

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER, 2025</b>		
	<b>DECEMBER 2025</b>	<b>DECEMBER 2024</b>
	<b>Current Period</b>	<b>Current Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	4,192,003	3,970,959
Interest Income	3,672,961	2,721,377
Interest Expense	(1,033,429)	(992,474)
Net Interest Income	<b>2,639,532</b>	<b>1,728,903</b>
Investment and Other Operating Income	404,948	1,100,105
Operating Expenses	(1,039,500)	(843,352)
Loan Loss Expenses	(741,610)	(658,805)
Profit Before Tax	<b>1,263,370</b>	<b>1,326,851</b>
Taxation	(222,824)	(293,956)
Profit After Tax	<b>1,040,546</b>	<b>1,032,895</b>
Other Comprehensive Income	70,013	483,706
Total Comprehensive Income	<b>1,110,559</b>	<b>980,468</b>
Profit After Tax Attr. To Noncontrolling Int	799	184
Profit After Tax Owners of the Company	1,039,747	1,032,711
Total Comp. Inc.Attr. to Non-Controlling Interest	1,429	737
Attributable to Owners of the Company	1,109,130	1,515,864
Basic Earnings per Share (kobo)	2,532	3,287
Fully Diluted Earnings per Share (Kobo)	2,532	3,287
<b>STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER, 2025</b>		
	<b>DECEMBER 2025</b>	<b>DECEMBER 2024</b>
	<b>Current Period</b>	<b>Current Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
<b>Assets</b>		
Cash and Balances with Central Banks	6,925,426	5,888,216
Treasury Bills	4,662,814	2,678,929
Assets pledged as collateral	115,525	266,866
Due from Other banks	2,721,675	4,935,707
Derivative Assets	8,146	280,626
Loans and Advances	10,448,952	9,965,364
Investment Securities	5,409,945	5,098,044
Deferred Tax Assets	32,296	21,542
Current Tax Receivable	3,721	6,869
Other Assets	572,712	326,725
Property and Equipment	478,018	400,441
Intangible Assets	78,821	88,196
	<b>31,458,051</b>	<b>29,957,525</b>
<b>Liabilities</b>		
Customers' Deposits	24,329,961	21,959,369
Derivative Liabilities	196,072	9,258
Current Income Tax Payable	95,198	256,168
Deferred Income Tax Liabilities	7,492	5,502
Other Liabilities	1,150,591	1,402,045
On-lending Facilities	103,369	250,725
Borrowings	651,162	2,045,185
	<b>26,533,845</b>	<b>25,928,252</b>
Net Assets	<b>4,924,206</b>	<b>4,029,273</b>
Non Controlling Interest	<b>3,794</b>	<b>2,365</b>
Attributable to Owners of the Company	<b>4,920,412</b>	<b>4,026,908</b>