

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2021		
	JUNE 2021	JUNE 2020
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	345,559	346,088
Interest Income	203,934	216,954
Interest Expense	(43,994)	(59,545)
Net Interest Income	159,940	157,409
Investment and Other Operating Income	126,768	116,486
Operating Expenses	(149,850)	(135,848)
Loan Loss Expenses	(19,799)	(23,923)
Profit Before Tax	117,059	114,124
Taxation	(10,940)	(10,298)
Profit After Tax	106,119	103,826
Other Comprehensive Income	4,675	21,757
Total Comprehensive Income	110,794	125,583
Profit After Tax Attr. To Noncontrolling Int	93	91
Profit After Tax Owners of the Company	106,026	103,735
Total Comp. Inc.Attr. to Non-Controlling Interest	106	107
Attributable to Owners of the Company	110,688	125,476
Basic Earnings per Share (kobo)	338	330
Fully Diluted Earnings per Share (Kobo)	338	330
STATEMENT OF FINANCIAL POSITION AS AT		
	JUNE 2021	DECEMBER 2020
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	1,424,811	1,591,768
Treasury Bills	1,714,411	1,577,875
Assets pledged as collateral	394,175	298,530
Due from Other banks	656,501	810,494
Derivative Assets	69,899	44,496
Loans and Advances	2,837,445	2,779,027
Investment Securities	1,036,102	996,916
Deferred Tax Assets	5,124	5,786
Other Assets	171,445	169,967
Property and Equipment	193,209	190,170
Intangible Assets	12,349	16,243
	8,515,471	8,481,272
Liabilities		
Customers' Deposits	5,770,434	5,339,911
Derivative Liabilities	9,309	11,076
Current Income Tax Payable	12,750	11,690
Deferred Income Tax Liabilities	-	-
Other Liabilities	480,876	703,292
On-lending Facilities	390,081	384,573
Borrowings	664,258	870,080
Debt Securities issued	44,316	43,177
	7,372,024	7,363,799
Net Assets	1,143,447	1,117,473
Non Controlling Interest	1,080	974
Attributable to Owners of the Company	1,142,367	1,116,499