EARNINGS PER SHARE- BASIC & DILUTED

DIVIDEND PER SHARE

## **FAMILY BANK LIMITED**

## UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 JUNE 2025

STATEMENT OF FINANCIAL POSITION		BA	NK		GROUP			
	30-Jun-24 Un-Audited	31-Dec-24 Audited	31-Mar-25 Un-Audited	30-Jun-25 Un-Audited	30-Jun-24 Un-Audited	31-Dec-24 Audited	30-Jun-25 Un-Audited	
A ASSETS 1 Cash [ both Local & Foreign]	Shs.`000 3,912,688	<b>Shs.`000</b> 4,668,449	<b>Shs.`000</b> 4,265,250	<b>Shs.`000</b> 5,437,094	<b>Shs.`000</b> 3,912,688	Shs.`000 4,668,449	Shs.`000 5,437,094	
Balances with Central Bank of Kenya     Kenya Government & other Securities held for dealing	5,791,851	7,484,618	6,362,709	7,377,426	5,791,851	7,484,618	7,377,426	
purposes 4 Financial Assets at Fair Value through Profit & Loss 5 Investment Securities:	-	-	-	-	-	-	-	
(i) Held to Maturity: (a) Kenya Government Securities	22,061,786	22,182,261	20,802,066	21,576,352	22,071,858	- 22,192,287	21,586,369	
(b) Other Securities (ii) Available for Sale: (a) Kenya Government Securities	- - 19,785,934	28,806,539	30,420,665	39,015,900	- 19,785,934	- - 28,806,539	39,015,900	
<ul><li>(b) Other Securities</li><li>6 Deposits and balances due from local banking institutions</li></ul>	5,075,919	1,940,289	5,091,038	2,828,719	5,075,919	1,940,289	2,828,719	
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	1,857,359	917,887 296,669	469,604	5,425,678	1,857,359 1,713	917,887	5,425,678	
9 Loans and advances to customers (net) 10 Balances due from Banking Institutions in the Group 11 Investments in associates	91,404,263 - -	92,908,565	96,239,281 - -	100,910,592	91,404,263 - -	92,908,565	100,910,592	
12 Investments in subsidiary companies 13 Investments in joint ventures	10,000	12,347	13,610	27,794	-			
14 Investment properties 15 Property and equipment 16 Prepaid lease rentals	28,600 2,973,389 120,961	32,500 3,047,626 118,643	32,500 2,936,269 117,483	72,500 2,730,752 116,324	28,600 2,974,378 120,961	32,500 3,051,072 118,643	72,500 2,734,444 116,324	
17 Intangible assets 18 Deferred tax asset	608,543 2,274,049	467,911 2,878,804	651,832 2,878,834	775,632 3,133,691	612,376 2,274,781	469,744 2,879,005	778,758 3,133,892	
19 Retirement benefit asset 20 Other assets	2,323,820	2,650,635	3,648,094	3,315,567	2,430,742	2,710,862	3,438,592	
TOTAL ASSETS B LIABILITIES	158,229,162	168,413,743	173,929,235	192,744,021	158,343,423	168,504,562	192,856,288	
21 Balances due to Central Bank of Kenya 22 Customer deposits	119,623,603	- 127,142,024	133,004,324	150,387,182	119,073,209	- 126,471,079	- 149,789,167	
23 Deposits and balances due to local banking institutions 24 Deposits and balances due to foreign banking institutions	6,981,199	7,125,532	3,751,750	1,524,544	6,981,199	7,125,532 -	1,524,544	
25 Other money market deposits 26 Borrowed funds 27 Balances due to Banking Institutions Group Companies	9,335,557	7,491,175	7,347,518	9,513,512	9,335,557	7,491,175	9,513,512	
28 Tax payable 29 Dividends payable	1,421 114,156	- 45,489	119,633 40,399	225,536 161,839	1,421 114,156	45,489	231,921 161,839	
30 Deferred tax liability 31 Retirement benefit liability	_	_	_		_	_		
32 Other liabilities TOTAL LIABILITIES	3,822,319 <b>139,878,255</b>	4,887,582 <b>146,691,802</b>	5,964,000 <b>150,227,624</b>	6,244,158 <b>168,056,771</b>	3,898,677 <b>139,404,219</b>	4,981,873 <b>146,115,148</b>	6,508,681 <b>167,729,664</b>	
C SHAREHOLDERS' FUNDS 33 Paid up /Assigned capital	1,305,195	1,305,195	1,305,195	1,305,195	1,305,195	1,305,195	1,305,195	
34 Share premium 35 Revaluation reserves	6,118,846 (610,284)	6,118,846 1,030,585	6,118,846 1,684,062	6,118,846 2,587,487	6,118,846 (610,284)	6,118,846 1,030,585	6,118,846 2,587,487	
36 Retained Earnings 37 Statutory Ioan reserves 38 Other Reserves	8,636,010 2,901,140	9,066,319 3,092,496	10,463,149 3,021,859	11,730,538 2,945,184	9,224,307 2,901,140	9,733,792 3,092,496	12,169,912 2,945,184	
39 Proposed dividends 40 Capital grants	=	1,108,500	1,108,500		-	1,108,500		
