FAMILY BANK LIMITED

UN AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30TH JUNE 2023

STATEMENT OF FINANCIAL POSITION				BANK			GROUP
STATEMENT OF FINANCIAL FOSTION	30-Jun-22 Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	31-Mar-23 Un-Audited Shs.`000	30-Jun-23 Un-Audited Shs.`000	30-Jun-22 Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	30-Jun-23 Un-Audited Shs.`000
A ASSETS 1 Cash (both Local & Foreign)	4,120,458	3,984,702	3,551,296	3,621,838	4,120,458	3,984,702	3,621,838
2 Balances with Central Bank of Kenya 3 Kenya Government & other Securities held for dealing purposes 4 Financial Assets at Fair Value through Profit & Loss 5 Investment Securities:	7,540,542 - -	5,007,337 - -	4,622,882 - -	3,913,783 - -	7,540,542 - -	5,007,337 - -	3,913,783 - -
(i) Held to Maturity:(a) Kenya Government Securities(b) Other Securities	9,118,828	14,063,735	13,974,295	10,376,161	9,129,590	14,074,247	10,396,539
(ii) Available for Sale: (a) Kenya Government Securities (b) Other Securities	15,761,419	11680439	11,347,144	14,397,489	15,761,419	11,680,439	14,397,489
6 Deposits and balances due from local banking institutions 7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	2,948,819 1,616,438 41,085	4,797,883 791,192	6,985,198 404,276	6,821,059 1,343,721	2,948,819 1,616,438 45,644	4,797,883 791,192 8,702	6,821,059 1,343,721 18,124
9 Loans and advances to customers (net) 10 Balances due from Banking Institutions in the Group	75,602,456	81,380,510	83,755,083	84,680,206	75,602,456	81,380,510	84,680,206
11 Investments in associates 12 Investments in subsidiary companies 13 Investments in joint ventures	10,000	10,000	10,000	10,000	-	-	-
14 Investment properties 15 Property and equipment	23,400 2,785,259	28,600 2,767,435	28,600 2,750,384	28,600 2,611,928	23,400 2,785,608	28,600 2,767,840	28,600 2,612,202
16 Prepaid lease rentals 17 Intangible assets	130,235 365,841	127,916 291,624	126,757 252,939	125,598 476,264	130,235 374,599	127,916 298,282	125,598 480,819
18 Deferred tax asset 19 Retirement benefit asset	1,805,110	1,771,064	1,771,064	1,771,064	1,805,110	1,771,452	1,771,452
20 Other assets TOTAL ASSETS B LIABILITIES	2,370,445 124,240,335	1,763,001 128,465,438	2,273,211 131,853,129	2,579,982 132,757,693	2,418,731 124,303,049	1,794,011 128,513,113	2,624,894 132,836,324
21 Balances due to Central Bank of Kenya 22 Customer deposits 23 Deposits and balances due to local banking institutions 24 Deposits and balances due to foreign banking institutions	2,795,434 91,305,675 2,953,019	2,997,544 89,343,232 6,419,589	2,989,320 93,314,936 4,455,106	101,315,472 1,298,305	2,795,434 90,739,149 2,953,019	2,997,544 88,903,786 6,419,589	100,835,614 1,298,305
25 Other money market deposits 26 Borrowed funds 27 Balances due to Banking Institutions Group Companies	9,512,208	10,532,651	11,188,617	10,230,939	9,512,208	10,532,651	10,230,939
28 Tax payable 29 Dividends payable 30 Deferred tax liability	86,549	25,324 32,068	319,037 28,919	212,152 27,828	86,549 761	25,324 32,068	212,152 27,828
31 Retirement benefit liability 32 Other liabilities TOTAL LIABILITIES	2,664,862 109,317,747	3,374,596 112,725,004	3,525,763 115,821,698	3,561,328 116,646,024	2,984,742 109,071,862	3,491,122 112,402,084	3,679,282 116,284,120
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
34 Share premium 35 Revaluation reserves 36 Retained Earnings	5,874,662 (610,892) 8,297,210	5,874,662 (534,642) 6,541,110	5,874,662 (928,976) 6,897,168	5,874,662 (1,503,747) 7,311,301	5,874,662 (610,892) 8,605,809	5,874,662 (534,642) 6,911,705	5,874,662 (1,503,747) 7,751,836
37 Statutory loan reserves 38 Other Reserves	74,500	1,777,282	2,106,555	2,347,431	74,500	1,777,282	2,347,431
39 Proposed dividends 40 Capital grants	-	794,914 -	794,914 -	794,914 -	-	794,914 -	794,914 -
TOTAL SHAREHOLDERS' FUNDS 41 Minority Interest	14,922,588	15,740,434	16,031,431	16,111,669	15,231,187	16,111,029	16,552,204
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	124,240,335	128,465,438	131,853,129	132,/57,693	124,303,049	128,513,113	132,836,324
CTATEMENT OF COMPDEHENSIVE INCOME				DANIV			CDOLID
STATEMENT OF COMPREHENSIVE INCOME	30-Jun-22	31-Dec-22	31-Mar-23	30-Jun-23	30-Jun-22	31-Dec-22	30-Jun-23
	30-Jun-22 Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	31-Mar-23 Un-Audited Shs.`000			31-Dec-22 Audited Shs.`000	
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions	Un-Audited	Audited	Un-Audited	30-Jun-23 Un-Audited	Un-Audited	Audited	30-Jun-23 Un-Audited
