CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2018		
	SEPTEMBER 2018	**SEPTEMBER 2017**
	Current Period	**Current Period**
	N'000'000	**N'000'000**
Gross Earnings	474,607	531,266
Interest Income	339,063	361,789
Interest Expense	(110,546)	(160,297)
Net Interest Income	**228,517**	**201,492**
Investment and Other Operating Income	135,544	169,477
Operating Expenses	(182,416)	(171,364)
Loan Loss Expenses	(14,338)	(47,053)
Profit/Loss Before Tax	**167,307**	**152,552**
Taxation	(23,128)	(23,317)
Profit/Loss After Tax	**144,179**	**129,235**
Other Comprehensive Income	7,012	(2,588)
Total Comprehensive Income	**151,191**	**126,647**
Profit/Loss After Tax Attr. To Noncontrolling Int	432	185
Profit/Loss After Tax Owners of the Company	143,747	129,050
Total Comp. Inc.Attr. to Non-Controlling Interest	286	175
Attributable to Owners of the Company	150,905	126,472
Basic Earnings per Share (kobo)	458	411
Fully Diluted Earnings per Share (Kobo)	458	411

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2018		
	SEPTEMBER 2018	**DECEMBER 2017**
	Current Period	**Prior Year End**
Assets	**N'000'000**	**N'000'000**
Cash and Balances with Central Banks	904,235	957,663
Treasury Bills	818,395	936,817
Assets pledged as collateral	579,704	468,010
Due from Other banks	536,445	495,803
Derivative Assets	95,222	57,219
Loans and Advances	1,824,724	2,100,362
Investment Securities	590,305	330,951
Deferred Tax Assets	13,119	9,561
Other Assets	96,039	92,494
Property and Equipment	145,125	133,384
Intangible Assets	14,472	12,989
	5,617,785	**5,595,253**
Liabilities		
Customers' Deposits	3,275,547	3,437,915
Derivative Liabilites	15,585	20,805
Current Income Tax Payable	8,009	8,915
Deferred Income Tax Liabilities	68	18
Other Liabilities	297,446	233,481
On-lending Facilities	400,503	383,034
Borrowings	473,310	356,496
Debt Securities issued	369,413	332,931
	4,839,881	**4,773,595**
Net Assets	**777,904**	**821,658**
Non Controlling Interest	**1,510**	**1,317**
Attributable to Owners of the Company	**776,394**	**820,341**