FAMILY BANK LIMITED

UN-AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES FOR THE PERIOD ENDED 30 SEPTEMBER 2026

STATEMENT OF FINANCIAL POSITION

		BANK				GROUP			
		30-Sep-25 Un-Audited Shs.`000	31-Dec-25 Audited Shs.`000	31-Mar-26 Un-Audited Shs.`000	30-Jun-26 Un-Audited Shs.`000	30-Sep-26 Un-Audited Shs.`000	30-Sep-25 Un-Audited Shs.`000	31-Dec-25 Audited Shs.`000	30-Sep-26 Un-Audited Shs.`000
A	**ASSETS**								
1	Cash (both Local & Foreign)	5,339,054	4,831,110	4,416,263	4,854,094	4,671,384	5,339,054	4,831,110	4,671,384
2	Balances with Central Bank of Kenya	8,244,908	8,870,372	5,417,463	10,702,615	12,505,304	8,244,908	8,870,372	12,505,304
3	Kenya Government & other Securities held for dealing purposes	-	-	-	-	-	-	-	-
4	Financial Assets at Fair Value through Profit & Loss	-	-	1,593,698	-	-	-	-	-
5	Investment Securities:								
	(i) Held to Maturity:								
	(a) Kenya Government Securities	39,008,527	39,683,603	46,551,465	47,131,395	43,429,903	39,028,658	39,704,276	43,440,012
	(b) Other Securities	-	-	-	-	-	-	-	-
	(ii) Available for Sale:								
	(a) Kenya Government Securities	31,638,548	34,330,870	48,451,752	46,956,047	50,233,564	31,638,548	34,330,870	50,233,564
	(b) Other Securities	-	-	-	-	-	-	-	-
6	Deposits and balances due from local banking institutions	2,595,313	3,629,318	2,763,324	3,633,858	5,867,060	2,595,313	3,629,318	5,867,060
7	Deposits and balances due from banking institutions abroad	1,216,652	344,944	2,062,872	3,381,240	789,925	1,216,652	344,944	789,925
8	Tax recoverable	-	-	-	-	-	1,795	14,545	29,307
9	Loans and advances to customers (net)	103,740,050	105,898,912	108,397,534	111,065,938	118,204,917	103,740,050	105,898,912	118,204,917
10	Balances due from Banking Institutions in the Group	-	-	-	-	-	-	-	-
11	Investments in associates	-	-	-	-	-	-	-	-
12	Investments in subsidiary companies	30,889	53,254	53,277	10,000	10,000	-	-	-
13	Investments in joint ventures	-	-	-	-	-	-	-	-
14	Investment properties	72,500	70,600	70,600	70,600	64,600	72,500	70,600	64,600
15	Property and equipment	3,054,650	3,407,509	3,429,422	3,578,948	3,704,782	3,058,156	3,410,357	3,716,038
16	Prepaid lease rentals	115,165	114,006	112,846	112,074	110,528	115,165	114,006	110,528
17	Intangible assets	724,744	761,924	824,381	802,213	784,598	728,243	765,015	787,164
18	Deferred tax asset	3,342,811	3,314,679	2,797,355	3,991,581	4,000,386	3,343,012	3,315,050	4,000,928
19	Retirement benefit asset	-	-	-	-	-	-	-	-
20	Other assets	3,379,137	3,315,691	3,269,824	2,525,035	3,047,487	3,470,970	3,389,193	3,121,023
	TOTAL ASSETS	**202,502,948**	**208,626,792**	**230,212,076**	**238,815,638**	**247,424,438**	**202,593,024**	**208,688,568**	**247,541,754**
B	**LIABILITIES**								
21	Balances due to Central Bank of Kenya	-	-	-	-	-	-	-	-
22	Customer deposits	147,331,271	152,437,336	168,866,890	180,862,360	183,006,427	146,835,422	151,878,945	182,348,799
23	Deposits and balances due to local banking institutions	6,915,654	561,679	2,588,485	4,546,845	4,033,456	6,915,654	561,679	4,033,456
24	Deposits and balances due to foreign banking institutions	-	-	-	-	-	-	-	-
25	Other money market deposits	-	-	-	-	-	-	-	-
26	Borrowed funds	10,608,459	13,911,503	14,133,882	10,827,059	14,470,173	10,608,459	13,911,503	14,470,173
27	Balances due to Banking Institutions Group Companies	-	-	-	-	-	-	-	-
28	Tax payable	394,450	772,426	1,233,896	194,923	98,272	394,450	772,426	98,272
29	Dividends payable	65,534	59,719	31,964	350,105	50,136	65,534	59,719	50,136
30	Deferred tax liability	-	-	-	-	-	-	-	-
31	Retirement benefit liability	-	-	-	-	-	-	-	-
32	Other liabilities	9,395,557	8,776,619	9,057,331	9,352,420	9,938,917	9,504,706	8,881,810	10,115,202
	TOTAL LIABILITIES	**174,710,925**	**176,519,282**	**195,912,448**	**206,133,712**	**211,597,381**	**174,324,225**	**176,066,082**	**211,116,038**
C	**SHAREHOLDERS' FUNDS**								
33	Paid up /Assigned capital	1,446,842	1,662,655	1,662,655	1,662,655	1,662,655	1,446,842	1,662,655	1,662,655
34	Share premium	8,031,074	10,944,549	10,944,549	10,944,549	10,944,549	8,031,074	10,944,549	10,944,549
35	Revaluation reserves	2,368,837	1,811,757	2,353,294	970,135	1,527,607	2,368,837	1,811,757	1,527,607
36	Retained Earnings	13,348,918	12,908,471	14,716,511	16,610,919	18,740,647	13,825,694	13,423,447	19,339,306
37	Statutory loan reserves	2,596,352	2,551,376	2,393,917	2,493,668	2,951,599	2,596,352	2,551,376	2,951,599
38	Other Reserves	-	-	-	-	-	-	-	-
39	Proposed dividends	-	2,228,702	2,228,702	-	-	-	2,228,702	-
40	Capital grants	-	-	-	-	-	-	-	-
	TOTAL SHAREHOLDERS' FUNDS	**27,792,023**	**32,107,510**	**34,299,628**	**32,681,926**	**35,827,057**	**28,268,799**	**32,622,486**	**36,425,716**
41	Minority Interest	-	-	-	-	-	-	-	-
	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	**202,502,948**	**208,626,792**	**230,212,076**	**238,815,638**	**247,424,438**	**202,593,024**	**208,688,568**	**247,541,754**

