FIVE YEAR FINANCIAL SUMMARY - GROUP

STATEMENT OF FINANCIAL POSITION

		31 December	31 December	31 December	31 December	
Assets: Cash and balances with central bank 1,025,325 653,335 641,881 690,165 715,871 Loans and advances to banks 754,910 683,435 742,929 444,871 385,871 Loans and advances to usstomers 1,852,411 1,670,476 2,001,223 2,083,894 1,817,271 Financial assets at fair value through profit or increase at fair value through profit or seasons 1,414,530 1,663,821 1,248,608 1,090,588 913,779 Assets pledgad as collateral or control of the control of th						
Cash and balances with central bank 1,025,325 653,335 614,881 680,165 715,871 Lanas and advances to outsomers 1,852,411 1,670,476 2,001,223 2,083,894 1,871,271 Francacial assets at fair value through profit or lance assets 1,414,530 1,663,821 1,248,608 1,000,0588 913,779 Assets pledged as collateral 420,220 200,000,055 137,701 747,766 355,483 Investinant properties 711 625 1,337 1,1114 625 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 1,337 1,1114 626 3,338 2,338 2,332 2,332 2,332 2,332 2,332 2,332 2,332 2,332 <t< td=""><td></td><td>TATTIMION</td><td>Nillillon</td><td>Nillillon</td><td>Nillillon</td><td>Nillillon</td></t<>		TATTIMION	Nillillon	Nillillon	Nillillon	Nillillon
Deams and advances to banks 754.910 883.455 742.929 444.871 388.769 1280.8883 41.1712 17	Assets:					
Danis and advances to oustomers			653,335	641,881		715,871
Pinancial assets at fair value through profit of investment social assets at fair value through profit of investment social assets at fair value through profit of investment social assets pledged as collateral	Loans and advances to banks	754,910	863,435	742,929	444,871	385,769
Investment securities	Loans and advances to customers	1,852,411	1,670,476	2,001,223	2,083,894	1,817,271
Assets pledged as collateral 444,922 309,051 208,925 197,420 105,648 Inventory 121,292 126,292 132,731 47,788 53,683 Investment in associates 711 625 1,357 1,114 14,848 Investment properties 110 515 1,933 3,033 3,025 Property, plant and equipment 112,339 91,515 88,263 88,315 88,388 Intagible assets 25,009 225,589 18,554 17,278 14,615 Assets held for sale 38,956 38,990 50,149 50,332 570 Polerred tax 20,009 25,568 18,554 17,948 17,948 17,948 Share pramium 233,382 233,382 233,382 233,382 233,382 225,892 Reserves 394,269 265,514 427,674 331,783 304,224 Share pramium 233,382 233,382 233,382 233,382 233,382 228,82 Reserves <td< td=""><td>Financial assets at fair value through profit or</td><td>282,660</td><td>109,162</td><td>83,713</td><td>46,711</td><td>26,426</td></td<>	Financial assets at fair value through profit or	282,660	109,162	83,713	46,711	26,426
Other assers 212,09 126,29 132,731 4,778 458,484 Investment in associates 711 625 1,575 1,114 -9,849 Investment properties 100 515 1,933 3,033 3,035 Property, plant and equipment 112,339 91,515 88,638 88,315 88,388 Intangible assets 25,009 25,589 16,621 15,328 9,868 Deferred tax 25,009 25,589 18,554 17,279 14,615 Assets held for sale 33,956 33,956 55,68,909 50,149 50,332 570 Financed by: Financed by: Finance capital 17,948 17,948 17,948 17,948 17,948 17,948 31,7942 233,392 233,392 233,392 233,392 233,392 233,392 233,392 233,392 233,392 233,392 233,392 234,244 Non controlling interest 465,348 17,948 15,794 41,652 41,652	Investment securities	1,414,530	1,663,821	1,248,608	1,050,588	913,779
Memotropy 1,000	Assets pledged as collateral	464,922	309,051	208,925	197,420	105,646
Investment in associates	Other assets	212,092	126,292	132,731	47,786	35,483
Property plant and equipment 112,939 91,515 88,263 88,315 88,336 184,000 112,939 91,515 88,263 88,315 88,336 184,000 112,939 91,515 88,263 88,315 96,875 182,000 115,328 96,875 124,67	Inventory	-	-	-	-	49,649
Property, plant and equipment 11,293 91,515 88,263 88,315 9,687 161 and pille assess 18,961 16,134 16,211 15,326 9,687 16,000 16	Investment in associates	711	625	1,357	1,114	-
Intangible assets	Investment properties	100	515	1,993	3,003	3,025
