FOR THE YEAR ENDED 31 DECEMBER, 2024		
	DECEMBER 2024	DECEMBER 2023
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	3,970,959	2,131,750
Interest Income	2,721,377	1,144,674
Interest Expense	(992,474)	(408,492)
Net Interest Income	1,728,903	736,182
Investment and Other Operating Income	1,100,105	918,868
Operating Expenses	(843,352)	(449,472
Loan Loss Expenses Profit Before Tax	(658,805)	(409,616)
Taxation	1,326,851	795,962
Profit After Tax	(293,956) <b>1,032,895</b>	(119,053)
	483,706	<b>676,909</b> 374,279
Other Comprehensive Income	1,516,601	19
Total Comprehensive Income Profit After Tax Attr. To Noncontrolling Int	1,516,601	<b>1,051,188</b>
Profit After Tax Owners of the Company	1,032,711	676,569
Total Comp. Inc.Attr. to Non-Controlling Interest	737	815
Attributable to Owners of the Company	1,515,864	1,050,373
Basic Earnings per Share (kobo)	3287	2155
Fully Diluted Earnings per Share (Kobo)	3287	2155
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024	DECEMBER 2024	DECEMBER 2023
Assets	Current Period N'000'000	Prior Period N'000'000
Cash and Balances with Central Banks	5,888,216	4,253,374
Treasury Bills	2,678,929	2,736,273
Assets pledged as collateral	266,866	308,638
	200,000	
II IIIA Trom ( )Thar hanks	4 935 707	
Due from Other banks	4,935,707	1,834,314
Derivative Assets	280,626	1,834,314 534,739
Derivative Assets Loans and Advances	280,626 9,965,364	1,834,314 534,739 6,556,470
Derivative Assets Loans and Advances Investment Securities	280,626 9,965,364 5,098,044	1,834,314 534,739 6,556,470 3,290,895
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets	280,626 9,965,364 5,098,044 21,542	1,834,314 534,739 6,556,470 3,290,895 17,251
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable	280,626 9,965,364 5,098,044 21,542 6,869	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets	280,626 9,965,364 5,098,044 21,542 6,869 326,725	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976 295,532
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976 295,532 47,018
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976 295,532
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976 295,532 47,018 <b>20,368,455</b>
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets Liabilities	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369	1,834,314 534,739 6,556,470 3,290,895 17,250 18,975 474,976 295,532 47,018 <b>20,368,455</b>
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525	1,834,314 534,739 6,556,470 3,290,895 17,257 18,975 474,976 295,532 47,018 20,368,455
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilities	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976 295,532 47,018
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168	1,834,314 534,739 6,556,470 3,290,895 17,257 18,975 474,970 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502	1,834,314 534,739 6,556,470 3,290,895 17,257 18,975 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045	1,834,314 534,739 6,556,470 3,290,895 17,257 18,975 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,065
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable 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	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725	1,834,314 534,739 6,556,470 3,290,899 17,257 18,979 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,069 1,410,889
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable 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	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725 2,045,185	1,834,314 534,738 6,556,470 3,290,898 17,25 18,978 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877 59,310 1,039,712 263,068 1,410,888
Derivative Assets Loans and Advances Investment Securities Deferred Tax Assets Current tax receivable 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	280,626 9,965,364 5,098,044 21,542 6,869 326,725 400,441 88,196 29,957,525 21,959,369 9,258 256,168 5,502 1,402,045 250,725 2,045,185 25,928,252	1,834,314 534,739 6,556,470 3,290,895 17,251 18,975 474,976 295,532 47,018 20,368,455 15,167,740 70,486 33,877