CONSOLIDATED STATEMENT OF COMPREHENSIVE IN FOR THE YEAR ENDED 31 DECEMBER, 2020		
	DECEMBER 2020	DECEMBER 2019 Current Period N'000'000
	Current Period	
	N'000'000	
Gross Earnings	696,450	662,251
Interest Income	420,813	415,563
Interest Expense	(121,131)	(148,532)
Net Interest Income	299,682	267,031
Investment and Other Operating Income	251,745	232,120
Operating Expenses	(256,032)	(231,825)
Loan Loss Expenses	(39,534)	(24,032)
Profit/Loss Before Tax	255,861	243,294
Taxation	(25,296)	(34,451)
Profit/Loss After Tax	230,565	208,843
Other Comprehensive Income	32,932	5,824
Total Comprehensive Income	263,497	214,667
Profit/Loss After Tax Attr. To Noncontrolling Int	191	150
Profit/Loss After Tax Owners of the Company	230,374	208,693
Total Comp. Inc.Attr. to Non-Controlling Interest	220	90
Attributable to Owners of the Company	263,277	214,577
Basic Earnings per Share (kobo)	734	665
Fully Diluted Earnings per Share (Kobo)	734	665
OTATEMENT OF FINANCIAL DODITION AD AT 24 DECE		
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEI		
	DECEMBER 2020	DECEMBER 2019
Accesto	Current Period	Current Period
Assets	N'000'000	N'000'000 936,278
Cash and Balances with Central Banks	1,591,768	
Treasury Bills Assets pledged as collateral	1,577,875 298,530	<u>991,393</u> 431,728
Due from Other banks	810,494	707,103
Derivative Assets	44,496	92,722
Loans and Advances	2,779,027	2,305,565
Investment Securities	996,916	591,097
Deferred Tax Assets		11,885
Other Assets	5,786	
Other Assets Property and Equipment	169,967	77,395
Property and Equipment	169,967 190,170	77,395 185,216
	169,967 190,170 16,243	77,395 185,216 16,497
Property and Equipment Intangible Assets	169,967 190,170	77,395 185,216
Property and Equipment Intangible Assets Liabilities	169,967 190,170 16,243 <b>8,481,272</b>	77,395 185,216 16,497 <b>6,346,879</b>
Property and Equipment Intangible Assets Liabilities Customers' Deposits	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573 870,080	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871 322,479
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573 870,080 43,177	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871 322,479
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573 870,080 43,177	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573 870,080 43,177 <b>7,363,799</b>	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092 <b>5,404,993</b>
Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	169,967 190,170 16,243 <b>8,481,272</b> 5,339,911 11,076 11,690 - 703,292 384,573 870,080 43,177 <b>7,363,799</b>	77,395 185,216 16,497 <b>6,346,879</b> 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092 <b>5,404,993</b>