



### DIAMOND BANK PLC

#### Financial Highlights (NGN billion) | 2012Q2

	2012:Q2	2011:Q2	y/y Growth
Gross Earnings	64.769	43.615	48.50%
Net Interest income	43.290	23.342	85.46%
PBT	15.376	3.026	408.13%
PAT	9.995	1.967	408.13%
Loan	605.263	482.607	25.42%
Deposit	688.678	624.005	10.36%
Shareholders' fund	88.091	92.304	-4.56%
Total Assets	960.030	802.668	19.60%

#### Per share data

#### DIAMONDBNK

Current Price	2.30
*Trailing EPS	-0.33
BVPS	8.92

#### Price multiples/ratios

Shares outstanding (billion)	9.87
P/E	nm
P/BV	0.26x
RoAE	11.08%
RoAA	1.13%
Loan to Deposit Ratio	88%
Net Interest Margin	11.9%
Cost of Funds	2.5%
Net margin	15.43%

\*Note: Negative Trailing EPS is based on the bank's 2011FY loss. However for the half year in view, EPS is NGN1.01.

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