

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER, 2017		
	SEPTEMBER 2017	SEPTEMBER 2016
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	531,266	380,352
Interest Income	361,789	285,674
Interest Expense	(160,297)	(95,857)
Net Interest Income	201,492	189,817
Investment and Other Operating Income	169,477	94,678
Operating Expenses	(171,364)	(146,050)
Loan Loss Expenses	(47,053)	(21,858)
Profit/Loss Before Tax	152,552	116,587
Taxation	(23,317)	(21,201)
Profit/Loss After Tax	129,235	95,386
Other Comprehensive Income	(2,588)	27,683
Total Comprehensive Income	126,647	123,069
Profit/Loss After Tax Attr. To Noncontrolling Int	185	149
Profit/Loss After Tax Owners of the Company	129,050	95,237
Total Comp. Inc.Attr. to Non-Controlling Interest	175	354
Attributable to Owners of the Company	126,472	122,715
Basic Earnings per Share (kobo)	411	303
Fully Diluted Earnings per Share (Kobo)	411	303
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2017		
	SEPTEMBER 2017	DECEMBER 2016
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	767,394	669,058
Treasury Bills	718,964	557,359
Assets pledged as collateral	455,875	328,343
Due from Other banks	520,988	459,457
Derivative Assets	63,508	82,860
Loans and Advances	2,155,749	2,289,365
Investment Securities	242,348	199,478
Deferred Tax Assets	9,598	6,440
Other Assets	70,130	37,536
Property and Equipment	115,807	105,284
Intangible Assets	11,457	4,645
	5,131,818	4,739,825
Liabilities		
Customers' Deposits	3,062,214	2,983,621
Derivative Liabilities	15,357	66,834
Current Income Tax Payable	9,426	8,953
Deferred Income Tax Liabilities	-	45
Other Liabilities	205,390	208,680
On-lending Facilities	380,460	350,657
Borrowings	378,751	263,106
Debt Securities issued	312,530	153,464
	4,364,128	4,035,360
Net Assets	767,690	704,465
Non Controlling Interest	1,158	983
Attributable to Owners of the Company	766,532	703,482