The Bank has a strong capital and liquidity base. The asset deposit ratio (ADR) of 61% demonstrating capacity to support its business. The Bank’s capital adequacy ratio (CAR) stood at 21%, above the regulatory minimum of 13%. The Bank’s liquidity ratio was 113% at the end of 2018. The Bank’s capital and liquidity position remains strong which provides security for its customers and ensures the Bank can continue to meet its obligations.

The Bank continued to focus on transforming its regional model and online banking. Online banking now accounts for 50% of all transactions. In the last year, the Bank launched the introduction of biometric verification for customer identification. The introduction of biometric verification increases the convenience and security for customers.

The Bank managed to make significant progress with its digital transformation projects. The Cardless USSD ATM withdrew process was launched and the cards and cashless ATM process is now fully functional. The introduction of this new process has increased the convenience for customers and improved efficiency in the ATM network.

The Bank continued to support its customers through its various initiatives. The Bank launched the COVID-19 loan moratorium which was welcomed by customers. The moratorium was extended for an additional 3 months in May 2021.

The Bank’s focus remains on the development of its digital capabilities. The Bank has continued to invest in technology and training to improve its digital footprint. The Bank has been able to attract and retain talent through its engagement initiatives. The Bank has been able to retain 80% of its talent pool.

The Bank continued to focus on its community initiatives. The Bank has been able to create a sustainable impact through its partnerships with Liverpool FC and the community. The Bank has been able to provide support to various initiatives such as the Liverpool FC community programme.

The Bank has continued to focus on its risk management. The Bank has continued to invest in its risk management framework to ensure that it is aligned with the Bank’s strategy. The Bank has continued to focus on its risk management practices and has been able to improve its risk management framework.

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