

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2021</b>		
	<b>Mar-21</b>	<b>Mar-20</b>
	<b>Current Period</b>	<b>Prior Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	157,309	166,814
Interest Income	101,176	114,330
Interest Expense	(18,008)	(32,829)
Net Interest Income	<b>83,168</b>	<b>81,501</b>
Investment and Other Operating Income	51,201	46,639
Operating Expenses	(69,492)	(65,401)
Loan Loss Expenses	(3,855)	(3,951)
Profit/Loss Before Tax	<b>61,022</b>	<b>58,788</b>
Taxation	(7,962)	(8,262)
Profit/Loss After Tax	<b>53,060</b>	<b>50,526</b>
Other Comprehensive Income	6,065	12,021
Total Comprehensive Income	<b>59,125</b>	<b>62,547</b>
Profit/Loss After Tax Attr. To Noncontrolling Int	37	44
Profit/Loss After Tax Owners of the Company	53,023	50,482
Total Comp. Inc.Attr. to Non-Controlling Interest	58	66
Attributable to Owners of the Company	59,067	62,481
Basic Earnings per Share (kobo)	169	161
Fully Diluted Earnings per Share (Kobo)	169	161
<b>STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021</b>		
	<b>MARCH 2021</b>	<b>DECEMBER 2020</b>
	<b>Current year</b>	<b>Prior year</b>
	<b>N'000'000</b>	<b>N'000'000</b>
<b>Assets</b>		
Cash and Balances with Central Banks	1,764,265	1,591,768
Treasury Bills	1,572,639	1,577,875
Assets pledged as collateral	447,842	298,530
Due from Other banks	560,698	810,494
Derivative Assets	55,979	44,496
Loans and Advances	2,841,478	2,779,027
Investment Securities	999,697	996,916
Investment in Associates	-	-
Deferred Tax Assets	6,251	5,786
Other Assets	227,047	169,967
Property and Equipment	191,283	190,170
Intangible Assets	15,636	16,243
	<b>8,682,815</b>	<b>8,481,272</b>
<b>Liabilities</b>		
Customers' Deposits	5,674,519	5,339,911
Derivative Liabilities	7,671	11,076
Current Income Tax Payable	17,445	11,690
Deferred Income Tax Liabilities	-	-
Other Liabilities	778,765	703,292
On-lending Facilities	387,059	384,573
Borrowings	680,780	870,080
Debt Securities issued	44,749	43,177
	<b>7,590,988</b>	<b>7,363,799</b>
Net Assets	<b>1,091,827</b>	<b>1,117,473</b>
Non Controlling Interest	<b>1,032</b>	<b>974</b>
Attributable to Owners of the Company	<b>1,090,795</b>	<b>1,116,499</b>