FAMILY BANK LIMITED

AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 31ST DECEMBER 2022

STATEMENT OF FINANCIAL POSITION	31-Dec-21	BANK 31-Dec-22	31-Dec-21	GROUP 31-Dec-22
	Audited	Audited	Audited	Audited
A ASSETS	Shs.`000	Shs.`000	Shs.`000	Shs.`000
1 Cash (both Local & Foreign) 2 Balances with Central Bank of Kenya	3,960,569 4,252,348	3,984,702 5,007,337	3,960,569 4,252,348	3,984,702 5,007,337
3 Kenya Government & other Securities held for dealing purposes	-	-	-	-
4 Financial Assets at Fair Value through Profit & Loss 5 Investment Securities:			-	-
(i) Held to Maturity: (a) Kenya Government Securities	13,573,762	14,063,735	- 13,584,768	14,074,247
(b) Other Securities (ii) Available for Sale:	-	-	-	
(a) Kenya Government Securities	11,115,877	11,680,439	- 11,115,877	11,680,439
(b) Other Securities 6 Deposits and balances due from local banking institutions	1,132,819	4,797,883	1,132,819	4,797,883
7 Deposits and balances due from banking institutions abroad 8 Tax recoverable	3,154,408	791,192	3,154,408 3,336	791,192 8,702
9 Loans and advances to customers (net)	66,901,824	81,380,510	66,901,824	81,380,510
10 Balances due from Banking Institutions in the Group 11 Investments in associates		1	-	-
12 Investments in subsidiary companies 13 Investments in joint ventures	10,000	10,000	-	-
14 Investment properties	23,400 2,980,793	28,600 2,767,435	23,400 2,981,384	28,600 2,767,840
15 Property and equipment 16 Prepaid lease rentals	132,553	127,916	132,553	127,916
17 Intangible assets 18 Deferred tax asset	315,250 1,805,110	291,624 1,771,064	326,111 1,805,110	298,282 1,771,452
19 Retirement benefit asset 20 Other assets	2,324,352	1,763,001	2,362,488	1,794,011
TOTAL ASSETS	111,683,065	128,465,438	111,736,995	128,513,113
B LIABILITIES				
21 Balances due to Central Bank of Kenya 22 Customer deposits	82,430,538	2,997,544 89,343,232	- 81,911,523	2,997,544 88,903,786
23 Deposits and balances due to local banking institutions	2,281,200	6,419,589	2,281,200	6,419,589
24 Deposits and balances due to foreign banking institutions 25 Other money market deposits				-
26 Borrowed funds 27 Balances due to Banking Institutions Group Companies	8,241,794	10,532,651	8,241,794	10,532,651
28 Tax payable	263,147	25,324	263,148	25,324
29 Dividends payable 30 Deferred tax liability	4,845	32,068	4,845 761	32,068
31 Retirement benefit liability 32 Other liabilities	3,297,260	3,374,596	- 3,441,378	3,491,122
TOTAL LIABILITIES	96,518,784	112,725,004		112,402,084
C SHAREHOLDERS' FUNDS				
33 Paid up /Assigned capital 34 Share premium	1,287,108 5,874,662	1,287,108 5,874,662	1,287,108 5,874,662	1,287,108 5,874,662
35 Revaluation reserves	92,086	(534,642)	92,086	(534,642)
36 Retained Earnings 37 Statutory loan reserves	6,453,626 369,161	6,541,110 1,777,282	6,881,691 369,161	6,911,705 1,777,282
38 Other Reserves 39 Proposed dividends	1,087,638	- 794,914	1,087,638	- 794,914
40 Capital grants TOTAL SHAREHOLDERS' FUNDS	15,164,281	15,740,434	15,592,346	16,111,029
41 Minority Interest	13,104,201	13,740,434	13,372,340	10,111,027
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	111,683,065	128,465,438	111,736,995	128,513,113
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	111,683,065	128,465,438 BANK	111,736,995	128,513,113 GROUP
	31-Dec-21	BANK 31-Dec-22	31-Dec-21	GROUP 31-Dec-22
STATEMENT OF COMPREHENSIVE INCOME		BANK		GROUP
STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME 1 Loans and advances	31-Dec-21 Audited Shs. 000 8,402,188	BANK 31-Dec-22 Audited Shs.`000	31-Dec-21 Audited Shs. 000 8,402,188	GROUP 31-Dec-22 Audited Shs.`000
INTEREST INCOME 1 Loans and advances 2 Government securities	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312	BANK 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319	BANK 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312	BANK 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319	BANK 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377
INTEREST INCOME 1 Loans and advances 2 Government securities 3 Deposits and placements with banking institutions 4 Other Interest Income Total interest income INTEREST EXPENSE 5 Customer deposits 6 Deposits and placement from banking institutions	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122
