

AVA
CAPITAL PLC

*AVA Capital Plc is registered and regulated by the
Securities and Exchange Commission, Nigeria*

Investor Fact Sheet



ABOUT AVA CAPITAL PLC

AVA Capital PLC (“AVA Capital” or the “Company” or the “Group”) was founded to build and preserve sustainable long-term wealth for our clients, our communities and the broader economy through innovative financial solutions, expert advisory and financial literacy.

AVA Capital offers a boutique of financial services to its clients which includes investment banking, asset management, securities trading and trusteeship. The Group focuses on delivering cutting edge financial solutions to clients which includes Small, Medium & Large-sized Corporates, Governments (Federal, State & Local) and individuals (HNIs and Retail Clients). The Group was founded by a team of highly skilled and exceptional professionals with extensive experience in financial services.

AVA CAPITAL PLC (“AVA CAPITAL”)

- The investment banking arm of AVA Capital PLC.
- Licensed by the Securities and Exchange Commission (SEC) as an Issuing House.
- Delivers tailored financial advisory and capital market solutions to both public and private sector clients with a proven record of executing complex transactions precisely, efficiently, and effectively.

AVA GLOBAL ASSET MANAGERS LIMITED (“AVA GAM”)

- The asset management subsidiary of AVA Capital PLC.
- Licensed by the Securities & Exchange Commission (SEC), serving governments, institutions, and retail clients.
- Provides portfolio management and investment advisory services as well as non-traditional asset management services through privately managed portfolios and collective investment schemes.

	Rating class	Rating scale	Rating
GCR Ratings	Management Quality Rating	National	MQ2(NG)
	Nigerian Management Quality Rating	National	A(NG)(mq)
	Long-Term Rating	Short Term Rating	Rating Outlook
DATAPRO	A+	A1	Stable

Manages the following mutual funds: AVA GAM Money Market Fund, AVA GAM Fixed Income Fund (Naira), AVA GAM Fixed Income Fund (USD).

AVA SECURITIES LIMITED (“AVA SEC”)

- The securities trading subsidiary of AVA Capital PLC.
- Licensed by the Securities and Exchange Commission (SEC) as a broker.
- Offering brokerage, securities portfolio management, commodities trading, and secondary capital market advisory services to individual, institutional, and public sector clients.
- A trading member of the Nigerian Exchange Limited (NGX) and FMDQ OTC **Securities Exchange**.

AVA TRUSTEES LIMITED (“AVA TRUSTEES”)

- The trustee services arm of AVA Capital PLC.
- Licensed by the Securities and Exchange Commission (SEC) of Nigeria.
- Provides diverse, independent, and professional trusteeship and asset administration services to individuals, corporations, state and federal governments, and regulatory agencies, with a strong presence in the Nigerian capital market.
- Offers confidential, client-focused, and bespoke trust solutions—ranging from private family trusts to complex corporate arrangements such as government bond issuances and sukuk structures.

ESG JOURNEY

Employee Welfare & Talent Development (Social)

- Structured Graduate Trainee Programmes strengthen institutional knowledge transfer.
- Sponsorship of advanced education and globally recognised professional certifications enhances technical capability across core functions.
- Comprehensive health coverage for employees and eligible dependents.
- Employee wellbeing initiatives that promote engagement, productivity, and sustainable performance outcomes.
- Defined retirement and financial security benefits reinforces talent retention and long-term workforce stability.

Diversity, Equity & Inclusion (Social / Governance)

- Decisions on recruitment, advancement, and compensation practices are merit-driven.
- 50% female representation in leadership ensures gender diversity and governance effectiveness.
- A multigenerational workforce supports the integration of institutional experience with evolving digital capabilities.
- Broad cultural representation strengthens organisational adaptability and market relevance.

Environmental Responsibility (Environmental)

- Energy-efficient office design optimises natural lighting and reduces electricity intensity.
- Green workplace features contribute to improved indoor environmental quality and employee wellbeing.
- Renewable energy integration through solar power systems reduces reliance on carbon-intensive energy sources.
- Durable and energy-efficient building materials support long-term sustainability of physical infrastructure.
- Centralised employee transportation reduces commuting-related emissions and overall operational carbon footprint.

Community Impact & Financial Inclusion (Social)

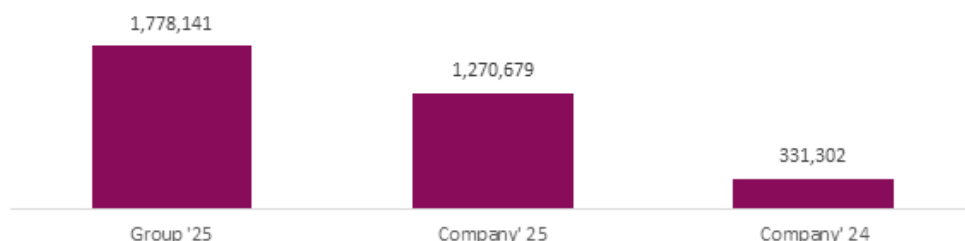
- Interest-free microfinance programmes enhance access to capital for underserved entrepreneurs and small-scale traders.
- Financial literacy initiatives promote responsible financial behaviour and facilitate integration into the formal financial ecosystem.

