

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2023</b>		
	<b>Mar-23</b>	<b>Mar-22</b>
	<b>Current Period</b>	<b>Prior period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	269,994	191,523
Interest Income	191,632	126,384
Interest Expense	(70,843)	(25,845)
Net Interest Income	<b>120,789</b>	<b>100,539</b>
Investment and Other Operating Income	72,752	57,230
Operating Expenses	(99,206)	(83,019)
Loan Loss Expenses	(7,730)	(6,759)
Profit/Loss Before Tax	<b>86,605</b>	<b>67,991</b>
Taxation	(20,593)	(9,793)
Profit/Loss After Tax	<b>66,012</b>	<b>58,198</b>
Other Comprehensive Income/(loss)	(3,395)	(7,463)
Total Comprehensive Income	<b>62,617</b>	<b>50,735</b>
Profit/Loss After Tax Attr. To Noncontrolling Int	66	74
Profit/Loss After Tax Owners of the Company	65,946	58,124
Total Comp. Inc.Attr. to Non-Controlling Interest	36	33
Attributable to Owners of the Company	62,581	50,702
Basic Earnings per Share (kobo)	210	185
Fully Diluted Earnings per Share (Kobo)	210	185
<b>STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023</b>		
	<b>Mar-23</b>	<b>Dec-22</b>
	<b>Current year</b>	<b>Prior year</b>
<b>Assets</b>	<b>N'000'000</b>	<b>N'000'000</b>
Cash and Balances with Central Banks	2,520,926	2,201,744
Treasury Bills	2,355,775	2,246,538
Assets pledged as collateral	203,673	254,663
Due from Other banks	1,398,193	1,302,811
Derivative Assets	58,985	49,874
Loans and Advances	4,029,850	4,013,705
Investment Securities	1,651,484	1,728,334
Investment in Associates	-	-
Deferred Tax Assets	16,652	18,343
Other Assets	870,102	213,523
Property and Equipment	229,019	230,843
Intangible Assets	24,557	25,251
	<b>13,359,216</b>	<b>12,285,629</b>
<b>Liabilities</b>		
Customers' Deposits	9,136,259	8,975,653
Derivative Liabilities	12,949	6,325
Current Income Tax Payable	80,680	64,856
Deferred Income Tax Liabilities	19,799	16,654
Other Liabilities	1,283,889	568,559
On-lending Facilities	301,304	311,192
Borrowings	1,082,779	963,450
Debt Securities issued	-	-
	<b>11,917,659</b>	<b>10,906,689</b>
Net Assets	<b>1,441,557</b>	<b>1,378,940</b>
Non Controlling Interest	<b>849</b>	<b>813</b>
Attributable to Owners of the Company	<b>1,440,708</b>	<b>1,378,127</b>