



FIVE-YEAR FINANCIAL SUMMARY					
	2021	2020	2019	2018	2017
	N	N	N	N	N
ASSETS					
Cash and Cash Equivalent	2,211,080,607	1,861,768,475	1,531,764,626	1,500,388,583	1,216,814,642
Loans and Advances to customers	1,026,136,973	1,019,979,477	997,773,666	890,968,470	772,000,656
Held-to-Maturity Financial Assets	-	-	152,750,000	100,000,000	331,000,000
Available-for-Sale Financial Assets	13,991,162	17,349,132	10,433,534	12,849,947	14,254,471
Investment in Associates	-	-	3,567,855	3,567,855	13,797,702
Other Assets	29,518,134	55,527,302	67,192,245	51,071,287	23,235,083
Prepayment	-	-	2,965,875	3,762,998	3,020,583
Property, Plant & Equipment	137,685,641	153,838,567	169,333,690	148,431,631	136,677,230
	3,418,412,517	3,108,462,954	2,935,781,492	2,711,040,771	2,510,800,367
LESS: LIABILITIES					
Long Term Loan	29,830,012	49,017,512	65,688,500	-	12,185,125
Current, Deposits and other accounts	2,264,312,139	1,991,270,201	1,804,856,830	-	1,581,635,692
Other Liabilities	151,174,405	142,965,729	179,925,889	116,026,360	66,513,519
Current Tax Payable	21,521,357	16,029,763	15,956,098	5,303,486	574,448
Dividend Payable	-	-	-	-	-
	2,466,837,914	2,199,283,206	2,066,427,317	121,329,846	1,660,908,784
NET ASSETS	951,574,603	909,179,748	869,354,174	2,589,710,925	849,891,583
EQUITY					
Share Capital	396,217,397	396,217,397	396,217,397	396,217,397	396,217,397
Share Premium	20,997,249	20,997,249	20,997,249	20,997,249	20,997,249
Statutory Reserve	374,378,043	353,180,614	330,569,944	330,569,944	330,569,944
Regulatory Credit Reserve	107,317,933	104,943,879	110,339,648	22,615,482	-
Retained Earnings	52,663,983	33,840,607	11,229,937	31,665,355	102,106,995
Shareholder's Fund	951,574,604	909,179,747	869,354,175	802,065,427	849,891,585
Gross Earnings	452,626,443	428,761,484	493,169,944	399,761,598	399,761,598
Profit/[Loss] Before Tax	51,125,705	50,290,006	96,747,156	66,763,260	25,004,718
Provision for Taxation	(8,730,848)	(5,068,665)	(15,869,228)	(15,827,599)	(4,553,974)
Net Profit/[Loss] After Tax	42,394,858	45,221,341	80,877,928	50,935,661	20,450,744
Appropriations:					
Statutory Reserve	(21,197,429)	(22,610,670)	0	0	(10,225,373)
Proposed Dividend	0	0	0	0	0
Transfer from Revenue Reserve	0	0	0	0	0
Bonus Issued Reserve	0	0	0	0	0
	0	0	0	0	0
Retained Profit/[Loss]	21,197,429	22,610,670	80,877,928	50,935,661	10,225,371
Earnings Per Share [Kobo]	11	11	20	13	5
Dividend Per Share [Kobo]	0	0	0	0	5