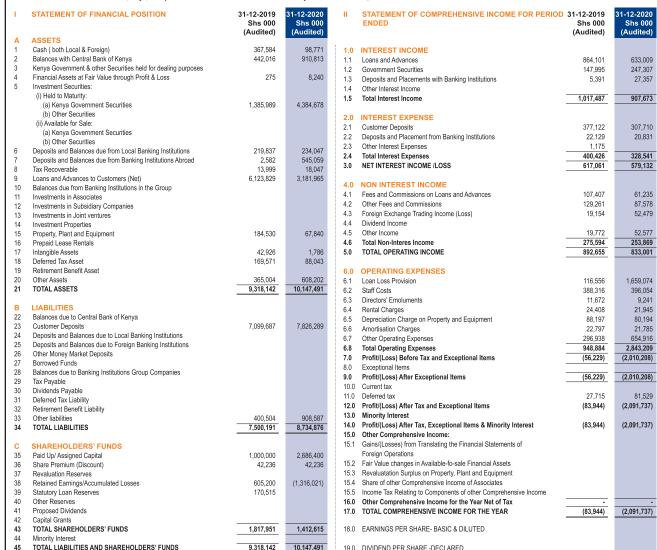
## ACCESS BANK (KENYA) PLC

TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS

## AUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES ENDED DECEMBER, 2020

The Board of Directors of Access Bank (Kenya) Plc is pleased to announce the audited results for the year ended December, 2020



19.0 DIVIDEND PER SHARE -DECLARED

9.318.142



Ш	OTHER DISCLOSURES	31-12-2019 Shs 000 (Audited)	31-12-2020 Shs 000 (Audited)
1.0	NON-PERFORMING LOANS AND ADVANCES	(/ (441104)	(rtaantou)
1.1	(a) Gross Non-Performing Loans and Advances	2,195,839	159,281
1.2	(b) Less Interest in Suspense	446,342	15,986
1.3	(c) Total Non-Performing Loans and Advances (a-b)	1,749,497	143,295
1.4	(d) Less Loan Losses Provision	742,682	23,040
1.5	(e) Net Non-Performing Loans and Advances(c-d)	1,006,815	120,255
1.6	(f) Discounted Value of Securities	823,865	97,536
1.7	(g) Net NPLs Exposure (e-f)	182,950	22,719
2.0	INSIDER LOANS AND ADVANCES		
2.1	(a) Directors, Shareholders and Associates	645,432	131,560
2.2	(b) Employees	382,008	329,222
2.3	(c) Total Insider Loans and Advances and other facilities	1,027,440	460,782
3.0	OFF-BALANCE SHEET ITEMS		
3.1	(a) Letters of credit, Guarantees & Acceptances	249,198	187,696
3.2	(b) Forwards Swaps & Options	101,475	411,725
3.3	(c) Other Contingent Liabilities	93,422	
3.4	(d) Total Contingent Liabilities	444,095	599,421
4.0	CAPITAL STRENGTH		
4.1	(a) Core capital	1,647,246	1,412,615
1.2	(b) Minimum Statutory Capital	1,000,000	1,000,000
1.3	(c) Excess/ (Deficiency) (a-b)	647,246	412,615
.4	(d) Supplementary Capital	170.515	112,010
.5	(e) Total Capital (a+d)	1,817,761	1,412,615
.6	(f) Total risk weighted assets	9,020,366	6,699,246
.7	(g) Core Capital/Total Deposit Liabilities	23.2%	18.0%
.8	(h) Minimum Statutory Ratio	8.0%	8.0%
.9	(i) Excess/ (Deficiency) (g-h)	15.2%	10.0%
.10	(j) Core Capital / Total Risk Weighted Assets	18.3%	21.1%
1.11	(k) Minimum Statutory Ratio	10.5%	10.5%
1.12	(I) Excess/(Deficiency) (j-k)	7.8%	10.6%
4.13	(m) Total Capital/Total Risk Weighted Assets	20.2%	21.1%
1.14	(n) Minimum statutory Ratio	14.5%	14.5%
1.15	(o) Excess/(Deficiency) (m-n)	5.7%	6.6%
4.16	(p) Adjusted Core Capital/Total Deposit Liabilities*	23.6%	18.0%
4.17	<ul><li>(q) Adjusted Core Capital/Total Risk Weighted Assets*</li></ul>	18.6%	21.1%
4.18	(r) Adjusted Total Capital/Total Risk Weighted Assets*	20.5%	21.1%
5.0	LIQUIDITY		
5.1	(a) Liquidity Ratio	32.2%	70.7%
5.2	(b) Minimum Statutory Ratio	20.0%	20.0%
5.3	(c) Excess/(Deficiency) (a-b)	12.2%	50.7%

BK Guidance Note issued in April 2018 on implementation of IFRS 9.

These Financial statements are extracts of the Bank's Financial statements as audited by Ernest & Young LLP and received an unqualified opinion. The complete set of quarterly financial statements, statutory and qualitative disclosures can be accessed on the institutions website: www.kenya.accessbankplc.com

They may also be accessed at the Institution's Head Office located at Transnational Plaza, City Hall Way.

Signed: David Aluko Country Managing Director Signed: Ade Baiomo Board Chairman

f 9 0 0 Access Bank (Kenya) PLC is regulated by the Central Bank of Kenya.