

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 30 JUNE, 2016		
	JUNE 2016	JUNE 2015
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	214,812	229,082
Interest Income	181,408	176,223
Interest Expense	(54,385)	(63,585)
Net Interest Income	127,023	112,638
Investment and Other Operating Income	33,404	53,065
Operating Expenses	(82,914)	(86,301)
Loan Loss Expenses	(14,232)	(7,201)
Profit/Loss Before Tax	63,281	72,201
Taxation	(18,438)	(19,021)
Profit/Loss After Tax	44,843	53,180
Other Comprehensive Income	30,206	(4,448)
Total Comprehensive Income	75,049	48,732
Profit/Loss After Tax Attr. To Noncontrolling Int	95	80
Profit/Loss After Tax Owners of the Company	44,748	53,100
Total Comp. Inc.Attr. to Non-Controlling Interest	279	(22)
Attributable to Owners of the Company	74,770	48,754
Basic Earnings per Share (kobo)	143	169
Fully Diluted Earnings per Share (Kobo)	143	169
STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2016		
	JUNE 2016	DEC. 2015
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	627,156	761,561
Treasury Bills	379,990	377,928
Assets pledged as collateral	277,862	265,051
Due from Other banks	343,389	272,194
Derivative Assets	34,943	8,481
Loans and Advances	2,279,655	1,989,313
Investment Securities	258,497	213,141
Investment in Associates	530	530
Deferred Tax Assets	7,026	5,607
Other Assets	50,107	22,774
Property and Equipment	94,090	87,022
Intangible Assets	4,051	3,240
	4,357,296	4,006,842
Liabilities		
Customers' Deposits	2,685,477	2,557,884
Derivative Liabilities	3,562	384
Current Income Tax Payable	4,824	3,579
Deferred Income Tax Liabilities	50	19
Other Liabilities	196,881	205,062
On-lending Facilities	344,883	286,881
Borrowings	358,789	258,862
Debt Securities issued	142,091	99,818
	3,736,557	3,412,489
Net Assets	620,739	594,353
Non Controlling Interest	872	593
Attributable to Owners of the Company	619,867	593,760