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	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444	BANK 31-Dec-22 Audited Shs. '000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540	31-Dec-21 Audited Shs. '000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003
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	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071
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	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472	GROUP 31-Dec-22 Audited Shs.: 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317
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	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317
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	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 109,500 2,092,059 664,659 200,000	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317
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	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317
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	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040	BANK 31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883	31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317
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-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 10,535,376	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,556,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374
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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 16 Rental Charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,41	BANK 31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,556,540 8,547,780 109,500 20,020,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657	31-Dec-21 Audited Shs: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 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
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	31-Dec-21 Audited Shs.`000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694
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 16 Rental charges 17 Depreciation charges 19 Other operating expenses Total operating expenses Total operating expenses Profit Before Tax and Exceptional Items	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,41	BANK 31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,556,540 8,547,780 109,500 20,020,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657	31-Dec-21 Audited Shs: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 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
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 3 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	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 105,417 105,417 105,417 101,418 2,809,040 7,390,707 3,144,669	BANK 31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 3,741,970	31-Dec-21 Audited Shs: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 3,336,847	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992
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	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,040 7,390,707	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,5565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 4,3375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469	GROUP 31-Dec-22 Audited Shs.: 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 610,946 610,946 610,948 610,948 8,202,382 3,744,992
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 Profit After Exceptional Items Profit After Exceptional Items	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 105,417 105,417 612,080 428,482 138,027 2,809,040 7,390,707 3,144,669 3,144,669	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,556,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 409,123 128,694 3,741,970 3,741,970 1,436,741)	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 7,461,469 3,336,847 1,336,847 1,336,847	GROUP 31-Dec-22 Audited Shs.: 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 109,500 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 414,313 128,6694 2,980,874 8,202,382 3,744,992 3,744,992 (1,498,383)
