

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2019		
	Mar-19	Mar-18
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	158,111	169,192
Interest Income	122,480	116,712
Interest Expense	(36,343)	(46,720)
Net Interest Income	86,137	69,992
Investment and Other Operating Income	32,656	50,283
Operating Expenses	(59,404)	(63,898)
Loan Loss Expenses	(2,096)	(4,573)
Profit/Loss Before Tax	57,293	54,001
Taxation	(7,059)	(6,922)
Profit/Loss After Tax	50,234	47,079
Other Comprehensive Income	(6,601)	4,782
Total Comprehensive Income	43,633	51,861
Profit/Loss After Tax Attr. To Noncontrolling Int	100	73
Profit/Loss After Tax Owners of the Company	50,134	47,006
Total Comp. Inc.Attr. to Non-Controlling Interest	(38)	122
Attributable to Owners of the Company	43,671	51,739
Basic Earnings per Share (kobo)	160	150
Fully Diluted Earnings per Share (Kobo)	160	150
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019		
	MARCH 2019	DECEMBER 2018
	Current year	Prior year
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	965,833	954,416
Treasury Bills	810,086	1,000,560
Assets pledged as collateral	549,270	592,935
Due from Other banks	823,738	674,274
Derivative Assets	87,374	88,826
Loans and Advances	1,792,276	1,823,111
Investment Securities	542,188	565,312
Investment in Associates	-	-
Deferred Tax Assets	11,171	9,513
Other Assets	117,445	80,948
Property and Equipment	162,810	149,137
Intangible Assets	16,981	16,678
	5,879,172	5,955,710
Liabilities		
Customers' Deposits	3,571,370	3,690,295
Derivative Liabilities	9,258	16,995
Current Income Tax Payable	16,364	9,154
Deferred Income Tax Liabilities	36	67
Other Liabilities	307,335	231,716
On-lending Facilities	404,995	393,295
Borrowings	421,322	437,260
Debt Securities issued	367,604	361,177
	5,098,284	5,139,959
Net Assets	780,888	815,751
Non Controlling Interest	1,500	1,538
Attributable to Owners of the Company	779,388	814,213