CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2026		
	SEPTEMBER 2026	**SEPTEMBER 2025**
	Current Period	**Prior Period**
	N'000'000	**N'000'000**
Gross Earnings	**2,865,288**	**3,371,829**
Interest Income	2,617,139	2,740,946
Interest Expense	(688,727)	(814,227)
Net Interest Income	**1,928,412**	**1,926,719**
Investment and Other Operating Income	134,199	534,782
Operating Expenses	(903,044)	(762,565)
Loan Loss Expenses	(230,770)	(781,524)
Profit Before Tax	**928,797**	**917,412**
Taxation	(252,971)	(153,208)
Profit After Tax	**675,826**	**764,204**
Other Comprehensive Income	(167,543)	110,827
Total Comprehensive Income	**508,283**	**875,031**
Profit After Tax Attr. To Noncontrolling Int	1686	347
Profit After Tax Owners of the Company	**674,140**	**763,857**
Total Comp. Inc.Attr. to Non-Controlling Interest	1337	347
Attributable to Owners of the Company	506,946	874,684
Basic Earnings per Share (kobo)	1641	1860
Fully Diluted Earnings per Share (Kobo)	1641	1860
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026		
	SEPTEMBER 2026	**DECEMBER 2025**
	Current Period	**Prior Period**
Assets	**N'000'000**	**N'000'000**
Cash and Balances with Central Banks	7,658,966	6,925,426
Treasury Bills	3,277,318	4,662,814
Assets pledged as collateral	94,189	115,525
Due from Other banks	4,576,511	2,721,675
Derivative Assets	5,135	8,146
Loans and Advances	11,636,702	10,448,952
Investment Securities	5,391,086	5,409,945
Deferred Tax Assets	10,742	32,296
Other Assets	1,132,266	572,712
Current tax receivable	10,629	3,721
Property and Equipment	522,919	478,018
Intangible Assets	70,858	78,821
	34,387,321	**31,458,051**
Liabilities		
Customers' Deposits	27,114,756	24,329,961
Derivative Liabilites	189,092	196,072
Current Income Tax Payable	96,008	95,198
Deferred Income Tax Liabilities	14,821	7,492
Other Liabilities	1,670,535	1,150,591
On-lending Facilities	90,506	103,369
Borrowings	138,475	651,162
Debt Securities issued	-	-
	29,314,193	**26,533,845**
Net Assets	**5,073,128**	**4,924,206**
Non Controlling Interest	**5,131**	**3,794**
Attributable to Owners of the Company	**5,067,997**	**4,920,412**