

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2018		
	JUNE 2018	JUNE 2017
	Current Period End	Prior Period End
	N'000'000	N'000'000
Gross Earnings	322,201	380,440
Interest Income	228,670	262,257
Interest Expense	(74,709)	(123,295)
Net Interest Income	153,961	138,962
Investment and Other Operating Income	93,531	118,183
Operating Expenses	(130,414)	(122,564)
Loan Loss Expenses	(9,720)	(42,398)
Profit/Loss Before Tax	107,358	92,183
Taxation	(25,621)	(16,866)
Profit/Loss After Tax	81,737	75,317
Other Comprehensive Income	1,200	(4,877)
Total Comprehensive Income	82,937	70,440
Profit/Loss After Tax Attr. To Noncontrolling Int	179	123
Profit/Loss After Tax Owners of the Company	81,558	75,194
Total Comp. Inc.Attr. to Non-Controlling Interest	168	107
Attributable to Owners of the Company	82,769	70,333
Basic Earnings per Share (kobo)	260	240
Fully Diluted Earnings per Share (Kobo)	260	240
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE, 2018		
	JUNE 2018	DECEMBER 2017
	Current Period End	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	843,674	957,663
Treasury Bills	923,847	936,817
Assets pledged as collateral	493,154	468,010
Due from Other banks	440,354	495,803
Derivative Assets	56,404	57,219
Loans and Advances	1,873,173	2,100,362
Investment Securities	381,163	330,951
Investment in Associates	0	0
Deferred Tax Assets	9,472	9,561
Other Assets	80,803	92,494
Property and Equipment	140,382	133,384
Intangible Assets	14,034	12,989
	5,256,460	5,595,253
Liabilities		
Customers' Deposits	3,165,955	3,437,915
Derivative Liabilites	3,299	20,805
Current Income Tax Payable	13,694	8,915
Deferred Income Tax Liabilities	68	18
Other Liabilities	189,043	233,481
On-lending Facilities	409,619	383,034
Borrowings	408,317	356,496
Debt Securities issued	346,960	332,931
	4,536,955	4,773,595
Net Assets	719,505	821,658
Non Controlling Interest	1,432	1,317
Attributable to Owners of the Company	718,073	820,341