



FIVE-YEAR FINANCIAL SUMMARY					
	2022	2021	2020	2019	2018
	N	N	N	N	N
ASSETS					
Cash and Cash Equivalent	2,361,812,042	2,211,080,607	1,861,768,475	1,531,764,626	1,500,388,583
Loans and Advances to customers	1,344,804,670	1,026,136,973	1,019,979,477	997,773,666	890,968,470
Held-to-Maturity Financial Assets	0	0	0	152,750,000	100,000,000
Available-for-Sale Financial Assets	11,740,747	13,991,162	17,349,132	10,433,534	12,849,947
Investment in Associates	0	0	0	3,567,855	3,567,855
Other Assets	38,433,158	29,518,134	55,527,302	67,192,245	51,071,287
Prepayment	0	0	0	2,965,875	3,762,998
Property, Plant & Equipment	151,524,896	137,685,641	153,838,567	169,333,690	148,431,631
Intangible Assets	14,315,414	0	0	0	0
	3,922,630,928	3,418,412,517	3,108,462,953	2,935,781,492	2,711,040,771
LESS: LIABILITIES					
Long Term Loan	14,206,623	29,830,012	49,017,512	65,688,500	0
Current, Deposits and other accounts	2,375,024,029	2,264,312,139	1,991,270,201	1,804,856,830	0
Other Liabilities	497,533,428	151,174,405	142,965,729	179,925,889	116,026,360
Current Tax Payable	11,276,265	21,521,357	16,029,763	15,956,098	5,303,486
Dividend Payable	0	0	0	0	0
	2,898,040,345	2,466,837,913	2,199,283,205	2,066,427,317	121,329,846
NET ASSETS	1,024,590,583	951,574,604	909,179,748	869,354,175	2,589,710,925
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	414,180,664	374,378,043	353,180,614	330,569,944	330,569,944
Regulatory Credit Reserve	109,693,011	107,317,933	104,943,879	110,339,648	22,615,482
Bonus Issue Reserve	19,810,870	0	0	0	0
Retained Earnings	63,691,392	52,663,983	33,840,607	11,229,937	31,665,355
Shareholder's Fund	1,024,590,583	951,574,605	909,179,746	869,354,175	802,065,427
Gross Earnings	478,255,108	452,626,443	428,761,484	493,169,944	399,761,598
Profit/[Loss] Before Tax	87,723,182	51,125,705	50,290,006	96,747,156	66,763,260
Provision for Taxation	(8,117,941)	(8,730,848)	(5,068,665)	(15,869,228)	(15,827,599)
Net Profit/[Loss] After Tax	79,605,241	42,394,858	45,221,341	80,877,928	50,935,661
Appropriations:					
Statutory Reserve	(39,802,621)	(21,197,429)	(22,610,670)	0	0
Proposed Dividend	(19,810,870)	0	0	0	0
Transfer from Revenue Reserve	0	0	0	0	0
Bonus Issued Reserve	0	0	0	0	0
Regulatory Risk Reserve	0	0	0	0	0
Retained Profit/[Loss]	19,991,751	21,197,429	22,610,671	80,877,928	50,935,661
Earnings Per Share [Kobo]	20	11	11	20	13
Dividend Per Share [Kobo]	5	0	0	0	0