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 After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income:	31-Dec-21 Audited Shs. `000 8.402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 1612,080 428,482 2805,001 10,5417 612,080 428,482 318,027 2,809,040 7,390,707 3,144,669 (1,277,555) 308,163	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (34,047)	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 (1,337,416) 309,215	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 3,744,992 3,744,992 1,498,383) (32,897)
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 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 noperating income 13 Loan loss provision 14 Staff costs 15 Directors' emoluments 16 Rental charges 17 Depreciation charge on property and equipment 18 Amortisation charges 19 Other operating expenses Total operating expenses Total operating expenses Total operating expenses Profit After Exceptional Items 20 Exceptional Items Profit After Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets	31-Dec-21 Audited Shs. `000 8.402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 1612,080 428,482 2805,001 10,5417 612,080 428,482 318,027 2,809,040 7,390,707 3,144,669 (1,277,555) 308,163	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (34,047)	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 (1,337,416) 309,215	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 3,744,992 3,744,992 3,744,992 1,498,383) (32,897)
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 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,41	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,5565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 409,123 128,694 137,41,970 1,436,741) (34,047) 2,271,182	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 7,461,469 3,336,847 (1,337,416) 309,215 2,308,646	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 (1,498,383) (32,897) 2,213,712
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 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 Profit After Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income 27 Income Tax Relating to Components of other Comprehensive Income	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 612,080 428,482 138,027 2,809,040 7,390,707 3,144,669 (1,277,555) 308,163 2,175,277	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (34,047) 2,271,182	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 (1,337,416) 309,215 2,308,646	GROUP 31-Dec-22 Audited Shs.`000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 (1,498,383) (32,897) 2,213,712
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 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 After Exceptional Items 20 Exceptional items Profit After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,41	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,5565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 409,123 128,694 137,41,970 1,436,741) (34,047) 2,271,182	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 7,461,469 3,336,847 (1,337,416) 309,215 2,308,646	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 (1,498,383) (32,897) 2,213,712
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 After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of the Year Net of Tax	31-Dec-21 Audited Shs.: 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 105,417 105,417 105,417 105,417 101,41	BANK 31-Dec-22 Audited Shs: 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 409,123 128,694 128,694 128,694 1297,2657 8,126,431 3,741,970 1,436,741) (34,047) 2,271,182	31-Dec-21 Audited Shs: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 7,461,469 3,336,847 (1,337,416) 309,215 2,308,646	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 3,205,810 3,72,122 946,071 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 (1,498,383) (32,897) 2,213,712 (626,729)
