

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER, 2020		
	SEPTEMBER 2020	SEPTEMBER 2019
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	508,975	491,268
Interest Income	318,820	321,938
Interest Expense	(93,641)	(107,311)
Net Interest Income	225,179	214,627
Investment and Other Operating Income	173,488	156,756
Operating Expenses	(196,276)	(176,941)
Loan Loss Expenses	(25,108)	(18,259)
Profit Before Tax	177,283	176,183
Taxation	(17,968)	(25,460)
Profit After Tax	159,315	150,723
Other Comprehensive Income	21,050	(6,041)
Total Comprehensive Income	180,365	144,682
Profit After Tax Attr. To Noncontrolling Int	165	122
Profit After Tax Owners of the Company	159,150	150,601
Total Comp. Inc.Attr. to Non-Controlling Interest	179	83
Attributable to Owners of the Company	180,186	144,599
Basic Earnings per Share (kobo)	507	480
Fully Diluted Earnings per Share (Kobo)	507	480
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2020		
	SEPTEMBER 2020	DECEMBER 2019
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	1,799,136	936,278
Treasury Bills	1,058,712	991,393
Assets pledged as collateral	261,585	431,728
Due from Other banks	810,700	707,103
Derivative Assets	56,676	92,722
Loans and Advances	2,710,967	2,305,565
Investment Securities	909,918	591,097
Deferred Tax Assets	11,948	11,885
Other Assets	152,042	77,395
Property and Equipment	186,680	185,216
Intangible Assets	14,901	16,497
	7,973,265	6,346,879
Liabilities		
Customers' Deposits	5,224,564	4,262,289
Derivative Liabilities	19,496	14,762
Current Income Tax Payable	15,965	9,711
Deferred Income Tax Liabilities	1	25
Other Liabilities	687,503	363,764
On-lending Facilities	386,394	392,871
Borrowings	562,675	322,479
Debt Securities issued	42,326	39,092
	6,938,924	5,404,993
Net Assets	1,034,341	941,886
Non Controlling Interest	933	754
Attributable to Owners of the Company	1,033,408	941,132