INTEREST INCOME 1 Loans and advances 2 Government securities	Un-Audited Shs.`000 4,619,536 1,473,979	Audited Shs.`000 10,017,675 3,035,268	Un-Audited Shs.`000 2,635,266 751,202	30-Jun-23 Un-Audited Shs.`000 5,706,871 1,502,943	Un-Audited Shs.`000 4,619,536 1,473,979	Audited Shs.`000 10,017,675 3,035,268	30-Jun-23 Un-Audited Shs.`000 5,706,871 1,502,943
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	Un-Audited Shs.`000 4,619,536 1,473,979 39,764 - 6,133,279	Audited Shs.`000 10,017,675 3,035,268 60,377 - 13,113,320 3,247,346	Un-Audited Shs.`000 2,635,266 751,202 19,540 3,406,008	30-Jun-23 Un-Audited Shs. 000 5,706,871 1,502,943 71,765 - 7,281,579	Un-Audited Shs.`000 4,619,536 1,473,979 39,764 - 6,133,279	Audited Shs.`000 10,017,675 3,035,268 60,377 - 13,113,320 3,205,810	30-Jun-23 Un-Audited Shs.`000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162
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	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,528,046 145,935 414,671	Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072	Un-Audited Shs. 000 2,635,266 751,202 19,540 - 3,406,008 900,859 185,091 287,492	30-Jun-23 Un-Audited Shs. 000 5,706,871 1,502,943 71,765 7,281,579 2,022,607 275,520 593,523	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671	Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071	30-Jun-23 Un-Audited Shs.`000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523
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	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	Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540	Un-Audited Shs. 000 2,635,266 751,202 19,540 - 3,406,008 900,859 185,091 287,492 1,373,442	30-Jun-23 Un-Audited Shs. `000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 - 6,133,279 1,506,422 145,935 414,671 2,067,028	Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205
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	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	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	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	30-Jun-23 Un-Audited Shs. 000 5,706,871 1,502,943 71,765 - 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374
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 0 THER OPERATING INCOME 8 Fees and commissions on loans and advances 9 Other fees and commissions	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	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	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929	Un-Audited Shs. '000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 58,246 1,082,932
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	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	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 2,092,059 644,659 200,000	Un-Audited Shs. '000 2,635,606 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013	Un-Audited Shs. '000 4,619,536 1,473,979 39,764 - 6,133,279 1,506,422 145,935 144,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374 - 58,246 1,082,932 476,013
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	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	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	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 58,246 1,082,932
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	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	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	Un-Audited Shs: 000 2,635,606 751,202 19,540 3,406,008 900,859 185,099 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 912,982 2,945,548	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 1,763,875 6,153,804	Un-Audited Shs. '000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288	Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 94,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374 58,246 1,082,932 476,013 2,79,982 1,897,173 6,306,547
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	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	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 2,092,059 200,000 254,403 3,320,621 11,868,401	Un-Audited Shs. 000 2,635,606 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 1,71,863 912,982 2,945,548	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288	Audited Shs: 000 10.076.75 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 649,839 3,358,057 11,947,374	30-Jun-23 Un-Audited Shs. 000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374
