

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER, 2023		
	DECEMBER 2023	DECEMBER 2022
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	2,131,750	945,554
Interest Income	1,144,674	540,166
Interest Expense	(408,492)	(173,539)
Net Interest Income	736,182	366,627
Investment and Other Operating Income	918,868	380,967
Operating Expenses	(449,472)	(339,692)
Loan Loss Expenses	(409,616)	(123,252)
Profit/Loss Before Tax	795,962	284,650
Taxation	(119,053)	(60,739)
Profit/Loss After Tax	676,909	223,911
Other Comprehensive Income	374,279	(27,261)
Total Comprehensive Income	1,051,188	196,650
Profit/Loss After Tax Attr. To Noncontrolling Int	340	(139)
Profit/Loss After Tax Owners of the Company	676,569	224,050
Total Comp. Inc.Attr. to Non-Controlling Interest	815	(331)
Attributable to Owners of the Company	1,050,373	196,981
Basic Earnings per Share (kobo)	21.55	7.14
Fully Diluted Earnings per Share (Kobo)	21.55	7.14
CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023		
	DECEMBER 2023	DECEMBER 2022
	Current Period	Prior Period
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	4,253,374	2,201,744
Treasury Bills	2,736,273	2,246,538
Assets pledged as collateral	308,638	254,663
Due from Other banks	1,834,314	1,302,811
Derivative Assets	534,739	49,874
Loans and Advances	6,556,470	4,013,705
Investment Securities	3,290,895	1,728,334
Deferred Tax Assets	36,226	18,343
Other Assets	474,976	213,523
Property and Equipment	295,532	230,843
Intangible Assets	47,018	25,251
	20,368,455	12,285,629
Liabilities		
Customers' Deposits	15,167,740	8,975,653
Derivative Liabilities	70,486	6,325
Current Income Tax Payable	33,877	64,856
Deferred Income Tax Liabilities	59,310	16,654
Other Liabilities	1,039,712	568,559
On-lending Facilities	263,065	311,192
Borrowings	1,410,885	963,450
Debt Securities issued	-	-
	18,045,075	10,906,689
Net Assets	2,323,380	1,378,940
Non Controlling Interest	1,628	813
Attributable to Owners of the Company	2,321,752	1,378,127