Pelerare dax	Property, plant and equipment	112,939	91,515	88,263	88,315	88,398
Seases held for sale	Intangible assets	18,961	16,134	16,211	15,328	9,687
Page	Deferred tax	25,009	25,558	18,554	17,278	14,615
Primanced by: Share capital 17,948 17,948 17,948 17,948 233,932 234,932 244,933 34,933 34,68,681 3,143,338 3,104,221 2,970,922 2,281,181 2,2	Assets held for sale	38,956	38,990	50,149	50,332	570
Share capital 17,948 17,948 17,948 17,948 17,948 27,948 27,948 283,392 223,392 223,392 223,392 225,892 265,314 427,874 331,783 304,226 Non controlling interest 15,516 12,289 (5,494) (548) 3,675 Deposits from banks 860,486 74,315 665,366 416,78 14,655 Deposits from customers 4,019,836 3,486,691 3,143,338 3,104,221 2,970,922 Financial liabilities at fair value through proffic 6,046 15,791 9,404 37,137 12,488 Liabilities on insurance contracts 24,676 19,766 13,399 9,404 10,157 Elabilities on insurance contracts 24,676 19,766 13,399 9,440 10,157 Elabilities on insurance contracts 3,352 1,940 2,203 2,662 3,774 Retirement benefit obligations 3,352 1,940 2,203 2,662 3,744 Current income 4,27,493 2,493		6,203,526	5,568,909	5,236,537	4,736,806	4,166,189
Share capital 17,948 17,948 17,948 17,948 17,948 27,948 27,948 27,948 225,2892 223,392 223,392 225,892 252,893 28,000 265,314 427,874 331,733 304,224 Non controlling interest 15,516 12,289 (5,494) (548) 3,675 Deposits from banks 860,486 74,315 665,366 416,787 14,665 Deposits from customers 4,019,836 3,486,691 3,143,338 3,104,221 2,970,922 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502 2,571,502	Financed by:					
Share premium		17.948	17.948	17.948	17.948	17.948
Reserves	·		,			
Non controlling interest 15,516 12,289 (5,494) (548) 3,3675 Copposits from banks 800,486 749,315 665,366 416,078 144,652 Deposits from customers 4,019,836 3466,691 3,143,338 3,104,221 2,970,922 Financial liabilities at fair value through profit 6,046 15,791 9,404 37,137 12,488 12,abilities on investment contracts 63,748 34,192 21,734 10,287 11,837 12,488 34,192 21,734 10,287 11,837 12,488 38,000 338,214 420,919 316,792 256,116 42,000 376,622 266,198 235,388 168,441 26,000 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,662 3,764 2,000 2,000 2,368 168,441 2,000	·					
Deposits from banks 860,486 749,315 665,366 416,078 144,652 Deposits from customers 4,019,836 3,486,691 3,143,338 3,104,221 2,970,922 Financial liabilities at fair value through profit Liabilities on investment contracts 6,046 19,766 13,399 9,440 10,157 Liabilities on investment contracts 24,676 19,766 13,399 9,440 10,157 Borrowings 250,596 338,214 420,919 316,792 256,116 Retirement benefit obligations 3,352 1,940 2,203 2,662 3,764 Current income tax 13,778 15,656 10,194 8,897 8,773 Other labilities 297,140 375,642 266,198 235,388 168,414 Deferred income tax liabilities 250 266 606 813 239 Liabilities held for sale 2,493 2,493 9,457 12,515 - Inpair members in come 12 months 12 months 12 months 12 months 12						
Deposits from customers 4,019,836 3,486,691 3,143,338 3,104,221 2,970,922 Financial liabilities at fair value through profits 6,046 15,791 9,404 37,137 12,488 Liabilities on insurance contracts 63,748 34,192 21,734 10,287 11,837 Borrowings 250,596 338,214 420,919 316,782 256,116 Retirement benefit obligations 3,352 1,940 2,203 2,662 3,764 Current income tax 13,778 15,656 10,194 8,897 8,773 Other liabilities 297,10 375,642 266,198 8,293 8,775 Liabilities held for sale 2,493 2,493 9,457 12,515 Liabilities held for sale 2,493 2,493 9,457 12,515 NECOME STATEMENT 12 months ended 12 months 12 months </td <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td>	-					
Financial liabilities at fair value through profit to Enabilities on investment contracts	·					