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 non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 3 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges	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	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	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 1,1863 912,982 2,945,548	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 4,068,243	Audited Shs: 000 10,076,755 3,035,265 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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374 58,246 1,082,932 476,013 279,982 1,897,173 6,306,547 562,921 1,783,709 68,986 318,972
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 rexpenses 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 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	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	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	Un-Audited Shs. 000 2,635,606 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,1863 912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 6543,732	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039	Audited Shs: 000 10.076.75 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 3,430,205 142,246 414,313 128,694 2,980,874	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,003,152 275,520 593,523 2,872,205 4,409,374
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 non-interest income TOTAL OPERATING INCOME OPERATING EXPENSES 3 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amort Istation charges 19 Other operating expenses Total operating expenses	Un-Audited Shs. 7000 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	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	Un-Audited Shs. 000 2,635,666 751,202 19,540 3,406,008 90,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 217,930 7,1863,3912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,912 197,268 53,920 1,294,899 4,239,723	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382	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 2,980,874 8,202,382	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 58,246 1,082,932 476,013 279,982 1,897,173 6,306,547 - 562,921 1,783,709 68,986 318,972 199,751 53,920 1,303,862 4,292,121
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 Divided Income 12 Other income 11 Divided 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 Total operating expenses Total operating expenses	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	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	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 476,013 -146,684 1,763,875 6,153,804 -1748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906	Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 9,46,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,6694 2,980,874 8,202,382 3,744,992	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 582,246 1,082,932 476,013 279,982 1,897,173 6,306,547 - 562,921 1,783,709 68,986 318,972 199,751 199,751 3,920 1,303,862 4,292,121 2,014,426
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 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 Frofit Before Tax and Exceptional Items	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 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	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	Un-Audited Shs. 000 2,635,666 751,202 19,540 3,406,008 90,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 217,930 7,1863,3912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,912 197,268 53,920 1,294,899 4,239,723	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906	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 2,980,874 8,202,382	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 58,246 1,082,932 476,013 279,982 1,897,173 6,306,547 - 562,921 1,783,709 68,986 318,972 199,751 53,920 1,303,862 4,292,121
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 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 12 Other income 13 Loan lons-interest income 17 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 Total operating expenses Total operating expenses Profit After Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Deferred tax Profit After Tax and Exceptional Items	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 6308,243 200,870 70,641 1,147,172 3,576,053 2,185,122 2,185,122 2,185,122	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 3,741,970	Un-Audited Shs. 000 2,635,666 751,202 19,540 3,406,008 900,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 1,1863,3912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804 562,921 1,748,212 63,531 318,972 197,268 53,920 1,294,899 4,239,723 1,914,081	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 70,641 1,155,039 3,614,382 2,302,906 2,302,906	Audited Shs. 000 10.076.75 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 2,980,874 8,202,382 3,744,992 13,744,992 1,499,383	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374
