

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

OTHER DISCLOSURES		BANK				GROUP		
	30-Jun-24 Un-Audited Shs.' 000	31-Dec-24 Audited Shs.' 000	31-Mar-25 Un-Audited Shs.' 000	30-Jun-25 Un-Audited Shs.' 000	30-Jun-24 Un-Audited Shs.' 000	31-Dec-24 Audited Shs.' 000	30-Jun-25 Un-Audited Shs.' 000	
1.0 NON-PERFORMING LOANS AND ADVANCES								
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	
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	14,957,165	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]	18,317,396	18,230,444	19,065,853	19,727,592				
4.6 (f) Total risk weighted assets	110,578,880	112,558,659	120,695,004	124,372,272				
4.7 (g) Core Capital/Total deposits Liabilities	12.2%	12.0%	12.0%	11.0%				
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%				

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.

Lazarus Muema <i>Chairman</i>	Prof. Winnie Nyamute <i>Director</i>	Nancy Njau <i>Chief Executive Officer & Managing Director</i>
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