## I. STATEMENT OF FINANCIAL POSITION

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<th>COMPANY</th>
<th>GROUP</th>
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### 1. ASSETS
- **Non-Current Assets**
  - **Cash and Cash Equivalents**
  - **Trade and Other Receivables**
  - **Investments**
  - **Other Assets**

### 2. LIABILITIES
- **Non-Current Liabilities**
  - **Borrowings**
  - **Trade and Other Payables**
  - **Other Liabilities**

### 3. Shareholders’ Funds
- **Capital**
- **Reserves**
- **Other Comprehensive Income**

### 4. SHAREHOLDERS’ FUNDS
- **Share Premium**
- **Retained Earnings**
- **Profit and Loss Appropriations**

### 5. LIABILITIES AND SHAREHOLDERS’ FUNDS
- **Total Capital and Reserves**
- **Profit for the Year**

## II. OTHER DISCLOSURES

### 1. NON-PERFORMING LOANS AND ADVANCES
- **Provision for Doubtful Loans and Advances**
- **Provision for Loss on Loans and Advances (as %)**

### 2. OTHER INCOME
- **Interest on Loans and Advances**
- **Commission and Fees**

### 3. OTHER BALANCE SHEET ITEMS
- **Assets:**
  - **Credit Receivables**
  - **Deposit Balances**

### 4. CAPITAL INVESTMENT
- **Core capital**
- **Supplementary capital**

### 5. RISK-WEIGHTED ASSETS
- **Total risk-weighted assets**
- **Total risk exposures**

### 6. LIQUIDITY
- **Core liquidity**
- **Remaining maturity on deposits**

### 7. FRAUD EXPOSURE
- **Total fraud exposure**

### 8. COMPREHENSIVE INCOME
- **Profit for the Year**
- **Other comprehensive income**

## Financial Statements

### The Group:
- **Profit for the Year**
- **Earnings Per Share**

### Notes :
- **Profit before Tax**
- **Profit for the Year**

### Audit:
- **Audit Opinon**
- **Audit Committee Report**

### Regulatory Information:
- **Regulatory Disclosures**
- **Regulatory Ratios**

### Risk Management:
- **Credit Risk**
- **Market Risk**

### Financial Highlights:
- **Financial Highlights**
- **Financial Statements**

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**Audited financial results of the Bank and Group for the year ended 31st December 2020**

**Regulated by the Central Bank of Kenya**

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