

## Family Bank, Kenya

Capital

(IFRS, KES millions, except for otherwise noted)

		010A	2011A	2012A	2013
SUMMARY CAPITAL RATIOS	_	01011	201111	201211	2010
Tier 1 / RWA					189
Tier 1 leverage					139
Common equity / RWA					199
Total Capital Adequacy Ratio (CAR)					199
Net risk weighted assets / total assets					73%
CAPITAL ADEQUACY RATIO					
Tier 1 Capital Adequacy Ratio (CAR)					189
Kenya - Min. CAR requirement					10.5%
					OK
Total Capital Adequacy Ratio (CAR)					19%
Kenya - Min. CAR requirement					14.5%
					OK
REGULATORY CAPITAL CALCULATIONS					
Tier 1 capital (FB calculations)					
Share capital					1,114
(+) Share premium					2,100
(+) Retained Earnings					2,417
(=) Tier 1 capital					5,631
Tier 2 capital					
(+) Revaluation reserves (25%)	25%				20
(+) Term subordinated debt					-
(+) General loan loss provision (statutory reserve)					256
(=) Total Tier 2 available					276
Max Tier 2 Capital (100% of Tier 1)	100%				276
(=) Tier 2 capital					276
Total risk based capital					
Tier 1 capital					5,631
(+) Tier 2 capital					276
(-) Subsidiaries and Associates				-	1
(=) Total risk based capital					5,906
RISK WEIGHTING CATEGORY BREAKDOWN					
Cash and balances with banks					
Cash on hand					2,179
Balances with banks					395
Unrestricted balances with CBK					1,783
Total	<u>-</u>				4,357

Cash on hand	0%	-
Balances with banks	0%	-
Unrestricted balances with CBK	0%	-
Total, RWA		-
Loan book		
Loans and advances to customers, net		27,943
Loans and advances to state governments		
Total		27,943
Loans and advances to customers, net	100%	27,943
Loans and advances to state governments	20%	27,713
Total, RWA		27,943
Balances due to banking institutions		
Overnight lending and placement with other banks		2,201
Balances due from local banking institutions		0
Balances due from foregin banking institutions		836
Total		3,037
Overnight lending and placement with other banks	20%	440
Balances due from local banking institutions	20%	0
Balances due from foregin banking institutions	20%	167
Total RWA		607
Investment Securities		
Available for sale		-
Total, RWA	20%	-
Held to maturity		
Treasury bonds - at amortised cost		4,314
Treasury bills-face value less unearned discount		483
Total		4,796
Treasury bonds - at amortised cost	20%	863
Treasury bills-face value less unearned discount	20%	97
Total		959
Total, RWA	-	959
Corporate bonds		
Total		588
Total, RWA	20%	118
Commercial paper		
Total		
Total, RWA	20%	-
Other assets		
Total		472
1 Otal		47