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 After Exceptional Items 21 Current tax 22 Deferred tax Profit After Tax and Exceptional Items Other Comprehensive Income: 23 Gains/(Losses) from Translating the Financial Statements of Foreign Operations 24 Fair Value changes in Available-fo-sale Financial Assets 25 Revaluatation Surplus on Property, Plant and Equipment 26 Share of other Comprehensive Income of Associates 27 Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	31-Dec-21 Audited Shs. 000 8,402,188 2,337,312 29,319 10,768,819 2,474,224 95,563 468,657 3,038,444 7,730,375 205,498 2,064,042 297,421 238,040 2,805,001 10,535,376 768,184 2,529,477 105,417 1612,080 428,482 138,027 2,809,040 7,390,707 3,144,669 (1,277,555) 308,163 2,175,277	BANK 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,247,346 372,122 946,072 4,565,540 8,547,780 109,500 2,092,059 664,659 200,000 254,403 3,320,621 11,868,401 495,104 3,375,300 134,607 610,946 409,123 128,694 2,972,657 8,126,431 3,741,970 (1,436,741) (34,047) 2,271,182	31-Dec-21 Audited Shs: 000 8,402,188 2,337,312 29,319 10,768,819 2,442,127 95,563 468,657 3,006,347 7,762,472 205,498 2,064,042 297,421 468,883 3,035,844 10,798,316 768,184 2,579,703 117,637 612,080 433,241 138,027 2,812,597 7,461,469 3,336,847 (1,337,416) 3,092,125 2,308,646	GROUP 31-Dec-22 Audited Shs. 000 10,017,675 3,035,268 60,377 13,113,320 3,205,810 372,122 946,071 4,524,003 8,589,317 109,500 2,092,059 664,659 491,839 3,358,057 11,947,374 495,104 3,430,205 142,246 610,946 414,313 128,694 2,980,874 8,202,382 3,744,992 (1,498,383) (32,897) 2,213,712

2.2 (b) Employees 1,230,908 1,512,909 1,230,908 1,512,909 2,879,542 4,190,805 2,879,542 4,190,805 2,879,542 4,190,805 3.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit, guarantees, acceptances 8,585,144 9,755,783 8,585,144 9,755,783 3.2 (b) Forwards Swaps & Options 893,233 639,740	OTHER DISCLOSURES		BANK		GROUP
10 NON-PERFORMING LOANS AND ADVANCES 12,431,239 12,544,233 12,431,239 12,431,239 12,431,239 12,431,239 12,544,333 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,239 12,431,249 12,431,239 12,431,239 12,431,249 12,431,239 12,431,249 12,431,239 12,431,249 12,		Audited	Audited	Audited	Audited
12 (b) Less Interest in Suspense 1,555,254 1,388,899 1,555,254 1,388,899 3,500,995 1,042,340 5,361,803 4,707,934 5,361,803 606,698 686,853 606,698 686	1.0 NON-PERFORMING LOANS AND ADVANCES				
13 (c) Total Non-Performing Loans and Advances (a-b)					
1.4 (d) Less Loan Loss Provision					
1.5 (c) Net Non-Performing Loans and Advances(c-d)					
1.6 (f) Discounted Value of Securities 1.7 (g) Net NPLs Exposure (e-f) 1.8 (686,853 606,698 686,853 60					
20 INSIDER LOANS AND ADVANCES 21 (a) Directors, Shareholders and Associates 21 (a) Directors, Shareholders and Associates 22 (b) Employees 31,230,908 31,512,909 32 (c) Total Insider Loans and Advances and other facilities 32,879,542 4,190,805 30 OFF-BALANCE SHEET ITEMS 31 (a) Letters of credit, guarantees, acceptances 31 (a) Letters of credit, guarantees, acceptances 32 (b) Forwards Swaps & Options 33 (c) Chere contingent liabilities 266,071 283,480 34 (d) Total Contingent Liabilities 266,071 283,480 34 (d) Total Contingent Liabilities 37,44,448 41 (a) Core capital 41 (a) Core capital 42 (b) Minimum Statutory Capital 43 (c) Excess (a-b) 44 (d) Supplementary Capital 45 (e) Total Capital (a+d) 46 (f) Total Capital (a+d) 47 (g) Core Capital Total deposits Liabilities 48 (h) Minimum Statutory Ratio 49 (f) Excess 410 (f) Core Capital Total risk weighted assets 410 (f) Core Capital Total risk weighted assets 411 (k) Minimum Statutory Ratio 412 (k) Minimum Statutory Ratio 413 (m) Total Capital/Total risk weighted assets 414 (n) Minimum statutory Ratio 415 (e) Core Capital/Total risk weighted assets 416 (p) Core Capital/Total risk weighted assets 417 (g) Core Capital/Total risk weighted assets 418 (n) Minimum Statutory Ratio 419 (c) Excess (-b) 410 (c) Core Capital/Total risk weighted assets 411 (a) Core Capital/Total risk weighted assets 412 (b) Excess (-b) 413 (m) Total Capital/Total risk weighted assets 