

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2024		
	JUNE 2024	JUNE 2023
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	2,101,372	967,261
Interest Income	1,149,436	415,425
Interest Expense	(434,363)	(153,564)
Net Interest Income	715,073	261,861
Investment and Other Operating Income	899,333	515,693
Operating Expenses	(472,082)	(219,269)
Loan Loss Expenses	(415,294)	(207,925)
Profit Before Tax	727,030	350,360
Taxation	(149,033)	(58,629)
Profit After Tax	577,997	291,731
Other Comprehensive Income	402,471	202,361
Total Comprehensive Income	980,468	494,092
Profit After Tax Attr. To Noncontrolling Int	139	125
Profit After Tax Owners of the Company	577,858	291,606
Total Comp. Inc.Attr. to Non-Controlling Interest	519	298
Attributable to Owners of the Company	979,949	493,794
Basic Earnings per Share (kobo)	1,841	929
Fully Diluted Earnings per Share (Kobo)	1,841	929
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2024		
	JUNE 2024	DECEMBER 2023
	Current Period	Current Period
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	4,462,965	4,253,374
Treasury Bills	2,974,384	2,736,273
Assets pledged as collateral	184,586	308,638
Due from Other banks	4,030,416	1,834,314
Derivative Assets	824,103	534,739
Loans and Advances	9,293,464	6,556,470
Investment Securities	4,690,206	3,290,895
Deferred Tax Assets	30,085	17,251
Current Tax Receivable	4,201	18,975
Other Assets	646,936	474,976
Property and Equipment	368,490	295,532
Intangible Assets	65,971	47,018
	27,575,807	20,368,455
Liabilities		
Customers' Deposits	19,633,484	15,167,740
Derivative Liabilities	44,736	70,486
Current Income Tax Payable	34,686	33,877
Deferred Income Tax Liabilities	154,530	59,310
Other Liabilities	1,226,990	1,039,712
On-lending Facilities	249,695	263,065
Borrowings	3,037,727	1,410,885
	24,381,848	18,045,075
Net Assets	3,193,959	2,323,380
Non Controlling Interest	2,147	1,628
Attributable to Owners of the Company	3,191,812	2,321,752