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 Profit Before Tax and Exceptional Items Profit After Exceptional Items 20 Exceptional items Profit After Tax and Exceptional Items Other Comprehensive Income: 3 Minority Interest Profit/[loss] after tax, exceptional items and Minority Interest Other Comprehensive Income:	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 1,471,712 3,576,053 2,185,122 (655,537) 1,529,585 1,529,585	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)	Un-Audited Shs. 000 2,635,666 751,202 19,540 3,406,008 90,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 3912,982 2,945,548 162,454 857,008 26,503 162,679 98,629 24,860 634,372 1,966,505 979,043 (293,173)	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 58,246 1,082,932 476,013 146,684 1,763,875 6,153,804 562,921 1,748,212 197,268 53,920 1,294,899 4,239,723 1,914,081 (573,740)	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906 (690,652)	Audited Shs: 000 10.076.75 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 6414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 (1,498,387) (3,2,897)	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 1,882,932 476,013 279,982 1,897,173 6,306,547 - 562,921 1,783,709 68,986 318,972 199,751 53,920 1,303,862 4,292,121 2,014,426 (604,143)
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER 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 Total operating expenses Profit Refore Tax and Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Uniform Operating Income: Minority Interest Profit (Doss) after tax, exceptional Items and Minority Interest Other Comprehensive Income:	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 1,471,712 3,576,053 2,185,122 (655,537) 1,529,585 1,529,585	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 20,000 204,403 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 3,741,970 1,436,741) (34,047) 2,271,182	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 98,679 98,679 98,679 97,9043 (293,713) 685,330	30-Jun-23 Un-Audited Shs. '000 5,706.871 1,502.943 71,765 -7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 476,013 1,682,932 476,013 1,763,875 6,153,804 56,2921 1,748,212 63,531 318,972 1,294,899 4,239,920 1,294,899 4,239,920 1,914,081 (573,740)	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 200,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906 (690,652) 1,612,254	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 2,980,874 8,202,382 3,744,992 3,744,992 3,744,992 2,13,712	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 - 7,281,579 - 2,003,162 275,520 593,523 2,872,205 4,409,374 - 58,246 1,082,932 476,013 279,982 1,897,173 6,306,547 - 562,921 1,783,709 68,986 318,972 1,997,51 53,920 1,303,862 4,292,121 2,014,426 (604,143) 1,410,283
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 Profit/[loss] after tax, exceptional Items other Comprehensive Income: Minority Interest Profit/[loss] after tax, exceptional items and Minority Interest Profit/(loss) after tax, exceptional items and Financial Assets Fair Value changes in Available-fo-sale Financial Assets	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 1,432,702 581,64 6308,243 200,870 70,641 1,147,172 3,576,053 2,185,122 2,185,122 (655,537) 1,529,585 1,529,585 (889,316)	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	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	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,022,607 275,520 593,523 2,891,650 4,389,929 4,60,013 146,684 1,763,875 6,153,804 562,921 1,748,212 63,533 318,972 1,748,212 63,533 1,914,081 (573,740) 1,340,341 1,340,341	Un-Audited Shs: 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 70,641 1,155,039 3,614,382 2,302,906 (690,652) 1,612,254	Audited Shs: 000 10,017,678 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 2,980,874 8,202,382 3,744,992 1,749,8383 3,744,992 2,713,712	30-Jun-23 Un-Audited Shs. '000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374 4,409,374 1,887,173 6,306,547 562,921 1,783,709 68,986 318,972 199,751 2,014,426 (604,143) 1,410,283
