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Group CEO's Statement – FY 2025

The 2025 financial year marked a period of strategic progress and strengthened execution for AVA Capital Plc, delivered within a macroeconomic environment that was both challenging and opportunity-rich. Nigeria's operating landscape continued to reflect the impact of ongoing reforms, tight monetary conditions, elevated inflation and foreign exchange adjustments. While these factors introduced complexity, they also contributed to a more disciplined and increasingly efficient market environment.

Encouragingly, the economy maintained positive momentum, supported by resilient services activity and the early gains from policy measures aimed at restoring macroeconomic stability. For the financial services and capital markets industry, this translated into a more active operating environment. Elevated yields, increased financing requirements, and a heightened investor focus on liquidity, risk management and value preservation drove stronger participation across both primary and secondary markets.

Within this context, the Nigerian capital market experienced notable expansion, supported by improved investor sentiment and deeper market activity. These developments created opportunities for well-positioned institutions with the capability to respond with agility, discipline and client-centric solutions.

Against this backdrop, AVA Capital Plc remained firmly focused on execution, strengthening our balance sheet, and delivering value to clients. I am pleased to report that the Company recorded a strong turnaround in performance, underpinned by significant growth in core operating income and supported by improved asset quality. This reflects the tangible outcomes of deliberate steps taken in prior periods to reposition the business, strengthen our capital base, refine our operating model, and enhance our revenue mix.

Our performance underscores three key themes. First, the increasing contribution of high-quality, recurring revenue streams, which enhances earnings visibility and stability. Second, the benefits of operating discipline and efficiency, which have supported improved profitability even within a cost-sensitive environment. Third, the impact of disciplined risk management, reflected in a healthier asset quality profile and stronger overall financial position.

At a broader level, our progress reflects the value of operating within a diversified and integrated financial services platform. While each business within the Group plays a distinct role, our collective strength and competitive advantage lies in our ability to deliver complementary financial solutions across asset management, securities, trusteeship, and advisory—creating a more resilient and scalable institution. Over the past year, we have continued to strengthen this platform, deepen collaboration across businesses, and enhance our ability to serve clients holistically.



Looking ahead, our strategic direction is clear and consistent across the Group.

We will continue to deepen our client relationships, expand our presence across key segments, and position ourselves as a trusted integrated financial services firm for individuals, families and institutions seeking long-term value. Across our businesses, there is a deliberate focus on growing recurring and high-quality income streams, while maintaining the flexibility to capture timed opportunities within the capital markets.

At the same time, we are committed to preserving balance sheet strength and maintaining disciplined risk management, ensuring that growth is achieved sustainably and without compromising financial resilience. Operational efficiency also remains a priority, supported by ongoing investments in technology, talent, and process optimization to enhance execution and scalability.

As a Group, we are focused on building depth and strengthening our capabilities within each business line while leveraging the synergies of an integrated platform. This includes enhancing our advisory capabilities, broadening our investment offerings, expanding our trusteeship and fiduciary services, and reinforcing our execution capacity within the securities business. Collectively, these efforts are aimed at positioning the Group for greater relevance, improved scale, and more consistent earnings over time.

While the near-term outlook may continue to reflect macroeconomic uncertainty, we remain optimistic about the medium- to long-term trajectory of Nigeria's financial markets. Structural reforms, increasing market sophistication, and a growing demand for professional financial services continue to present meaningful opportunities for institutions with the right strategy and discipline.

In this regard, AVA Capital Plc is well-positioned to build on its current momentum. We will remain focused on consistent execution, prudent growth, and long-term value creation, guided by a clear strategic vision and a commitment to excellence.

Thank you.

Kayode Fadahunsi,
Group CEO/Managing Director
AVA Capital Plc