

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2024</b>		
	<b>Mar-24</b>	<b>Mar-23</b>
	<b>Current Period</b>	<b>Prior period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	780,617	269,994
Interest Income	488,546	191,632
Interest Expense	(182,096)	(70,843)
Net Interest Income	<b>306,450</b>	<b>120,789</b>
Investment and Other Operating Income	271,567	72,752
Operating Expenses	(201,851)	(99,206)
Loan Loss Expenses	(55,972)	(7,730)
Profit/Loss Before Tax	<b>320,194</b>	<b>86,605</b>
Taxation	(61,853)	(20,593)
Profit/Loss After Tax	<b>258,341</b>	<b>66,012</b>
Other Comprehensive Income/(loss)	265,805	(3,395)
Total Comprehensive Income	<b>524,146</b>	<b>62,617</b>
Profit/Loss After Tax Attr. To Noncontrolling Int	217	66
Profit/Loss After Tax Owners of the Company	258,124	65,946
Total Comp. Inc.Attr. to Non-Controlling Interest	1092	36
Attributable to Owners of the Company	523,054	62,581
Basic Earnings per Share (kobo)	822	210
Fully Diluted Earnings per Share (Kobo)	822	210
<b>STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024</b>		
	<b>Mar-24</b>	<b>Dec-23</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	4,197,351	4,253,374
Treasury Bills	2,036,648	2,736,273
Assets pledged as collateral	733,868	308,638
Due from Other banks	1,915,354	1,834,314
Derivative Assets	934,663	534,739
Loans and Advances	8,650,493	6,556,470
Investment Securities	4,777,313	3,290,895
Investment in Associates	-	-
Deferred Tax Assets	37,325	36,226
Other Assets	642,230	474,976
Property and Equipment	298,267	295,532
Intangible Assets	57,265	47,018
	<b>24,280,777</b>	<b>20,368,455</b>
<b>Liabilities</b>		
Customers' Deposits	16,784,228	15,167,740
Derivative Liabilities	95,533	70,486
Current Income Tax Payable	83,501	33,877
Deferred Income Tax Liabilities	64,257	59,310
Other Liabilities	1,875,157	1,039,712
On-lending Facilities	260,711	263,065
Borrowings	2,269,865	1,410,885
Debt Securities issued	-	-
	<b>21,433,252</b>	<b>18,045,075</b>
Net Assets	<b>2,847,525</b>	<b>2,323,380</b>
Non Controlling Interest	<b>2,720</b>	<b>1,628</b>
Attributable to Owners of the Company	<b>2,844,805</b>	<b>2,321,752</b>