Liabilities on investment contracts 24,676 19,766 13,399 9,440 10,157 Liabilities on insurance contracts 63,748 34,192 21,734 10,287 11,837 Borrowings 250,596 338,214 420,919 316,792 256,116 Retirement benefit obligations 3,352 1,940 2,203 2,662 3,764 Current income tax 13,778 15,656 10,194 8,897 8,773 Nother liabilities 297,140 375,642 266,198 235,388 168,441 Deferred income tax liabilities 250 266 606 813 239 Liabilities held for sale 2,493 2,493 9,457 12,515	•					
Liabilities on insurance contracts 63,748 34,192 21,734 10,287 11,837 Borrowings 250,596 338,214 420,919 316,792 256,116 Retirement benefit obligations 3,352 1,940 2,203 2,662 3,764 Current income tax 13,778 15,656 10,194 8,897 8,773 Other liabilities 297,140 375,642 266,198 235,388 168,441 Deferred income tax liabilities 250 266 606 813 239 Liabilities held for sale 2,493 2,493 9,457 12,515 INCOME STATEMENT 12 months 6,203,526 5,568,909 5,236,537 4,736,805 4,166,189 INCOME STATEMENT 12 months	5 .					
Bornowings 250,596 338,214 420,919 316,792 256,116 Retirement benefit obligations 3,352 1,940 2,203 2,662 3,764 2,703 2,662 3,764 3,778 15,656 10,194 8,897 8,773 1,778 1,778 15,656 10,194 8,897 8,773 1,778						,
Retirement benefit obligations 3,352 (Durent income tax) 1,3778 (Durent income tax) 2,203 (Durent income tax) 2,662 (Durent income tax) 3,764 (Durent income tax) 3,778 (Durent income tax) 1,3778 (Durent income tax) 1,655 (Durent income tax) 1,218 (Durent income tax) 1,218 (Durent income tax) 1,218 (Durent income tax) 1,218 (Durent income tax) 2,2493 (Durent income tax) 2,249,348 (Durent income tax) 2,249,348 (Durent income tax) 2,249,348 (Durent income tax) 3,249,249 (Durent income tax) 3,249,249 (Durent income tax) 3,249,249 (Durent income tax,249 (Durent income tax) 3,249,249 (Durent income tax,249 (Du						
Current income tax Other liabilities 13,778 (a) 15,656 (b) 10,194 (b) 235,388 (b) 168,441 (b) 297,140 (b) 266 (b) 66 (b) 235,388 (b) 24,000 (b) 266 (b) 66 (b) 235,388 (b) 24,000 (b						
Other liabilities 297,140 375,642 266,198 235,388 168,441 Deferred income tax liabilities 250 266 606 813 239 Liabilities held for sale 2,493 2,493 9,467 12,515 INCOME STATEMENT INCOME STATEMENT 12 months ended anded ended	-					
Deferred income tax liabilities						
Property September Propert						
Tamonths ended e						-
Tamonths ended e		6,203,526	5,568,909	5,236,537	4,736,805	4,166,189
12 months ended ended ended ended ended ended ended ended ended (ended ended ended ended ended ended (ended ended ended ended (ended ended ended (ended ended ended (ended ended (ended ended (ended		· · ·		, ,		
Gross Earnings ended N/million N/mil	INCOME STATEMENT					
Gross Earnings 31 Dec 2019 N'million		12 months				
Gross Earnings N'million 627,008 N'million 587,406 N'million 598,184 N'million 583,006 N'million 503,798 Net operating income (Loss)/Gain from disposal of subsidiary (Loss)/Gain from disposal of subsidiary (Loss)/Gain from disposal of subsidiary (10,106) (4,041) (2,190) (3,306) Operating expenses (304,071) (261,305) (4,508) (218,744) (219,429) Group's share of associate's results (51,133) 87 23 430 (26,037) (118,794) Profit before taxation (51,133) 84,079 63,853 54,522 22,948 21,581 Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations (147) 77,774 4,898) (391) Loss from discontinuing operations (147) 77,774 17,141 15,539 Profit for the year (147) 73,665 58,232 37,708 12,243 15,148 Profit attributable to: 0 69,918 57,692 41,328 14,122 15,406 Owners of the parent (147) 69,918 57,692 41,328 14,122		ended	ended	ended	ended	ended
Gross Earnings 627,008 587,406 598,184 583,006 503,798 Net operating income (Loss)/Gain from disposal of subsidiary Insurance claims (Departing expenses (Group's share of associate's results Impairment charge for credit losses (Group's share of associate's results (Group's share of associate's results (Gr		31 Dec 2019	31 Dec 2018	31 Dec 2017	31 Dec 2016	31 Dec 2015
