

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2023		
	SEPTEMBER 2023	SEPTEMBER 2022
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	1,329,075	620,574
Interest Income	670,932	390,755
Interest Expense	(255,704)	(107,848)
Net Interest Income	415,228	282,907
Investment and Other Operating Income	607,155	211,972
Operating Expenses	(307,348)	(255,234)
Loan Loss Expenses	(209,999)	(37,096)
Profit Before Tax	505,036	202,549
Taxation	(70,864)	(28,218)
Profit After Tax	434,172	174,331
Other Comprehensive Income	213,564	(47,957)
Total Comprehensive Income	647,736	126,374
Profit After Tax Attr. To Noncontrolling Int	229	102
Profit After Tax Owners of the Company	433,943	174,229
Total Comp. Inc.Attr. to Non-Controlling Interest	400	(147)
Attributable to Owners of the Company	647,336	126,521
Basic Earnings per Share (kobo)	1382	555
Fully Diluted Earnings per Share (Kobo)	1382	555
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023		
	SEPTEMBER 2023	DECEMBER 2022
	Current Period	Prior Period
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	3,141,577	2,201,744
Treasury Bills	2,844,354	2,246,538
Assets pledged as collateral	348,013	254,663
Due from Other banks	2,528,019	1,302,811
Derivative Assets	483,739	49,874
Loans and Advances	5,780,922	4,013,705
Investment Securities	2,294,133	1,728,334
Deferred Tax Assets	26,544	18,343
Other Assets	431,492	213,523
Property and Equipment	250,692	230,843
Intangible Assets	31,329	25,251
	18,160,814	12,285,629
Liabilities		
Customers' Deposits	13,383,577	8,975,653
Derivative Liabilities	77,571	6,325
Current Income Tax Payable	26,640	64,856
Deferred Income Tax Liabilities	51,935	16,654
Other Liabilities	551,509	568,559
On-lending Facilities	285,405	311,192
Borrowings	1,864,242	963,450
Debt Securities issued	-	-
	16,240,879	10,906,689
Net Assets	1,919,935	1,378,940
Non Controlling Interest	1,213	813
Attributable to Owners of the Company	1,918,722	1,378,127