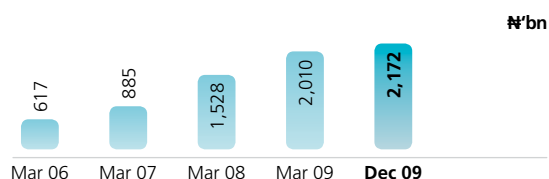


Financial Highlights

for the year ended 31 December 2009

GROUP

TOTAL ASSETS

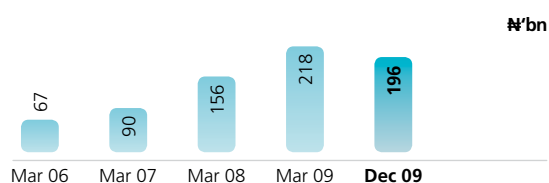


December 2009

₦2,172 billion (USD14,718 million)

March 2009: ₦2,010 billion (USD13,842 million)

GROSS EARNINGS

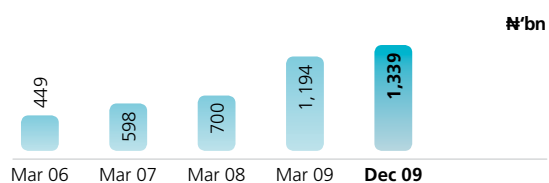


December 2009

₦196 billion (USD1,331 million)

March 2009: ₦218 billion (USD1,503 million)

DEPOSIT LIABILITIES

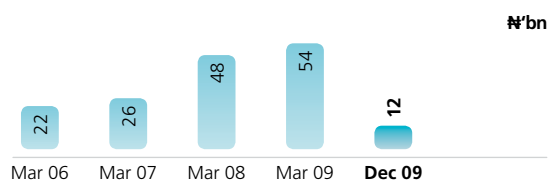


December 2009

₦1,339 billion (USD9,073 million)

March 2009: ₦1,194 billion (USD8,226 million)

PROFIT BEFORE TAXATION



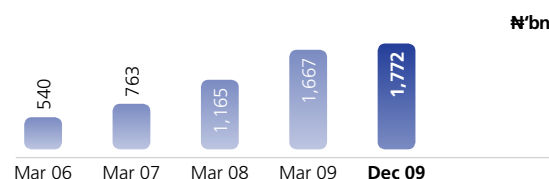
December 2009

₦12 billion (USD78 million)

March 2009: ₦28 billion (USD191 million)

BANK

TOTAL ASSETS

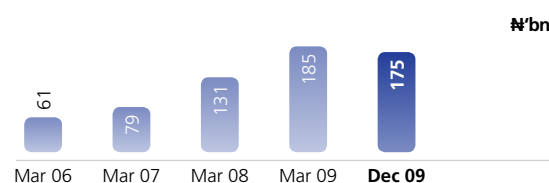


December 2009

₦1,772 billion (USD12,008 million)

March 2009: ₦1,667 billion (USD11,484 million)

GROSS EARNINGS

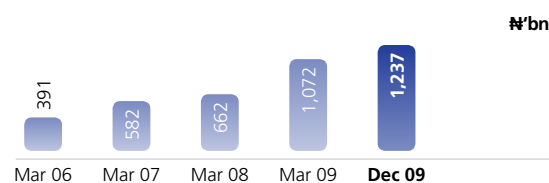


December 2009

₦175 billion (USD1,188 million)

March 2009: ₦185 billion (USD1,275 million)

DEPOSIT LIABILITIES

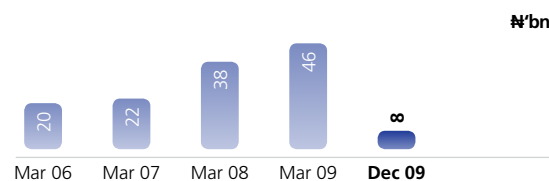


December 2009

₦1,237 billion (USD8,378 million)

March 2009: ₦1,072 billion (USD7,382 million)

PROFIT BEFORE TAXATION



December 2009

₦8 billion (USD52 million)

March 2009: ₦46 billion (USD318 million)

Exchange rate as at March 2009: 1 US Dollar (USD) = 145.2 Nigerian Naira. Exchange rate as at December 2009: 1 US Dollar (USD) = 147.6 Nigerian Naira.