TOTAL SHAREHOLDERS' FUNDS 41 Minority Interest	18,350,907	21,721,941	23,701,611	-	18,939,204	22,389,414	25,126,624	
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	158,229,162	168.413.743	173.929.235	192.744.021		IRR 504 562		
CTATEMENT OF COMPREHENCIVE INCOME				102,7-1,021	100,040,420		192,030,200	
STATEMENT OF COMPREHENSIVE INCOME	30-Jun-24	<b>BA</b> 31-Dec-24	NK 31-Mar-25	30-Jun-25	30-Jun-24	GROUP 31-Dec-24	30-Jun-25	
		BA	NK			GROUP		
INTEREST INCOME 1 Loans and advances 2 Government securities	30-Jun-24 Un-Audited	31-Dec-24 Audited Shs. 000 14,615,586 5,493,319	NK 31-Mar-25 Un-Audited Shs.`000 3,802,471 1,631,267	30-Jun-25 Un-Audited	30-Jun-24 Un-Audited Shs.`000 6,794,530 2,288,087	GROUP 31-Dec-24 Audited Shs.`000 14,615,586 5,493,319	30-Jun-25 Un-Audited	
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income	30-Jun-24 Un-Audited Shs.`000 6,794,530 2,288,087 97,945	31-Dec-24 Audited Shs.`000 14.615,586 5,493,319 186,809	NK 31-Mar-25 Un-Audited Shs.`000 3,802,471 1,631,267 50,210	30-Jun-25 Un-Audited Shs.`000 7,799,235 3,401,789 192,425	30-Jun-24 Un-Audited Shs.`000 6,794,530 2,288,087 97,945	GROUP 31-Dec-24 Audited Shs.`000 14,615,586 5,493,319 186,809	30-Jun-25 Un-Audited Shs.`000 7,799,235 3,402,497 192,425	
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest income Total interest income	30-Jun-24 Un-Audited Shs.`000 6,794,530 2,288,087	31-Dec-24 Audited Shs.`000 14.615,586 5,493,319 186,809	NK 31-Mar-25 Un-Audited Shs.`000 3,802,471 1,631,267	30-Jun-25 Un-Audited Shs.`000 7,799,235 3,401,789	30-Jun-24 Un-Audited Shs.`000 6,794,530 2,288,087	GROUP 31-Dec-24 Audited Shs.`000 14,615,586 5,493,319 186,809	30-Jun-25 Un-Audited Shs.`000 7,799,235 3,402,497	
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-Jun-24 Un-Audited Shs. 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810	BA 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684	31-Mar-25 Un-Audited Shs. '000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284	30-Jun-25 Un-Audited Shs.`000 7,799,235 3,401,789 192,425 11,393,449 3,920,674 151,748	30-Jun-24 Un-Audited Shs. '000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810	GROUP 31-Dec-24 Audited shs. `000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684	30-Jun-25 Un-Audited Shs. 000 7,799,235 3,402,497 192,425 - 11,394,157 3,876,936 151,748	
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-Jun-24 Un-Audited Shs.`000 6,794,530 2,288,087 97,945 - 9,180,562 3,382,735	31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 20,295,714	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948	30-Jun-25 Un-Audited Shs.' 000 7,799.235 3,401,789 192,425 11,393,449 3,920,674	30-Jun-24 Un-Audited Shs. '000 6,794,530 2,288,087 97,945 9,180,562	GROUP 31-Dec-24 Audited Shs.'000 14.615,586 5,493,319 186,809 20,295,714	30-Jun-25 Un-Audited Shs. 000 7,799,235 3,402,497 192,425 - 11,394,157 3,876,936	
INTEREST INCOME  1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions 7 Other interest expenses	30-Jun-24 Un-Audited Shs. 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 619,647	BA 31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 - 20,295,714 8,047,903 529,684 1,092,905	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206	30-Jun-25 Un-Audited Shs. '000 7,799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 - 9,180,562 3,349,025 243,810 619,647	GROUP 31-Dec-24 Audited Shs.: 000 14.615.586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904	30-Jun-25 Un-Audited Shs. 000 7,799,235 3,402,497 192,425 11,394,157 3,876,936 151,748 410,680	
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 7 Other interest expenses Total Interest expenses NET INTEREST INCOME OTHER OPERATING INCOME 8 Fees and commissions on loans and advances	30-Jun-24 Un-Audited Shs. '000 6.794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370	31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 3,225,478	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080	GROUP 31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644	30-Jun-25 Un-Audited Shs. '000 7.799.235 3,402,497 192,425 11,394,157 3.876,936 410,680 4,439,364 6,954,793	
