CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH, 2017		
TORTHET ERIOD ERDED OF MARKON, 2017	Mar-17	Mar-16
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	147,736	99,435
Interest Income	118,092	84,177
Interest Expense	(47,488)	(26,020)
Net Interest Income	70,604	58,157
Investment and Other Operating Income	29,644	15,306
Operating Expenses	(48,162)	(38,765)
Loan Loss Expenses	(7,886)	(2,577)
Profit/Loss Before Tax	44,200	32,121
Taxation	(6,701)	(5,548)
Profit/Loss After Tax	37,499	26,573
Other Comprehensive Income	1,466	147
Total Comprehensive Income	38,965	26,720
Profit/Loss After Tax Attr. To Noncontrolling Int	53	48
Profit/Loss After Tax Owners of the Company	37,446	26,525
Total Comp. Inc.Attr. to Non-Controlling Interest	39	49
Attributable to Owners of the Company	38,926	26,671
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Basic Earnings per Share (kobo)	119	84
Fully Diluted Earnings per Share (Kobo)	119	84
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2017		
	MARCH 2017 Current year	DECEMBER 2016
Assets	N'000'000	Current year N'000'000
Cash and Balances with Central Banks	604,419	669,058
Treasury Bills		
	646 387 I	557 350
·	646,387 338 996	557,359 328 343
Assets pledged as collateral	338,996	328,343
Assets pledged as collateral Due from Other banks	338,996 389,541	328,343 459,457
Assets pledged as collateral Due from Other banks Derivative Assets	338,996 389,541 19,519	328,343 459,457 82,860
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances	338,996 389,541 19,519 2,349,470	328,343 459,457 82,860 2,289,365
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities	338,996 389,541 19,519	328,343 459,457 82,860
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates	338,996 389,541 19,519 2,349,470 221,967	328,343 459,457 82,860 2,289,365 199,478
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets	338,996 389,541 19,519 2,349,470 221,967 - 6,638	328,343 459,457 82,860 2,289,365 199,478 - 6,440
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825
Assets pledged as collateral Due from Other banks Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46 227,372	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45 208,680
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46 227,372 360,213	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45 208,680 350,657
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46 227,372 360,213 296,041	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45 208,680 350,657 263,106
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46 227,372 360,213 296,041 156,431 4,051,970	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45 208,680 350,657 263,106 153,464 4,035,360
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46 227,372 360,213 296,041 156,431	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45 208,680 350,657 263,106 153,464
Assets pledged as collateral Due from Other banks 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	338,996 389,541 19,519 2,349,470 221,967 - 6,638 49,119 105,768 8,004 4,739,828 2,996,262 2,027 13,578 46 227,372 360,213 296,041 156,431 4,051,970	328,343 459,457 82,860 2,289,365 199,478 - 6,440 37,536 105,284 4,645 4,739,825 2,983,621 66,834 8,953 45 208,680 350,657 263,106 153,464 4,035,360