



THE YEAR AT A GLANCE			
	2022	2021	CHANGES
	N	N	%
Cash and Cash Equivalent	2,361,812,042	2,211,080,607	6.82
Loans and Advances to customers	1,344,804,670	1,026,136,973	31.06
Investments	11,740,747	13,991,162	(16.08)
Other Assets	38,433,158	29,518,134	30.20
CURRENT ASSETS	3,756,790,618	3,280,726,876	14.51
Current, Deposits and other accounts	2,375,024,029	2,264,312,139	4.89
Other Liabilities	497,533,428	151,174,405	229.11
Current Tax Payable	11,276,265	21,521,357	(47.60)
CURRENT LIABILITIES	2,883,833,722	2,437,007,901	18.34
NET CURRENT ASSETS	872,956,895	843,718,975	3.47
Property, Plant and Equipment	151,524,896	137,685,641	10.05
Intangible Assets	14,315,414	-	
LIABILITIES			
Long Term Loan	(14,206,623)	(29,830,012)	(52.37)
NET ASSETS	1,024,590,583	951,574,605	7.67
EQUITY			
Share Capital	396,217,397	396,217,397	0.00
Share Premium	20,997,249	20,997,249	0.00
Statutory Reserve	414,180,664	374,378,043	10.63
Regulatory Risk Reserve	109,693,011	107,317,933	2.21
Bonus Issue Reserve	19,810,870	-	
Retained Earnings	63,691,392	52,663,983	20.94
SHAREHOLDERS' FUND	1,024,590,583	951,574,605	7.67
Interest Income	214,988,390	222,433,721	(3.35)
Other Income	263,266,719	230,192,722	14.37
Interest Expenses	(8,139,968)	(9,067,169)	(10.23)
Impairment Charge for credit losses	41,909,382	(54,939,032)	(176.28)
Fair Value Adjustments	(865,193)	(3,494,970)	(75.24)
Operating Expenses	(423,436,147)	(333,999,566)	26.78
Fair Value on Available-for-Sale Financial Assets	0	0	
Provision for Taxation	(8,117,941)	(8,730,848)	(7.02)
Net Profit After Taxation	79,605,241	42,394,858	
Earnings Per Share [Kobo]	20	11	