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	30-Jun-24 Un-Audited Shs. 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 19,647 4,246,192	8A 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 3,225,478 34,017 594,987 93,614	30-Jun-25 Un-Audited Shs.: 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347	30-Jun-24 Un-Audited Shs. '000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080	GROUP 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644	30-Jun-25 Un-Audited Shs. '000 7.799.235 3.402,497 182,425 11,394,157 3.876,936 410,680 4,439,364 6,954,793	
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	30-Jun-24 Un-Audited Shs.: 000 6.794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370	8.047,903 8.047,903 8.047,903 8.047,903 9.670,492 10,625,222	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 10,284 202,206 2,258,470 3,225,478	30-Jun-25 Un-Audited Shs. '000 7,799.235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347	30-Jun-24 Un-Audited Shs. '000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080	GROUP 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 7,924,684 1,092,904 9,597,070 10,698,644	30-Jun-25 Un-Audited Shs. '000 7.799.245 3.402.425 11,394,157 3.876.936 151,748 410.680 4,439,364 6,954,793	
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 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-Jun-24 Un-Audited Shs.: 000 6.794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370 59,774 1,221,476 480,986 358,151	31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 3,225,478 34,017 594,987 93,614 350,000 865,897	30-Jun-25 Un-Audited Shs.: 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,986 515,550	GROUP 31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 120,446 2,531,121 610,654 1,091,788	30-Jun-25 Un-Audited Shs. '000 7.799,235 3,402,497 192,425 11,394,157 3,876,936 151,748 410,680 4,439,364 6,954,793 73,251 1,236,658 206,906 1,167,190	
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 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	30-Jun-24 Un-Audited Shs. '000 6.794,530 2.288,087 97,945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370 59,774 1,221,476 480,986 2,120,387 7,054,757	8.047,903 529,684 1,0625,286 1,0625,222 20,295,714 8.047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 515,550 2,277,786	GROUP 31-Dec-24 Audited Shs.' 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,658 4,354,009 15,052,653	30-Jun-25 Un-Audited Shs. '000 7.799,235 3,402,497 192,425 11,394,157 3.876,936 410,680 4,439,364 6,954,793 73,251 1,236,658 206,906 1,167,190 2,684,005 9,638,798	
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 13 Loan loss provision 14 Staff costs 15 Directors' emoluments	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 19,647 4,246,192 4,934,370 59,774 480,986 480,986 2,120,387 7,054,757 393,956 1,875,808 69,052	8.047,903 529,684 1.092,905 9,670,492 10,625,222 10,625,222 120,446 2,531,121 610,654 781,893 4,044,112 14,669,334	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 3,225,478 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,088,906 110,753	30-Jun-25 Un-Audited Shs. '000 7,799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,986 515,550 2,277,786 7,245,866	GROUP 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653	30-Jun-25 Un-Audited Shs. '000 7.799.235 3,402,497 192,425 11,394,157 3,876,936 151,748 410,680 4,439,364 6,954,793 73,251 1,236,658 206,906 2,684,005 9,638,798	