STATEMENT OF COMPREHENSIVE INCOME

		BANK				GROUP			
		30-Sep-25 Un-Audited Shs.`000	31-Dec-25 Audited Shs.`000	31-Mar-26 Un-Audited Shs.`000	30-Jun-26 Un-Audited Shs.`000	30-Sep-26 Un-Audited Shs.`000	30-Sep-25 Un-Audited Shs.`000	31-Dec-25 Audited Shs.`000	30-Sep-26 Un-Audited Shs.`000
	INTEREST INCOME								
1	Loans and advances	11,863,130	16,154,445	4,182,104	8,565,270	13,144,103	11,863,130	16,154,445	13,144,103
2	Government securities	5,578,561	7,918,434	2,546,010	5,504,489	8,481,118	5,579,875	7,918,434	8,482,567
3	Deposits and placements with banking institutions	276,358	397,559	210,585	270,915	400,502	276,358	397,559	400,502
4	Other Interest Income	-	-	-	-	-	-	-	-
	Total interest income	**17,718,049**	**24,470,438**	**6,938,699**	**14,340,674**	**22,025,723**	**17,719,363**	**24,470,438**	**22,027,172**
	INTEREST EXPENSE								
5	Customer deposits	5,903,550	7,669,363	1,889,255	3,829,690	5,938,664	5,846,003	7,596,934	5,896,167
6	Deposits and placement from banking institutions	262,655	288,105	18,398	115,481	185,299	262,655	288,105	185,299
7	Other interest expenses	661,994	960,309	320,388	635,253	921,532	661,994	960,309	921,532
	Total interest expenses	**6,828,199**	**8,917,777**	**2,228,041**	**4,580,424**	**7,045,495**	**6,770,652**	**8,845,348**	**7,002,998**
	NET INTEREST INCOME	**10,889,850**	**15,552,661**	**4,710,658**	**9,760,250**	**14,980,228**	**10,948,711**	**15,625,090**	**15,024,174**
	OTHER OPERATING INCOME								
8	Fees and commissions on loans and advances	107,027	143,259	33,589	68,181	104,296	107,027	143,259	104,296
9	Other fees and commissions	1,848,259	2,555,467	619,145	1,247,568	1,998,844	1,848,259	2,555,467	1,998,844
10	Foreign exchange trading income	267,634	330,913	122,932	209,358	325,747	267,634	330,913	325,747
11	Dividend Income	350,000	350,000	118,502	118,502	118,502	-	-	-
12	Other income	1,279,807	1,147,467	416,373	543,916	821,599	1,566,035	1,526,798	1,191,141
	Total non-interest income	**3,852,727**	**4,527,106**	**1,310,541**	**2,187,525**	**3,368,988**	**3,788,955**	**4,556,437**	**3,620,028**
	TOTAL OPERATING INCOME	**14,742,577**	**20,079,767**	**6,021,199**	**11,947,775**	**18,349,216**	**14,737,666**	**20,181,527**	**18,644,202**
	OPERATING EXPENSES								
13	Loan loss provision	1,360,592	1,971,504	404,861	998,250	1,725,372	1,360,592	1,971,504	1,725,372
14	Staff costs	3,190,697	5,270,388	1,605,028	3,057,202	4,597,189	3,277,721	5,389,904	4,719,822
