

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2017		
	JUNE 2017	JUNE 2016
	Current Period	Prior Period End
		Restated
	N'000'000	N'000'000
Gross Earnings	380,440	214,812
Interest Income	262,257	181,408
Interest Expense	(123,295)	(54,385)
Net Interest Income	138,962	127,023
Investment and Other Operating Income	118,183	33,404
Operating Expenses	(122,564)	(92,290)
Loan Loss Expenses	(42,398)	(14,232)
Profit/Loss Before Tax	92,183	53,905
Taxation	(16,866)	(18,438)
Profit/Loss After Tax	75,317	35,467
Other Comprehensive Income	(4,877)	30,206
Total Comprehensive Income	70,440	65,673
Profit/Loss After Tax Attr. To Noncontrolling Int	123	75
Profit/Loss After Tax Owners of the Company	75,194	35,392
Total Comp. Inc.Attr. to Non-Controlling Interest	107	259
Attributable to Owners of the Company	70,333	65,414
Basic Earnings per Share (kobo)	240	113
Fully Diluted Earnings per Share (Kobo)	240	113
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2017		
	JUNE 2017	DEC. 2016
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	679,915	669,058
Treasury Bills	691,514	557,359
Assets pledged as collateral	399,596	328,343
Due from Other banks	499,936	459,457
Derivative Assets	82,133	82,860
Loans and Advances	2,187,352	2,289,365
Investment Securities	197,138	199,478
Investment in Associates	0	-
Deferred Tax Assets	9,716	6,440
Other Assets	58,079	37,536
Property and Equipment	110,061	105,284
Intangible Assets	11,927	4,645
	4,927,367	4,739,825
Liabilities		
Customers' Deposits	2,974,938	2,983,621
Derivative Liabilites	17,235	66,834
Current Income Tax Payable	6,007	8,953
Deferred Income Tax Liabilities	18	45
Other Liabilities	184,437	208,680
On-lending Facilities	378,337	350,657
Borrowings	339,903	263,106
Debt Securities issued	307,159	153,464
	4,208,034	4,035,360
Net Assets	719,333	704,465
Non Controlling Interest	1,090	983
Attributable to Owners of the Company	718,243	703,482