Net operating income 449,301 417,317 444,835 469,926 361,537 (Loss)/Gain from disposal of subsidiary - - - - (8) 1,572 Insurance claims (10,106) (4,717) (4,041) (2,190) (3,306) Operating expenses (304,071) (261,305) (4,508) (218,744) (219,429) Group's share of associate's results 87 23 430 - - - Impairment charge for credit losses (51,133) (87,465) (150,424) (226,037) (118,794) Profit before taxation 84,079 63,853 54,522 22,948 21,581 Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 <td></td> <td>N'million</td> <td>N'million</td> <td>N'million</td> <td>N'million</td> <td>N'million</td>		N'million	N'million	N'million	N'million	N'million
(Loss)/Gain from disposal of subsidiary - - - - (8) 1,572 Insurance claims (10,106) (4,717) (4,041) (2,190) (3,306) Operating expenses (304,071) (261,305) (4,508) (218,744) (219,429) Group's share of associate's results 87 23 430 - - - Impairment charge for credit losses (51,133) (87,465) (150,424) (226,037) (118,794) Profit before taxation 84,079 63,853 54,522 22,948 21,581 Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: 0wners of the parent 69,918 57,692 41,328 14,122 </td <td>Gross Earnings</td> <td>627,008</td> <td>587,406</td> <td>598,184</td> <td>583,006</td> <td>503,798</td>	Gross Earnings	627,008	587,406	598,184	583,006	503,798
Insurance claims	Net operating income	449,301	417,317	444,835	469,926	361,537
Insurance claims	(Loss)/Gain from disposal of subsidiary	, <u>-</u>	, -	· -		
Operating expenses (304,071) (261,305) (4,508) (218,744) (219,429) Group's share of associate's results 87 23 430 - - - Impairment charge for credit losses (51,133) (87,465) (150,424) (226,037) (118,794) Profit before taxation 84,079 63,853 54,522 22,948 21,581 Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: 0wners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	Insurance claims	(10.106)	(4.717)	(4.041)		
Group's share of associate's results 87 23 430 -						
Impairment charge for credit losses (51,133) (87,465) (150,424) (226,037) (118,794) Profit before taxation 84,079 63,853 54,522 22,948 21,581 Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: 0wners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148					-	-
Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: 0wners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	•				(226,037)	(118,794)
Taxation (10,268) (5,544) (9,040) (5,807) (6,042) Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: 0wners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	B 601 6	04.070	00.050	- 4	00.040	04.504
Profit from continuing operations 73,812 58,309 45,482 17,141 15,539 (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 (2,432) Profit attributable to: 0 Owners of the parent 69,918 57,692 41,328 14,122 15,406 (3,620) (1,879) (258) (73,665 58,232 37,708 12,243 15,148 (2,582) (2,582) (3,665 58,232 37,708 12,243 15,148 (2,582) (3,665 58,232 37,708 12,243 15,148 (2,582) (3,682)						
Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: Owners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	raxation	(10,268)	(5,544)	(9,040)	(5,807)	(6,042)
Loss from discontinuing operations (147) (77) (7,774) (4,898) (391) Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: Owners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	Profit from continuing operations	73 812	58 309	45 482	17 141	15 539
Profit for the year 73,665 58,232 37,708 12,243 15,148 Profit attributable to: Owners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	- · · · · · · · · · · · · · · · · · · ·					
Profit attributable to: Owners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148	Porti for all and a					
Owners of the parent 69,918 57,692 41,328 14,122 15,406 Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148		73,665	58,232	37,708	12,243	15,148
Non controlling interest 3,747 540 (3,620) (1,879) (258) 73,665 58,232 37,708 12,243 15,148		00.010	F7.000	44.000	44400	45 400
73,665 58,232 37,708 12,243 15,148	•					
	Non controlling interest					
Earnings per share in kobo (basic/diluted) 195 161 115 39 43	Formings nor object in both a Research to 100					
	Earnings per snare in Kobo (basic/diluted)	195	161	115	39	43