

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 31 MARCH, 2016		
	MARCH 2016	MARCH 2015
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	99,435	113,322
Interest Income	84,177	81,421
Interest Expense	(26,020)	(38,790)
Net Interest Income	58,157	42,631
Investment and Other Operating Income	15,306	31,937
Operating Expenses	(38,765)	(39,350)
Loan Loss Expenses	(2,577)	(2,090)
Profit/Loss Before Tax	32,121	33,128
Taxation	(5,548)	(5,448)
Profit/Loss After Tax	26,573	27,680
Other Comprehensive Income	147	1,055
Total Comprehensive Income	26,720	28,735
Profit/Loss After Tax Attr. To Noncontrolling Int	48	63
Profit/Loss After Tax Owners of the Company	26,525	27,617
Total Comp. Inc.Attr. to Non-Controlling Interest	49	16
Attributable to Owners of the Company	26,671	28,719
Basis Earnings per Share	84	88
Fully Diluted Earnings per Share	84	88
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2016		
	MARCH 2016	DEC. 2015
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	638,242	761,561
Treasury Bills	441,882	377,928
Assets pledged as collateral	259,303	265,051
Due from Other banks	367,158	272,194
Derivative Assets	5,756	8,481
Loans and Advances	1,928,526	1,989,313
Investment Securities	208,638	213,141
Investment in Associates	578	530
Deferred Tax Assets	5,516	5,607
Other Assets	43,838	22,774
Property and Equipment	89,218	87,022
Intangible Assets	3,424	3,240
	3,992,079	4,006,842
Liabilities		
Customers' Deposits	2,563,932	2,557,884
Derivative Liabilities	281	384
Current Income Tax Payable	7,972	3,579
Deferred Income Tax Liabilities	35	19
Other Liabilities	153,724	205,062
On-lending Facilities	306,110	286,881
Borrowings	237,527	258,862
Debt Securities issued	101,425	99,818
	3,371,006	3,412,489
Net Assets	621,073	594,353
Non Controlling Interest	642	593
Attributable to Owners of the Company	620,431	593,760