

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER, 2022		
	SEPTEMBER 2022	SEPTEMBER 2021
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	620,574	518,673
Interest Income	390,755	308,844
Interest Expense	(107,848)	(74,098)
Net Interest Income	282,907	234,746
Investment and Other Operating Income	211,972	192,769
Operating Expenses	(255,234)	(218,907)
Loan Loss Expenses	(37,096)	(28,798)
Profit Before Tax	202,549	179,810
Taxation	(28,218)	(19,216)
Profit After Tax	174,331	160,594
Other Comprehensive Income	(47,957)	3,213
Total Comprehensive Income	126,374	163,807
Profit After Tax Attr. To Noncontrolling Int	102	131
Profit After Tax Owners of the Company	174,229	160,463
Total Comp. Inc.Attr. to Non-Controlling Interest	(147)	134
Attributable to Owners of the Company	126,521	163,673
Basic Earnings per Share (kobo)	555	511
Fully Diluted Earnings per Share (Kobo)	555	511
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2022		
	SEPTEMBER 2022	DECEMBER 2021
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	1,871,726	1,488,363
Treasury Bills	1,952,956	1,764,945
Assets pledged as collateral	387,669	392,594
Due from Other banks	1,036,495	691,244
Derivative Assets	47,446	56,187
Loans and Advances	3,880,021	3,355,728
Investment Securities	1,620,975	1,303,726
Deferred Tax Assets	1,575	1,837
Other Assets	294,956	168,210
Property and Equipment	222,181	200,008
Intangible Assets	25,979	25,001
	11,341,979	9,447,843
Liabilities		
Customers' Deposits	8,042,101	6,472,054
Derivative Liabilities	7,989	14,674
Current Income Tax Payable	28,219	16,909
Deferred Income Tax Liabilities	12,470	11,603
Other Liabilities	568,077	487,432
On-lending Facilities	320,336	369,241
Borrowings	1,054,140	750,469
Debt Securities issued	-	45,799
	10,033,332	8,168,181
Net Assets	1,308,647	1,279,662
Non Controlling Interest	997	1,144
Attributable to Owners of the Company	1,307,650	1,278,518