

UNAUDITED GROUP INCOME STATEMENT
FOR THE HALF YEAR ENDED OCTOBER 31, 2007

	Half Year May 2007 - Oct. 2007	Half Year May 2006 - Oct. 2006	%Variance
	₦'000	₦'000	
GROSS EARNINGS	21,868,243	10,875,141	101
PROFIT BEFORE TAX	6,764,554	2,822,827	140
TAXATION	(1,420,556)	(592,794)	140
PROFIT AFTER TAX	5,343,998	2,230,033	140

The bank recorded an increase of 101% and 140% 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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MRS. OLAJUMOKE BAKARE
COMPANY SECRETARY