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 OPERATING INCOME OPERATING EXPENSES 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 16 Rental charges 17 Depreciation charge on property and equipment	30-Jun-24 Un-Audited Shs.: 000 6.794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370 59,774 1,221,476 480,986 1,2120,387 7,054,757 393,956 1,875,808 69,052 332,708 220,072	8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 323,285 707,325 425,787	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,974	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391 368,372 191,877	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,986 515,55 2,277,786 7,245,866 1,914,486 76,751 333,413 322,449	GROUP 31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965	30-Jun-25 Un-Audited Shs. 000 7.799.235 3,402,497 192,425 11,394,157 3,876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 2,884,005 9,638,798 663,525 2,186,546 174,803 386,607	
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 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 charges 18 Other operating expenses	30-Jun-24 Un-Audited Shs.: 000 6.794,530 2,288,087 9,7945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370 59,774 1,221,476 480,986 480,986 1,2120,387 7,054,757 393,956 1,875,808 69,052 32,708 220,072 75,914	8.047,903 529,684 1,0625,826 10,625,222 10,625,222 120,446 2,531,121 610,654 1,044,112 14,669,334 771,278 4,486,275 323,285 707,325 425,787 159,809 4,181,558	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,974 41,417 1,584,717	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391 368,372 191,877 90,946 3,026,566	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 7,245,866 1,914,486 76,751 333,413 222,449 75,914	GROUP 31-Dec-24 Audited Shs.' 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 120,446 2,531,121 610,654 1,091,78 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965 162,262 4,191,231	30-Jun-25 Un-Audited Shs. '000 7.799.235 3.402,497 192,425 11,394,157 3.876,936 4,439,364 6,954,793 73,251 1.236,658 206,906 2,684,005 9,638,798 663,525 2.186,546 174,803 368,607 192,254 9,034 9,034 9,034	
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	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 243,810 4,934,370 59,774 1,221,476 480,986 358,151 2,120,387 7,054,757 393,956 1,875,808 69,052 332,708 220,072 75,914	8.047,903 529,684 10,625,222 10,625,222 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 323,285 707,325 425,787 159,809	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 10,284 202,206 2,258,470 3,225,478 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 10,753 184,873 94,974 41,417	30-Jun-25 Un-Audited Shs. '000 7,799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391 368,372 191,877 90,946	30-Jun-24 Un-Audited Shs.: 000 6,794,530 97,945 9,180,562 3,349,025 243,810 619,547 4,212,482 4,968,080 515,550 2,277,786 7,245,866 393,956 1,914,486 76,751 333,413 222,449 75,914	GROUP 31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965	30-Jun-25 Un-Audited Shs. '000 7.799.235 3,402,497 192,425 11,394,157 3,876,936 151,748 4,439,346 4,439,346 6,954,793 73,251 1,236,658 206,906 1,167,190 2,684,005 9,638,798	
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	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 4,934,370 4,246,192 4,934,370 59,774 1,221,476 480,986 1,221,476 480,986 1,120,387 7,054,757 393,956 1,875,808 8,052 332,708 220,072 75,914 4,866,952 2,187,805 2,187,805	8A 31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 323,285 707,325 425,787 159,809 4,181,558 11,001,317 3,668,017	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,974 41,417 1,584,197 1,1584,177 3,419,432 1,744,561 1,744,561	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 195,391 368,372 191,877 90,946 6,639,874 3,105,095 3,105,095	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,986 515,550 2,277,786 7,245,866 1,914,486 393,956 1,914,486 393,956 1,914,486 4,91,215 2,324,651 2,324,651	GROUP 31-Dec-24 Audited Shs.' 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965 162,262 4,191,231 11,136,316 3,916,337 3,916,337	30-Jun-25 Un-Audited Shs. '000 7.799.235 3,402,497 192,425 11,394,157 3,876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 2,884,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 9,034 6,709,927 2,928,871 2,928,871	
