FOR THE PERIOD ENDED 30 SEPTEMBER, 2016		
	SEPTEMBER 2016	SEPTEMBER 2015
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	380,352	336,853
Interest Income	285,674	256,737
Interest Expense Net Interest Income	(95,857) <b>189,817</b>	(95,337) <b>161,40</b> 0
Investment and Other Operating Income	94,678	80,322
Operating Expenses	(141,362)	(127,945)
Loan Loss Expenses	(21,858)	(9,725)
Profit/Loss Before Tax	121,275	104,052
Taxation	(21,201)	(20,965)
Profit/Loss After Tax	100,074	83,087
Other Comprehensive Income	57,683	(1,432)
Total Comprehensive Income	157,757	81,655
Profit/Loss After Tax Attr. To Noncontrolling Int	149	65
Profit/Loss After Tax Owners of the Company	99,925	83,022
Total Comp. Inc.Attr. to Non-Controlling Interest	354	16
Attributable to Owners of the Company	157,403	81,639
Basic Earnings per Share (kobo)	318	264
Fully Diluted Earnings per Share (Kobo)	318	264
Tully Bildled Carrings per Griare (1000)	0.10	201
STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEM	RER 2016	
STATEMENT OF FINANCIAL FOOTHON AS AT 30 SELFTEN	SEPTEMBER 2016	DECEMBER 2015
	Current Period	Prior Year End
Assets	N,000,000	N'000'000
Cash and Balances with Central Banks	555,891	761,561
Treasury Bills	424,399	377,928
Assets pledged as collateral	354,481	265,051
Due from Other banks	455,823	272,194
Derivative Assets	99,100	8,481
Loans and Advances	2,425,318	1,989,313
Investment Securities		010111
La cartaga at the Amarastata a	184,266	213,141
Investment in Associates	-	530
Deferred Tax Assets	7,103	530 5,607
Deferred Tax Assets Other Assets	7,103 43,931	530 5,607 22,774
Deferred Tax Assets Other Assets Property and Equipment	7,103 43,931 100,176	530 5,607 22,774 87,022
Deferred Tax Assets Other Assets	7,103 43,931 100,176 3,885	530 5,607 22,774 87,022 3,240
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	7,103 43,931 100,176	530 5,607 22,774 87,022
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities	7,103 43,931 100,176 3,885	530 5,607 22,774 87,022 3,240 <b>4,006,842</b>
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	7,103 43,931 100,176 3,885 4,654,373	530 5,607 22,774 87,022 3,240
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits	- 7,103 43,931 100,176 3,885 4,654,373	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites	- 7,103 43,931 100,176 3,885 4,654,373 2,691,985 74,996	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884 384
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable	- 7,103 43,931 100,176 3,885 4,654,373 2,691,985 74,996 5,608	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884 384 3,579
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities	- 7,103 43,931 100,176 3,885 4,654,373 2,691,985 74,996 5,608 46	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884 384 3,579
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	- 7,103 43,931 100,176 3,885 4,654,373 2,691,985 74,996 5,608 46 302,512	530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 3,579 19 205,062
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities	- 7,103 43,931 100,176 3,885 4,654,373  2,691,985 74,996 5,608 46 302,512 336,123	530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 3,579 19 205,062 286,881
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	- 7,103 43,931 100,176 3,885 4,654,373  2,691,985 74,996 5,608 46 302,512 336,123 389,704	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884 3,579 19 205,062 286,881 258,862 99,818
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings	- 7,103 43,931 100,176 3,885 4,654,373 2,691,985 74,996 5,608 46 302,512 336,123 389,704 157,803	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884 384 3,579 19 205,062 285,862 99,818 <b>3,412,489</b>
Deferred Tax Assets Other Assets Property and Equipment Intangible Assets  Liabilities Customers' Deposits Derivative Liabilites Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	7,103 43,931 100,176 3,885 4,654,373  2,691,985 74,996 5,608 46 302,512 336,123 389,704 157,803 3,958,777	530 5,607 22,774 87,022 3,240 <b>4,006,842</b> 2,557,884 384 3,579 19 205,062 286,881 258,862