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Audited Financial Statement of RSA Funds for 2024

RSA Fund I

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND I

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024 ₦'000	2023 ₦'000
Assets			
Cash and bank balances	11	82,345	64,961
Financial assets at fair value:			
Equity securities	12.1	233,835	95,767
Debt securities	12.2	32,680	171,567
Money market funds and similar securities	12.3	23,349	9,596
Financial assets at redemption value:			
Debt securities	12.4	379,826	455,724
Money market funds and similar securities	12.5	203,112	58,696
Other assets	15	140	-
Total Assets		**955,287**	**856,311**
Liabilities			
Other payables	13	2,577	2,394
Total liabilities		**2,577**	**2,394**
Net assets available for benefits	14.1	**952,710**	**853,917**

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND I

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'00
Operating income			
Interest income calculated using effective interest method	6	119,823	76,524
Other income	6	11,413	16,218
Net fair value gain on financial assets at fair value	7	884	28,138
Total operating income		**132,120**	**120,880**
Operating expenses			
Fund management expenses	8	(20,494)	(15,732)
Other general expenses	9	(12,755)	(752)
Credit loss reversal/(expense)	10	3,160	(1,124)
Total operating expenses		**(30,089)**	**(17,608)**
Net returns on investments		**102,031**	**103,272**
Membership activities			
Contributions during the year	14.2	386,152	227,498
Withdrawals made during the year	14.2	(389,390)	(64,148)
Net membership activities		**(3,238)**	**163,350**
Net increase in net assets available for benefits during the year		**98,793**	**266,622**
Net assets available for benefits at 1 January	14.1	853,917	587,294
Net assets available for benefits at 31 December	**14.1**	**952,710**	**853,917**

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund I ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
19th May 2025

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RSA Fund II

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND II

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'000
Operating income			
Interest income calculated using effective interest method	6	11,449,665	8,417,547
Other income	6	682,005	581,769
Net fair value gain on financial assets at fair value	7	1,356,070	554,914
Total operating income		**13,487,740**	**9,554,230**
Operating expenses			
Fund management expenses	8	(1,531,795)	(1,299,280)
Other general expenses	9	(930,477)	(6,450)
Credit loss reversal	10	217,892	28,528
Total operating expenses		**(2,244,380)**	**(1,277,202)**
Net returns on investments		**11,243,360**	**8,277,028**
Membership activities			
Contributions during the year	14.2	15,669,439	14,246,859
Withdrawals made during the year	14.2	(12,430,684)	(7,158,881)
Net membership activities		**3,238,754**	**7,087,978**
Net increase in net assets available for benefits during the year		**14,482,114**	**15,365,006**
Net assets available for benefits at 1 January	14.1	80,918,057	65,553,051
Net assets available for benefits at 31 December	**14.1**	**95,400,171**	**80,918,057**

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND II

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024 ₦'000	2023 ₦'000
Assets			
Cash and bank balances	11	7,796,118	5,721,043
Financial assets at fair value:			
Equity securities	12.1	14,722,044	6,196,423
Debt securities	12.2	3,395,361	15,070,994
Money market funds and similar securities	12.3	280,201	143,938
Financial assets at redemption value:			
Debt securities	12.4	56,551,380	51,637,090
Money market funds and similar securities	12.5	14,759,894	4,809,975
Total Assets		**97,504,998**	**83,579,463**
Liabilities			
Other payables	13	147,764	126,399
Members' fund unallocated	14B	1,957,062	2,535,007
Total liabilities		**2,104,826**	**2,661,406**
Net assets available for benefits	14.1	**95,400,172**	**80,918,057**

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund II ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
19th May 2025

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RSA Fund III

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND III

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024 ₦'000	2023 ₦'000
Assets			
Cash and bank balances	11	2,809,438	1,221,930
Financial assets at fair value:			
Equity securities	12.1	3,461,973	552,801
Debt securities	12.2	408,333	5,183,484
Money market funds and similar securities	12.3	3,664,700	86,364
Financial assets at redemption value:			
Debt securities	12.4	24,852,885	21,526,064
Money market funds and similar securities	12.5	2,501,053	2,437,046
Receivables	13	1,860	-
Total Assets		**37,700,242**	**31,007,689**
Liabilities			
Other payables	14	53,970	44,931
Total liabilities		**53,970**	**44,931**
Net assets available for benefits	15.1	**37,646,272**	**30,962,758**

