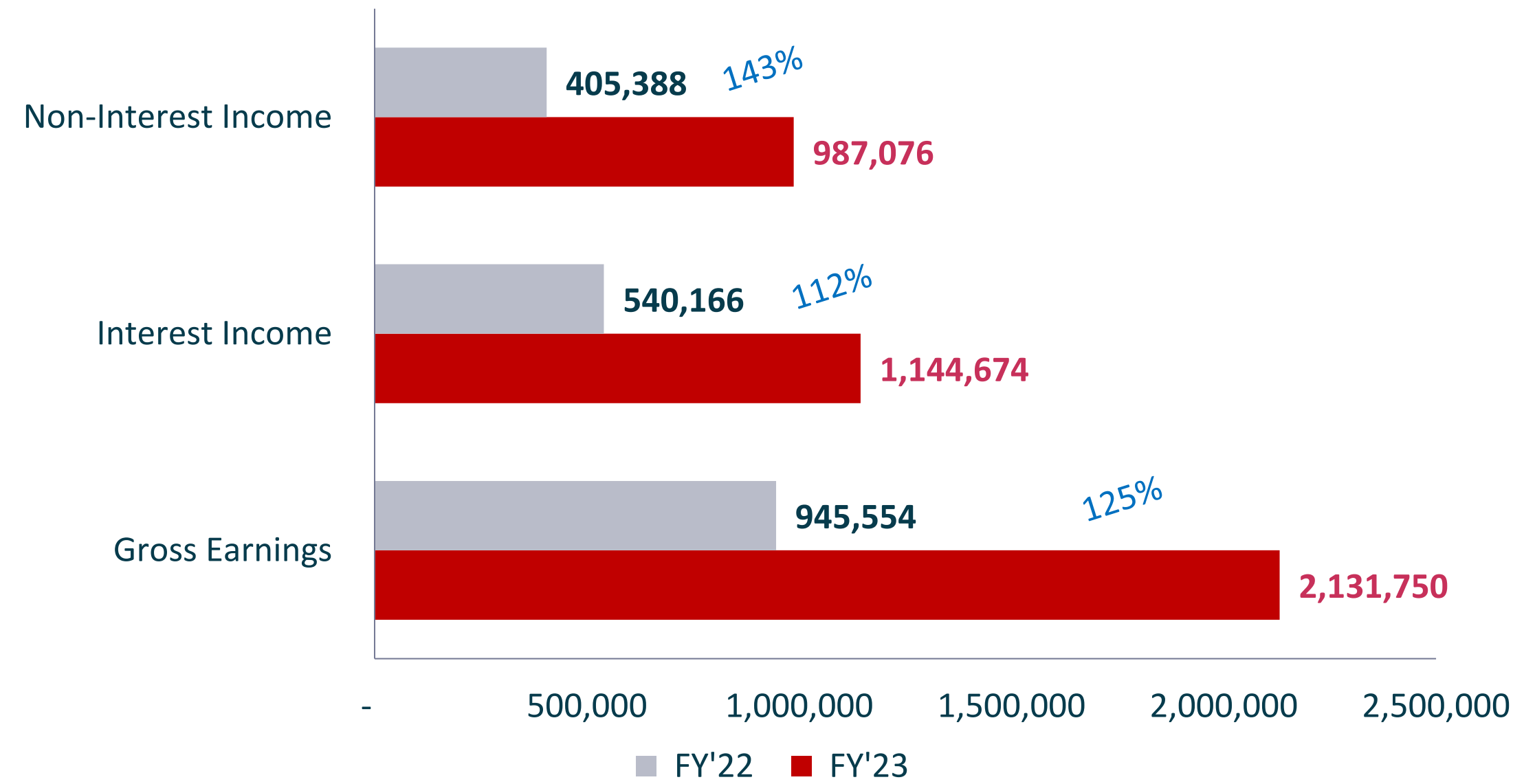


# ZENITH BANK DIVIDEND/FY'23 PERFORMANCE