PRESS RELEASE

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FAMILY BANK POSTS KES 6 BILLION PROFIT AFTER TAX IN NINE MONTHS OF 2026

NAIROBI, KENYA, NOVEMBER 17, 2026 – Family Bank Group has posted a 68% Surge in Profit After Tax to KES 6 billion for the nine months ended September 30, 2026, up from KES 3.6 billion recorded in the same period last year.

The growth in performance was primarily driven by growth in interest-earning assets and improved income generation, supported by a strengthened balance sheet.

Total assets grew by 22% to KES 247.5 billion, supported by a 14% increase in the customer net loan book to KES 118.2 billion. During the period the bank disbursed over KES 91billion to private sector with over 70% going to MSMEs and consumer banking.

Customer deposits grew by 24% to KES 182.3 billion, up from KES 146.8 billion in September 2025, reflecting continued growth in bank customers base which closed at over 1.4million customers. The Bank's financial position remained strong, with total shareholders' funds increasing by 29% to KES 36.4 billion.

During the period, Total operating income increased by 26% to KES 18.6 billion up from KES 14.7 billion reported in same period in year 2025. The good performance was driven by 37% surge in Net interest income while Non funded income closed at 3.6 billion.

The Group’s operating expenses increased by 11% to KES 11.4 billion, while loan loss provisions rose by 27% to KES 1.7 billion, reflecting increased provisioning to cushion the loan book.

The liquidity ratio remained well above the statutory requirement at 62%, while all the capital adequacy ratios remained well above the regulatory threshold.

“These results reflect the strength and clarity of our strategy as well as the confidence our customers continue to place in us. Following our successful listing on the Nairobi Securities Exchange, we

entered an important new chapter in the Bank's growth journey, underpinned by a stronger commitment to transparency, accountability and long-term value creation for our shareholders," said Family Bank Chief Executive Officer Nancy Njau.

"As we continue investing in our people, technology and distribution network, our focus remains on delivering innovative financial solutions and exceptional service across the Retail, MSME and Commercial segments, while building a resilient and sustainable Bank," she added.

ABOUT FAMILY BANK

Family Bank Limited is one of Kenya's largest tier-two banks, listed on the Nairobi Securities Exchange (NSE) and regulated by the Central Bank of Kenya (CBK). The Bank has a strong retail and SME banking franchise and is committed to positively transforming lives through quality financial services.

The Bank operates 98 branches serving 1.4 million customers, supported by more than 5,000 agents, and 118,846 merchant partners. Family Bank continues to expand its physical and digital banking footprint with innovative services, including mobile banking and its digital banking platform, PesaPap.

For more information about Family Bank, please visit www.familybank.co.ke.