

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2026		
	JUNE 2026	JUNE 2025
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	1,899,944	2,520,759
Interest Income	1,676,121	1,839,249
Interest Expense	(421,800)	(484,525)
Net Interest Income	1,254,321	1,354,724
Investment and Other Operating Income	158,159	613,146
Operating Expenses	(633,758)	(581,427)
Loan Loss Expenses	(141,119)	(760,814)
Profit Before Tax	637,603	625,629
Taxation	(206,841)	(93,449)
Profit After Tax	430,762	532,180
Other Comprehensive Income	(109,244)	171,563
Total Comprehensive Income	321,518	703,743
Profit After Tax Attr. To Noncontrolling Int	469	347
Profit After Tax Owners of the Company	430,293	531,833
Total Comp. Inc.Attr. to Non-Controlling Interest	120	1,167
Attributable to Owners of the Company	321,398	702,576
Basic Earnings per Share (kobo)	1,048	1,295
Fully Diluted Earnings per Share (Kobo)	1,048	1,295
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2026		
	JUNE 2026	DECEMBER 2025
	Current Period	Current Period
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	6,878,234	6,925,426
Treasury Bills	4,657,269	4,662,814
Assets pledged as collateral	128,140	115,525
Due from Other banks	2,088,703	2,721,675
Derivative Assets	6,217	8,146
Loans and Advances	12,048,365	10,448,952
Investment Securities	5,386,968	5,409,945
Deferred Tax Assets	27,961	32,296
Current Tax Receivable	10,398	3,721
Other Assets	796,149	572,712
Property and Equipment	545,308	478,018
Intangible Assets	72,193	78,821
	32,645,905	31,458,051
Liabilities		
Customers' Deposits	26,347,903	24,329,961
Derivative Liabilities	106,275	196,072
Current Income Tax Payable	67,628	95,198
Deferred Income Tax Liabilities	16,953	7,492
Other Liabilities	1,122,392	1,150,591
On-lending Facilities	87,260	103,369
Borrowings	11,128	651,162
	27,759,539	26,533,845
Net Assets	4,886,366	4,924,206
Non Controlling Interest	3,914	3,794
Attributable to Owners of the Company	4,882,452	4,920,412