

CENTRAL BANK OF NIGERIA
CONSOLIDATED AND SEPARATE STATEMENTS OF PROFIT OR LOSS
FOR THE YEAR ENDED 31 DECEMBER 2022

		Group		Bank	
		2022	2021	2022	2021
	Notes	N'million	N'million	N'million	N'million
Interest and similar income calculated using the effective interest method	5a	2,873,589	1,962,630	2,859,339	1,950,301
Other interest and similar income	5b	422,783	339,335	422,783	339,335
Interest and similar expense calculated using the effective interest method	6	(1,471,289)	(1,258,219)	(1,471,289)	(1,258,404)
Net interest income		1,825,083	1,043,746	1,810,833	1,031,232
Fees and commission income	7	120,582	41,978	120,258	41,724
Net fair value (loss)/ gains on financial instruments	8	(37,260)	95,498	(37,260)	95,498
Other operating income	9	242,734	487,113	248,116	486,779
Total operating income		2,151,139	1,668,335	2,141,947	1,655,233
Credit loss expense	14	(875,206)	(498,234)	(868,675)	(503,806)
Net operating income		1,275,933	1,170,101	1,273,272	1,151,427
Personnel expenses	11	(265,876)	(200,041)	(257,865)	(192,745)
Depreciation of property, equipment and right-of-use assets	24	(32,395)	(29,478)	(27,203)	(23,889)
Amortisation of intangible assets	23	(2,056)	(3,676)	(1,843)	(3,382)
Currency issue expenses	12	(29,647)	(15,230)	(96,457)	(72,576)
Other operating expenses	13	(888,341)	(884,232)	(824,278)	(827,791)
Total operating expenses		(1,218,315)	(1,132,657)	(1,207,646)	(1,120,383)
Operating Profit		57,618	37,444	65,626	31,044
Share of profit of equity accounted investee's net of tax	21	47,439	38,022	-	-
Profit before tax		105,057	75,466	65,626	31,044
Income tax expense	15a	(1,203)	(341)	-	-
Profit for the year		103,854	75,125	65,626	31,044

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A technical review of select de-risking schemes to promote rural and agricultural finance in sub-Saharan Africa Szebini, A., Anyango, E., Orora, A., Agwe, J., 2021-09-23 In recognition of the well understood challenges with promoting rural and agricultural finance the need for a more systemic approach to promoting financial inclusion is gaining traction in the thinking and programming approaches of the community of practice Within this system level view the concept of de risking the overall operating environment of agricultural value chains is recognized as a critically important factor Accordingly numerous project based and stand alone de risking arrangements have recently been launched or are at various stages of design throughout sub Saharan Africa The generation of evidence of performance impact and cost effectiveness is critical to validating the relevance of these types of schemes as well as to informing design improvement and implementation for the sake of scalability and replicability This study takes stock of these experiences in an effort to contribute to building up the evidence base to help inform the future strategy and design of similar programmatic interventions *Delving deeper into the agricultural transformation and youth employment nexus* Adesugba, Margaret Abiodun, Mavrotas, George, 2016-04-19 Youth employment is not an entirely new topic for research and policy Recent estimates from the International Labour Organisation ILO 2013a suggest that high and rising unemployment rates among youth remain a key challenge to global development especially in the developing world This is particularly important in sub Saharan Africa where about 85 percent of youth defined by the ILO as all those between the ages of 15 and 24 years are poor 70 percent live in rural areas where agriculture is the main source for their income and subsistence and 11 million youth are expected to enter the labor market every year for the next decade World Bank 2014 These characteristics of youth in sub Saharan Africa justify the centrality of the nexus between youth employment and agriculture in formulating development policy on the continent At the same time youth unemployment is currently one of the issues receiving attention at the top of the global development agenda

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Financial Inclusion and Regulation Ogochukwu Monye, 2022-10-17 This book explores the various considerations for achieving an effective regulatory strategy to improve financial access and usage in Nigeria and beyond Gaps in the legal and institutional framework for digital financial services DFS as well as the barriers that contribute to financial exclusion are identified as are the policy changes needed to provide more extensive accessible and sustainable financial inclusion value In addition the book covers divergent themes around the use of and insights for regulating industry financial services providers and challenger entities that herald industry disruption The book adopts three research methods The doctrinal research method is used to buttress the law and development analysis and the themes around regulation adoption and usage of financial services To elucidate the application of financial innovations comparative case studies are drawn from selected jurisdictions including Kenya South Africa Ghana The Philippines Brazil Mexico Uganda Pakistan India and Bangladesh Lastly

using the empirical research method the author reports the burden experienced by the residents of a community without banks in accessing finance Included in this discussion are the barriers to finance as well as the coping strategies adopted by the community residents to access formal and informal finance *E-Business Princely Ifinedo,2012-02-10 E Business Applications and Global Acceptance* is a collection of well written papers that employ empirical and theoretical conceptual approaches to highlight insights on the global acceptance of electronic business e business and other useful applications and conceptualizations in the area As our knowledge of the e business phenomenon continues to mature and evolve it is pertinent that new insights and information be made available This edited book is published against such a backdrop In essence this book seeks to provide value to both e business researchers and practitioners with information sourced from differing regions of the world The diversity in the sources of insights is welcome and this edited book covers a wide range of interesting topical and timely issues dealing with the acceptance of e business applications or systems business processes integration and management the extension of e business concepts to not for profit nonprofit organizations and the construction of a service innovation model Without a doubt this book will be a comprehensive reference point for knowledge seekers who want to understand emerging conceptualizations processes and behaviors in the e business domain **South-South**

Co-Operation: A Case of Indo-Nigerian Economic Relations J. E. Eton,2006-06-06 South South Co operation A Case Study of Indo Nigerian Economic Relations work presents the trends and pattern of Indo Nigerian economic relations during the period 1960 to 1995 in the context of South South Co operation While examining the gamut of the economic relationship between the two countries during the aforementioned period theoretical analyses as well as quantitative aspects of the subject were attempted The exercise revealed the changing pattern and composition of Indo Nigerian trade and the growth trends in South South economic and trade relations Given the dearth of well researched information on the nature and trends of Inso Nigerian economic relations this contribution will be a valuable addition to the arsenal of those interested in Indo Nigerian economic diplomacy scholars as well as those who are interested in Indo Nigerian economic diplomacy scholars as well as those who are interested in economic co operation among developing countries The value of the suggestions made in this book is not limited to Nigeria bit extends to all the developing countries whose economies are similarly skewed

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