

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2017		
	Mar-17	Mar-16
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	147,736	99,435
Interest Income	118,092	84,177
Interest Expense	(47,488)	(26,020)
Net Interest Income	70,604	58,157
Investment and Other Operating Income	29,644	15,306
Operating Expenses	(48,162)	(38,765)
Loan Loss Expenses	(7,886)	(2,577)
Profit/Loss Before Tax	44,200	32,121
Taxation	(6,701)	(5,548)
Profit/Loss After Tax	37,499	26,573
Other Comprehensive Income	1,466	147
Total Comprehensive Income	38,965	26,720
Profit/Loss After Tax Attr. To Noncontrolling Int	53	48
Profit/Loss After Tax Owners of the Company	37,446	26,525
Total Comp. Inc.Attr. to Non-Controlling Interest	39	49
Attributable to Owners of the Company	38,926	26,671
Basic Earnings per Share (kobo)	119	84
Fully Diluted Earnings per Share (Kobo)	119	84
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017		
	MARCH 2017	DECEMBER 2016
	Current year	Current year
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	604,419	669,058
Treasury Bills	646,387	557,359
Assets pledged as collateral	338,996	328,343
Due from Other banks	389,541	459,457
Derivative Assets	19,519	82,860
Loans and Advances	2,349,470	2,289,365
Investment Securities	221,967	199,478
Investment in Associates	-	-
Deferred Tax Assets	6,638	6,440
Other Assets	49,119	37,536
Property and Equipment	105,768	105,284
Intangible Assets	8,004	4,645
	4,739,828	4,739,825
Liabilities		
Customers' Deposits	2,996,262	2,983,621
Derivative Liabilites	2,027	66,834
Current Income Tax Payable	13,578	8,953
Deferred Income Tax Liabilities	46	45
Other Liabilities	227,372	208,680
On-lending Facilities	360,213	350,657
Borrowings	296,041	263,106
Debt Securities issued	156,431	153,464
	4,051,970	4,035,360
Net Assets	687,858	704,465
Non Controlling Interest	1,022	983
Attributable to Owners of the Company	686,836	703,482