

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2025</b>		
	<b>Mar-25</b>	<b>Mar-24</b>
	<b>Current Period</b>	<b>Prior period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	949,857	780,617
Interest Income	837,643	488,546
Interest Expense	(246,453)	(182,096)
Net Interest Income	<b>591,190</b>	<b>306,450</b>
Investment and Other Operating Income	89,274	271,567
Operating Expenses	(280,272)	(201,851)
Loan Loss Expenses	(49,377)	(55,972)
Profit/Loss Before Tax	<b>350,815</b>	<b>320,194</b>
Taxation	(38,985)	(61,853)
Profit/Loss After Tax	<b>311,830</b>	<b>258,341</b>
Other Comprehensive Income/(loss)	101,785	265,805
Total Comprehensive Income	<b>413,615</b>	<b>524,146</b>
Profit/Loss After Tax Attr. To Noncontrolling Int	184	217
Profit/Loss After Tax Owners of the Company	311,646	258,124
Total Comp. Inc.Attr. to Non-Controlling Interest	187	1092
Attributable to Owners of the Company	413,428	523,054
Basic Earnings per Share (kobo)	759	822
Fully Diluted Earnings per Share (Kobo)	759	822
<b>STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2025</b>		
	<b>Mar-25</b>	<b>Dec-24</b>
	<b>Current year</b>	<b>Prior year</b>
	<b>N'000'000</b>	<b>N'000'000</b>
<b>Assets</b>		
Cash and Balances with Central Banks	6,452,508	4,197,351
Treasury Bills	4,715,878	2,036,648
Assets pledged as collateral	95,286	733,868
Due from Other banks	4,985,291	1,915,354
Derivative Assets	126,142	934,663
Loans and Advances	10,050,732	8,650,493
Investment Securities	5,108,531	4,777,313
Investment in Associates	-	-
Deferred Tax Assets	13,728	37,325
Other Assets	428,462	642,230
Property and Equipment	351,552	298,267
Intangible Assets	87,285	57,265
	<b>32,415,395</b>	<b>24,280,777</b>
<b>Liabilities</b>		
Customers' Deposits	22,681,836	16,784,228
Derivative Liabilites	20,372	95,533
Current Income Tax Payable	245,238	83,501
Deferred Income Tax Liabilities	2,286	64,257
Other Liabilities	1,441,672	1,875,157
On-lending Facilities	256,731	260,711
Borrowings	3,324,372	2,269,865
Debt Securities issued	-	-
	<b>27,972,507</b>	<b>21,433,252</b>
Net Assets	<b>4,442,888</b>	<b>2,847,525</b>
Non Controlling Interest	<b>2,365</b>	<b>2,720</b>
Attributable to Owners of the Company	<b>4,440,523</b>	<b>2,844,805</b>