

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 SEPTEMBER, 2016		
	SEPTEMBER 2016	SEPTEMBER 2015
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	380,352	336,853
Interest Income	285,674	256,737
Interest Expense	(95,857)	(95,337)
Net Interest Income	189,817	161,400
Investment and Other Operating Income	94,678	80,322
Operating Expenses	(141,362)	(127,945)
Loan Loss Expenses	(21,858)	(9,725)
Profit/Loss Before Tax	121,275	104,052
Taxation	(21,201)	(20,965)
Profit/Loss After Tax	100,074	83,087
Other Comprehensive Income	57,683	(1,432)
Total Comprehensive Income	157,757	81,655
Profit/Loss After Tax Attr. To Noncontrolling Int	149	65
Profit/Loss After Tax Owners of the Company	99,925	83,022
Total Comp. Inc.Attr. to Non-Controlling Interest	354	16
Attributable to Owners of the Company	157,403	81,639
Basic Earnings per Share (kobo)	318	264
Fully Diluted Earnings per Share (Kobo)	318	264
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2016		
	SEPTEMBER 2016	DECEMBER 2015
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	555,891	761,561
Treasury Bills	424,399	377,928
Assets pledged as collateral	354,481	265,051
Due from Other banks	455,823	272,194
Derivative Assets	99,100	8,481
Loans and Advances	2,425,318	1,989,313
Investment Securities	184,266	213,141
Investment in Associates	-	530
Deferred Tax Assets	7,103	5,607
Other Assets	43,931	22,774
Property and Equipment	100,176	87,022
Intangible Assets	3,885	3,240
	4,654,373	4,006,842
Liabilities		
Customers' Deposits	2,691,985	2,557,884
Derivative Liabilities	74,996	384
Current Income Tax Payable	5,608	3,579
Deferred Income Tax Liabilities	46	19
Other Liabilities	302,512	205,062
On-lending Facilities	336,123	286,881
Borrowings	389,704	258,862
Debt Securities issued	157,803	99,818
	3,958,777	3,412,489
Net Assets	695,596	594,353
Non Controlling Interest	947	593
Attributable to Owners of the Company	694,649	593,760