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses Total interest expenses Total interest expenses NET INTEREST INCOME OTHER 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 Total operating expenses Profit Refore Tax and Exceptional Items 20 Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: Minority Interest Profit (Dissa) after tax, exceptional Items and Minority Interest Other Comprehensive Income: 24 Gains/(Losse) from translating the Financial Statements of Foreign Operations 25 Fair Value changes in Available-fo-sale Financial Assets 26 Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income 18 Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income 19 Comprehensive Income 1	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 2,185,122 2,185,122 (655,537) 1,529,585	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	Un-Audited Shs. 000 2,635,666 751,202 19,540 3,406,008 90,859 185,091 287,492 1,373,442 2,032,566 26,788 536,401 277,930 71,863 312,982 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 (580,671)	30-Jun-23 Un-Audited Shs. '000 Shs.' 000 Shs.'	Un-Audited Shs. 000 4,619,536 1,473,979 39,764 6,133,279 1,506,422 145,935 414,671 2,067,028 4,066,251 56,639 1,039,146 324,800 200,000 230,452 1,851,037 5,917,288 358,261 1,458,292 60,447 308,243 203,459 1,155,039 3,614,382 2,302,906 (690,652) 1,612,254 (889,316)	Audited Shs: 000 10.017,678 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 2,980,874 8,202,382 3,744,992 (1,498,382 3,744,992 (1,498,387 2,213,712 (626,729)	30-Jun-23 Un-Audited Shs. 000 5,706,871 1,502,943 71,765 7,281,579 2,003,162 275,520 593,523 2,872,205 4,409,374

OTHER DISCLOSURES				BANK			GROUP
	30-Jun-22 Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	31-Mar-23 Un-Audited Shs.`000	30-Jun-23 Un-Audited Shs.`000	30-Jun-22 Un-Audited Shs.`000	31-Dec-22 Audited Shs.`000	30-Jun-23 Un-Audited Shs.`000
1.0 NON-PERFORMING LOANS AND ADVANCES	5113. 000	5113. 000	5113. 000	3113. 000	5113. 000	5113. 000	5113. 000
1.1 (a) Gross Non-performing loans and advances	11,778,473	12,431,239	13,271,168	13,614,130	11,778,473	12,431,239	13,614,130
1.2 (b) Less Interest in Suspense	1,422,903	1,388,899	1,497,116	1,581,885	1,422,903	1,388,899	1,581,885
1.3 (c) Total Non-Performing Loans and Advances (a-b)	10,355,570	11,042,340	11,774,052	12,032,245	10,355,570	11,042,340	12,032,245
1.4 (d) Less Loan Loss Provision	4,725,884	5,367,803	5,855,807	6,473,398	4,725,884	5,367,803	6,473,398
1.5 (e) Net Non-Performing Loans and Advances(c-d)	5,629,686	5,674,537	5,918,245	5,558,847	5,629,686	5,674,537	5,558,847
1.6 (f) Discounted Value of Securities	4,891,537	5,067,839	5,282,494	5,139,621	4,891,537	5,067,839	5,139,621
1.7 (g) Net NPLs Exposure (e-f)	738,149	606,698	635,751	419,226	738,149	606,698	419,226
2.0 INSIDER LOANS AND ADVANCES							
2.1 (a) Directors, Shareholders and Associates	4,245,466	2,677,896	2,236,381	1,539,781	4,245,466	2,677,896	1,539,781
2.2 (b) Employees	1,330,861	1,512,909	1,616,548	1,553,934	1,330,861	1,512,909	1,553,934
2.3 (c) Total Insider Loans and Advances and other facilities	5,576,327	4,190,805	3,852,929	3,093,715	5,576,327	4,190,805	3,093,715
3.0 OFF-BALANCE SHEET ITEMS							
3.1 (a) Letters of credit, guarantees, acceptances	9,289,696	9,755,783	10,793,923	12,067,198	9,289,696	9,755,783	12,067,198
3.2 (b) Forwards Swaps & Options	4,848	639,740	490	1,003,315	4,848	639,740	1,003,315
3.3 (c) Other contingent liabilities	283,293	283,480	283,380	283,796	283,293	283,480	283,796
3.4 (d) Total Contingent Liabilities	9,577,837	10,679,003	11,077,793	13,354,309	9,577,837	10,679,003	13,354,309
4.0 CAPITAL STRENGTH							
4.1 (a) Core capital	14,260,248	13,254,449	13.257.638	13,851,353			
4.2 (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000			
4.3 (c) Excess (a-b)	13,260,248	12,254,449	12,257,638	12,851,353			
4.4 (d) Supplementary Capital	4,074,500	5,182,357	4,444,748	4,469,446			
4.5 (e) Total Capital (a+d)	18,334,748	18,436,806		18,320,799			
4.6 (f) Total risk weighted assets	92,679,310	94,588,542	99,579,801	101,555,673			
4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio	15.6%	14.8%	14.2%	13.7%			
4.9 (I) Excess	8.0% 7.6%	8.0% 6.8%	8.0% 6.2%	8.0% 5.7%			
4.10 (j) Core Capital / Total risk weighted assets	15.4%	14.0%	13.3%	13.6%			
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%			
4.12 (I) Excess (j-k)	4.9%	3.5%	2.8%	3.1%			
4.13 (m) Total Capital/Total risk weighted assets	19.8%	19.5%	17.8%	18.0%			
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%			
4.15 (o) Excess (m-n)	5.3%	5.0%	3.3%	3.5%			
5.0 LIQUIDITY							
5.1 (a) Liquidity Ratio	38.9%	34.6%	36.2%	39.3%			
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%			
5.3 (c) Excess (a-b)	18.9%	14.6%	16.2%	19.3%			
The complete set of the Financial Statements statutory and	nualitativa disc	locuras can ha	arrassad or	the institution	nn's wahsita u	www.familyk	ank co ko

The complete set of the Financial Statements, statutory and qualitative disclosures 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.

Approved : Lazarus Muema

Rebecca Mbithi MD & CEO

