CONSOLIDATED STATEMENT OF COMPREHENSIVE IN	COME	
FOR THE YEAR ENDED 31 DECEMBER, 2019	30IIIE	
	DECEMBER 2019	DECEMBER 2018
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	662,251	630,344
Interest Income	415,563	440,052
Interest Expense	(148,532)	(144,458)
Net Interest Income	267,031	295,594
Investment and Other Operating Income	232,120	179,963
Operating Expenses	(231,825)	(225,500)
Loan Loss Expenses	(24,032)	(18,372)
Profit/Loss Before Tax	243,294	231,685
Taxation	(34,451)	(38,261)
Profit/Loss After Tax	208,843	193,424
Other Comprehensive Income	5,824	6,287
Total Comprehensive Income	214,667	199,711
Profit/Loss After Tax Attr. To Noncontrolling Int	150	277
Profit/Loss After Tax Owners of the Company	208,693	193,147
Total Comp. Inc.Attr. to Non-Controlling Interest	90	274
Attributable to Owners of the Company	214,577	199,437
Basic Earnings per Share (kobo)	665	615
Fully Diluted Earnings per Share (Kobo)	665	615
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEM	MBER 2019	
	DECEMBER 2019	DECEMBER 2018
	Current Period	Prior Year End
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	936,278	954,416
Treasury Bills	991,393	1,000,560
Assets pledged as collateral	431,728	592,935
Due from Other banks	707,103	674,274
Derivative Assets	92,722	
Loans and Advances	,	88,826
Investment Congritice	2,305,565	1,823,111
Investment Securities	2,305,565 591,097	1,823,111 565,312
Deferred Tax Assets	2,305,565 591,097 11,885	1,823,111 565,312 9,513
Deferred Tax Assets Other Assets	2,305,565 591,097 11,885 77,395	1,823,111 565,312 9,513 80,948
Deferred Tax Assets	2,305,565 591,097 11,885 77,395 185,216	1,823,111 565,312 9,513
Deferred Tax Assets Other Assets	2,305,565 591,097 11,885 77,395 185,216 16,497	1,823,111 565,312 9,513 80,948 149,137 16,678
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	2,305,565 591,097 11,885 77,395 185,216	1,823,111 565,312 9,513 80,948 149,137
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092 5,404,993	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177 5,139,959
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued Net Assets	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092 5,404,993	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177 5,139,959
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	2,305,565 591,097 11,885 77,395 185,216 16,497 6,346,879 4,262,289 14,762 9,711 25 363,764 392,871 322,479 39,092 5,404,993	1,823,111 565,312 9,513 80,948 149,137 16,678 5,955,710 3,690,295 16,995 9,154 67 231,716 393,295 437,260 361,177 5,139,959