

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME</b>		
<b>FOR THE PERIOD ENDED 30 JUNE, 2022</b>		
	<b>JUNE 2022</b>	<b>JUNE 2021</b>
	<b>Current Period</b>	<b>Current Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	404,763	345,559
Interest Income	241,726	203,934
Interest Expense	(56,983)	(43,994)
Net Interest Income	<b>184,743</b>	<b>159,940</b>
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	<b>130,005</b>	<b>117,059</b>
Taxation	(18,592)	(10,940)
Profit After Tax	<b>111,413</b>	<b>106,119</b>
Other Comprehensive Income	(30,840)	4,675
Total Comprehensive Income	<b>80,573</b>	<b>110,794</b>
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
<b>STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2022</b>		
	<b>JUNE 2022</b>	<b>DECEMBER 2021</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	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	27,028	56,187
Loans and Advances	3,499,021	3,355,728
Investment Securities	1,482,926	1,303,726
Deferred Tax Assets	2,465	1,837
Other Assets	205,171	168,210
Property and Equipment	202,284	200,008
Intangible Assets	23,550	25,001
	<b>10,115,362</b>	<b>9,447,843</b>
<b>Liabilities</b>		
Customers' Deposits	7,152,964	6,472,054
Derivative Liabilities	9,251	14,674
Current Income Tax Payable	29,241	16,909
Deferred Income Tax Liabilities	12,484	11,603
Other Liabilities	553,367	487,432
On-lending Facilities	355,961	369,241
Borrowings	729,818	750,469
Debt Securities issued	-	45,799
	<b>8,843,086</b>	<b>8,168,181</b>
Net Assets	<b>1,272,276</b>	<b>1,279,662</b>
Non Controlling Interest	<b>1,076</b>	<b>1,144</b>
Attributable to Owners of the Company	<b>1,271,200</b>	<b>1,278,518</b>