

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2020		
	Mar-20	Mar-19
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	166,814	158,111
Interest Income	114,330	122,480
Interest Expense	(32,829)	(36,343)
Net Interest Income	81,501	86,137
Investment and Other Operating Income	46,639	32,656
Operating Expenses	(65,401)	(59,404)
Loan Loss Expenses	(3,951)	(2,096)
Profit/Loss Before Tax	58,788	57,293
Taxation	(8,262)	(7,059)
Profit/Loss After Tax	50,526	50,234
Other Comprehensive Income	12,021	(6,601)
Total Comprehensive Income	62,547	43,633
Profit/Loss After Tax Attr. To Noncontrolling Int	44	100
Profit/Loss After Tax Owners of the Company	50,482	50,134
Total Comp. Inc.Attr. to Non-Controlling Interest	66	(38)
Attributable to Owners of the Company	62,481	43,671
Basic Earnings per Share (kobo)	161	160
Fully Diluted Earnings per Share (Kobo)	161	160
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2020		
	MARCH 2020	DECEMBER 2019
	Current year	Prior year
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	1,278,458	936,278
Treasury Bills	787,691	991,393
Assets pledged as collateral	337,645	431,728
Due from Other banks	1,008,256	707,103
Derivative Assets	125,722	92,722
Loans and Advances	2,580,784	2,305,565
Investment Securities	595,675	591,097
Investment in Associates	-	-
Deferred Tax Assets	13,850	11,885
Other Assets	197,820	77,395
Property and Equipment	186,764	185,216
Intangible Assets	15,252	16,497
	7,127,917	6,346,879
Liabilities		
Customers' Deposits	4,462,627	4,262,289
Derivative Liabilities	38,302	14,762
Current Income Tax Payable	16,307	9,711
Deferred Income Tax Liabilities	7	25
Other Liabilities	968,972	363,764
On-lending Facilities	387,179	392,871
Borrowings	286,366	322,479
Debt Securities issued	42,215	39,092
	6,201,975	5,404,993
Net Assets	925,942	941,886
Non Controlling Interest	820	754
Attributable to Owners of the Company	925,122	941,132