414 (n) Core Capital/Total risk weighted assets 415 (e) Core Capital/Total risk weighted assets 416 (b) Core Capital/Total risk weighted assets 417 (a) Core Capital/Total risk weighted assets 418 (f) Oroce Capital/Total risk weighted assets 419 (b) Excess (-b) 410 (c) Core Capital/Total risk weighted assets 410 (d) Core Capital/Total risk weighted assets 411 (d) Core Capital/Total risk weighted assets 412 (d) Excess (-b) 413 (d) Core Capital/Total risk weighted assets 414 (d) Minimum Statutory Ratio 415 (e) Excess (-b) 416 (e) Core Capital/Total risk weighted assets 415 (e) Core Capital/Total risk weighted assets 416					
21 (a) Directors, Shareholders and Associates					
2.2 (b) Employees 2.3 (c) Total Insider Loans and Advances and other facilities 2.879,542 2.879,542 4.190,805 2.879,544 4.190,805 2.879,544 4.190,805 2.879,544 4.190,805 2.879,544 4.190,805 2.879,544 4.190,805 2.879,544 4.190,805 2.879,544 4.190,	2.0 INSIDER LOANS AND ADVANCES				
2.3 (c)Total Insider Loans and Advances and other facilities 3.0 OFF-BALANCE SHEET ITEMS 3.1 (a)Letters of credit; guarantees, acceptances 3.2 (b) Forwards Swaps & Options 3.3 (c)Other contingent liabilities 3.4 (d) Total Contingent Liabilities 4.0 CAPITAL STRENGTH 4.1 (a)Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Supplementary Capital 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a+d) 4.6 (f) Total Cispital (a+d) 4.7 (g) Core Capital/Total risk weighted assets 4.0 (f) Winimum Statutory Ratio 4.1 (k) Minimum Statutory Ratio 4.2 (b) Minimum statutory Ratio 4.3 (c) Excess (a+b) 5.1 (a) Supplementary Capital 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a+d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total risk weighted assets 4.8 (h) Minimum Statutory Ratio 4.9 (f) Excess (a-b) 4.10 (f) Core Capital / Total risk weighted assets 4.10 (f) Core Capital / Total risk weighted assets 4.10 (f) Core Capital / Total risk weighted assets 4.10 (f) Core Capital / Total risk weighted assets 4.11 (k) Minimum Statutory Ratio 4.12 (f) Excess (n-n) 4.13 (n) Minimum Statutory Ratio 4.14 (n) Minimum Statutory Ratio 4.15 (a) Excess (n-n) 4.16 (a) Core Capital / Total risk weighted assets 4.17 (a) Core Capital / Total risk weighted assets 4.18 (f) Minimum Statutory Ratio 4.19 (f) Excess (n-n) 4.19 (f) Excess (n-n) 4.10 (f) Minimum Statutory Ratio 4.11 (k) Minimum Statutory Ratio 4.12 (f) Excess (n-n) 4.13 (n) Minimum Statutory Ratio 4.14 (n) Minimum Statutory Ratio 4.15 (o) Excess (n-n) 4.16 (p) Core Capital / Total risk weighted assets 5.15 (s) 4.49 5.10 (c) Core Capital / Total risk weighted assets 6.50 (d) Minimum Statutory Ratio 5.10 (d) Core Capital / Total risk weighted assets 6.50 (d) Minimum Statutory Ratio 6.70 (d) Core Capital / Total risk weighted assets 7.80 (d) Core Capital / Total risk weighted assets 8.585,14 (a) 9,755,783 8.585,14 (2.1 (a) Directors, Shareholders and Associates	1,648,634	2,677,896	1,648,634	2,677,896
3.0 OFF-BALANCE SHEET ITEMS 3.1 (a) Letters of credit, guarantees, acceptances 3.2 (b) Forwards Swaps & Options 3.3 (c) Other contingent liabilities 3.4 (d) Total Contingent Liabilities 3.5 (d) Forwards Swaps & Options 3.6 (d) Total Contingent Liabilities 3.7 (d) Total Contingent Liabilities 3.7 (d) Total Contingent Liabilities 3.8 (d) Minimum Statutory Capital 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess (a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a+d) 4.6 (f) Total risk weighted assets 4.5 (e) Total Capital/Total deposits Liabilities 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total risk weighted assets 4.8 (h) Minimum statutory Ratio 4.9 (l) Excess (j-k) 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (j-k) 4.13 (m) Total Capital/Total deposits Liabilities* 4.14 (n) Minimum statutory Ratio 4.15 (o) Excess (m-n) 4.16 (p) Core Capital/Total deposits Liabilities* 4.17 (q) Core Capital/Total deposits Liabilities* 4.18 (r) Total Capital/Total deposits Liabilities* 4.19 (s) Excess (m-n) 4.19 (c) Excess (m-n) 4.10 (c) Unimum statutory Ratio 4.11 (a) Liquidity Ratio 5.12 (b) Minimum Statutory Ratio 5.2 (b) Minimum Statutory Ratio 5.3 (c) Excess (minimum Statutory Ratio 5.4 (c) Capital/Total Capital/Total Capital/Total Capital/Total Capital/Total Capital/Total Capital/Total Capital/Total Capital/Total Capital/Tot		1,230,908		1,230,908	1,512,909