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND III

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'000
Operating income			
Interest income calculated using effective interest method	6	4,828,162	3,390,452
Other income	6	166,569	106,233
Net fair value loss on financial assets at fair value	7	286,922	363,486
Total operating income		**5,281,653**	**3,860,172**
Operating expenses			
Fund management expenses	8	(552,108)	(432,667)
Other general expenses	9	(368,361)	(2,687)
Credit loss reversal/(expense)	10	89,285	(55,065)
Total operating expenses		**(831,183)**	**(490,419)**
Net returns on investments		**4,450,469**	**3,369,753**
Membership activities			
Contributions during the year	15.2	13,334,138	11,949,592
Withdrawals made during the year	15.2	(11,101,093)	(6,362,669)
Net membership activities		**2,233,045**	**5,586,924**
Net increase in net assets available for benefits during the year		**6,683,514**	**8,956,677**
Net assets available for benefits at 1 January	15.1	30,962,758	22,006,081
Net assets available for benefits at 31 December	15.1	**37,646,272**	**30,962,758**

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund III ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
May 2025

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RSA Fund IV

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND IV

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024 ₦'000	2023 ₦'000
Assets			
Cash and bank balances	11	1,013,542	523,033
Financial assets at fair value:			
Equity securities	12.1	113,625	66,625
Debt securities	12.2	-	262,133
Financial assets at redemption value:			
Money market funds and similar securities	12.4	1,319,888	256,532
Debt securities	12.3	4,267,378	3,652,761
Receivables	13	605	-
Total Assets		**6,715,038**	**4,761,084**
Liabilities			
Other payables	14	8,003	5,074
Total liabilities		**8,003**	**5,074**
Net assets available for benefits	15.1	**6,707,035**	**4,756,010**

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND IV

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'000
Operating income			
Interest income calculated using effective interest method	6	831,459	452,739
Other income	6	31,723	18,122
Net fair value gain/(loss) on financial assets at fair value	7	10,411	34,417
Total operating income		**873,593**	**505,278**
Operating expenses			
Fund management expenses	8	(67,834)	(40,127)
Other general expenses	9	(33,825)	(1,075)
Credit loss reversal/(expense)	10	12,636	(8,466)
Total operating expenses		**(89,023)**	**(49,668)**
Net returns on investments		**784,570**	**455,610**
Membership activities			
Contributions during the year	15.2	4,411,534	3,539,653
Withdrawals made during the year	15.2	(3,245,079)	(2,651,169)
Net membership activities		**1,166,456**	**888,484**
Net increase in net assets available for benefits during the year		**1,951,025**	**1,344,094**
Net assets available for benefits at 1 January	15.1	4,756,010	3,411,915
Net assets available for benefits at 31 December	15.1	**6,707,035**	**4,756,010**

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund IV ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
May 2025

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RSA Fund V

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND V

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024	2023
Assets		₦'000	₦'000
Cash and bank balances	10	5,133	3,683
Financial assets at redemption value:			
Debt securities	11.1	3,766	3,818
Total Assets		8,899	7,501
Liabilities			
Other payables	12	30	42
Members' fund unallocated	13B	695	93
Total liabilities		725	135
Net assets available for benefits	13.1	8,174	7,366

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND V

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'000
Operating income			
Interest income calculated using effective interest method	6	888	570
Other income	6	88	55
Total operating income		976	625
Operating expenses			
Fund management expenses	7	(83)	(83)
Credit loss reversal/(expense)	9	-	(2)
Total operating expenses		(83)	(84)
Net returns on investments		893	541
Membership activities			
Contributions during the year	13.2	352	202
Withdrawals made during the year	13.2	(437)	(2,056)
Net membership activities		(85)	(1,854)
Net increase in net assets available for benefits during the year		808	(1,313)
Net assets available for benefits at 1 January	13.1	7,366	8,680
Net assets available for benefits at 31 December	13.1	8,174	7,366

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund V ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
13th May 2025

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RSA Fund VI

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND VI (ACTIVE)

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024	2023
Assets		₦'000	₦'000
Cash and bank balances	10	508,773	165,595
Financial assets at redemption value:			
Debt securities	11.1	121,923	127,786
Money Market funds	11.2	299,232	-
Total Assets		929,928	293,380
Liabilities			
Other payables	12	1,698	759
Total liabilities		1,698	759
Net assets available for benefits	13.1	928,231	292,622

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND VI (ACTIVE)

