CONSOLIDATED STATEMENT OF COMPREHENSIVE IN	COME	
FOR THE YEAR ENDED 31 DECEMBER, 2023		
	DECEMBER 2023	DECEMBER 2022
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	2,131,750	945,554
Interest Income	1,144,674	540,166
Interest Expense	(408,492)	(173,539)
Net Interest Income	736,182	366,627
Investment and Other Operating Income	918,868	380,967
Operating Expenses Loan Loss Expenses	(449,472)	(339,692)
Profit/Loss Before Tax	(409,616) 795,962	(123,252
Taxation	(119,053)	284,65 0 (60,739
Profit/Loss After Tax	676,909	(00,739 223,911
Other Comprehensive Income	374,279	(27,261)
Total Comprehensive Income	1,051,188	196,650
Profit/Loss After Tax Attr. To Noncontrolling Int	340	(139)
Profit/Loss After Tax Owners of the Company	676,569	
•	,	224,050
Total Comp. Inc.Attr. to Non-Controlling Interest	815	(331)
Attributable to Owners of the Company	1,050,373	196,981
Basic Earnings per Share (kobo)	21.55	7.14
Fully Diluted Earnings per Share (Kobo)	21.55	7.14
CONSOLIDATED STATEMENT OF FINANCIAL POSITIO	N AS AT 31 DECEMBER 2023	
	DECEMBER 2023	DECEMBER 2022
	Current Period	Prior Period
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	4,253,374	2,201,744
Treasury Bills	2,736,273	2,246,538
Assets pledged as collateral	308,638	054 000
Due from Other banks		254,663
Derive the Accesto	1,834,314	1,302,811
Derivative Assets	1,834,314 534,739	1,302,811 49,874
Loans and Advances	1,834,314 534,739 6,556,470	1,302,811 49,874 4,013,705
Loans and Advances Investment Securities	1,834,314 534,739 6,556,470 3,290,895	1,302,811 49,874 4,013,705 1,728,334
Loans and Advances Investment Securities Deferred Tax Assets	1,834,314 534,739 6,556,470 3,290,895 36,226	1,302,811 49,874 4,013,705 1,728,334 18,343
Loans and Advances Investment Securities Deferred Tax Assets Other Assets	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843
Loans and Advances Investment Securities Deferred Tax Assets Other Assets	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 6,325
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 6,325 64,856
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 6,325 64,856 16,654
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 70,486 33,877 59,310 1,039,712	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 6,325 64,856 16,654 568,559
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 70,486 33,877 59,310 1,039,712 263,065	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 64,856 64,856 16,654 568,559 311,192
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 70,486 33,877 59,310 1,039,712	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 64,856 64,856 16,654 568,559 311,192
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,065 1,410,885	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 64,856 64,856 16,654 568,559 311,192 963,450
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 70,486 33,877 59,310 1,039,712 263,065	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 64,856 64,856 16,654 568,559 311,192 963,450
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities Other Liabilities Don-lending Facilities Borrowings Debt Securities issued	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,065 1,410,885 - 18,045,075	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 6,325 64,856 16,654 568,559 311,192 963,450 - 10,906,689
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,065 1,410,885	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 64,856 64,856 16,654 568,559 311,192 963,450 - 10,906,689
Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	1,834,314 534,739 6,556,470 3,290,895 36,226 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,065 1,410,885 - 18,045,075	1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629 8,975,653 64,856 16,654 568,559 311,192 963,450