

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE YEAR ENDED 31 DECEMBER, 2022		
	DECEMBER 2022	DECEMBER 2021
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	945,554	765,556
Interest Income	540,166	427,597
Interest Expense	(173,539)	(106,793)
Net Interest Income	366,627	320,804
Investment and Other Operating Income	380,967	309,035
Operating Expenses	(339,692)	(289,533)
Loan Loss Expenses	(123,252)	(59,932)
Profit/Loss Before Tax	284,650	280,374
Taxation	(60,739)	(35,816)
Profit/Loss After Tax	223,911	244,558
Other Comprehensive Income	(27,261)	11,857
Total Comprehensive Income	196,650	256,415
Profit/Loss After Tax Attr. To Noncontrolling Int	(139)	156
Profit/Loss After Tax Owners of the Company	224,050	244,402
Total Comp. Inc.Attr. to Non-Controlling Interest	(331)	170
Attributable to Owners of the Company	196,981	256,245
Basic Earnings per Share (kobo)	714	778
Fully Diluted Earnings per Share (Kobo)	714	778
CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2022		
	DECEMBER 2022	DECEMBER 2021
	Current Period	Prior Period
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	2,201,744	1,488,363
Treasury Bills	2,246,538	1,764,946
Assets pledged as collateral	254,663	392,594
Due from Other banks	1,302,811	691,244
Derivative Assets	49,874	56,187
Loans and Advances	4,013,705	3,355,728
Investment Securities	1,728,334	1,303,725
Deferred Tax Assets	18,343	1,837
Other Assets	213,523	168,210
Property and Equipment	230,843	200,008
Intangible Assets	25,251	25,001
	12,285,629	9,447,843
Liabilities		
Customers' Deposits	8,975,653	6,472,054
Derivative Liabilities	6,325	14,674
Current Income Tax Payable	64,856	16,909
Deferred Income Tax Liabilities	16,654	11,603
Other Liabilities	568,559	487,432
On-lending Facilities	311,192	369,241
Borrowings	963,450	750,469
Debt Securities issued	-	45,799
	10,906,689	8,168,181
Net Assets	1,378,940	1,279,662
Non Controlling Interest	813	1,144
Attributable to Owners of the Company	1,378,127	1,278,518