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 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	30-Jun-24 Un-Audited Shs.: 000 6.794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 619,647 4,246,192 4,934,370 59,774 1,221,476 480,986 358,151 2,120,387 7,054,757 393,956 1,875,808 69,052 322,708 220,072 24,866,952 2,187,805	8.047,903 529,684 1,0625,826 10,625,222 10,625,222 120,446 2,531,121 610,655 781,891 4,044,112 14,669,334 717,278 4,486,275 323,285 707,325 425,787 159,809 4,181,558 11,001,317	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 3,225,478 34,017 594,897 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,974 41,417 1,584,717 3,419,432 1,744,561	30-Jun-25 Un-Audited Shs.: 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391 191,877 90,946 3,026,566 6,639,874	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 7,245,866 7,245,866 7,6,751 333,413 222,449 75,144 1,904,246 4,921,215	GROUP 31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 748,407 425,965 162,262 4,191,231 11,136,316 3,916,337	30-Jun-25 Un-Audited Shs. '000 7.799,235 3,402,497 192,425 11,394,157 3,876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 1,167,190 2,684,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 90,946 3,033,246 6,709,927 2,928,871	
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 31 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 21 Current tax 22 Deferred tax 23 Minority Interest Profit (Ioss) after tax, exceptional Items and Minority	30-Jun-24 Un-Audited Shs.: 000 6.794,530 2.288,087 97,945 9,180,562 3.382,735 243,810 619,647 4,246,192 4,934,370 59,774 1,221,476 480,986 358,151 2,120,387 7,054,757 393,956 1,875,808 69,052 322,708 220,072 75,914 1,899,442 4,866,952 2,187,805 (556,304) 1,531,501	8A 31-Dec-24 Audited Shs. 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 323,285 707,325 425,787 159,809 4,181,558 11,001,317 3,668,017 (1,011,106) 604,755	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,997 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,171 1,584,171 3,419,432 1,744,561 1,744,561 (418,368)	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 191,877 90,946 6,639,874 3,105,095 3,105,095 [842,131] 254,887	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,96 515,550 2,277,786 7,245,866 1,914,486 76,751 333,413 222,449 75,914 1,904,246 4,921,215 2,324,651 [673,479]	GROUP 31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,1091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965 162,262 4,191,231 11,136,316 3,916,337 3,916,337 (1,060,048) 604,281	30-Jun-25 Un-Audited Shs. 000 7.799,235 3,402,497 192,425 11,394,157 3.876,936 4,439,364 6,954,793 73,251 1,236,658 2,186,546 174,803 388,607 192,254 9,638,798 663,525 2,186,546 6,709,927 2,928,871 (894,263) 254,888	
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 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items 23 Minority Interest Profit(Ioss) after tax, exceptional items and Minority Interest Other Comprehensive Income:	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 4,934,370 59,774 1,221,476 480,986 1,521,20,387 7,054,757 393,956 1,875,808 2,120,072 75,914 1,893,442 4,866,952 2,187,805 2,187,805 2,187,805 1,531,501 1,531,501	8.047,903 529,684 1,0625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 3,23,285 707,325 425,787 159,809 1,181,558 11,001,317 3,668,017 3,668,017 1,011,106 1,011,106	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,974 41,417 1,584,717 3,419,432 1,744,561 (418,368) 1,326,193	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391 368,372 3,105,095 3,105,095 3,105,095 (842,131) 254,887 2,517,851	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 7,245,866 1,914,486 76,751 333,413 322,449 75,914 1,904,246 4,921,215 2,324,651 2,324,651 2,324,651 1,651,172	GROUP 31-Dec-24 Audited Shs.' 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 708,407 708,407 11,136,316 3,916,337 3,916,337 3,916,337 3,916,337 1,060,0481 604,224 3,460,513	30-Jun-25 Un-Audited Shs. '000 7.799,235 3,402,497 192,425 11,394,157 3.876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 2,684,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 9,0946 3,033,246 6,709,927 2,928,871 (994,263) 254,888 2,289,496	
