

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER, 2017		
	DECEMBER 2017	DECEMBER 2016
	Current Year	Prior Year End
	N'000'000	N'000'000
Gross Earnings	745,189	507,997
Interest Income	474,628	384,557
Interest Expense	(216,637)	(144,378)
Net Interest Income	257,991	240,179
Investment and Other Operating Income	270,561	123,440
Operating Expenses	(226,864)	(174,521)
Loan Loss Expenses	(98,227)	(32,350)
Profit/Loss Before Tax	203,461	156,748
Taxation	(25,528)	(27,096)
Profit/Loss After Tax	177,933	129,652
Other Comprehensive Income	2,682	36,974
Total Comprehensive Income	180,615	166,626
Profit/Loss After Tax Attr. To Noncontrolling Int	319	218
Profit/Loss After Tax Owners of the Company	177,614	129,434
Total Comp. Inc.Attr. to Non-Controlling Interest	334	390
Attributable to Owners of the Company	180,281	166,236
Basic Earnings per Share (Naira)	5.66	4.12
Fully Diluted Earnings per Share (Naira)	5.66	4.12
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2017		
	DECEMBER 2017	DECEMBER 2016
	Current Year	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	957,663	669,058
Treasury Bills	936,817	557,359
Assets pledged as collateral	468,010	328,343
Due from Other banks	495,803	459,457
Derivative Assets	57,219	82,860
Loans and Advances	2,100,362	2,289,365
Investment Securities	330,951	199,478
Deferred Tax Assets	9,561	6,440
Other Assets	92,494	37,536
Property and Equipment	133,384	105,284
Intangible Assets	12,989	4,645
	5,595,253	4,739,825
Liabilities		
Customers' Deposits	3,437,915	2,983,621
Derivative Liabilities	20,805	66,834
Current Income Tax Payable	8,915	8,953
Deferred Income Tax Liabilities	18	45
Other Liabilities	233,481	208,680
On-lending Facilities	383,034	350,657
Borrowings	356,496	263,106
Debt Securities issued	332,931	153,464
	4,773,595	4,035,360
Net Assets	821,658	704,465
Non Controlling Interest	1,317	983
Attributable to Owners of the Company	820,341	703,482