

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2025		
	JUNE 2025	JUNE 2024
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	2,520,759	2,101,372
Interest Income	1,839,249	1,149,436
Interest Expense	(484,525)	(434,363)
Net Interest Income	1,354,724	715,073
Investment and Other Operating Income	613,146	899,333
Operating Expenses	(581,427)	(472,082)
Loan Loss Expenses	(760,814)	(415,294)
Profit Before Tax	625,629	727,030
Taxation	(93,449)	(149,033)
Profit After Tax	532,180	577,997
Other Comprehensive Income	171,563	402,471
Total Comprehensive Income	703,743	980,468
Profit After Tax Attr. To Noncontrolling Int	347	139
Profit After Tax Owners of the Company	531,833	577,858
Total Comp. Inc.Attr. to Non-Controlling Interest	1,167	519
Attributable to Owners of the Company	702,576	979,949
Basic Earnings per Share (kobo)	1,295	1,841
Fully Diluted Earnings per Share (Kobo)	1,295	1,841
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2025		
	JUNE 2025	DECEMBER 2024
	Current Period	Current Period
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	6,657,952	5,888,216
Treasury Bills	4,936,470	2,678,929
Assets pledged as collateral	156,772	266,866
Due from Other banks	3,033,506	4,935,707
Derivative Assets	221,377	280,626
Loans and Advances	9,601,715	9,965,364
Investment Securities	5,279,614	5,098,044
Deferred Tax Assets	29,658	21,542
Current Tax Receivable	480	6,869
Other Assets	525,299	326,725
Property and Equipment	464,369	400,441
Intangible Assets	85,736	88,196
	30,992,948	29,957,525
Liabilities		
Customers' Deposits	23,483,444	21,959,369
Derivative Liabilities	22,463	9,258
Current Income Tax Payable	17,360	256,168
Deferred Income Tax Liabilities	7,261	5,502
Other Liabilities	1,718,882	1,402,045
On-lending Facilities	135,114	250,725
Borrowings	1,039,687	2,045,185
	26,424,211	25,928,252
Net Assets	4,568,737	4,029,273
Non Controlling Interest	3,532	2,365
Attributable to Owners of the Company	4,565,205	4,026,908