SNAPSHOT



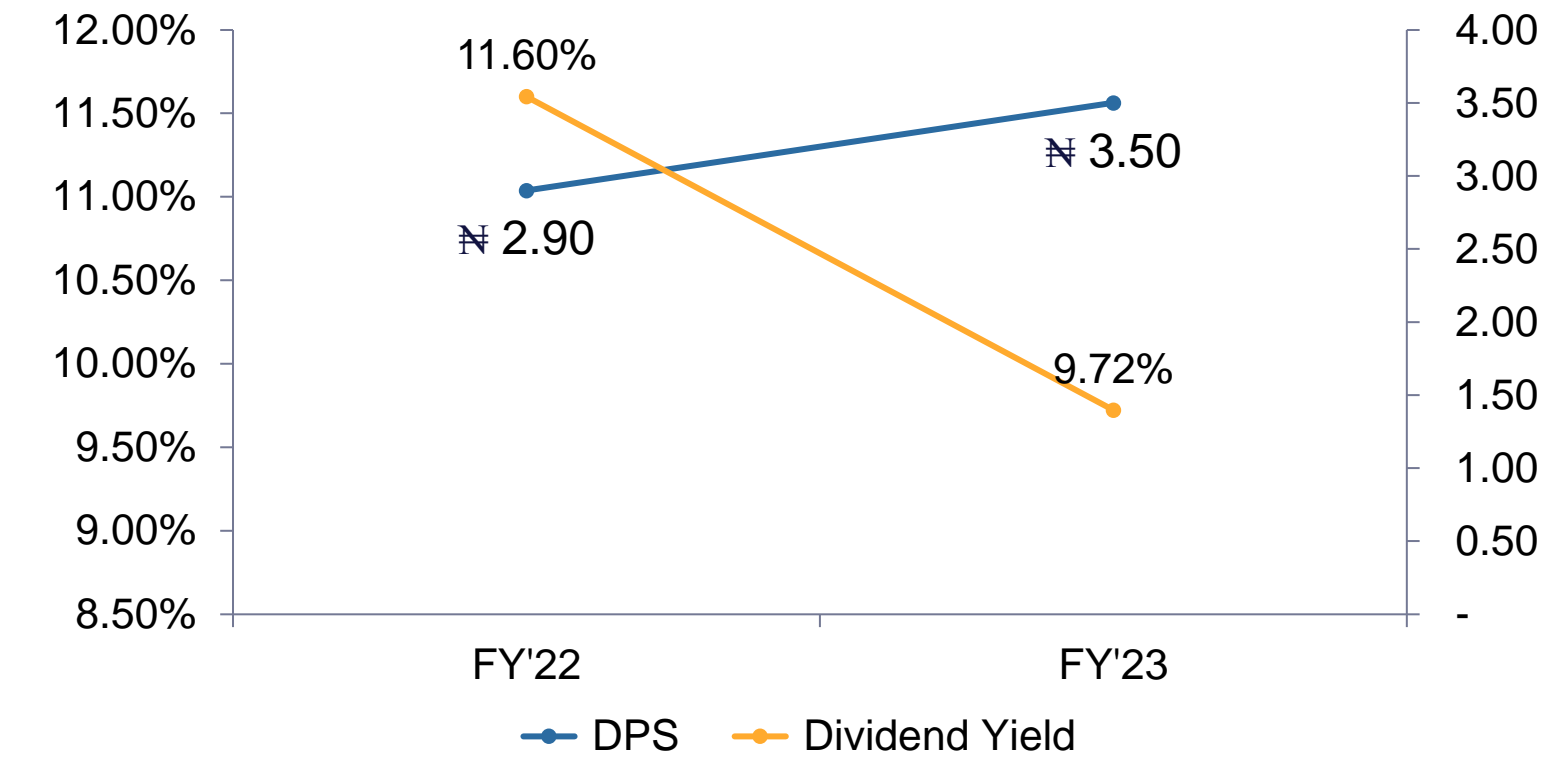
Top Line Performance Chart (₦'000mn)