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 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 Total operating expenses 10 Exceptional items 20 Exceptional items 21 Current tax 22 Deferred tax 23 Minority Interest Profit After Tax and Exceptional items and Minority Interest Profit Interest Profit After Tax and Exceptional items and Minority Interest Profit Interest	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 4,934,370 59,774 1,221,476 480,986 1,521,20,387 7,054,757 393,956 1,875,808 2,120,072 75,914 1,893,442 4,866,952 2,187,805 2,187,805 2,187,805 1,531,501 1,531,501	8.047,903 529,684 1,0625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 3,23,285 707,325 425,787 159,809 1,181,558 11,001,317 3,668,017 3,668,017 1,011,106 1,011,106	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,974 41,417 1,584,717 3,419,432 1,744,561 (418,368) 1,326,193	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 165,391 368,372 3,105,095 3,105,095 3,105,095 (842,131) 254,887 2,517,851	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,986 7,245,866 393,956 1,914,486 7,245,866 1,914,486 4,921,215 2,324,651 2,324,651 1,651,172 1,651,172	GROUP 31-Dec-24 Audited Shs.' 000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 708,407 708,407 11,136,316 3,916,337 3,916,337 3,916,337 3,916,337 1,060,0481 604,224 3,460,513	30-Jun-25 Un-Audited Shs. '000 7.799,235 3,402,497 192,425 11,394,157 3.876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 2,684,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 9,0946 3,033,246 6,709,927 2,928,871 (994,263) 254,888 2,289,496	
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 31 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit After Tax and Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items 23 Minority Interest Profit(Joss) after tax, exceptional Items and Minority Interest Other Comprehensive Income: 24 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 5 Fair Value changes in Available-fo-sale Financial Assets 26 Revaluatation Surplus on Property, Plant and Equipment 75 Share of other Comprehensive Income	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 4,934,370 4,934,370 59,774 1,221,476 480,986 1,221,476 480,986 1,521,20,387 7,054,757 393,956 1,875,808 220,072 2,187,805 2,187,805 2,187,805 656,304] 1,531,501	BA 31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 14,669,334 717,288 4,486,275 323,285 707,325 425,787 159,809 4,181,558 11,001,317 3,668,017 3,668,017 3,668,017 3,668,017 3,261,666 3,261,666	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,997 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,141 1,1584,717 3,419,432 1,744,561 1,744,561 1,326,193	30-Jun-25 Un-Audited Shs.' 000 7,799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 191,877 90,946 6,639,874 3,105,095 3,105,095 3,105,095 2,517,851 2,517,851	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,547 4,212,482 4,968,080 515,550 2,277,786 7,245,866 393,956 1,914,486 76,751 333,413 222,449 1,904,246 4,921,215 2,324,651 (673,479) 1,651,172	GROUP 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965 162,262 4,191,231 11,136,316 3,916,337 3,916,337 (1,060,048) 604,224 3,460,513 3,460,513	30-Jun-25 Un-Audited Shs. 000 7.799,235 3,402,497 192,425 11,394,157 3.876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 2,684,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 9,09,46 3,033,246 6,709,927 2,928,871 2,928,871 2,928,871 2,928,874	
