

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE YEAR ENDED 31 DECEMBER 2015		
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	432,535	403,343
Interest Income	348,179	313,422
Interest Expense	(123,597)	(106,919)
Net Interest Income	224,582	206,503
Investment and Other Operating Income	84,584	90,059
Operating Expenses	(167,877)	(163,702)
Loan Loss Expenses	(15,673)	(13,064)
Profit/Loss Before Tax	125,616	119,796
Taxation	(19,953)	(20,341)
Profit/Loss After Tax	105,663	99,455
Other Comprehensive Income	(1,115)	3,820
Total Comprehensive Income	104,548	103,275
Profit/Loss After Tax Attr. To Noncontrolling Int	132	180
Profit/Loss After Tax Owners of the Company	105,531	99,275
Total Comp. Inc.Attr. to Non-Controlling Interest	81	129
Attributable to Owners of the Company	104,467	103,146
Basis Earnings per Share	336	316
Fully Diluted Earnings per Share	336	316
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015		
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and balances with central banks	761,561	752,580
Treasury bills	377,928	295,397
Assets pledged as collateral	265,051	151,746
Due from other banks	272,194	506,568
Derivative assets	8,481	17,408
Loans and advances	1,989,313	1,729,507
Investment securities	213,141	200,079
Investment in associates	530	302
Deferred tax assets	5,607	6,449
Other assets	22,774	21,455
Property and equipment	87,022	71,571
Intangible assets	3,240	2,202
	4,006,842	3,755,264
Liabilities		
Customers' deposits	2,557,884	2,537,311
Derivative liabilities	384	6,073
Current income tax payable	3,579	10,042
Deferred income tax liabilities	19	-
Other liabilities	205,062	289,858
On-lending facilities	286,881	68,344
Borrowings	258,862	198,066
Debt securities issued	99,818	92,932
	3,412,489	3,202,626
Net Assets	594,353	552,638
Non Controlling Interest	593	552
Attributable to Owners of the Company	593,760	552,086