3.1 (a) Letters of credit, guarantees, acceptances 3.2 (b) Forwards Swaps & Options 3.3 (c) Other contingent liabilities 3.4 (d) Total Contingent Liabilities 3.6 (d) Total Contingent Liabilities 3.6 (d) Total Contingent Liabilities 3.6 (d) Total Contingent Liabilities 3.7 (d) Total Contingent Liabilities 3.8 (d) Total Contingent Liabilities 3.8 (d) Total Contingent Liabilities 3.9 (d) Total Contingent Liabilities 3.0 (d) Total Contingent Liabilities 3.0 (d) Total Contingent Liabilities 3.0 (d) Total Contingent Liabilities 4.0 (d) CaPITAL STRENGTH 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess (a-b) 1.1 (a) Core Capital (a-d) 1.1 (b) Minimum Statutory Capital 4.3 (c) Excess (a-b) 1.1 (a) Core Capital (a-d) 1.1 (a) Core Capital (a-d) 1.1 (b) Minimum Statutory Ratio 1.2 (b) Excess 1.3 (a) Core Capital (a-d) 1.3 (a) Excess 1.4 (a) Core Capital (a-d) 1.4 (a) Minimum Statutory Ratio 1.5 (a) Excess (a-h) 1.5 (a) Liquidity Ratio 1.5 (a) Excess (a-c) 2.0 (b) Minimum Statutory Ratio 4.3 (a) Core Capital (a-d) 4.3 (a) Core Capital (a-d) 4.4 (a) Minimum Statutory Ratio 4.5 (b) Excess (a-c) 4.6 (a) Core Capital (a-d) 4.7 (a) Core Capital (a-d) 4.8 (b) Minimum Statutory Ratio 4.9 (b) Excess (a-c) 4.9 (b) Excess (a-c) 4.10 (b) Minimum Statutory Ratio 4.11 (a) Core Capital (a-d) 4.12 (a) Excess (a-c) 4.13 (a) Core Capital (a-c) 4.14 (a) Minimum Statutory Ratio 4.15 (b) Excess (a-c) 4.16 (a) Core Capital (a-c) 4.17 (a) Core Capital (a-c) 4.18 (a) Core Capital (a-c) 4.19 (a) Core Capital (a-c) 4.10 (a) Core Capital (a-c) 4.10 (a) Core Capital (a-c) 4.10 (a) Core Capital (a-c) 4.11 (a) Core Capital (a-c) 4.12 (a) Excess (a-c) 4.13 (a) Core Capital (a-c) 4.14 (a) Core Capital (a-c) 4.15 (a) Core Capital (a-c) 4.16 (a) Core Capital (a-c) 4.17 (a) Core Capital (a-c) 4.18 (a) Core Capital (a-c) 4.19 (a) Core Capital (a-c) 4.10 (a) Core Capital (a-c) 4.10 (a) Core Capital (a-c) 4.10 (2.3 (c)Total Insider Loans and Advances and other facilities	2,879,542	4,190,805	2,879,542	4,190,805
3.2 (b) Forwards Swaps & Options 266,071 283,480 266,071 283,4	3.0 OFF-BALANCE SHEET ITEMS				
3.3 (c)Other contingent liabilities 3.4 (d)Total Contingent Liabilities 3.6 (d)Total Contingent Liabilities 3.7 (d)Total Contingent Liabilities 4.0 CAPITAL STRENGTH 4.1 (a)Core capital 4.2 (b) Minimum Statutory Capital 4.2 (b) Minimum Statutory Capital 4.3 (c)Excess (a-b) 11,984,932 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a-d) 4.6 (f)Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum Statutory Ratio 4.10 (f) Core Capital / Total risk weighted assets 4.10 (f) Core Capital / Total risk weighted assets 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (j-k) 4.13 (m) Total Capital/Total risk weighted assets 4.14 (n) Minimum statutory Ratio 4.15 (e) Excess (m-n) 4.16 (c) Core Capital/Total deposits Liabilities 4.17 (q) Core Capital/Total risk weighted assets 4.18 (r) Total Capital/Total risk weighted assets 4.19 (q) Core Capital/Total risk weighted assets 4.10 (o) Excess (m-n) 4.11 (k) Minimum statutory Ratio 4.12 (l) Excess (j-k) 4.13 (m) Total Capital/Total risk weighted assets 4.14 (n) Minimum statutory Ratio 4.15 (o) Excess (m-n) 4.16 (p) Core Capital/Total risk weighted assets 4.17 (q) Core Capital/Total risk weighted assets 4.18 (r) Total Capital/Total risk weighted assets 4.19 (q) Core Capital/Total risk weighted assets 4.10 (p) Core Capital/Total risk weighted assets 4.11 (a) Core Capital/Total risk weighted assets 4.12 (a) Liquidity Ratio 5.0 (b) Minimum Statutory Ratio 5.0 (c) Capital/Total risk Weighted assets 5.15 (c) Minimum Statutory Ratio 5.0 (c) Capital/Total risk Weighted assets 5.15 (c) Minimum Statutory Ratio 5.0 (c) Capital/Total risk Weighted Assets 5.16 (c) Capital/Total risk Weighted Assets 5.17 (c) Capital/Total risk Weighted Assets 5.18 (c) Capital/Total risk Weighted Assets 5.19 (c) Capital/Total risk Weighted Assets 5.					