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 31 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 19 Other operating expenses Profit After Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit (Joss) after tax, exceptional Items 23 Minority Interest Profit (Joss) after tax, exceptional Items and Minority Interest Other Comprehensive Income: 24 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 25 Fair Value changes in Available-fo-sale Financial Assets 28 Revaluatation Surplus on Property, Plant and Equipment 27 Share of other Comprehensive Income 28 Income Tax Relating to Components of other Comprehensive Income	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 4,934,370 59,774 1,221,476 480,986 358,151 2,120,387 7,054,757 393,956 1,875,808 2,20,072 75,914 1,893,442 2,187,805 2,187,805 2,187,805 1,531,501 1,531,501	8A 31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 4,044,112 14,669,334 717,278 4,486,275 323,285 707,325 425,787 159,809 4,181,558 11,001,317 3,668,017 1,011,106 6,04,755 3,261,666	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,987 93,614 93,614 93,614 93,614 93,614 93,614 93,614 94,974 1,177 1,584,973 1,417 1,584,973 1,417 1,584,974 1,177 3,419,432 1,744,561 1,744,561 1,326,193 1,326,193	30-Jun-25 Un-Audited Shs.' 000 7.799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 195,391 368,372 9,744,969 663,525 2,133,197 105,095 3,105,095 (842,131) 254,887 2,517,851 2,517,851	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,647 4,212,482 4,968,080 59,774 1,221,476 480,986 7,245,866 393,956 1,914,486 393,956 1,914,486 4,921,215 2,324,651 2,324,651 2,324,651 1,651,172 1,651,172	GROUP 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965 162,262 4,191,231 11,136,316 3,916,337 3,916,337 (1,060,048) 604,224 3,460,513 3,460,513	30-Jun-25 Un-Audited Shs. '000 7.799.235 3,402,497 192,425 11,394,157 3,876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 1,167,190 2,684,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 9,946 6,709,927 2,928,871 2,928,871 2,928,871 2,928,9496	
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 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 10 Exceptional items 20 Exceptional items 21 Current tax 22 Deferred tax 24 Profit After Exceptional Items 25 Minority Interest Profit (Joss) after tax, exceptional items and Minority Interest Other Comprehensive Income: 26 Gains/Losses) from Translating the Financial Statements of Foreign Operations 27 Share of other Comprehensive Income of Associates 28 Income Tax Relating to Components of other	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,382,735 243,810 4,934,370 4,934,370 59,774 1,221,476 480,986 1,221,476 480,986 1,521,20,387 7,054,757 393,956 1,875,808 220,072 2,187,805 2,187,805 2,187,805 656,304] 1,531,501	BA 31-Dec-24 Audited Shs.: 000 14,615,586 5,493,319 186,809 20,295,714 8,047,903 529,684 1,092,905 9,670,492 10,625,222 120,446 2,531,121 610,654 781,891 14,669,334 717,288 4,486,275 323,285 707,325 425,787 159,809 4,181,558 11,001,317 3,668,017 3,668,017 3,668,017 3,668,017 3,261,666 3,261,666	31-Mar-25 Un-Audited Shs. 000 3,802,471 1,631,267 50,210 5,483,948 1,945,980 110,284 202,206 2,258,470 34,017 594,997 93,614 350,000 865,897 1,938,515 5,163,993 333,792 1,068,906 110,753 184,873 94,141 1,1584,717 3,419,432 1,744,561 1,744,561 1,326,193	30-Jun-25 Un-Audited Shs.' 000 7,799,235 3,401,789 192,425 11,393,449 3,920,674 151,748 410,680 4,483,102 6,910,347 73,251 1,236,658 206,906 350,000 967,807 2,834,622 9,744,969 663,525 2,133,197 191,877 90,946 6,639,874 3,105,095 3,105,095 3,105,095 2,517,851 2,517,851	30-Jun-24 Un-Audited Shs.: 000 6,794,530 2,288,087 97,945 9,180,562 3,349,025 243,810 619,547 4,212,482 4,968,080 515,550 2,277,786 7,245,866 393,956 1,914,486 76,751 333,413 222,449 1,904,246 4,921,215 2,324,651 (673,479) 1,651,172	GROUP 31-Dec-24 Audited Shs. '000 14,615,586 5,493,319 186,809 20,295,714 7,974,482 529,684 1,092,904 9,597,070 10,698,644 120,446 2,531,121 610,654 1,091,788 4,354,009 15,052,653 717,278 4,586,356 344,817 708,407 425,965 162,262 4,191,231 11,136,316 3,916,337 3,916,337 (1,060,048) 604,224 3,460,513 3,460,513	30-Jun-25 Un-Audited Shs. 000 7.799,235 3,402,497 192,425 11,394,157 3.876,936 4,439,364 6,954,793 73,251 1,236,658 206,906 2,684,005 9,638,798 663,525 2,186,546 174,803 368,607 192,254 9,09,46 3,033,246 6,709,927 2,928,871 2,928,871 2,928,871 2,928,874	

