CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE YEAR ENDED 31 DECEMBER, 2020		
	DECEMBER 2020	**DECEMBER 2019**
	Current Period	**Current Period**
	N'000'000	**N'000'000**
Gross Earnings	696,450	662,251
Interest Income	420,813	415,563
Interest Expense	(121,131)	(148,532)
Net Interest Income	**299,682**	**267,031**
Investment and Other Operating Income	251,745	232,120
Operating Expenses	(256,032)	(231,825)
Loan Loss Expenses	(39,534)	(24,032)
Profit/Loss Before Tax	**255,861**	**243,294**
Taxation	(25,296)	(34,451)
Profit/Loss After Tax	**230,565**	**208,843**
Other Comprehensive Income	32,932	5,824
Total Comprehensive Income	**263,497**	**214,667**
Profit/Loss After Tax Attr. To Noncontrolling Int	191	150
Profit/Loss After Tax Owners of the Company	230,374	208,693
Total Comp. Inc.Attr. to Non-Controlling Interest	220	90
Attributable to Owners of the Company	263,277	214,577
Basic Earnings per Share (kobo)	734	665
Fully Diluted Earnings per Share (Kobo)	734	665
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020		
	DECEMBER 2020	**DECEMBER 2019**
	Current Period	**Current Period**
Assets	**N'000'000**	**N'000'000**
Cash and Balances with Central Banks	1,591,768	936,278
Treasury Bills	1,577,875	991,393
Assets pledged as collateral	298,530	431,728
Due from Other banks	810,494	707,103
Derivative Assets	44,496	92,722
Loans and Advances	2,779,027	2,305,565
Investment Securities	996,916	591,097
Deferred Tax Assets	5,786	11,885
Other Assets	169,967	77,395
Property and Equipment	190,170	185,216
Intangible Assets	16,243	16,497
	8,481,272	**6,346,879**
Liabilities		
Customers' Deposits	5,339,911	4,262,289
Derivative Liabilites	11,076	14,762
Current Income Tax Payable	11,690	9,711
Deferred Income Tax Liabilities	-	25
Other Liabilities	703,292	363,764
On-lending Facilities	384,573	392,871
Borrowings	870,080	322,479
Debt Securities issued	43,177	39,092
	7,363,799	**5,404,993**
Net Assets	**1,117,473**	**941,886**
Non Controlling Interest	**974**	**754**
Attributable to Owners of the Company	**1,116,499**	**941,132**