

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER, 2021		
	SEPTEMBER 2021	SEPTEMBER 2020
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	518,673	508,975
Interest Income	308,844	318,820
Interest Expense	(74,098)	(93,641)
Net Interest Income	234,746	225,179
Investment and Other Operating Income	192,769	173,488
Operating Expenses	(218,907)	(196,276)
Loan Loss Expenses	(28,798)	(25,108)
Profit Before Tax	179,810	177,283
Taxation	(19,216)	(17,968)
Profit After Tax	160,594	159,315
Other Comprehensive Income	3,213	21,050
Total Comprehensive Income	163,807	180,365
Profit After Tax Attr. To Noncontrolling Int	131	165
Profit After Tax Owners of the Company	160,463	159,150
Total Comp. Inc. Attr. to Non-Controlling Interest	134	179
Attributable to Owners of the Company	163,673	180,186
Basic Earnings per Share (kobo)	511	507
Fully Diluted Earnings per Share (Kobo)	511	507
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021		
	SEPTEMBER 2021	DECEMBER 2020
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	1,581,848	1,591,768
Treasury Bills	1,788,167	1,577,875
Assets pledged as collateral	361,066	298,530
Due from Other banks	576,721	810,494
Derivative Assets	54,677	44,496
Loans and Advances	3,020,414	2,779,027
Investment Securities	962,066	996,916
Deferred Tax Assets	4,847	5,786
Other Assets	192,757	169,967
Property and Equipment	197,596	190,170
Intangible Assets	11,428	16,243
	8,751,587	8,481,272
Liabilities		
Customers' Deposits	6,040,887	5,339,911
Derivative Liabilities	14,754	11,076
Current Income Tax Payable	18,064	11,690
Deferred Income Tax Liabilities	-	-
Other Liabilities	491,847	703,292
On-lending Facilities	385,590	384,573
Borrowings	568,005	870,080
Debt Securities issued	45,386	43,177
	7,564,533	7,363,799
Net Assets	1,187,054	1,117,473
Non Controlling Interest	1,108	974
Attributable to Owners of the Company	1,185,946	1,116,499