1.17

OTHER DISCLOSURES	BANK GROUP							
OTHER DISCLUSURES	30-Jun-24 31-Dec-24 31-Mar-25 30-Jun-25				30-Jun-24 31-Dec-24 30-Jun-25			
	Un-Audited	Audited		Un-Audited	Un-Audited	Audited	Un-Audited	
	Shs.`000	Shs. '000	Shs.`000	Shs.`000	Shs. '000	Shs.`000	Shs. '000	
1.0 NON-PERFORMING LOANS AND ADVANCES	01131 000	01131 000	01131 000	01131 000	01131 000	01131 000	0.13. 000	
1.1 (a) Gross Non-performing loans and advances	14,070,493	14,445,467	14,911,022	15,217,059	14,070,493	14,445,467	15,217,059	
1.2 (b) Less Interest in Suspense	2,017,066	2,451,965	2,677,985	2,887,275	2,017,066	2,451,965	2,887,275	
1.3 (c)Total Non-Performing Loans and Advances (a-b)	12,053,427	11,993,502	12,233,037	12,329,784	12,053,427	11,993,502	12,329,784	
1.4 (d) Less Loan Loss Provision	7,997,585	8,485,228	8,686,995	8,896,973	7,997,585	8,485,228	8,896,973	
1.5 (e) Net Non-Performing Loans and Advances(c-d)	4,055,842	3,508,274	3,546,042	3,432,811	4,055,842	3,508,274	3,432,811	
1.6 (f) Discounted Value of Securities	3,753,659	3,276,270	3,286,496	3,103,106	3,753,659	3,276,270	3,103,106	
1.7 (g) Net NPLs Exposure (e-f)	302,183	232,004	259,546	329,705	302,183	232,004	329,705	
2.0 INSIDER LOANS AND ADVANCES								
2.1 (a) Directors, Shareholders and Associates	3,494,254	2,668,643	3,291,471	3,231,927	3,494,254	2,668,643	3,231,927	
2.2 (b) Employees	1,586,101	1,725,109	1,721,632	1,799,461	1,586,101	1,725,109	1,799,461	
2.3 (c)Total Insider Loans and Advances and other facilities	5,080,355	4,393,752	5,013,103	5,031,388	5,080,355	4,393,752	5,031,388	
raciirties								
3.0 OFF-BALANCE SHEET ITEMS								
3.1 (a)Letters of credit, guarantees, acceptances	12,600,481	13,800,103	16,160,832	15,446,791	12,600,481	13,800,103	15,446,791	
3.2 (b) Forwards Swaps & Options	-	-	2,187,887	6,224,649	-	-	6,224,649	
3.3 (c)Other contingent liabilities	295,996	146,771	80,807	115,275	295,996	146,771	115,275	
3.4 (d)Total Contingent Liabilities	12,896,477	13,946,874	18,429,526	21,786,715	12,896,477	13,946,874	21,786,715	
4.0 CAPITAL STRENGTH								
4.1 (a)Core capital	14,535,160	15,223,461	15,957,165	16,572,939				
4.2 (b) Minimum Statutory Capital	1,000,000	1,000,000	1,000,000	1,000,000				
4.3 (c)Excess (a-b)	13,535,160	14,223,461		15,572,939				
4.4 (d) Supplementary Capital	3,782,236	3,006,983	3,108,688	3,154,653				
4.5 (e) Total Capital (a+d)		18,230,444	19,065,853	19,727,592				
4.6 (f)Total risk weighted assets	110,578,880 <b>12.2%</b>	112,558,659 <b>12.0%</b>	120,695,004 <b>12.0%</b>	124,372,272 <b>11.0%</b>				
4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%				
4.9 (I) Excess	4.2%	4.0%	4.0%	3.0%				
4.10 (j) Core Capital / Total risk weighted assets	13.1%	13.5%	13.2%	13.3%				
4.11 (k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%				
4.12 (I) Excess (j-k)	2.6%	3.0%	2.7%	2.8%				
4.13 (m) Total Capital/Total risk weighted assets	16.6%	16.2%	15.8%	15.9%				
4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%				
4.15 (o) Excess (m-n)	2.1%	1.7%	1.3%	1.4%				
5.0 LIQUIDITY								
5.1 (a) Liquidity Ratio	42.2%	43.9%	46.9%	53.1%				
5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%				
5.3 (c) Excess (a-b)	22.2%	23.9%	26.9%	33.1%				
Message from Directors								

These financial statements are extracts from the books of the institution. 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.

Nancy Njau
Chief Executive Officer & Managing Director Lazarus Muema Prof. Winnie Nyamute







www.familybank.co.ke

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Family Bank is regulated by the Central Bank of Kenya

1.75

2.65