

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2025		
	SEPTEMBER 2025	SEPTEMBER 2024
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	3,371,829	2,899,600
Interest Income	2,740,946	1,947,106
Interest Expense	(814,227)	(666,436)
Net Interest Income	1,926,719	1,280,670
Investment and Other Operating Income	534,782	856,009
Operating Expenses	(762,565)	(656,070)
Loan Loss Expenses	(781,524)	(477,765)
Profit Before Tax	917,412	1,002,844
Taxation	(153,208)	(175,567)
Profit After Tax	764,204	827,277
Other Comprehensive Income	110,827	499,548
Total Comprehensive Income	875,031	1,326,825
Profit After Tax Attr. To Noncontrolling Int	347	443
Profit After Tax Owners of the Company	763,857	826,834
Total Comp. Inc.Attr. to Non-Controlling Interest	347	824
Attributable to Owners of the Company	875,031	1,326,001
Basic Earnings per Share (kobo)	1860	2634
Fully Diluted Earnings per Share (Kobo)	1860	2634
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025		
	SEPTEMBER 2025	DECEMBER 2024
	Current Period	Prior Period
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	6,850,825	5,888,216
Treasury Bills	4,191,254	2,678,929
Assets pledged as collateral	100,764	266,866
Due from Other banks	4,404,085	4,935,707
Derivative Assets	140,633	280,626
Loans and Advances	9,371,453	9,965,364
Investment Securities	4,859,403	5,098,044
Deferred Tax Assets	14,084	21,542
Other Assets	771,514	326,725
Current tax receivable	8,342	6,869
Property and Equipment	382,975	400,441
Intangible Assets	81,027	88,196
	31,176,359	29,957,525
Liabilities		
Customers' Deposits	23,687,723	21,959,369
Derivative Liabilites	14,960	9,258
Current Income Tax Payable	80,377	256,168
Deferred Income Tax Liabilities	2,782	5,502
Other Liabilities	1,799,763	1,402,045
On-lending Facilities	231,895	250,725
Borrowings	628,773	2,045,185
Debt Securities issued	-	-
	26,446,273	25,928,252
Net Assets	4,730,086	4,029,273
Non Controlling Interest	3,532	2,365
Attributable to Owners of the Company	4,726,554	4,026,908