3.4 (d) Total Contingent Liabilities 9,744,448 10,679,003 9,744,448 10,679,003 4.0 CAPITAL STRENGTH 4.1 (a) Core capital 12,984,932 1,000,000 1,000,000 1,000,000 1,000,000					
4.0 CAPITAL STRENGTH 4.1 (a) Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c) Excess (a-b) 4.4 (t) Supplementary Capital 4.5 (e) Total Capital (a-d) 4.6 (f) Total Capital (a-d) 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum Statutory Ratio 4.9 (t) Excess 4.10 (t) Core Capital/Total deposits Liabilities 4.11 (k) Minimum Statutory Ratio 4.12 (t) Excess 4.13 (m) Total Capital/Total risk weighted assets 4.14 (n) Minimum Statutory Ratio 4.15 (e) Excess 4.16 (n) Minimum Statutory Ratio 4.17 (n) Core Capital/Total risk weighted assets 4.18 (n) Minimum Statutory Ratio 4.19 (n) Excess (n-n) 4.10 (n) Core Capital/Total risk weighted assets 4.11 (n) Minimum Statutory Ratio 4.12 (n) Minimum Statutory Ratio 4.13 (m) Total Capital/Total deposits Liabilities* 4.14 (n) Minimum Statutory Ratio 4.15 (o) Excess (n-n) 4.16 (p) Core Capital/Total deposits Liabilities* 4.17 (q) Core Capital/Total risk weighted assets* 4.18 (r) Total Capital/Total risk weighted assets* 5.0 (d) ULOUIDITY 5.1 (a) Liquidity Ratio 5.0 (b) Minimum Statutory Ratio 5.0 (c) Excess (n-n) 5.1 (a) Liquidity Ratio 5.2 (b) Minimum Statutory Ratio					
4.1 (a)Core capital 4.2 (b) Minimum Statutory Capital 4.3 (c)Excess (a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a+d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum Statutory Ratio 4.9 (l) Excess 4.0 (j) Core Capital/Total sk weighted assets 4.10 (j) Core Capital/Total deposits Liabilities 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess 4.13 (m) Total Capital/Total risk weighted assets 4.14 (m) Minimum Statutory Ratio 4.15 (o) Excess 4.16 (c) Core Capital/Total deposits Liabilities 4.17 (q) Core Capital/Total risk weighted assets 4.18 (r) Total Capital/Total risk weighted assets 4.19 (l) Excess 4.10 (m) Total Capital/Total risk weighted assets 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (m-n) 4.13 (m) Total Capital/Total risk weighted assets 4.14 (n) Minimum Statutory Ratio 4.15 (o) Excess (m-n) 4.16 (c) Core Capital/Total deposits Liabilities* 4.17 (q) Core Capital/Total risk weighted assets* 4.18 (r) Total Capital/Total risk weighted assets* 4.19 (l) Core Capital/Total risk weighted assets* 4.10 (l) Core Capital/Total risk weighted assets* 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (m-n) 4.13 (l) Liquidity Ratio 5.0 (l) Liquidity Ratio 5.0 (l) Minimum Statutory Ratio 6.8 (l) R.369, liquidity Ratio 6.9 (l) R.369, liqu	3.4 (d)Total Contingent Liabilities	9,744,448	10,679,003	9,744,448	10,679,003
