## Statement of Financial Position

<table>
<thead>
<tr>
<th>Bank</th>
<th>Company</th>
<th>Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Nov 2020</td>
<td>31 Dec 2019</td>
<td>31 Dec 2020</td>
</tr>
<tr>
<td>Shs' millions</td>
<td>Shs' millions</td>
<td>Shs' millions</td>
</tr>
</tbody>
</table>

### Assets
- **Non-Performing Loans and Advances (i)**
- **Total Non-Performing Loans and Advances (ii)**
- **Loans at Interest Receivable (iii)**
- **Deposits and advances from banks (iv)**
- **Loans and advances from customers (v)**
- **Investments in subsidiaries (vi)**
- **Deposits and advances from banking institutions (vii)**
- **Other assets (viii)**
- **Total Assets (ix)**

### Liabilities
- **Deposits at Central Banks (i)**
- **Customer deposits (ii)**
- **Deposits and loans from banking institutions (iii)**
- **Loans and advances to foreign banking institutions (iv)**
- **Other money market deposits (v)**
- **Bills purchased (vi)**
- **Bills sold (vii)**
- **Dividends payable (viii)**
- **Other liabilities (ix)**
- **Total Liabilities (x)**

### Shareholders Fund
- **Paid up Capital (i)**
- **Share Premium (ii)**
- **Retained earnings (iii)**
- **Statutory reserve (iv)**
- **Proposed dividends (v)**
- **Cumulative profit (vi)**
- **Total Shareholders Fund (vii)**

### Statutory Comprehensive Income

### Income Statements

1. **Interest Income**
2. **Interest Expenses**
3. **Non-Interest Income**

### Operating Income

1. **Operational Income**
2. **Operating Expenses**
3. **Profit before tax and exceptional items**
4. **Profit after tax and exceptional items**

### Other Comprehensive Income
- **Exchange differences on translation of foreign operations**
- **Foreign currency recognitions for foreign operations**
- **Net income recognized in other comprehensive income**

### Net Income for the Year

### Financial Statements

The audited financial results of the Bank for the year ended 31st December 2020 have been prepared in accordance with the International Financial Reporting Standards (IFRS) as adopted by the African Development Bank (AfDB) and other accounting standards. The financial statements are prepared on the going concern basis.

**NB:** The financial statements are extracted from the books of NCBA Group PLC as audited by PricewaterhouseCoopers and have been unqualified. The complete set of audited financial statements, statutory and qualifying disclosures can be accessed on the Group’s website, [ncbagroup.com](http://ncbagroup.com). They may also be accessed at the Group's head office located at NCBA Centre, Mombasa Road, Nairobi.