UNAUDITED BALANCE SHEET AS AT:					
	The Group		The Bank		
	Mar. 2010	Dec. 2009	Mar. 2010	Dec. 2009	
	N'million	N'million	N'million	N'million	
Assets					
Cash and balances with central banks	39,683	70,332	36,931	67,576	
Treasury bills	17,305	14,219	17,280	14,219	
Due from other banks	378,047	514,193	337,077	255,902	
Loans and advances to customers	1,252,660	1,078,452	966,062	1,022,486	
Advances under finance lease Investment	8,631 377,196	10,835 289,848	8,631 392,302	10,835 303,889	
Managed funds	91,897	84,630	392,302	303,009	
Other assets	69,780	55,226	62,493	51,245	
Investment property	7,210	6,631	-	-	
Property and equipment	49,610	47,980	47,954	46,302	
	2,292,020	2,172,346	1,868,731	1,772,454	
Liabilities	4 400 000	4 000 440	4 0 4 0 0 0 0	4 000 500	
Customer deposits Due to other banks	1,406,802 201,598	1,339,142 173,280	1,340,232 13,690	1,236,599 65,087	
	, , , , , , , , , , , , , , , , , , ,		13,090	65,067	
Liability on investment contracts	115,263	148,224	-	-	
Other borrowings	72,252	35,473	72,252	35,473	
Tax-liability Other liabilities	33,321 153,225	30,237 136,432	27,102 97,969	25,092 92,716	
	1,982,461	1,862,788	1,551,244	1,454,967	
			_		
Equity					
Ordinary share capital	14,504	14,504	14,504	14,504	
Reserve Total Equity	295,054 309,558	295,054 309,558	302,983 317,487	302,983 317,487	
Total Equity			317,407		
Total equity and liabilities	2,292,020	2,172,346	1,868,731	1,772,454	
		The Group		The Bank	
	Qtr Ended Mar-10	Qtr Ended Mar-09	Qtr Ended Mar-10	Qtr Ended Mar-09	
	N'million	N'million	N'million	N'million	
UNAUDITED PROFIT AND LOSS ACCOUNT					
Gross earnings	62,399	69,839	56,054	58,849	
Interest earnings	50,017	50,774	45,994	44,799	
Interest expense	(22,266)	(17,299)	(19,951)	(13,410)	
Net interest income & commissions	27,751	33,475	26,043	31,389	
Other income	12,382	19,065	10,060	14,050	
Operating Income	40,133	52,540	36,103	45,439	
Operating expenses	(26,209)	(24,724)	(23,203)	(22,708)	
Provision for Risk Assets	1,496	(37,662)	(2,849)	(8,475)	
Net Profit before Tax and Exceptional Items	15,420	(9,846)	10,051	14,256	
Exceptional Items	45 420	- (0.946)	-	-	
Net profit(loss) before tax Taxation	15,420 (3,084)	(9,846) (2,954)	10,051 (2,010)	14,256 (2,851)	
Profit(loss)after tax before extraordinary items	12,336	(12,800)	8,041	11,405	
Extraordinary items (net of tax)					
Minority interest Profit after tax and minority interest	12,336	(12,800)	8,041	11,405	
·	12,000	(-=,,	-,- : :	,	
Key Performance Information	20.70-	20.000	05.005	00.500	
Total non-performing loans and advances Total non-performing loans to total loans and advances	90,767 6.9	93,988 8.2	85,285 8.3	88,506 8.2	
EPS (Basic)	0.43	(0.51)	0.28	0.46	
EPS (Diluted)	0.43	(0.51)	0.28	0.46	
Total loans and advances	1,322,704	1,141,535	1,032,657	1,081,957	
No of shares	29,006	24,864	29,008	24,864	
110 01 0110100	23,000	۷٦,٥٥٩	23,000	24,004	

FIRST BANK OF NIGERIA PLC