant and equipment	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 33,349 649,003 2,673,574 181,549 696,188 24,517 154,889 99,911 33,831 506,602 1,697,487 976,087 (292,826) 683,261	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 4,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (34,047) 2,277,182 2,271,182	131,853,129  BANK 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  900,859 185,091 287,492 2,032,566  26,788 536,401 277,930	122,259,152  31-Mar-22 Un-Audited Shs. '000'  2,262,115 719,199 16,072 2,997,386  682,318 65,641 200,658 948,617 2,048,769  28,615 499,037 83,002 104,962 715,616 2,764,385  181,549 708,462 25,133 154,889 101,206 33,831 154,889 11,717,051 1,047,334 (314,199) 733,135 733,135	31-Dec-22 Audited Shs. '000' 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 414,912 3,744,992 3,744,992 3,744,992 3,744,992 1,498,383 (32,897) 2,213,712 2,213,712	131,892,627  GROUP 31-Mar-23 Un-Audited Shs. '000' 2,635,266 751,202 19,540 3,406,008  891,724 185,091 287,492 1,364,307 2,041,701  26,788 536,401 277,930	

DIVIDEND PER SHARE -DECLARED

	OTHER DISCLOSURES			BANK			GROUP
		31-Mar-22 Un-Audited Shs. '000'	31-Dec-22 Audited Shs. '000'	31-Mar-23 Un-Audited Shs. '000'	31-Mar-22 Un-Audited Shs. '000'	31-Dec-22 Audited Shs. '000'	31-Mar-23 Un-Audited Shs. '000
10	NON-PERFORMING LOANS AND ADVANCES	3113. 000	3115. 000	3113. 000	3113. 000	3113. 000	3113. 000
	(a) Gross Non-performing loans and advances	11,483,971	12,431,239	13,271,168	11,483,971	12,431,239	13,271,168
	(b) Less: Interest in Suspense	1,492,453	1,388,899	1,497,116	1,492,453	1,388,899	1,497,116
	(c)Total Non-Performing Loans and Advances (a-b)	9,991,518	11,042,340	11,774,052	9,991,518	11,042,340	11,774,052
	(d) Less: Loan Loss Provision	4,310,234	5,367,803	5,855,807	4,310,234	5,367,803	5,855,807
	(e) Net Non-Performing Loans and Advances(c-d)	5,681,284	5,674,537	5,918,245	5,681,284	5,674,537	5,918,245
	(f) Discounted Value of Securities	4,844,302	5,067,839	5,282,494	4,844,302	5,067,839	5,282,494
	(g) Net NPLs Exposure (e-f)	836,982	606,698	635,751	836,982	606,698	635,751
2.0	INSIDER LOANS AND ADVANCES						
	(a) Directors, Shareholders and Associates	4,218,953	2,677,896	2,236,381	4,218,953	2,677,896	2,236,38
2.2		1,263,382	1,512,909	1,616,548	1,263,382	1,512,909	1,616,548
2.3		5,482,335	4,190,805	3,852,929	5,482,335	4,190,805	3,852,929
3.0	OFF-BALANCE SHEET ITEMS						
	(a)Letters of credit, guarantees, acceptances	9,135,672	9,755,783	10,793,923	9,135,672	9,755,783	10,793,923
	(b) Forwards, swaps and options	581,067	639,740	490	581,067	639,740	490
3.3		282,220	283,480	283,380	282,220	283,480	283,380
3.4		9,998,959	10,679,003	11,077,793	9,998,959	10,679,003	11,077,793
4 0	CAPITAL STRENGTH						
	(a)Core capital	13,839,234	13,254,449	13,257,638			
4.2		1,000,000	1,000,000	1,000,000			
4.3		12,839,234	12,254,449	12,257,638			
4.4	( )	4,000,000	5,182,357	4,444,748			
4.5		17,839,234	18,436,806	17,702,386			
4.6		90,683,633	94,588,542	99,579,801			
4.7	(g) Core Capital/Total deposits Liabilities	15.4%	14.8%	14.2%			
4.8	(h) Minimum statutory Ratio	8.0%	8.0%	8.0%			
4.9	(I) Excess/(Deficiency) (g-h)	7.4%	6.8%	6.2%			
4.10	(j) Core Capital / total risk weighted assets	15.3%	14.0%	13.3%			
	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%			
	(I) Excess (Deficiency) (j-k)	4.8%	3.5%	2.8%			
4.13		19.7%	19.5%	17.8%			
	(n) Minimum statutory Ratio	14.5%	14.5%	14.5%			
	(o) Excess/(Deficiency) (m-n)	5.2%	5.0%	3.3%			
	(p) Core Capital/Total deposits Liabilities*	15.4%	14.8%	14.2%			
4.17		15.3%	14.0%	13.3%			
4.18	(r) Total Capital/total risk weighted assets*	19.7%	19.5%	17.8%			
	LIQUIDITY						
5.1	(a) Liquidity Ratio	41.7%	34.6%	36.2%			
	(b) Minimum Statutory Ratio	20.0%	20.0%	20.0%			
5.3	(c) Excess (Deficiency) (a-b)	21.7%	14.6%	16.2%			
* The a	adjusted capital ratios include the expected credit loss provisions adde	ed back to capital	in line with Cen	tral Bank of Ker	nya		

The above Financial statements are extracts from the Group's Financial Statements and can be accessed on the institution's website www.familybank.co.ke They may also be accessed from the institution's Head Office located at Family Bank Towers, Muindi Mbingu Street, Nairobi .

Rebecca Mbithi
Chief Executive Officer

