

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER, 2021</b>		
	<b>SEPTEMBER 2021</b>	<b>SEPTEMBER 2020</b>
	<b>Current Period</b>	<b>Prior Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	518,673	508,975
Interest Income	308,844	318,820
Interest Expense	(74,098)	(93,641)
Net Interest Income	<b>234,746</b>	<b>225,179</b>
Investment and Other Operating Income	192,769	173,488
Operating Expenses	(218,907)	(196,276)
Loan Loss Expenses	(28,798)	(25,108)
Profit Before Tax	<b>179,810</b>	<b>177,283</b>
Taxation	(19,216)	(17,968)
Profit After Tax	<b>160,594</b>	<b>159,315</b>
Other Comprehensive Income	3,213	21,050
Total Comprehensive Income	<b>163,807</b>	<b>180,365</b>
Profit After Tax Attr. To Noncontrolling Int	131	165
Profit After Tax Owners of the Company	160,463	159,150
Total Comp. Inc. Attr. to Non-Controlling Interest	134	179
Attributable to Owners of the Company	163,673	180,186
Basic Earnings per Share (kobo)	511	507
Fully Diluted Earnings per Share (Kobo)	511	507
<b>STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021</b>		
	<b>SEPTEMBER 2021</b>	<b>DECEMBER 2020</b>
	<b>Current Period</b>	<b>Prior Year End</b>
	<b>N'000'000</b>	<b>N'000'000</b>
<b>Assets</b>		
Cash and Balances with Central Banks	1,581,848	1,591,768
Treasury Bills	1,788,167	1,577,875
Assets pledged as collateral	361,066	298,530
Due from Other banks	576,721	810,494
Derivative Assets	54,677	44,496
Loans and Advances	3,020,414	2,779,027
Investment Securities	962,066	996,916
Deferred Tax Assets	4,847	5,786
Other Assets	192,757	169,967
Property and Equipment	197,596	190,170
Intangible Assets	11,428	16,243
	<b>8,751,587</b>	<b>8,481,272</b>
<b>Liabilities</b>		
Customers' Deposits	6,040,887	5,339,911
Derivative Liabilities	14,754	11,076
Current Income Tax Payable	18,064	11,690
Deferred Income Tax Liabilities	-	-
Other Liabilities	491,847	703,292
On-lending Facilities	385,590	384,573
Borrowings	568,005	870,080
Debt Securities issued	45,386	43,177
	<b>7,564,533</b>	<b>7,363,799</b>
Net Assets	<b>1,187,054</b>	<b>1,117,473</b>
Non Controlling Interest	<b>1,108</b>	<b>974</b>
Attributable to Owners of the Company	<b>1,185,946</b>	<b>1,116,499</b>