

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2019		
	JUNE 2019	JUNE 2018
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	331,586	322,201
Interest Income	214,601	228,670
Interest Expense	(72,086)	(74,709)
Net Interest Income	142,515	153,961
Investment and Other Operating Income	109,730	88,595
Operating Expenses	(126,833)	(125,478)
Loan Loss Expenses	(13,735)	(9,720)
Profit Before Tax	111,677	107,358
Taxation	(22,795)	(25,621)
Profit After Tax	88,882	81,737
Other Comprehensive Income	(6,006)	1,200
Total Comprehensive Income	82,876	82,937
Profit After Tax Attr. To Noncontrolling Int	76	179
Profit After Tax Owners of the Company	88,806	81,558
Total Comp. Inc.Attr. to Non-Controlling Interest	32	168
Attributable to Owners of the Company	82,844	82,769
Basic Earnings per Share (kobo)	283	260
Fully Diluted Earnings per Share (Kobo)	283	260
STATEMENT OF FINANCIAL POSITION AS AT		
	JUNE 2019	DECEMBER 2018
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	769,455	954,416
Treasury Bills	1,006,717	1,000,560
Assets pledged as collateral	517,429	592,935
Due from Other banks	857,376	674,274
Derivative Assets	65,709	88,826
Loans and Advances	1,801,833	1,823,111
Investment Securities	557,485	565,312
Deferred Tax Assets	11,846	9,513
Other Assets	126,113	80,948
Property and Equipment	167,881	149,137
Intangible Assets	16,752	16,678
	5,898,596	5,955,710
Liabilities		
Customers' Deposits	3,810,025	3,690,295
Derivative Liabilities	6,685	16,995
Current Income Tax Payable	14,525	9,154
Deferred Income Tax Liabilities	23	67
Other Liabilities	256,076	231,716
On-lending Facilities	398,393	393,295
Borrowings	412,264	437,260
Debt Securities issued	181,091	361,177
	5,079,082	5,139,959
Net Assets	819,514	815,751
Non Controlling Interest	696	1,538
Attributable to Owners of the Company	818,818	814,213