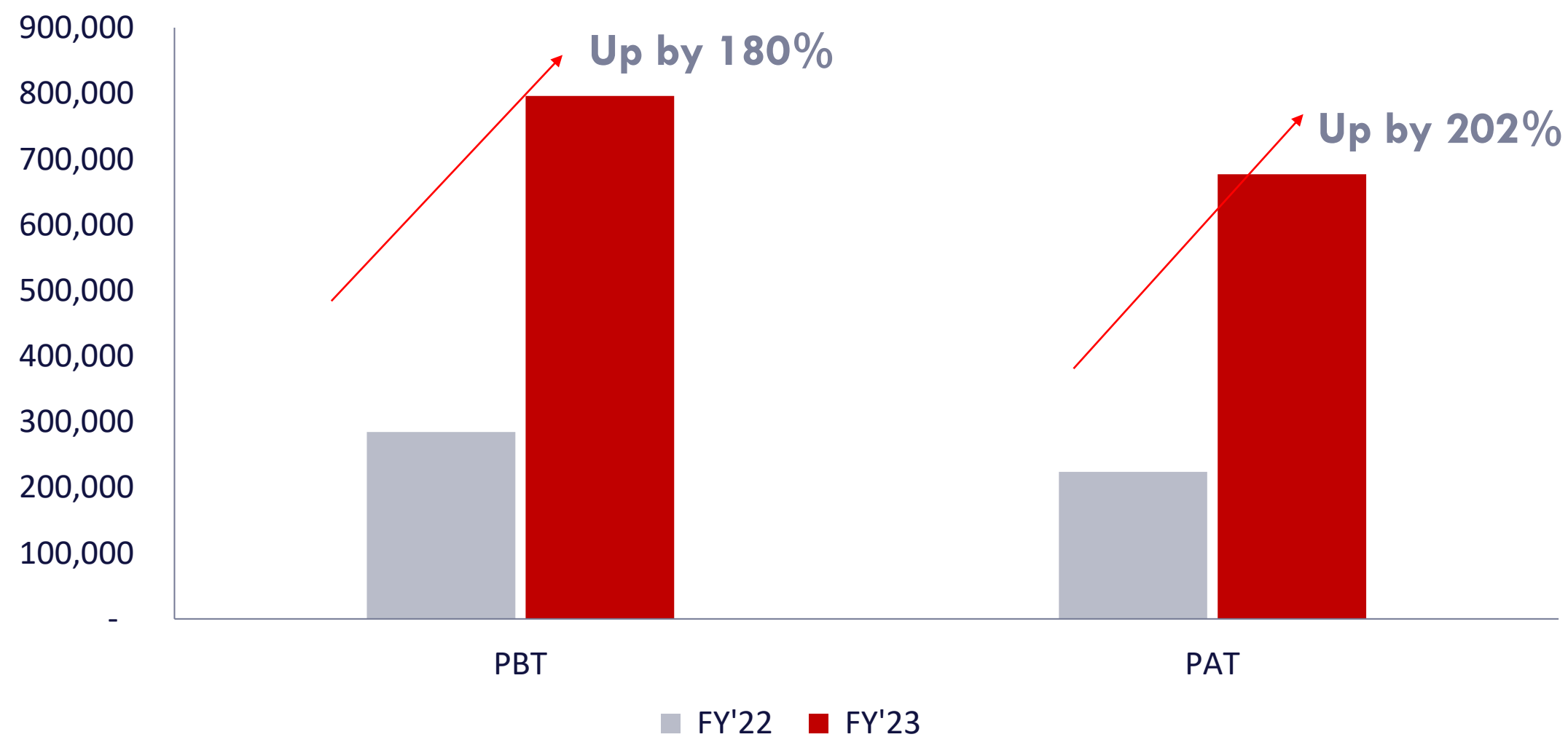
## Dividend Qualification

- Dividend Per Share : ₦3.50
- Dividend Yield at ₦36.00 : 9.72%
- Qualification Date : 25th of April, 2024
- Closure Date : 26th of April, 2024
- Payment Date : 8th of May, 2024
- Agm Date : 8th of May, 2024

Dividend and Dividend Yield Movement



Bottom Line Performance Chart (₦'000mn)



Ratios	FY'23	FY'22
Loans-to-Deposits ratio	43.23%	51.90%
Operating Profit margin	37.34%	30.10%
Net Interest Margin	9.64%	5.92%
ROAE	29.13%	16.24%
ROAA	4.15%	1.37%
Dividend Payout Ratio	16.24%	40.62%
Dividend Yield	9.72%	11.60%
Cost-to-Income Ratio	0.27	0.45
Average cost of Deposits	0.11	0.05
BVPS	74.00	43.92
EPS (₦)	21.55	7.14
DPS	3.50	2.90