

UNAUDITED GROUP INCOME STATEMENT

FOR THE HALF YEAR ENDED 31 OCTOBER 2008

	Half Year May '08-Oct '08	Half Year May '07-Oct '07	% growth
	N'000	N'000	
GROSS EARNINGS	40,766,742	21,868,243	86%
PROFIT BEFORE TAX	12,166,804	6,764,554	80%
TAXATION	(2,798,365)	(1,420,556)	97%
PROFIT AFTER TAX	9,368,439	5,343,998	75%

The bank recorded an increase of 86% and 80% over the same period of the last financial year in Gross Earnings and Profit Before Tax respectively. The Board of Directors is confident that barring unforeseen circumstances, the current trend will continue.

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OLAJUMOKE BAKARE (MRS)
COMPANY SECRETARY