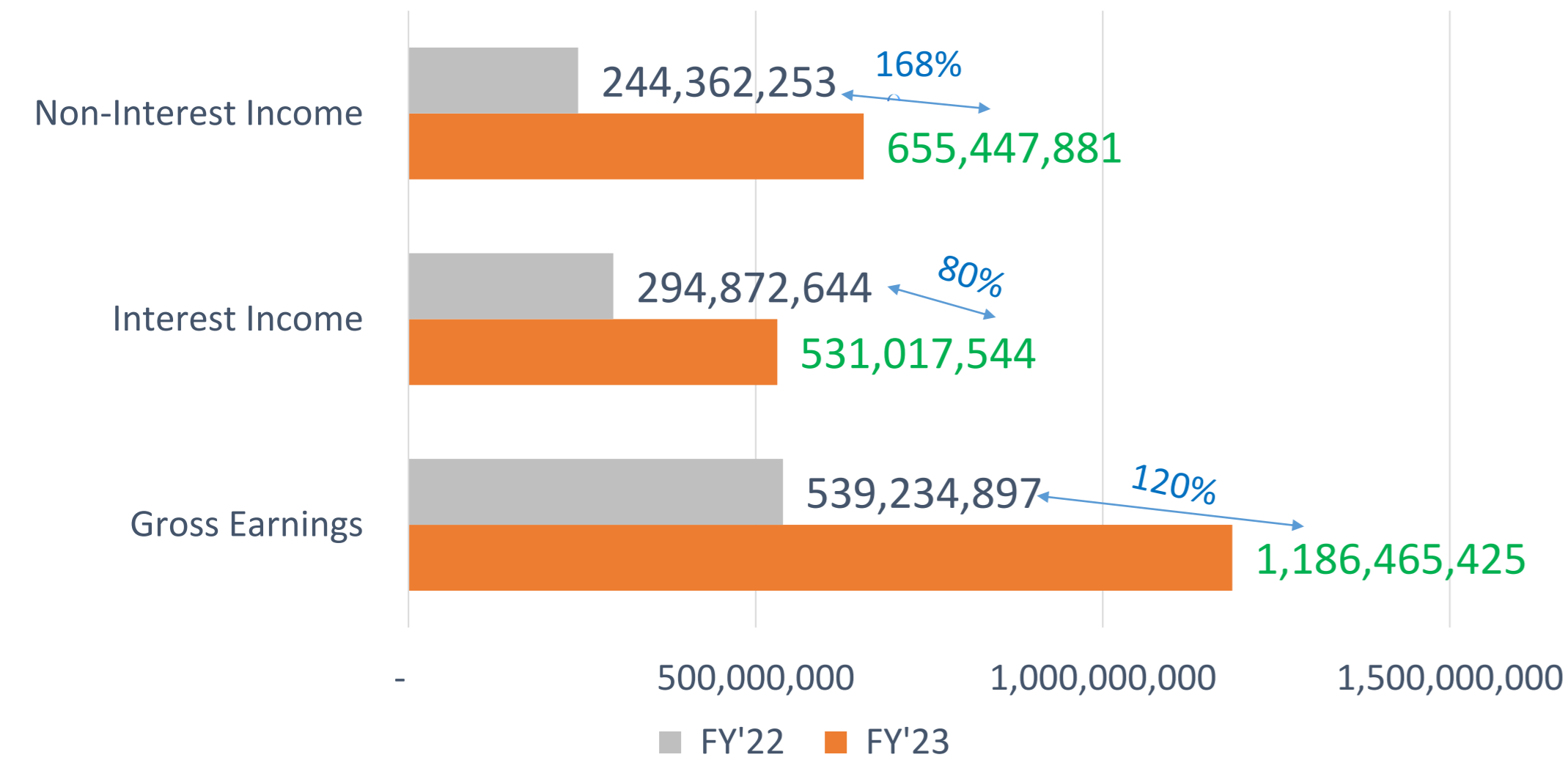
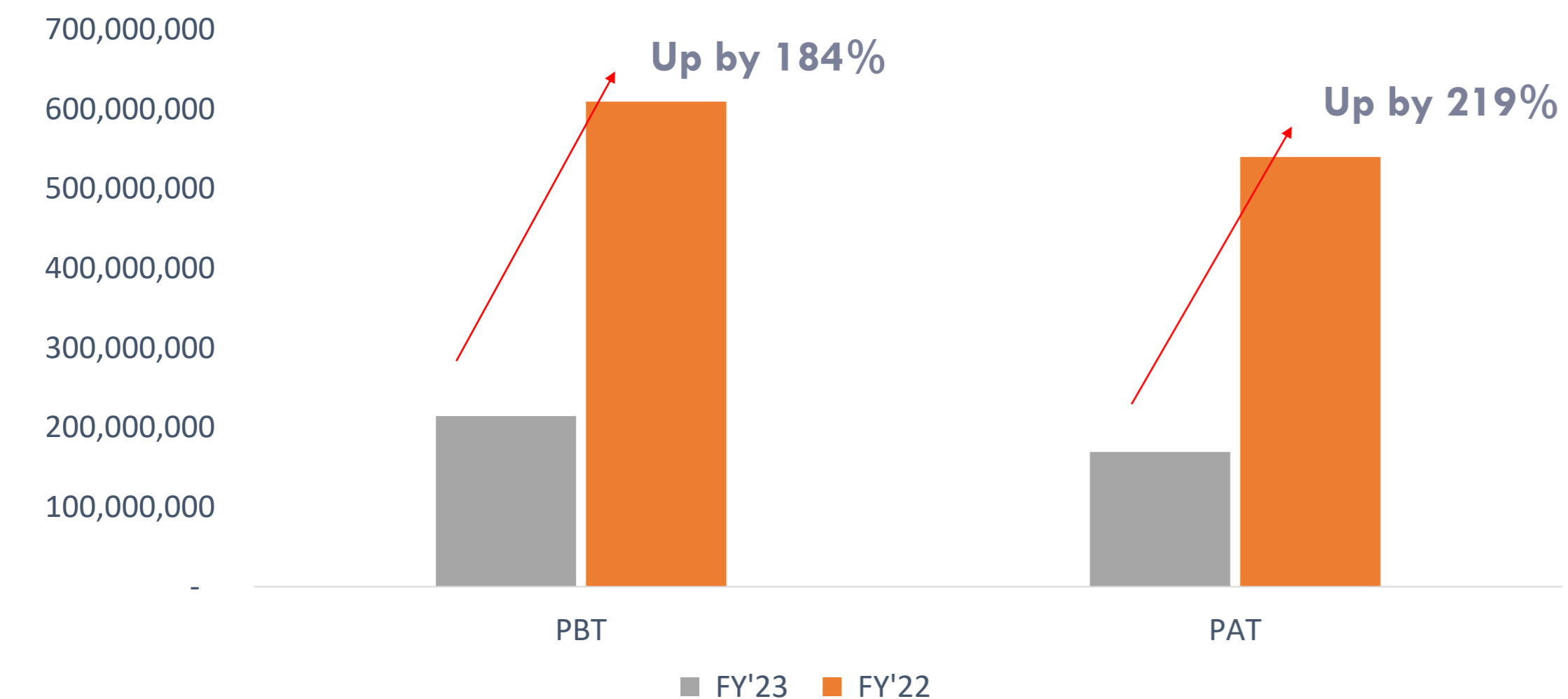


Top Line Performance Chart (₦'000mn)



Bottom Line Performance Chart (₦'000mn)



Dividend Qualification

- Dividend Per Share : ₦2.70
- Dividend Yield at ₦36.00 : 7.50%
- Qualification Date : 26th of April, 2024
- Closure Date : 29th of April, 2024
- Payment Date : 9th of May, 2024
- Agm Date : 9th of May, 2024

Ratios	FY'23	FY'22
Loans-to-Deposits ratio	34.65%	42.78%
Non-Performing Loan Ratio	4.19%	5.19%
Operating Profit margin	51.35%	39.71%
Net Interest Margin	10.53%	7.39%
ROAE	36.53%	18.17%
ROAA	7.55%	1.66%
Dividend Payout Ratio	14.16%	47.06%
Cost-to-Income Ratio	0.33	0.51
Average cost of Deposits	0.02	0.01
BVPS	50.19	31.64
EPS (N)	19.07	5.95
DPS	2.70	2.80