



Fidelity Bank Plc Q1 2020

28 April 2020

MPR: 13.5%

Mar '20 Inflation Rate: 12.26%

Q4 2019 Real GDP: 2.55%

Fidelity Bank Plc

Statement of Profit or Loss

Gross earnings

Interest and similar income

Interest and similar expense

Net interest income

Impairment loss on financial assets

Net interest income after impairment loss on financial assets

Net Fee and commission income

Net gains on investment securities

Other operating income

Personnel expenses

Depreciation & Amortization

Other operating expenses

Profit before income tax

Income tax expense

Profit after tax

Earnings per share (in kobo)

Q1 2020 (N' million)	Q1 2019 (N' million)	% Change
51,159	48,423	5.65%
43,926	39,431	11.40%
(19,326)	(22,900)	-15.61%
24,600	16,531	48.81%
(2,103)	(1,035)	103.19%
22,497	15,496	45.18%
4,015	5,356	-25.04%
38	21	80.95%
1,662	2,494	-33.36%
(6,398)	(5,347)	19.66%
(1,415)	(993)	42.50%
(13,815)	(10,352)	33.45%
6,584	6,675	-1.36%
(724)	(734)	-1.36%
5,860	5,941	-1.36%
20	21	-4.76%

Balance Sheet as at 31 March 2020

Cash and Cash equivalents

Investment securities

Loans and Advances

Property Plant and Equipment

Other Assets

Total Assets

Customers' deposits

Borrowings

Provision

Other Liabilities

Total Liabilities

Total shareholders' equity

546,898	383,039	42.78%
314,328	319,279	-1.55%
1,165,826	966,254	20.65%
38,430	35,980	6.81%
181,306	165,572	9.50%
2,246,788	1,870,124	20.14%
1,352,262	1,016,999	32.97%
241,862	270,556	-10.61%
4,545	2,500	81.80%
405,734	378,039	7.33%
2,004,403	1,668,094	20.16%
242,385	202,030	19.97%

Source: Company Financials, Cowry Research

Final Dividend
N/A

Bonus
N/A

Closure Date
N/A

Payment Date
N/A

AGM Date
N/A

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