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'000
Operating income			
Interest income calculated using effective interest method	6	92,449	26,996
Other income	6	9,644	811
Total operating income		102,093	27,807
Operating expenses			
Fund management expenses	7	(10,512)	(4,917)
Other general expenses	8	(323)	(322)
Credit loss expense	9	(3,596)	(184)
Total operating expenses		(14,431)	(5,422)
Net returns on investments		87,662	22,385
Membership activities			
Contributions during the year	13.2	672,787	330,682
Withdrawals made during the year	13.2	(124,841)	(228,362)
Net membership activities		547,946	102,320
Net increase in net assets available for benefits during the year		635,609	124,705
Net assets available for benefits at 1 January		292,622	167,917
Net assets available for benefits at 31 December	13.1	928,231	292,622

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund VI Active ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
13th May 2025

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RSA Fund VI

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND VI (RETIREE)

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	Notes	31-Dec-24 ₦'000	31-Dec-23 ₦'000
Assets			
Cash and bank balances	9	14,047	48,198
Total Assets		**14,047**	**48,198**
Liabilities			
Other payables	11	111	26
Total liabilities		**111**	**26**
Net assets available for benefits	12.1	**13,936**	**48,172**

NORRENBERGER PENSIONS LIMITED - RETIREMENT SAVINGS ACCOUNT FUND VI (RETIREE)

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	31-Dec-24	13-month ended 31-Dec-23 ₦'000
Operating income			
Interest income calculated using effective interest method	6	4,442	1,277
Other income	6	1,150	376
Total operating income		**5,592**	**1,653**
Operating expenses			
Fund management expenses	7	(436)	(118)
Credit loss expense	8	(29)	(3)
Other general expenses		(99)	-
Total operating expenses		**(564)**	**(121)**
Net returns on investments		**5,028**	**1,532**
Membership activities			
Contributions during the year	12.2	14,315	123,199
Withdrawals made during the year	12.2	(53,579)	(76,559)
Net membership activities		**(39,264)**	**46,640**
Net increase in net assets available for benefits during the year		(34,236)	48,172
Net assets available for benefits		48,172	-
Net assets available for benefits at 31 December	12.1	**13,936**	**48,172**

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Retirement Savings Account (RSA) Fund VI Retiree ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
12th May 2025

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NORRENBERGER PENSIONS LIMITED - TRANSITIONAL CONTRIBUTION FUND

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 ₦'000	2023 ₦'000
Operating income			
Interest income calculated using effective interest method	6	30,179	13,661
Other income	6	5,862	4,151
Total operating income		**36,041**	**17,812**
Operating expenses			
Credit loss expense	7	(13)	(235)
Total operating expenses		**(13)**	**(235)**
Net returns on investments		**36,028**	**17,576**
Membership activities			
Contributions during the year	9.2	7,130	-
Withdrawals made during the year	9.2	(81,738)	(11,328)
Net membership activities		**(74,608)**	**(11,328)**
Net increase in net assets available for benefits during the year		(38,580)	6,248
Net assets available for benefits at 1 January	9.1	240,606	234,358
Net assets available for benefits at 31 December	9.1	**202,026**	**240,606**

NORRENBERGER PENSIONS LIMITED - TRANSITIONAL CONTRIBUTION FUND

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

AS AT 31 DECEMBER 2024

	NOTES	2024 ₦'000	2023 ₦'000
Assets			
Cash and bank balances	8	202,026	240,606
Total Assets		202,026	240,606
Net assets available for benefits	9.1	202,026	240,606

Opinion

The summary financial statements, which comprise the statement of net assets available for benefits as at 31 December 2024 and the statement of changes in net assets available for benefits, are derived from the audited financial statements of Norrenberger Pensions Limited Transitional Contribution Fund (TCF) ("the Fund") for the year ended 31 December 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB), the Pension Reform Act 2014, the Financial Reporting Council of Nigeria Act No. 6, 2011 and the National Pension Commission (PENCOM) guidelines.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
12th May 2025

INSTITUTE OF CHARTERED ACCOUNTANTS OF NIGERIA
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The financial statements were approved by the Board of Directors on 12th May 2025 and signed on its behalf by:

Mr. Ibrahim Aliyu
Chairman
FRC/2020/003/00000021459

Mrs. Bolanle Onotu
Managing Director/CEO
FRC/2024/PRO/DIR/003/316309

Mr. Adebodun Adeniyi
Chief Finance Officer
FRC/2024/PRO/ICAN/001/347361

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF NORRENBERGER PENSIONS LIMITED

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INSTITUTE OF CHARTERED ACCOUNTANTS OF NIGERIA
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Kanayo Echena, FCA
FRC/2012/PRO/ICAN/004/00000000150
For Ernst & Young
Lagos, Nigeria
12th May 2025

nörrenberger Pensions

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