CONSOLIDATED STATEMENT OF COMPREHENSIV		
FOR THE YEAR ENDED 31 DECEMBER 2015	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	432,535	403,343
Interest Income	348,179	313,422
Interest Expense	(123,597)	(106,919)
Net Interest Income	224,582	206,503
Investment and Other Operating Income	84,584	90,059
Operating Expenses	(167,877)	(163,702)
Loan Loss Expenses	(15,673)	(13,064)
Profit/Loss Before Tax	125,616	119,796
Taxation	(19,953)	(20,341)
Profit/Loss After Tax	105,663	99,455
Other Comprehensive Income	(1,115)	3,820
Total Comprehensive Income	104,548	103,275
Profit/Loss After Tax Attr. To Noncontrolling Int	132	180
Profit/Loss After Tax Owners of the Company	105,531	99,275
Total Comp. Inc.Attr. to Non-Controlling Interest	81	129
Attributable to Owners of the Company	104,467	103,146
Basis Earnings per Share	336	316
Fully Diluted Earnings per Share	336	316
STATEMENT OF FINANCIAL POSITION AS AT 31 D	ECEMBER 2015	
	Current Period	Prior Year End
Assets	N'000'000	N'000'000
Cash and balances with central banks	761,561	752,580
Treasury bills	377,928	295,397
Assets pledged as collateral	265.051	
	205,051	151,746
Due from other banks	265,051 272,194	151,746 506,568
Due from other banks Derivative assets		
	272,194	506,568
Derivative assets	272,194 8,481	506,568 17,408
Derivative assets Loans and advances	272,194 8,481 1,989,313	506,568 17,408 1,729,507
Derivative assets Loans and advances Investment securities	272,194 8,481 1,989,313 213,141 530 5,607	506,568 17,408 1,729,507 200,079 302 6,449
Derivative assets Loans and advances Investment securities Investment in associates	272,194 8,481 1,989,313 213,141 530	506,568 17,408 1,729,507 200,079 302
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment Intangible assets	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment Intangible assets Liabilities	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment Intangible assets Liabilities Customers' deposits	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment Intangible assets Liabilities Customers' deposits Derivative liabilites	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment Intangible assets Liabilities Customers' deposits Derivative liabilites Current income tax payable	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 3,579	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311
Derivative assets Loans and advances Investment securities Investment in associates Deferred tax assets Other assets Property and equipment Intangible assets Liabilities Customers' deposits Derivative liabilites Current income tax payable Deferred income tax liabilities	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 384 3,579 19	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 -
Derivative assets Loans and advances Investment securities Investment in associates 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	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 384 3,579 19 205,062	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858
Derivative assets Loans and advances Investment securities Investment in associates 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	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 3,579 19 205,062 286,881	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858 68,344
Derivative assets Loans and advances Investment securities Investment in associates 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 Other liabilities On-lending facilities Borrowings	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 384 3,579 19 205,062 286,881 258,862	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858 68,344 198,066
Derivative assets Loans and advances Investment securities Investment in associates 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	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 3,579 19 205,062 286,881 258,862 99,818	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858 68,344 198,066 92,932
Derivative assets Loans and advances Investment securities Investment in associates 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	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 384 3,579 19 205,062 286,881 258,862	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858 68,344 198,066
Derivative assets Loans and advances Investment securities Investment in associates 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	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 3,579 19 205,062 286,881 258,862 99,818	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858 68,344 198,066 92,932
Derivative assets Loans and advances Investment securities Investment in associates 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	272,194 8,481 1,989,313 213,141 530 5,607 22,774 87,022 3,240 4,006,842 2,557,884 384 384 3,579 19 205,062 286,881 258,862 99,818 3,412,489	506,568 17,408 1,729,507 200,079 302 6,449 21,455 71,571 2,202 3,755,264 2,537,311 6,073 10,042 - 289,858 68,344 198,066 92,932 3,202,626