

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER, 2019		
	SEPTEMBER 2019	SEPTEMBER 2018
	Current Period	Current Period
	N'000'000	N'000'000
Gross Earnings	491,268	474,607
Interest Income	321,938	339,063
Interest Expense	(107,311)	(110,546)
Net Interest Income	214,627	228,517
Investment and Other Operating Income	156,756	128,734
Operating Expenses	(176,941)	(175,606)
Loan Loss Expenses	(18,259)	(14,338)
Profit/Loss Before Tax	176,183	167,307
Taxation	(25,460)	(23,128)
Profit/Loss After Tax	150,723	144,179
Other Comprehensive Income	(6,041)	7,012
Total Comprehensive Income	144,682	151,191
Profit/Loss After Tax Attr. To Noncontrolling Int	122	432
Profit/Loss After Tax Owners of the Company	150,601	143,747
Total Comp. Inc.Attr. to Non-Controlling Interest	83	286
Attributable to Owners of the Company	144,599	150,905
Basic Earnings per Share (kobo)	480	458
Fully Diluted Earnings per Share (Kobo)	480	458
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019		
	SEPTEMBER 2019	DECEMBER 2018
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	913,830	954,416
Treasury Bills	854,328	1,000,560
Assets pledged as collateral	558,320	592,935
Due from Other banks	685,211	674,274
Derivative Assets	86,183	88,826
Loans and Advances	2,043,012	1,823,111
Investment Securities	491,984	565,312
Deferred Tax Assets	12,013	9,513
Other Assets	140,941	80,948
Property and Equipment	176,182	149,137
Intangible Assets	16,440	16,678
	5,978,444	5,955,710
Liabilities		
Customers' Deposits	3,951,829	3,690,295
Derivative Liabilities	10,587	16,995
Current Income Tax Payable	9,059	9,154
Deferred Income Tax Liabilities	23	67
Other Liabilities	265,874	231,716
On-lending Facilities	400,472	393,295
Borrowings	429,166	437,260
Debt Securities issued	39,533	361,177
	5,106,543	5,139,959
Net Assets	871,901	815,751
Non Controlling Interest	747	1,538
Attributable to Owners of the Company	871,154	814,213