## I. STATEMENT OF FINANCIAL POSITION

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### A. ASSETS
- **Current Assets**
  - Cash & Cash equivalents
  - Marketable securities
- **Loans and advances**
- **Bank and other investments**
- **All other assets**
  - **Available for sale**
- **Goodwill**
- **Other assets**
  - **Deferred tax asset**
- **Investments in subsidiaries**
- **Investments in joint ventures**
- **Investments in associates**
- **Property, plant and equipment**
- **Prepaid expenses**
- **Proposed tax losses**
- **Proprietary shares**
- **Property and equipment**
- **Provision for doubtful accounts**
- **Purchase of loans**
- **Property, plant and equipment at cost**
- **Provision for doubtful accounts on loans and advances**

### B. LIABILITIES
- **Current Liabilities**
  - **Travel allowance**
  - **Loans and advances**
  - **Bank and other investments**
  - **Goodwill**
  - **Other liabilities**
  - **Deferred tax**
  - **Commissions expense**
  - **Interest expenses**
  - **Provision for doubtful claims on loans and advances**
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  - **Provision for doubtful claims on loans and advances**

### C. SHAREHOLDERS’ FUNDS
- **Share capital**
- **Retained earnings**
- **Special reserve**
- **Total shareholders’ funds**

## II. STATEMENT OF COMPREHENSIVE INCOME

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### A. INTEREST INCOME
- **Loans and advances**
- **Bank and other investments**
- **Investments in subsidiaries**
- **Investments in joint ventures**
- **Investments in associates**
- **Property, plant and equipment**
- **Prepaid expenses**
- **Proposed tax losses**
- **Proprietary shares**
- **Property and equipment**
- **Provision for doubtful accounts**
- **Purchase of loans**
- **Property, plant and equipment at cost**

### B. INTEREST EXPENSE
- **Bank and other investments**
- **Investments in subsidiaries**
- **Investments in joint ventures**
- **Investments in associates**
- **Property, plant and equipment**
- **Prepaid expenses**
- **Proposed tax losses**
- **Proprietary shares**
- **Property and equipment**
- **Provision for doubtful accounts**
- **Purchase of loans**
- **Property, plant and equipment at cost**

### C. OTHER OPERATING INCOME
- **Fees and commissions on advances and loans**
- **Other fees and commissions**
- **Foreign exchange trading income**
- **Dividend income**
- **Other income**

### D. OTHER OPERATING EXPENSES
- **Loan loss provision**
- **Staff costs**
- **Directors’ emoluments**
- **Rental charges**
- **Depreciation charges on property and equipment**
- **Amortisation charges**
- **Other operating expenses**
- **Total operating expenses**

### E. OPERATING INCOME
- **Operating income**
- **Operating expenses**
- **Operating profit**

### F. PROFIT/LOSS before tax and extraordinary items
- **Profit/loss from continuing operations**
- **Profit/loss from discontinued operations**
- **Profit/loss before extraordinary items**

### G. PROFIT/LOSS before tax and extraordinary items and minority interest
- **Profit/loss before extraordinary items**

### H. RESULT AT 1 JANUARY
- **Capital at 1 January**

### I. OTHER DISCLOSURES
- **Non-performing loans and advances**
- **Non-performing loans and advances**
- **Non-performing loans and advances**
- **Less provisions for doubtful accounts on loans and advances**
- **Net profit/loss before tax**
- **Net profit/loss after tax**
- **Net profit/loss attributable to shareholders**

### J. SHARE PRICES (KSH) PER SHARE
- **Profit/loss attributable to shareholders per share**
- **Profit/loss attributable to shareholders per share**
- **Profit/loss attributable to shareholders per share**

### K. CAPITAL STOCKS
- **Ordinary shares**
- **Preference shares**
- **Total capital stock**

### L. SHAREHOLDERS’ RIGHTS
- **Total shareholders’ rights**

### M. NAVIGATE
- **Net asset value per share**
- **Net asset value per share**

### N. FINANCIAL RATIO
- **Return on equity**
- **Return on assets**
- **Current ratio**
- **Debt to equity ratio**

### O. DIVIDENDS
- **Final dividend**
- **Interim dividend**
- **Dividends per share**
- **Dividends paid per share**

### P. OTHER DISCLOSURES
- **Legal proceedings**
- **Environmental disclosures**
- **Human rights**
- **Sustainability**
- **Corporate governance**

### Q. REGULATORY NOTICES
- **Regulatory notices**
- **Regulatory notices**

### R. REGULATORY DOCUMENTS
- **Regulatory documents**
- **Regulatory documents**

### S. ANNEXURE
- **Annexure A**
- **Annexure B**
- **Annexure C**
- **Annexure D**
- **Annexure E**

### T. APPENDIX
- **Appendix A**
- **Appendix B**
- **Appendix C**
- **Appendix D**
- **Appendix E**

### U. MUNICIPALITY
- **Municipality**
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### V. LOCAL GOVERNMENT
- **Local government**
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### W. LOCAL AUTHORITIES
- **Local authorities**
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### X. NON-GOVERNMENTAL ORGANIZATIONS
- **Non-governmental organizations**
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- **Non-governmental organizations**

### Y. INDIAN GOVERNMENT
- **Indian government**
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### Z. INTERNATIONAL ORGANIZATIONS
- **International organizations**
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