15	Directors' emoluments	226,478	248,003	36,367	90,123	125,265	240,123	266,064	147,606
16	Rental charges	575,561	737,066	185,332	369,373	557,154	575,992	737,895	561,327
17	Depreciation charge on property and equipment	284,898	379,014	97,196	202,977	300,967	285,346	379,712	303,056
18	Amortisation charges	142,438	191,736	50,344	99,063	147,617	142,438	191,736	147,617
19	Other operating expenses	4,344,076	4,886,751	1,291,701	2,529,179	3,786,417	4,360,231	4,914,360	3,780,546
	Total operating expenses	**10,124,740**	**13,684,462**	**3,670,829**	**7,346,167**	**11,239,981**	**10,242,443**	**13,851,175**	**11,385,346**
	Profit Before Tax and Exceptional Items	**4,617,837**	**6,395,305**	**2,350,370**	**4,601,608**	**7,109,235**	**4,495,223**	**6,330,352**	**7,258,856**
20	Exceptional items	-	-	-	-	-	-	-	-
	Profit After Exceptional Items	**4,617,837**	**6,395,305**	**2,350,370**	**4,601,608**	**7,109,235**	**4,495,223**	**6,330,352**	**7,258,856**
21	Current tax	(1,292,994)	(1,918,968)	(461,469)	(1,255,188)	(1,682,159)	(1,361,211)	(2,006,682)	(1,764,976)
22	Deferred tax	462,527	1,054,313	(238,319)	343,757	574,789	462,527	1,054,483	574,789
	Profit After Tax and Exceptional Items	**3,787,370**	**5,530,650**	**1,650,582**	**3,690,177**	**6,001,865**	**3,596,539**	**5,378,153**	**6,068,669**
23	Minority Interest	-	-	-	-	-	-	-	-
	Profit/(loss) after tax, exceptional items and Minority Interest	**3,787,370**	**5,530,650**	**1,650,582**	**3,690,177**	**6,001,865**	**3,596,539**	**5,378,153**	**6,068,669**
	Other Comprehensive Income:								
24	Gains/(Losses) from Translating the Financial Statements of Foreign Operations	-	-	-	-	-	-	-	-
25	Fair Value changes in Available-fo-sale Financial Assets	1,338,252	553,173	541,536	(841,622)	(284,150)	1,338,252	553,173	(284,150)
26	Revaluatation Surplus on Property, Plant and Equipment	-	227,999	-	-	-	-	227,999	-
27	Share of other Comprehensive Income of Associates	-	-	-	-	-	-	-	-
28	Income Tax Relating to Components of other Comprehensive Income	-	-	-	-	-	-	-	-
	Other Comprehensive Income for the Year Net of Tax	**1,338,252**	**781,172**	**541,536**	**(841,622)**	**(284,150)**	**1,338,252**	**781,172**	**(284,150)**
	TOTAL COMPREHENSIVE INCOME FOR THE YEAR	**5,125,622**	**6,311,822**	**2,192,118**	**2,848,555**	**5,717,715**	**4,934,791**	**6,159,325**	**5,784,519**
	Earnings per Share - Basic & Diluted	**2.62**	**4.05**	**0.99**	**2.22**	**3.61**	**2.49**	**3.93**	**3.65**
	Dividend per share	**-**	**1.20**	**-**	**-**	**-**	**-**	**1.20**	**-**

