FOR THE PERIOD ENDED 30 SEPTEMBER, 2022	ME	
	SEPTEMBER 2022	SEPTEMBER 2021
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	620,574	518,673
Interest Income	390,755	308,844
Interest Expense	(107,848)	(74,098)
Net Interest Income	282,907	234,746
Investment and Other Operating Income	211,972	192,769
Operating Expenses	(255,234)	(218,907)
Loan Loss Expenses	(37,096)	(28,798)
Profit Before Tax	202,549	179,810
Taxation	(28,218)	(19,216)
Profit After Tax	174,331	160,594
Other Comprehensive Income	(47,957)	3,213
Total Comprehensive Income	126,374	163,807
Profit After Tax Attr. To Noncontrolling Int	102	131
Profit After Tax Owners of the Company	174,229	160,463
Total Comp. Inc.Attr. to Non-Controlling Interest	(147)	134
Attributable to Owners of the Company	126,521	163,673
Basic Earnings per Share (kobo)	555	511
	555	511
Fully Diluted Earnings per Share (Kobo)	555	311
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEME	BER 2022	
	SEPTEMBER 2022	DECEMBER 2021
	Current Period	Prior Year End
Assets	N'000'000	
Cash and Balances with Central Banks		
Cash and Balances with Central Banks Treasury Bills	N'000'000 1,871,726 1,952,956	N'000'000 1,488,363 1,764,945
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral	N'000'000 1,871,726 1,952,956 387,669	N'000'000 1,488,363 1,764,945 392,594
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks	N'000'000 1,871,726 1,952,956 387,669 1,036,495	N'000'000 1,488,363 1,764,945 392,594 691,244
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets 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	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets 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	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077 320,336	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077 320,336	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets 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 Debt Securities issued	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077 320,336 1,054,140 - 10,033,332	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799 8,168,181
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets 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 On-lending Facilities Borrowings Debt Securities issued	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077 320,336 1,054,140	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	N'000'000 1,871,726 1,952,956 387,669 1,036,495 47,446 3,880,021 1,620,975 1,575 294,956 222,181 25,979 11,341,979 8,042,101 7,989 28,219 12,470 568,077 320,336 1,054,140 - 10,033,332	N'000'000 1,488,363 1,764,945 392,594 691,244 56,187 3,355,728 1,303,726 1,837 168,210 200,008 25,001 9,447,843 6,472,054 14,674 16,909 11,603 487,432 369,241 750,469 45,799 8,168,181