CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 JUNE, 2025		
	JUNE 2025	JUNE 2024
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	2,520,759	2,101,372
Interest Income	1,839,249	1,149,436
Interest Expense	(484,525)	(434,363)
Net Interest Income	1,354,724	715,073
Investment and Other Operating Income	613,146	899,333
Operating Expenses	(581,427)	(472,082)
Loan Loss Expenses Profit Before Tax	(760,814)	(415,294)
Taxation	625,629 (93,449)	727,030 (149,033)
Profit After Tax	532,180	577,997
Other Comprehensive Income	171,563	402,471
Total Comprehensive Income	703,743	980,468
Profit After Tax Attr. To Noncontrolling Int	347	139
	+	
Profit After Tax Owners of the Company	531,833	577,858
Total Comp. Inc.Attr. to Non-Controlling Interest	1,167	519
Attributable to Owners of the Company	702,576	979,949
Basic Earnings per Share (kobo)	1,295	1,841
Fully Diluted Earnings per Share (Kobo)	1,295	1,841
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2025		
	JUNE 2025	DECEMBER 2024
	Current Period	Current Period
Assets		
	N'000'000	N'000'000
Cash and Balances with Central Banks	6,657,952	5,888,216
Cash and Balances with Central Banks Treasury Bills	6,657,952 4,936,470	5,888,216 2,678,929
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral	6,657,952 4,936,470 156,772	5,888,216 2,678,929 266,866
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks	6,657,952 4,936,470 156,772 3,033,506	5,888,216 2,678,929 266,866 4,935,707
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets	6,657,952 4,936,470 156,772 3,033,506 221,377	5,888,216 2,678,929 266,866 4,935,707 280,626
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261 1,718,882	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities Other Liabilities On-lending Facilities	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261 1,718,882 135,114	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261 1,718,882	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261 1,718,882 135,114 1,039,687 26,424,211	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725 2,045,185 25,928,252
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities On-lending Facilities Borrowings Net Assets	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261 1,718,882 135,114 1,039,687 26,424,211 4,568,737	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725 2,045,185 25,928,252
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current Tax Receivable Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	6,657,952 4,936,470 156,772 3,033,506 221,377 9,601,715 5,279,614 29,658 480 525,299 464,369 85,736 30,992,948 23,483,444 22,463 17,360 7,261 1,718,882 135,114 1,039,687 26,424,211	5,888,216 2,678,929 266,866 4,935,707 280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725 2,045,185 25,928,252