OTHER DISCLOSURES

		BANK					GROUP		
		30-Sep-25 Un-Audited Shs.`000	31-Dec-25 Audited Shs.`000	31-Mar-26 Un-Audited Shs.`000	30-Jun-26 Un-Audited Shs.`000	30-Sep-26 Un-Audited Shs.`000	30-Sep-25 Un-Audited Shs.`000	31-Dec-25 Audited Shs.`000	30-Sep-26 Un-Audited Shs.`000
	1.0 NON-PERFORMING LOANS AND ADVANCES								
	1.1 (a) Gross Non-performing loans and advances	15,600,365	17,559,903	17,188,586	18,144,776	18,931,617	15,600,365	17,559,903	18,931,617
	1.2 (b) Less Interest in Suspense	3,117,964	3,222,940	3,188,284	3,164,368	3,338,823	3,117,964	3,222,940	3,338,823
	1.3 (c)Total Non-Performing Loans and Advances (a-b)	**12,482,401**	**14,336,963**	**14,000,302**	**14,980,408**	**15,592,794**	**12,482,401**	**14,336,963**	**15,592,794**
	1.4 (d) Less Loan Loss Provision	9,166,324	9,429,615	8,975,016	8,842,218	9,662,360	9,166,324	9,429,615	9,662,360
	1.5 (e) Net Non-Performing Loans and Advances(c-d)	**3,316,077**	**4,907,348**	**5,025,286**	**6,138,190**	**5,930,434**	**3,316,077**	**4,907,348**	**5,930,434**
	1.6 (f) Discounted Value of Securities	3,044,484	3,907,416	3,884,035	5,004,648	5,507,465	3,044,484	3,907,416	5,507,465
	1.7 (g) Net NPLs Exposure (e-f)	**271,593**	**999,932**	**1,141,251**	**1,133,542**	**422,969**	**271,593**	**999,932**	**422,969**
	2.0 INSIDER LOANS AND ADVANCES								
	2.1 (a) Directors, Shareholders and Associates	3,552,916	5,358,014	4,085,010	4,397,084	5,335,733	3,552,916	5,358,014	5,335,733
	2.2 (b) Employees	1,849,205	2,077,941	2,026,994	2,045,882	2,028,709	1,849,205	2,077,941	2,028,709
	2.3 (c)Total Insider Loans and Advances and other facilities	**5,402,121**	**7,435,955**	**6,112,004**	**6,442,966**	**7,364,442**	**5,402,121**	**7,435,955**	**7,364,442**
	3.0 OFF-BALANCE SHEET ITEMS								
	3.1 (a)Letters of credit,guarantees, acceptances	13,914,524	11,706,845	11,585,326	12,768,200	12,929,342	13,914,524	11,706,845	12,929,342
	3.2 (b) Forwards Swaps & Options	5,691,146	82,033	5,348,430	7,011,885	10,193,412	5,691,146	82,033	10,193,412
	3.3 (c)Other contingent liabilities	120,728	114,323	109,261	106,181	108,672	120,728	114,323	108,672
	3.4 (d)Total Contingent Liabilities	**19,726,398**	**11,903,201**	**17,043,017**	**19,886,266**	**23,231,426**	**19,726,398**	**11,903,201**	**23,231,426**
	4.0 CAPITAL STRENGTH								
	4.1 (a)Core capital	**19,610,421**	**24,404,354**	**26,027,839**	**25,908,959**	**27,182,864**			
	4.2 (b) Minimum Statutory Capital	1,000,000	3,000,000	3,000,000	3,000,000	3,000,000			
	4.3 (c)Excess (a-b)	**18,610,421**	**21,404,354**	**23,027,839**	**22,908,959**	**24,182,864**			
	4.4 (d) Supplementary Capital	4,652,438	3,899,296	4,121,609	4,158,536	4,286,536			
	4.5 (e) Total Capital (a+d)	**24,262,859**	**28,303,650**	**30,149,448**	**30,067,495**	**31,469,400**			
	4.6 (f)Total risk weighted assets	140,795,037	144,703,676	161,688,754	165,106,134	175,146,868			
	4.7 (g) Core Capital/Total deposits Liabilities	**13.3%**	**16.0%**	**15.4%**	**14.3%**	**14.9%**			
	4.8 (h) Minimum statutory Ratio	8.0%	8.0%	8.0%	8.0%	8.0%			
	4.9 (I) Excess	5.3%	8.0%	7.4%	6.3%	6.9%			
4.10	**(j) Core Capital / Total risk weighted assets**	**13.9%**	**16.9%**	**16.1%**	**15.7%**	**15.5%**			
4.11	(k) Minimum Statutory Ratio	10.5%	10.5%	10.5%	10.5%	10.5%			
	4.12 (l) Excess (j-k)	3.4%	6.4%	5.6%	5.2%	5.0%			
	4.13 (m) Total Capital/Total risk weighted assets	**17.2%**	**19.6%**	**18.6%**	**18.2%**	**18.0%**			
	4.14 (n) Minimum statutory Ratio	14.5%	14.5%	14.5%	14.5%	14.5%			
	4.15 (o) Excess (m-n)	2.7%	5.1%	4.1%	3.7%	3.5%			
	5.0 LIQUIDITY								
	5.1 (a) Liquidity Ratio	54.4%	60.9%	63.9%	61.3%	61.6%			
	5.2 (b) Minimum Statutory Ratio	20.0%	20.0%	20.0%	20.0%	20.0%			
	5.3 (c) Excess (a-b)	34.4%	40.9%	43.9%	41.3%	41.6%			

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Message from the 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.

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