

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2022</b>		
	<b>Mar-22</b>	<b>Mar-21</b>
	<b>Current Period</b>	<b>Prior period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	191,523	157,309
Interest Income	126,384	101,176
Interest Expense	(25,845)	(18,008)
Net Interest Income	<b>100,539</b>	<b>83,168</b>
Investment and Other Operating Income	57,230	51,201
Operating Expenses	(83,019)	(69,492)
Loan Loss Expenses	(6,759)	(3,855)
Profit/Loss Before Tax	<b>67,991</b>	<b>61,022</b>
Taxation	(9,793)	(7,962)
Profit/Loss After Tax	<b>58,198</b>	<b>53,060</b>
Other Comprehensive Income/(loss)	(7,463)	6,065
Total Comprehensive Income	<b>50,735</b>	<b>59,125</b>
Profit/Loss After Tax Attr. To Noncontrolling Int	74	37
Profit/Loss After Tax Owners of the Company	58124	53,023
Total Comp. Inc.Attr. to Non-Controlling Interest	33	58
Attributable to Owners of the Company	50702	59,067
Basic Earnings per Share (kobo)	185	169
Fully Diluted Earnings per Share (Kobo)	185	169
<b>STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022</b>		
	<b>Mar-22</b>	<b>Dec-21</b>
	<b>Current year</b>	<b>Prior year</b>
	<b>N'000'000</b>	<b>N'000'000</b>
<b>Assets</b>		
Cash and Balances with Central Banks	1,919,775	1,488,363
Treasury Bills	1,895,054	1,764,945
Assets pledged as collateral	339,753	392,594
Due from Other banks	819,190	691,244
Derivative Assets	19,270	56,187
Loans and Advances	3,552,623	3,355,728
Investment Securities	1,298,901	1,303,726
Investment in Associates	-	-
Deferred Tax Assets	-	1,837
Other Assets	254,255	168,210
Property and Equipment	201,144	200,008
Intangible Assets	24,304	25,001
	<b>10,324,269</b>	<b>9,447,843</b>
<b>Liabilities</b>		
Customers' Deposits	7,253,795	6,472,054
Derivative Liabilities	12,354	14,674
Current Income Tax Payable	26,779	16,909
Deferred Income Tax Liabilities	6,893	11,603
Other Liabilities	636,462	487,432
On-lending Facilities	360,507	369,241
Borrowings	651,309	750,469
Debt Securities issued	45,773	45,799
	<b>8,993,872</b>	<b>8,168,181</b>
Net Assets	<b>1,330,397</b>	<b>1,279,662</b>
Non Controlling Interest	<b>1,177</b>	<b>1,144</b>
Attributable to Owners of the Company	<b>1,329,220</b>	<b>1,278,518</b>