4.2 (b) Minimum Statutory Capital 4.3 (c) Excess (a-b) 4.4 (d) Supplementary Capital 4.5 (e) Total Capital (a-d) 4.6 (f) Total risk weighted assets 4.7 (g) Core Capital/Total deposits Liabilities 4.8 (h) Minimum Statutory Ratio 4.9 (l) Excess 4.10 (j) Core Capital/Total risk weighted assets 4.11 (k) Minimum Statutory Ratio 4.12 (l) Excess (j-k) 4.13 (m) Total Capital/Total risk weighted assets 4.14 (n) Minimum statutory Ratio 4.15 (o) Excess (m-n) 4.16 (p) Core Capital/Total deposits Liabilities 4.17 (q) Core Capital/Total risk weighted assets 4.18 (r) Total Capital/Total risk weighted assets 4.19 (n) Minimum Statutory Ratio 4.10 (o) Excess (j-k) 4.11 (n) Minimum Statutory Ratio 4.12 (n) Core Capital/Total risk weighted assets 4.15 (o) Excess (m-n) 4.16 (p) Core Capital/Total deposits Liabilities* 4.17 (q) Core Capital/Total risk weighted assets* 4.18 (r) Total Capital/Total risk weighted assets* 5.0 (b) Core Capital/Total risk weighted assets 5.15 (b) LlOUIDITY 5.1 (a) Liquidity Ratio 5.2 (b) Minimum Statutory Ratio 5.2 (b) Minimum Statutory Ratio 5.2 (b) Minimum Statutory Ratio 5.3 (c) Excess (m-n) 5.4 (d) Supplementary Ratio 5.5 (d) Minimum Statutory Ratio 5.6 (d) Minimum Statutory Ratio 5.7 (a) Liquidity Ratio 5.8 (d) Supplementary Supplementary Supplementary Ratio 5.9 (d) Minimum Statutory Ratio 5.0 (e) Core Capital Atamatery Atamate	4.0 CAPITAL STRENGTH				
4.2 (b) Minimum Statutory Capital 1,000,000 1,000,000 4.3 (c)Excess (a-b) 11,984,932 12,254,449 4.4 (d) Supplementary Capital 4,369,161 5,182,357 4.5 (e) Total Capital (a-d) 17,354,093 18,436,806 4.6 (f) Total risk weighted assets 83,080,132 94,588,542 4.7 (g) Core Capital/Total deposits Liabilities 15,8% 14,8% 4.8 (h) Minimum statutory Ratio 8,0% 8,0% 4.9 (l) Excess 7,8% 6,8% 4.10 (j) Core Capital / Total risk weighted assets 15,6% 14,0% 4.11 (k) Minimum Statutory Ratio 10,5% 10,5% 4.12 (l) Excess (j-k) 5,1% 3,5% 4.13 (m) Total Capital/Total risk weighted assets 20,9% 19,5% 4.14 (n) Minimum statutory Ratio 14,5% 14,5% 4.15 (o) Excess (m-n) 6,4% 5,0% 4.16 (p) Core Capital/Total deposits Liabilities* 15,8% 14,8% 4.17 (g) Core Capital/Total risk weighted assets* 15,6% 14,0% 4.18 (r) Total Capital/Total risk weighted assets* 20,9% 19,5% 5.0 LIOUIDITY 5.1 (a) Liquidity Ratio 43,4% 34,6% 5.2 (b) Minimum Statutory Ratio 20,0% 20,0%		12,984,932	13,254,449		
4.4 (d) Supplementary Capital 4,369,161 5,182,357 (e) Total Capital (a+d) 17,354,093 18,436,806 83,080,132 94,588,542 94,588,588,588,588,588,588,588,588,588,58					
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5.1 (a) Liquidity Ratio 43.4% 34.6% 5.2 (b) Minimum Statutory Ratio 20.0% 20.0%	4.18 (r) Total Capital/total risk weighted assets*	20.9%	19.5%		
5.2 (b) Minimum Statutory Ratio 20.0% 20.0%					
5.3 (C) Excess (a-D) 23.4% 14.6%					
	5.3 (C) EXCESS (a-b)	23.4%	14.6%		

 $^{^{\}star}\,\text{The adjusted capital ratios include the expected credit loss provisions added back to capital in line with Central Bank of Kenya$

Message from the Directors

The directors of Family Bank Limited have recommended a payment of the first and final dividend of ksh 0.62 per share for the year ended 31 December 2022. The above Financial statements are extracts from the Group's Financial Statements which have been audited by PricewaterhouseCoopers LLP and received unqualified opinion. The complete set of audited 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.

Signed: Lazarus Muema Director

Rebecca Mbithi Managing Director & CEO

