

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE, 2020		
	JUNE 2020	JUNE 2019
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	346,088	331,586
Interest Income	216,954	214,601
Interest Expense	(59,545)	(72,086)
Net Interest Income	157,409	142,515
Investment and Other Operating Income	116,486	109,730
Operating Expenses	(135,848)	(126,833)
Loan Loss Expenses	(23,923)	(13,735)
Profit Before Tax	114,124	111,677
Taxation	(10,298)	(22,795)
Profit After Tax	103,826	88,882
Other Comprehensive Income	21,757	(6,006)
Total Comprehensive Income	125,583	82,876
Profit After Tax Attr. To Noncontrolling Int	91	76
Profit After Tax Owners of the Company	103,735	88,806
Total Comp. Inc.Attr. to Non-Controlling Interest	107	32
Attributable to Owners of the Company	125,476	82,844
Basic Earnings per Share (kobo)	330	283
Fully Diluted Earnings per Share (Kobo)	330	283
STATEMENT OF FINANCIAL POSITION AS AT		
	JUNE 2020	DECEMBER 2019
	Current Period	Prior Year End
	N'000'000	N'000'000
Assets		
Cash and Balances with Central Banks	1,706,452	936,278
Treasury Bills	837,113	991,393
Assets pledged as collateral	316,982	431,728
Due from Other banks	854,713	707,103
Derivative Assets	100,934	92,722
Loans and Advances	2,624,367	2,305,565
Investment Securities	774,493	591,097
Deferred Tax Assets	12,438	11,860
Other Assets	150,018	77,395
Property and Equipment	186,827	185,216
Intangible Assets	15,777	16,497
	7,580,114	6,346,854
Liabilities		
Customers' Deposits	4,904,998	4,262,289
Derivative Liabilities	40,858	14,762
Current Income Tax Payable	14,818	9,711
Deferred Income Tax Liabilities	-	-
Other Liabilities	786,443	363,764
On-lending Facilities	389,567	392,871
Borrowings	412,788	322,479
Debt Securities issued	41,664	39,092
	6,591,136	5,404,968
Net Assets	988,978	941,886
Non Controlling Interest	861	754
Attributable to Owners of the Company	988,117	941,132