CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME		
FOR THE PERIOD ENDED 31 MARCH, 2018		
	Mar-18	Mar-17
	Current Period	Prior Period
	N'000'000	N'000'000
Gross Earnings	169,192	147,736
Interest Income	142,618	118,092
Interest Expense Net Interest Income	(46,720)	(47,488)
Investment and Other Operating Income	95,898	70,604
Operating Expenses	26,574 (63,898)	29,644 (48,162)
Loan Loss Expenses	(4,573)	(7,886)
Profit/Loss Before Tax	54,001	44,200
Taxation	(6,922)	(6,701)
Profit/Loss After Tax	47,079	37,499
Other Comprehensive Income	4,782	1,466
Total Comprehensive Income	51,861	38,965
Profit/Loss After Tax Attr. To Noncontrolling Int	73	53
Profit/Loss After Tax Owners of the Company	47,006	37,446
Total Comp. Inc.Attr. to Non-Controlling Interest	122	39
· •	51,739	
Attributable to Owners of the Company		38,926
Basic Earnings per Share (kobo)	150	119
Fully Diluted Earnings per Share (Kobo)	150	119
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2018		
	MARCH 2018	DECEMBER 2017
	Current year	Current year
Assets	N'000'000	N'000'000
Cash and Balances with Central Banks	940,981	957,663
Treasury Bills	986,571	936,817
Assets pledged as collateral	445,896	
		468,010
Due from Other banks	760,510	495,803
Derivative Assets	760,510 65,814	495,803 57,219
Derivative Assets Loans and Advances	760,510 65,814 1,757,011	495,803 57,219 2,100,362
Derivative Assets Loans and Advances Investment Securities	760,510 65,814	495,803 57,219
Derivative Assets Loans and Advances Investment Securities Investment in Associates	760,510 65,814 1,757,011 419,808	495,803 57,219 2,100,362 330,951
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets	760,510 65,814 1,757,011 419,808 - 9,253	495,803 57,219 2,100,362 330,951 - 9,561
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets	760,510 65,814 1,757,011 419,808 - 9,253 138,634	495,803 57,219 2,100,362 330,951 - 9,561 92,494
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286 443,440	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286 443,440 408,140	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286 443,440 408,140 343,737 4,940,558	495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931 4,773,595
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	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286 443,440 408,140 343,737	495,803 57,219 2,100,362 330,951 - 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931
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 Net Assets	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286 443,440 408,140 343,737 4,940,558	495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931 4,773,595
Derivative Assets Loans and Advances Investment Securities Investment in Associates Deferred Tax Assets Other Assets Property and Equipment Intangible Assets Liabilities Customers' Deposits Derivative Liabilities Current Income Tax Payable Deferred Income Tax Liabilities Other Liabilities On-lending Facilities Borrowings Debt Securities issued	760,510 65,814 1,757,011 419,808 - 9,253 138,634 137,441 13,885 5,675,804 3,396,182 7,148 13,625 - 328,286 443,440 408,140 343,737 4,940,558	495,803 57,219 2,100,362 330,951 9,561 92,494 133,384 12,989 5,595,253 3,437,915 20,805 8,915 18 233,481 383,034 356,496 332,931 4,773,595