Corporate Governance & Ethical Business Practices (Governance)

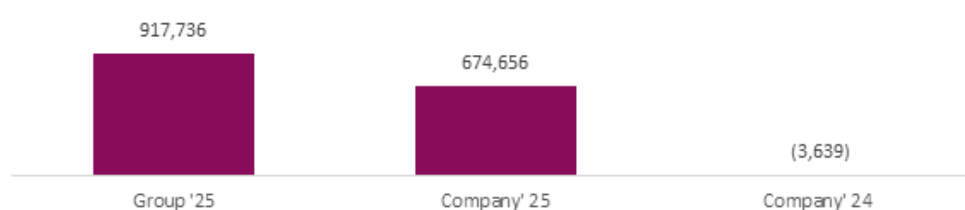
- Strong Board oversight and formal governance structures support disciplined strategic execution and risk management.
- Proactive regulatory engagement ensures compliance with evolving financial market requirements.
- Rigorous internal control, audit, and reporting frameworks safeguard client assets and support long-term institutional stability.

KEY FINANCIAL METRICS

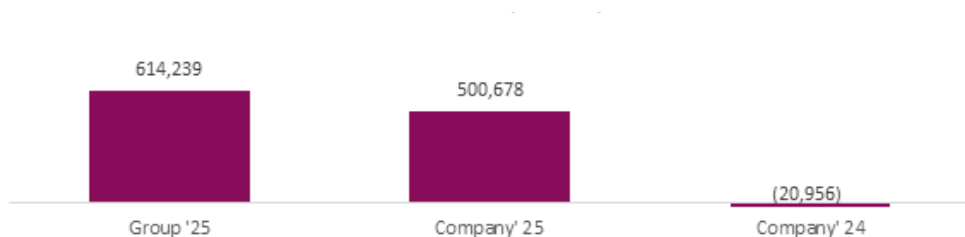
Revenue (N'000)



Profit Before Tax (N'000)



Profit After Tax (N'000)



Key Financial Ratios

	Group		Company		Change
	31, December 2025	31, December 2025	31, December 2025	31, December 2025	
	(N'000)	(N'000)	(N'000)	(N'000)	
PBT Margin	51.6%	53.1%	-1.1%		+54.2PP ¹
Net Profit Margin	34.5%	39.4%	-6.3%		+45.7PP
Cost-to-Income Ratio	42.5%	46.9%	101.1%		-54.2PP
Return on Assets	3.2%	6.1%	-1.8%		+8.0PP
Return on Equity	10.3%	8.5%	-0.4%		+8.4PP
Adjusted Return on Equity ³	54.4%	42.1%	-0.4%		+44.1PP
Equity-to-Assets	46.7%	97.1%	90.3%		+6.7PP

¹The audited consolidated financials reflect the full year performance of AVA Capital Partners and only the December performance of the other Subsidiaries

²PP (Percentage Points): the arithmetic difference between two percentages, representing an absolute change rather than a relative percentage change

³The Adjusted ROE is calculated using the Adjusted Shareholders' Fund (Weighted Average) because the substantial Increase in Shareholders' fund did not happen till December (Capital Raise)

OUR PRODUCTS



AVA Capital Plc is registered and regulated by the Securities and Exchange Commission, Nigeria

-  Mergers & Acquisitions
-  Capital Market Operations
-  Business Advisory
-  Financial Advisory
-  Leveraged & Management Buyouts
-  Structured & Project Finance



AVA Global Asset Managers is registered and regulated by the Securities and Exchange Commission, Nigeria

-  Portfolio Management
-  Investment Advisory
-  Collective Investment
-  Structured Products
-  Private Wealth Management
-  Institutional Asset



Trading License Holder of Nigerian Exchange Limited

AVA Securities is registered and regulated by the Securities and Exchange Commission, Nigeria

-  Fixed Income Brokerage
-  Equity Brokerage
-  Commodities Trading
-  Custodial and Settlement
-  Research
-  Institutional Asset



AVA Trustees is registered and regulated by the Securities and Exchange Commission, Nigeria

-  Private Trust
-  Escrow Services
-  Estate Planning & Administration
-  Charitable Trusts
-  Specialized Trust
-  Corporate Trust

LEADERSHIP

Non-Executive Board



DR. ADEYINKA ADEDEJI
| Chairman



LOTANNA UZOKA
| Non-Executive Director



ADEBAYO ODEYALE
| Non-Executive Director



HAUWA BABAKOBI
| Non-Executive Director



SAMSON ADEKUNLE
| Non-Executive Director

Executive Management



KAYODE FADAHUNSI
| Group CEO/MD



BOLANLE EKANIM
| Executive Director



UFUOMA EFERHA
| Company Secretariat

LEADERSHIP

Executive Management



ADEJOKE GANIYU
| MD, AVA Securities Limited



ADEKUNLE ODEBIYI
| Ag. MD, AVA GAM

Heads of Businesses



ABIOLA HAMMED
| Head, AVA Capital



MOYO DUROJAYE
| Head, AVA Trustees Limited