CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 JUNE, 2023		
·	JUNE 2023	JUNE 2022
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	967,261	404,763
Interest Income	415,425	241,726
Interest Expense	(153,564)	(56,983)
Net Interest Income	261,861	184,743
Investment and Other Operating Income	515,693	148,984
Operating Expenses	(219,269)	(178,600)
Loan Loss Expenses	(207,925)	(25,122)
Profit Before Tax	350,360	130,005
Taxation	(58,629)	(18,592)
Profit After Tax	291,731	111,413
Other Comprehensive Income	202,361	(30,840)
Total Comprehensive Income	494,092	80,573
Profit After Tax Attr. To Noncontrolling Int	125	83
Profit After Tax Owners of the Company	291,606	111,330
Total Comp. Inc.Attr. to Non-Controlling Interest	298	(68)
Attributable to Owners of the Company	493,794	80,641
Basic Earnings per Share (kobo)	929	355
Fully Diluted Earnings per Share (Kobo)	929	355
Tally Blidted Earnings per Ghare (Robe)	323	333
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2023	=	
	JUNE 2023	DECEMBER 2022
	Current Period	Current Period
Accets	Nicopino	
Assets Cook and Polances with Central Ponks	N'000'000	N'000'000
Cash and Balances with Central Banks	2,730,349	N'000'000 2,201,744
Cash and Balances with Central Banks Treasury Bills	2,730,349 2,524,896	N'000'000 2,201,744 2,246,538
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral	2,730,349 2,524,896 332,518	N'000'000 2,201,744 2,246,538 254,663
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks	2,730,349 2,524,896 332,518 1,914,849	N'000'000 2,201,744 2,246,538 254,663 1,302,811
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets	2,730,349 2,524,896 332,518 1,914,849 632,209	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705
Cash and Balances with Central Banks Treasury Bills Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528	N'000'000 2,201,744 2,246,538 254,663 1,302,811 49,874 4,013,705 1,728,334 18,343 213,523 230,843 25,251 12,285,629
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951	N'000'000 2,201,744 2,246,538 254,663 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
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848	N'000'000 2,201,744 2,246,538 254,663 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
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848 288,424	N'000'000 2,201,744 2,246,538 254,663 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
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848 288,424 1,346,330	N'000'000 2,201,744 2,246,538 254,663 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
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	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848 288,424	N'000'000 2,201,744 2,246,538 254,663 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
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 On-lending Facilities Borrowings	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848 288,424 1,346,330	N'000'000 2,201,744 2,246,538 254,663 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
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 Net Assets	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848 288,424 1,346,330 14,249,931 1,781,979	N'000'000 2,201,744 2,246,538 254,663 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
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 On-lending Facilities Borrowings	2,730,349 2,524,896 332,518 1,914,849 632,209 5,051,668 2,023,175 27,123 522,409 247,379 25,335 16,031,910 11,626,105 122,951 25,528 52,745 787,848 288,424 1,346,330 14,249,931	N'000'000 2,201,744 2,246,538 254,663 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