

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2024		
	SEPTEMBER 2024	SEPTEMBER 2023
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	2,899,600	1,329,075
Interest Income	1,947,106	670,932
Interest Expense	(666,436)	(255,704)
Net Interest Income	1,280,670	415,228
Investment and Other Operating Income	856,009	607,155
Operating Expenses	(656,070)	(307,348)
Loan Loss Expenses	(477,765)	(209,999)
Profit Before Tax	1,002,844	505,036
Taxation	(175,567)	(70,864)
Profit After Tax	827,277	434,172
Other Comprehensive Income	499,548	213,564
Total Comprehensive Income	1,326,825	647,736
Profit After Tax Attr. To Noncontrolling Int	443	229
Profit After Tax Owners of the Company	826,834	433,943
Total Comp. Inc.Attr. to Non-Controlling Interest	824	400
Attributable to Owners of the Company	1,326,001	647,336
Basic Earnings per Share (kobo)	2634	1382
Fully Diluted Earnings per Share (Kobo)	2634	1382
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2024		
	SEPTEMBER 2024	DECEMBER 2023
	Current Period	Prior Period
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	5,375,933	3,141,577
Treasury Bills	2,870,528	2,844,354
Assets pledged as collateral	254,249	348,013
Due from Other banks	5,606,159	2,528,019
Derivative Assets	591,568	483,739
Loans and Advances	9,402,973	5,780,922
Investment Securities	4,771,178	2,294,133
Deferred Tax Assets	16,038	26,544
Other Assets	1,082,229	431,492
Property and Equipment	338,214	250,692
Intangible Assets	74,316	31,329
	30,383,385	18,160,814
Liabilities		
Customers' Deposits	21,569,067	13,383,577
Derivative Liabilities	11,416	77,571
Current Income Tax Payable	116,631	26,640
Deferred Income Tax Liabilities	75,367	51,935
Other Liabilities	2,300,595	551,509
On-lending Facilities	261,104	285,405
Borrowings	2,540,285	1,864,242
Debt Securities issued	-	-
	26,874,465	16,240,879
Net Assets	3,508,920	1,919,935
Non Controlling Interest	2,452	1,213
Attributable to Owners of the Company	3,506,468	1,918,722