CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 JUNE, 2022		
	JUNE 2022	JUNE 2021
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	404,763	345,559
Interest Income	241,726	203,934
Interest Expense	(56,983)	(43,994)
Net Interest Income	184,743	159,940
Investment and Other Operating Income	148,984	126,768
Operating Expenses	(178,600)	(149,850)
Loan Loss Expenses	(25,122)	(19,799)
Profit Before Tax	130,005	117,059
Taxation	(18,592)	(10,940)
Profit After Tax	111,413	106,119
Other Comprehensive Income	(30,840)	4,675
Total Comprehensive Income	80,573	110,794
Profit After Tax Attr. To Noncontrolling Int	83	93
Profit After Tax Owners of the Company	111,330	106,026
Total Comp. Inc.Attr. to Non-Controlling Interest	(68)	106
Attributable to Owners of the Company	80,641	110,688
Basic Earnings per Share (kobo)	355	338
Fully Diluted Earnings per Share (Kobo)	355	338
Fully blidded Earnings per Share (Robo)	300	330
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2022		
	JUNE 2022	DECEMBER 2021
	Current Period	Current Period
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	1,630,361	1,488,363
Treasury Bills	2,084,241	1,764,945
Assets pledged as collateral	326,301	392,594
Due from Other banks	632,014	691,244
Derivative Assets		
Loans and Advances	27,028	56,187
	3,499,021	3,355,728
Investment Securities	3,499,021 1,482,926	3,355,728 1,303,726
Investment Securities Deferred Tax Assets	3,499,021 1,482,926 2,465	3,355,728 1,303,726 1,837
Investment Securities Deferred Tax Assets Other Assets	3,499,021 1,482,926 2,465 205,171	3,355,728 1,303,726 1,837 168,210
Investment Securities Deferred Tax Assets Other Assets Property and Equipment	3,499,021 1,482,926 2,465 205,171 202,284	3,355,728 1,303,726 1,837 168,210 200,008
Investment Securities Deferred Tax Assets Other Assets	3,499,021 1,482,926 2,465 205,171 202,284 23,550	3,355,728 1,303,726 1,837 168,210 200,008 25,001
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	3,499,021 1,482,926 2,465 205,171 202,284	3,355,728 1,303,726 1,837 168,210 200,008
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367 355,961	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367 355,961 729,818	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799
Investment Securities Deferred Tax Assets 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	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367 355,961	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367 355,961 729,818 - 8,843,086	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799 8,168,181
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367 355,961 729,818	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799
Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	3,499,021 1,482,926 2,465 205,171 202,284 23,550 10,115,362 7,152,964 9,251 29,241 12,484 553,367 355,961 729,818 - 8,843,086	3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799 8,168,181