

<b>CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2019</b>		
	<b>JUNE 2019</b>	<b>JUNE 2018</b>
	<b>Current Period</b>	<b>Prior Period</b>
	<b>N'000'000</b>	<b>N'000'000</b>
Gross Earnings	331,586	322,201
Interest Income	214,601	228,670
Interest Expense	(72,086)	(74,709)
Net Interest Income	<b>142,515</b>	<b>153,961</b>
Investment and Other Operating Income	109,730	88,595
Operating Expenses	(126,833)	(125,478)
Loan Loss Expenses	(13,735)	(9,720)
Profit Before Tax	<b>111,677</b>	<b>107,358</b>
Taxation	(22,795)	(25,621)
Profit After Tax	<b>88,882</b>	<b>81,737</b>
Other Comprehensive Income	(6,006)	1,200
Total Comprehensive Income	<b>82,876</b>	<b>82,937</b>
Profit After Tax Attr. To Noncontrolling Int	76	179
Profit After Tax Owners of the Company	88,806	81,558
Total Comp. Inc.Attr. to Non-Controlling Interest	32	168
Attributable to Owners of the Company	82,844	82,769
Basic Earnings per Share (kobo)	283	260
Fully Diluted Earnings per Share (Kobo)	283	260
<b>STATEMENT OF FINANCIAL POSITION AS AT</b>		
	<b>JUNE 2019</b>	<b>DECEMBER 2018</b>
	<b>Current Period</b>	<b>Prior Year End</b>
	<b>N'000'000</b>	<b>N'000'000</b>
<b>Assets</b>		
Cash and Balances with Central Banks	769,455	954,416
Treasury Bills	1,006,717	1,000,560
Assets pledged as collateral	517,429	592,935
Due from Other banks	857,376	674,274
Derivative Assets	65,709	88,826
Loans and Advances	1,801,833	1,823,111
Investment Securities	557,485	565,312
Deferred Tax Assets	11,846	9,513
Other Assets	126,113	80,948
Property and Equipment	167,881	149,137
Intangible Assets	16,752	16,678
	<b>5,898,596</b>	<b>5,955,710</b>
<b>Liabilities</b>		
Customers' Deposits	3,810,025	3,690,295
Derivative Liabilities	6,685	16,995
Current Income Tax Payable	14,525	9,154
Deferred Income Tax Liabilities	23	67
Other Liabilities	256,076	231,716
On-lending Facilities	398,393	393,295
Borrowings	412,264	437,260
Debt Securities issued	181,091	361,177
	<b>5,079,082</b>	<b>5,139,959</b>
Net Assets	<b>819,514</b>	<b>815,751</b>
Non Controlling Interest	<b>696</b>	<b>1,538</b>
Attributable to Owners of the Company	<b>818,818</b>	<b>814,213</b>