Investment in subsidiaries	Total, RWA	100%	472
Investment in Properties	Investment in subsidiaries		
Investment in Properties	Total		1
Total, RWA	Total, RWA	0%	-
Non-current assets held for sale   Total	Investment in Properties		
Non-current assets held for sale   Total   RWA	Total		106
Total, RWA	Total, RWA	0%	-
Total, RWA         0%         .           Property and equipment         1,704           Total, RWA         100%         1,704           Prepaid operating lease rentals         167           Total, RWA         0%         -           Intangible assets         328           Total, RWA         0%         -           Deferred tax         2           Total, RWA         0%         -           Total, RWA         0%         -           Total, RWA         0%         -           Breakdown of RWA contribution         2           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         10%           Contingents         100%           Proportion of each line item         100%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Propertian of each line item         20%           Investment Securities         20%           Investment Securities         20% <td></td> <td></td> <td></td>			
Property and equipment         1,704           Total, RWA         100%         1,704           Prepaid operating lease rentals         167           Total, RWA         0%         167           Total, RWA         0%         2           Intangible assets         328           Total, RWA         0%         -           Deferred tax         2           Total, RWA         0%         -           Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         100%           Proportion of each line item         8%           Loan book         100%           Investment Securities         8%           Loan book         100%           Investment Securities         2           Cash and balances with banks         2           Loan book         100%           Investm			
1,704	Total, RWA	0%	-
Total, RWA         100%         1,704           Prepaid operating lease rentals         167           Total, RWA         0%         -           Intangible assets         328           Total, RWA         0%         -           Deferred tax         2           Total, RWA         0%         -           Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution         2%           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         0%           Proportion of each line item         100%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Loan book         20%           Investment Securities         20%           Property and equipment         100%			
Prepaid operating lease rentals         167           Total, RWA         0%         -           Intangible assets         328           Total, RWA         0%         -           Deferred tax         7         2           Total, RWA         0%         -           Total, RWA         0%         -           Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Contingents         0%           Proportion of each line item         100%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         20%           Property and equipment         100%			
Total, RWA         0%         -           Intangible assets         328           Total, RWA         0%         -           Deferred tax         2           Total, RWA         0%         -           Total, RWA         0%         -           Total, RWA         0%         -           Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         10%           Propertion of each line item         2%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%	Total, RWA	100%	1,704
Total, RWA         0%         -           Intangible assets         328           Total, RWA         0%         -           Deferred tax         7           Total         2           Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         9%           Proportion of each line item         3%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%			
Intangible assets			
Total, RWA         0%         -           Deferred tax         2           Total, RWA         0%         -           Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         0%           Proportion of each line item         2%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         8%           Investment Securities         20%           Property and equipment         100%	Total, RWA	0%	-
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Deferred tax			328
Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         0%           Proportion of each line item         3%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%	Total, RWA	0%	-
Total, RWA         0%         -           Total risk weighted assets         31,804           Breakdown of RWA contribution           Cash and balances with banks         2%           Loan book         88%           Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         0%           Proportion of each line item         3%           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%			
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Cash and balances with banks       2%         Loan book       88%         Investment Securities       3%         Property and equipment       5%         Other assets, net of restricted balances with CBK       1%         Contingents       0%         Proportion of each line item         Cash and balances with banks       8%         Loan book       100%         Investment Securities       20%         Property and equipment       100%	Total risk weighted assets		31,804
Cash and balances with banks       2%         Loan book       88%         Investment Securities       3%         Property and equipment       5%         Other assets, net of restricted balances with CBK       1%         Contingents       0%         Proportion of each line item         Cash and balances with banks       8%         Loan book       100%         Investment Securities       20%         Property and equipment       100%	Duceledown of DWA contribution		
Loan book       88%         Investment Securities       3%         Property and equipment       5%         Other assets, net of restricted balances with CBK       1%         Contingents       0%         Toportion of each line item         Cash and balances with banks       8%         Loan book       100%         Investment Securities       20%         Property and equipment       100%			2%
Investment Securities         3%           Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         0%           Proportion of each line item           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%			
Property and equipment         5%           Other assets, net of restricted balances with CBK         1%           Contingents         0%           100%           Proportion of each line item           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%			
Other assets, net of restricted balances with CBK         1%           Contingents         0%           100%           Proportion of each line item           Cash and balances with banks         8%           Loan book         100%           Investment Securities         20%           Property and equipment         100%			
Contingents0%100%Proportion of each line itemCash and balances with banks8%Loan book100%Investment Securities20%Property and equipment100%			
Proportion of each line itemCash and balances with banks8%Loan book100%Investment Securities20%Property and equipment100%	Contingents		
Cash and balances with banks8%Loan book100%Investment Securities20%Property and equipment100%	Proportion of each line item		100%
Loan book100%Investment Securities20%Property and equipment100%			8%
Property and equipment 100%			100%
	Investment Securities		20%
Other assets, net of restricted balances with CBK	Property and equipment		100%
	Other assets, net of restricted balances with CBK		100%

2020	2019E	2018E	2017E	2016E	2015A	2014A
239	22%	22%	21%	21%	18%	23%
189	18%	17%	16%	15%	14%	16%
239	23%	22%	22%	22%	19%	24%
239	23%	22%	22%	22%	19%	24%
81	80%	78%	76%	73%	78%	71%
239	22%	22%	21%	21%	18%	23%
10.59	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%
OF	OK	OK	OK	OK	OK	OK
23	23%	22%	22%	22%	19%	24%
14.59	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%
OF	OK	OK	OK	OK	OK	OK
1,29:	1,295	1,295	1,295	1,295	1,245	1,245
7,563	7,563	7,563	7,563	7,563	5,063	5,064
16,29	13,857	11,537	9,255	7,120	5,022	3,875
25,15	22,714	20,395	18,113	15,978	11,329	10,184
2	20	20	20	20	20	20
-	-	-	-	-	-	-
660	660	660	660	660	527	358
68	680	680	680	680	548	378
68	680	680	680	680	548	378
68	680	680	680	680	548	378
25,152	22,714	20,395	18,113	15,978	11,329	10,184
68	680	680	680	680	548	378
	1 -	1 -	1 -	1 -	1 -	1 -
25,83	23,393	21,074	18,792	16,657	11,876	10,561
3,79	3,658	3,519	3,379	3,240	2,780	2,297
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	185	178	171	164	127	741
192 4,923	185 4,743	178 4,562	171 4,381	164 4,200	127 3,260	741 2,494

