

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER, 2019		
	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 DECEMBER 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	88,826
Loans and Advances	2,305,565	1,823,111
Investment Securities	591,097	565,312
Deferred Tax Assets	11,885	9,513
Other Assets	77,395	80,948
Property and Equipment	185,216	149,137
Intangible Assets	16,497	16,678
	6,346,879	5,955,710
Liabilities		
Customers' Deposits	4,262,289	3,690,295
Derivative Liabilities	14,762	16,995
Current Income Tax Payable	9,711	9,154
Deferred Income Tax Liabilities	25	67
Other Liabilities	363,764	231,716
On-lending Facilities	392,871	393,295
Borrowings	322,479	437,260
Debt Securities issued	39,092	361,177
	5,404,993	5,139,959
Net Assets	941,886	815,751
Non Controlling Interest	754	1,538
Attributable to Owners of the Company	941,132	814,213