

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2026		
	Mar-26	Mar-25
	Current Period	Prior period
	N'000'000	N'000'000
Gross Earnings	1,008,166	949,857
Interest Income	869,103	837,643
Interest Expense	(235,020)	(246,453)
Net Interest Income	634,083	591,190
Investment and Other Operating Income	106,447	89,274
Operating Expenses	(322,041)	(280,272)
Loan Loss Expenses	(57,570)	(49,377)
Profit/Loss Before Tax	360,919	350,815
Taxation	(46,903)	(38,985)
Profit/Loss After Tax	314,016	311,830
Other Comprehensive Income/(loss)	(39,131)	101,785
Total Comprehensive Income	274,885	413,615
Profit/Loss After Tax Attr. To Noncontrolling Int	292	184
Profit/Loss After Tax Owners of the Company	313,724	311,646
Total Comp. Inc.Attr. to Non-Controlling Interest	366	187
Attributable to Owners of the Company	274,519	413,428
Basic Earnings per Share (kobo)	764	759
Fully Diluted Earnings per Share (Kobo)	764	759
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2026		
	Mar-26	Dec-25
	Current year	Prior year
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	6,750,227	6,925,426
Treasury Bills	3,701,534	4,662,814
Assets pledged as collateral	97,326	115,525
Due from Other banks	3,947,684	2,721,675
Derivative Assets	67,971	8,146
Loans and Advances	11,382,174	10,448,952
Investment Securities	4,627,847	5,409,945
Investment in Associates	-	-
Deferred Tax Assets	9,892	32,296
Other Assets	939,648	572,712
Current tax receivable	9,366	3,721
Property and Equipment	403,248	478,018
Intangible Assets	75,290	78,821
	32,012,207	31,458,051
Liabilities		
Customers' Deposits	24,473,674	24,329,961
Derivative Liabilities	37,522	196,072
Current Income Tax Payable	120,826	95,198
Deferred Income Tax Liabilities	3,906	7,492
Other Liabilities	1,730,334	1,150,591
On-lending Facilities	193,666	103,369
Borrowings	286,026	651,162
Debt Securities issued	-	-
	26,845,954	26,533,845
Net Assets	5,166,253	4,924,206
Non Controlling Interest	4,160	3,794
Attributable to Owners of the Company	5,162,093	4,920,412