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-	-	-	-	-	-	-
	-	-	-	-	-	-
-	-	-	-	-	-	-
37,925	55,854	66,002	74,582	82,040	89,424	96,578
37,925	55,854	66,002	74,582	82,040	89,424	96,578
37,925	55,854	66,002	74,582	82,040	89,424	96,578
37,925	55,854	66,002	74,582	82,040	89,424	96,578
7 240	1 600	6.053	6 212	6 572	6 924	7.004
7,240 1	4,688 1	6,053 1	6,313 1	6,573 1	6,834 1	7,094 1
137	204	263	275	286	297	309
7,378	4,892	6,317	6,588	6,860	7,132	7,404
1,448	938	1,211	1,263	1,315	1,367	1,419
0	0	0	0	0	0	0
27	41	53	55	57	59	62
1,476	978	1,263	1,318	1,372	1,426	1,481
150	443	797	553	398	277	193
30	89	159	111	80	55	39
4,198	3,832	9,017	7,086	5,853	4,770	4,017
1,703	3,832 3,351	7,887	6,198	5,853 5,120	4,172	4,017 3,514
1,703	3,351	7,887	6,198	5,120	4,172	3,514
1,703 5,901	3,351 7,183	7,887 16,904	6,198 13,284	5,120 10,973	4,172 8,942	3,514 7,532
1,703 5,901 840	3,351 7,183 766	7,887 16,904 1,803	6,198 13,284 1,417	5,120 10,973 1,171	4,172 8,942 954	3,514 7,532 803
1,703 5,901 840 341	3,351 7,183 766 670	7,887 16,904 1,803 1,577	6,198 13,284 1,417 1,240	5,120 10,973 1,171 1,024	4,172 8,942 954 834	3,514 7,532 803 703
1,703 5,901 840 341 1,180 1,180	3,351 7,183 766 670 1,437	7,887 16,904 1,803 1,577 3,381	6,198 13,284 1,417 1,240 2,657 2,657	5,120 10,973 1,171 1,024 2,195 2,195	4,172 8,942 954 834 1,788	3,514 7,532 803 703 1,506
1,703 5,901 840 341 1,180	3,351 7,183 766 670 1,437	7,887 16,904 1,803 1,577 3,381	6,198 13,284 1,417 1,240 2,657	5,120 10,973 1,171 1,024 2,195	4,172 8,942 954 834 1,788	3,514 7,532 803 703 1,506
1,703 5,901 840 341 1,180 1,180 555 111	3,351 7,183 766 670 1,437 1,437 936 187	7,887 16,904 1,803 1,577 3,381 3,381 972 194	6,198  13,284  1,417  1,240  2,657  2,657  1,436  287	5,120 10,973 1,171 1,024 2,195 2,195 1,935 387	4,172 8,942 954 834 1,788 1,788 2,469 494	3,514 7,532 803 703 1,506 1,506 3,038 608
1,703 5,901 840 341 1,180 1,180 555 111	3,351 7,183 766 670 1,437 1,437 936 187	7,887 16,904 1,803 1,577 3,381 3,381 972 194	6,198 13,284 1,417 1,240 2,657 2,657 1,436 287	5,120 10,973 1,171 1,024 2,195 2,195 1,935 387	4,172 8,942 954 834 1,788 1,788 2,469 494	3,514 7,532 803 703 1,506 1,506 3,038 608
1,703 5,901 840 341 1,180 1,180 555 111	3,351 7,183 766 670 1,437 1,437 936 187	7,887 16,904 1,803 1,577 3,381 3,381 972 194	6,198  13,284  1,417  1,240  2,657  2,657  1,436  287	5,120 10,973 1,171 1,024 2,195 2,195 1,935 387	4,172 8,942 954 834 1,788 1,788 2,469 494	3,514 7,532 803 703 1,506 1,506 3,038 608

983	1,325	1,590	1,908	2,290	2,748	3,297
1	1	1	1	1	1	1
-	-	-	-	-	-	-
127	18	18	18	18	18	18
-	-	-	-	-	-	-
-	90	90	90	90	90	90
-	-	-	-	-	-	-
2,080	3,169	4,018	4,598	5,236	5,925	6,657
2,080	3,169	4,018	4,598	5,236	5,925	6,657
_,	2,200	-,	-,	-,	-,	*,***
163	158	153	149	145	141	137
-	-	-	-	-	-	-
317	318	319	320	321	322	323
-	-	-	-	-	-	-
	3 -	2	3 -	2	2	2
6 - -	<u>-</u>	3 -	-	3 -	3 -	-
43,925	63,166	76,753	85,698	93,934	1,02,300	1,10,716
20/	20/	20/	20/	10/	10/	10/
3% 86%	2% 88%	2% 86%	2% 87%	1% 87%	1% 87%	1% 87%
3%	2%	4%	3%	2%	2%	1%
5%	5%	5%	5%	6%	6%	6%
2%	2%	2%	2%	2%	3%	3%
1%	1%	1%	1%	1%	1%	1%
100%	100%	100%	100%	100%	100%	100%
11%	9%	9%	9%	9%	9%	9%
100%	100%	100%	100%	100%	100%	100%
20%	20%	20%	20%	20%	20%	20%
100%	100%	100%	100%	100%	100%	100%

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