

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2023</b>		
	<b>JUNE 2023</b>	<b>JUNE 2022</b>
	<b>Current Period</b>	<b>Current Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	967,261	404,763
Interest Income	415,425	241,726
Interest Expense	(153,564)	(56,983)
Net Interest Income	<b>261,861</b>	<b>184,743</b>
Investment and Other Operating Income	515,693	148,984
Operating Expenses	(219,269)	(178,600)
Loan Loss Expenses	(207,925)	(25,122)
Profit Before Tax	<b>350,360</b>	<b>130,005</b>
Taxation	(58,629)	(18,592)
Profit After Tax	<b>291,731</b>	<b>111,413</b>
Other Comprehensive Income	202,361	(30,840)
Total Comprehensive Income	<b>494,092</b>	<b>80,573</b>
Profit After Tax Attr. To Noncontrolling Int	125	83
Profit After Tax Owners of the Company	291,606	111,330
Total Comp. Inc.Attr. to Non-Controlling Interest	298	(68)
Attributable to Owners of the Company	493,794	80,641
Basic Earnings per Share (kobo)	929	355
Fully Diluted Earnings per Share (Kobo)	929	355
<b>STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2023</b>		
	<b>JUNE 2023</b>	<b>DECEMBER 2022</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	2,730,349	2,201,744
Treasury Bills	2,524,896	2,246,538
Assets pledged as collateral	332,518	254,663
Due from Other banks	1,914,849	1,302,811
Derivative Assets	632,209	49,874
Loans and Advances	5,051,668	4,013,705
Investment Securities	2,023,175	1,728,334
Deferred Tax Assets	27,123	18,343
Other Assets	522,409	213,523
Property and Equipment	247,379	230,843
Intangible Assets	25,335	25,251
	<b>16,031,910</b>	<b>12,285,629</b>
<b>Liabilities</b>		
Customers' Deposits	11,626,105	8,975,653
Derivative Liabilities	122,951	6,325
Current Income Tax Payable	25,528	64,856
Deferred Income Tax Liabilities	52,745	16,654
Other Liabilities	787,848	568,559
On-lending Facilities	288,424	311,192
Borrowings	1,346,330	963,450
	<b>14,249,931</b>	<b>10,906,689</b>
Net Assets	<b>1,781,979</b>	<b>1,378,940</b>
Non Controlling Interest	<b>1,111</b>	<b>813</b>
Attributable to Owners of the Company	<b>1,780,868</b>	<b>1,378,127</b>